

Guna memenuhi ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No.37/POJK.03/2019 tanggal 19 Desember 2019 tentang "Transparansi dan Publikasi Laporan Bank" dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang "Transparansi dan Publikasi Laporan Bank Umum Konvensional", berikut adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Commonwealth Bank of Australia pada tanggal dan untuk tahun yang berakhir pada tanggal 30 Juni 2022 (diaudit) dan 30 Juni 2021 (diaudit), yang telah diselesaikan dan didorisi untuk terbit oleh Direksi pada tanggal 10 Agustus 2022. Periode pembukuan Commonwealth Bank of Australia dimulai dari 1 Juli sampai dengan 30 Juni yang mana berbeda dengan PT Bank Commonwealth yang dimulai dari 1 Januari sampai dengan 31 Desember. Laporan Keuangan PT Bank Commonwealth pada tanggal dan untuk periode yang berakhir pada tanggal 30 Juni 2022 (tidak diaudit) dan 30 Juni 2021 (tidak diaudit) merupakan bagian dari Laporan Keuangan Konsolidasian di bawah ini.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED BALANCE SHEETS AS AT 30 JUNE 2022 AND 2021 (in AUD Millions)		
	30 Jun 22 <sup>2</sup> (Audited) \$M	30 Jun 21 <sup>1</sup> (Audited) \$M
<b>Assets</b>		
Cash and liquid assets	161.154	100.041
Receivables from financial institutions	6.845	5.085
Assets at fair value through Income Statement	25.315	36.970
Derivative assets	35.736	21.449
Investment securities:		
At amortised cost	3.217	4.278
At fair value through Other Comprehensive Income	79.086	86.560
Assets held for sale	1.322	1.201
Loans, bills discounted and other receivables	878.854	811.356
Property, plant and equipment	4.887	5.284
Investments in associates and joint ventures	2.801	3.941
Intangible assets	6.899	6.942
Deferred tax assets	3.173	2.080
Other assets	5.971	6.788
<b>Total assets</b>	<b>1.215.260</b>	<b>1.091.975</b>
<b>Liabilities</b>		
Deposits and other public borrowings	857.586	766.381
Payables to financial institutions	26.052	19.059
Liabilities at fair value through Income Statement	7.271	8.381
Derivative liabilities	33.899	18.486
Current tax liabilities	263	135
Deferred tax liabilities	150	228
Liabilities held for sale	1.183	405
Provisions	3.636	3.776
Term funding from central banks	54.807	51.856
Debt issues	116.902	103.003
Bills payable and other liabilities	12.656	12.217
	<b>1.114.405</b>	<b>983.927</b>
Loan capital	28.017	29.360
<b>Total liabilities</b>	<b>1.142.422</b>	<b>1.013.287</b>
<b>Net assets</b>	<b>72.838</b>	<b>78.688</b>
<b>Shareholders' Equity</b>		
Ordinary share capital	36.467	38.420
Reserves	(460)	3.249
Retained profits	36.826	37.014
<b>Shareholders' Equity attributable to equity holders of the Bank</b>	<b>72.833</b>	<b>78.683</b>
Non-controlling interests	5	5
<b>Total Shareholders' Equity</b>	<b>72.838</b>	<b>78.688</b>

<sup>1</sup> Comparative information has been restated to reflect the prior period adjustments.

<sup>2</sup> Current year balances have been impacted by the completed sales of a 10% interest in Bank of Hangzhou Co. Ltd (H2B) and 55% interest in Colonial First State (CFS), and the announced divestment of Cominsure General Insurance.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS AT 30 JUNE 2022 AND 2021 (in AUD Millions)		
Credit risk related instruments (Face Value)	30 Jun 22 (Audited) \$M	30 Jun 21 (Audited) \$M
Financial guarantees	5.750	5.909
Performance related contingencies	5.932	5.401
Commitments to provide credit	187.419	187.572
Other commitments	1.429	1.639
<b>Total credit risk related instruments</b>	<b>200.530</b>	<b>200.521</b>

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED INCOME STATEMENTS FOR THE YEAR ENDED 30 JUNE 2022 AND 2021 (in AUD Millions)		
	30 Jun 22 (Audited) \$M	30 Jun 21 <sup>1</sup> (Audited) \$M
Interest income		
Effective interest income	23.987	24.804
Other interest income	306	317
Interest expense	(4.820)	(5.819)
<b>Net interest income</b>	<b>19.473</b>	<b>19.302</b>
Other banking income <sup>2</sup>	5.462	4.802
<b>Net banking operating income</b>	<b>24.935</b>	<b>24.104</b>
Net funds management operating income	135	165
Net insurance operating income	73	145
<b>Total net operating income before operating expenses and impairment</b>	<b>25.143</b>	<b>24.414</b>
Operating expenses	(11.816)	(11.485)
Loan impairment benefit/(expense)	357	(554)
<b>Net profit before income tax</b>	<b>13.684</b>	<b>12.375</b>
Income tax expense	(4.011)	(3.532)
<b>Net profit after income tax from continuing operations</b>	<b>9.673</b>	<b>8.843</b>
Net profit after income tax from discontinued operations	1.098	1.338
<b>Net profit attributable to equity holders of the Bank</b>	<b>10.771</b>	<b>10.181</b>
Earnings per share from continuing operations:		
Basic	561,7	499,2
Diluted	541,5	470,6
Earnings per share:		
Basic	625,4	574,8
Diluted	601,4	539,7

<sup>1</sup> Comparative information has been restated to reflect the prior period adjustments.

<sup>2</sup> Other banking income is presented net of directly associated depreciation and impairment charges.

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2022 AND 2021 (in AUD Millions)		
	30 Jun 22 (Audited) \$M	30 Jun 21 (Audited) \$M
<b>Net profit after income tax for the period from continuing operations</b>	<b>9.673</b>	<b>8.843</b>
<b>Other comprehensive income/(expense):</b>		
<b>Items that may be reclassified subsequently to profit/(loss):</b>		
Foreign currency translation reserve net of tax	(240)	(212)
Losses on cash flow hedging instruments net of tax	(1.326)	(1.046)
(Losses)/gains on debt investment securities at fair value through other comprehensive income net of tax	(503)	522
<b>Total of items that may be reclassified</b>	<b>(2.069)</b>	<b>(736)</b>
<b>Items that will not be reclassified to profit/(loss):</b>		
Actuarial gains/(losses) from defined benefit superannuation plans net of tax	76	(95)
(Losses)/gains on equity investment securities at fair value through other comprehensive income net of tax	(1.627)	1.521
Revaluation of properties net of tax	30	18
<b>Total of items that will not be reclassified</b>	<b>(1.521)</b>	<b>1.444</b>
<b>Other comprehensive (expense)/income net of income tax from continuing operations</b>	<b>(3.590)</b>	<b>708</b>
<b>Total comprehensive income for the period from continuing operations</b>	<b>6.083</b>	<b>9.551</b>
Net profit after income tax from discontinued operations	1.098	1.338
Other comprehensive income for the period from discontinued operations net of income tax	-	33
<b>Total comprehensive income for the period</b>	<b>7.181</b>	<b>10.922</b>
<b>Total comprehensive income for the period is attributable to:</b>		
Equity holders of the Bank	7.181	10.922
Non-controlling interests	-	-
<b>Total comprehensive income net of tax</b>	<b>7.181</b>	<b>10.922</b>

COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2022 AND 2021 (Audited) (in AUD Millions)						
	Ordinary share capital \$M	Reserves \$M	Retained profits \$M	Total \$M	Non-controlling interests \$M	Total Shareholders' Equity \$M
<b>As at 30 June 2020</b>	<b>38.131</b>	<b>2.666</b>	<b>31.136</b>	<b>71.933</b>	<b>5</b>	<b>71.938</b>
Prior period restatements <sup>1</sup>	-	-	(30)	(30)	-	(30)
<b>Restated opening balance</b>	<b>38.131</b>	<b>2.666</b>	<b>31.106</b>	<b>71.903</b>	<b>5</b>	<b>71.908</b>
Net profit after income tax from continuing operations	-	-	8.843	8.843	-	8.843
Net profit after income tax from discontinued operations	-	-	1.338	1.338	-	1.338
Net other comprehensive income from continuing operations	-	803	(95)	708	-	708
Net other comprehensive income from discontinued operations	-	33	-	33	-	33
<b>Total comprehensive income for the period</b>	-	836	10.086	10.922	-	10.922
Transactions with equity holders in their capacity as equity holders:						
Dividends paid on ordinary shares	-	-	(4.396)	(4.396)	-	(4.396)
Dividend reinvestment plan (net of issue costs)	264	-	-	264	-	264
Share-based payments	-	(35)	-	(35)	-	(35)
Purchase of treasury shares	(59)	-	-	(59)	-	(59)
Sale and vesting of treasury shares	84	-	-	84	-	84
Other changes <sup>2</sup>	-	(218)	218	-	-	-
<b>As at 30 June 2021</b>	<b>38.420</b>	<b>3.249</b>	<b>37.014</b>	<b>78.683</b>	<b>5</b>	<b>78.688</b>
Net profit after income tax from continuing operations	-	-	9.673	9.673	-	9.673
Net profit after income tax from discontinued operations	-	-	1.098	1.098	-	1.098
Net other comprehensive (expense)/income from continuing operations	-	(3.666)	76	(3.590)	-	(3.590)
<b>Total comprehensive income for the period</b>	-	(3.666)	10.847	7.181	-	7.181
Transactions with equity holders in their capacity as equity holders:						
Share buy-back <sup>3</sup>	(1.937)	-	(4.534)	(6.471)	-	(6.471)
Dividends paid on ordinary shares	-	-	(6.535)	(6.535)	-	(6.535)
Dividend reinvestment plan (net of issue costs)	(1)	-	-	(1)	-	(1)
Share-based payments	-	(9)	-	(9)	-	(9)
Purchase of treasury shares	(76)	-	-	(76)	-	(76)
Sale and vesting of treasury shares	61	-	-	61	-	61
Other changes	-	(34)	34	-	-	-
<b>As at 30 June 2022</b>	<b>36.467</b>	<b>(460)</b>	<b>36.826</b>	<b>72.833</b>	<b>5</b>	<b>72.838</b>

<sup>1</sup> Comparative information has been restated to reflect the prior period adjustments.

<sup>2</sup> Includes \$207 million reclassification from foreign currency translation reserve to retained profits related to a historical restructuring where the Group no longer holds exposure to foreign exchange risk.

<sup>3</sup> On 4 October 2021, the Group announced the successful completion of its \$6 billion off-market buy-back of CBA ordinary shares. 67,704,807 ordinary shares were bought back at \$88.62 per share, and comprised a fully franked dividend component of \$66.96 per share (\$4,534 million) and a capital component of \$21.66 per share (\$1,466 million). On 9 February 2022, the Group announced its intention to conduct an on-market share buy-back of up to \$2 billion. As at 30 June 2022, the Group has bought back a total of 4,853,197 ordinary shares (\$468 million) at an average price of \$96.42. The Group recognised \$3 million transaction costs in relation to the capital returns. The shares bought back were subsequently cancelled.

Sydney, 10 Agustus 2022

Board of Directors  
Commonwealth Bank of Australia