



Guna memenuhi ketentuan Peraturan Bank Indonesia No. 3/22/PBI/2001 tanggal 13 Desember 2001 sebagaimana telah dirubah terakhir dengan Peraturan Bank Indonesia No. 14/14/PBI/2012 tanggal 18 Oktober 2012 tentang "Transparansi dan Publikasi Laporan Bank", berikut ini adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Commonwealth Bank of Australia pada tanggal dan untuk periode yang berakhir pada tanggal 31 Desember 2014 (tidak diaudit) dan 31 Desember 2013 (tidak diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 10 Pebruari 2015. 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 tahun yang berakhir pada tanggal 31 Desember 2014 (diaudit) dan Laporan Keuangan Konsolidasian PT Bank Commonwealth dan Anak Perusahaan pada tanggal dan untuk tahun yang berakhir pada tanggal 31 Desember 2013 (diaudit) merupakan bagian dari Laporan Keuangan Konsolidasian di bawah ini.

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED BALANCE SHEET
AS AT 31 DECEMBER 2014 AND 2013
(in AUD Millions)**

Assets	31 Dec 14 (Unaudited) \$M	31 Dec 13 (Unaudited) \$M
Cash and liquid assets	30,047	31,051
Receivable due from other financial institutions	8,488	7,599
Assets at fair value through Income Statement:		
Trading	29,931	18,855
Insurance	14,418	14,559
Other	624	645
Derivative assets	53,489	37,181
Available-for-sale Investments	69,591	64,042
Loans, bills discounted and other receivables	620,328	581,170
Bank acceptances of customers	2,026	4,807
Property, plant and equipment	2,689	2,801
Investment in associates and joint ventures	2,102	2,220
Intangible assets	9,881	9,942
Deferred tax assets	418	824
Other assets	6,682	6,605
Total assets	850,714	782,301
Liabilities		
Deposits and other public borrowings	522,563	485,436
Payables due to other financial institutions	33,957	29,585
Liabilities at fair value through Income Statement	7,246	8,330
Derivative liabilities	43,162	29,393
Bank acceptances	2,026	4,807
Current tax liabilities	524	1,492
Deferred tax liabilities	385	518
Other provisions	1,375	1,252
Insurance policy liabilities	13,177	13,140
Debt issues	153,249	142,675
Managed fund units on issue	1,058	932
Bills payable and other liabilities	9,391	8,321
	788,113	725,881
Loan capital	11,570	9,383
Total liabilities	799,683	735,264
Net assets	51,031	47,037
Shareholders' Equity		
Share capital:		
Ordinary share capital	27,039	26,327
Other equity instruments	939	939
Reserves	2,674	1,780
Retained profits	19,823	17,455
Shareholders' equity attributable to Equity holder of the Bank	50,475	46,501
Non-controlling interests	556	536
Total Shareholders' equity	51,031	47,037

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED INCOME STATEMENT
FOR THE SIX MONTHS ENDED 31 DECEMBER 2014 AND 2013
(in AUD Millions)**

	31 Dec 14 (Unaudited) \$M	31 Dec 13 (Unaudited) \$M
Interest income	17,295	16,839
Interest expense	(9,407)	(9,385)
Net interest income	7,888	7,454
Other banking income	2,314	2,208
Net banking operating income	10,202	9,662
Funds management income	1,151	1,192
Investment revenue	342	585
Claims and policyholder liability expense	(519)	(734)
Net funds management operating income	974	1,043
Premiums from insurance contracts	1,373	1,290
Investment revenue	374	173
Claims and policyholder liability expense from insurance contracts	(1,212)	(1,008)
Net insurance operating income	535	455
Total net operating income before impairment and operating expenses	11,711	11,160
Loan impairment expense	(440)	(457)
Operating expenses	(4,951)	(4,788)
Net profit before income tax	6,320	5,915
Corporate tax expense	(1,714)	(1,638)
Policyholder tax expense	(61)	(60)
Net profit after income tax	4,545	4,217
Non-controlling interests	(10)	(10)
Net profit attributable to Equity holders of the Bank	4,535	4,207
	31 Dec 14	31 Dec 13
	Cents per Share	Cents per Share
Earnings per share:		
Basic	279.1	260.5
Diluted	272.1	253.9

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE SIX MONTHS ENDED 31 DECEMBER 2014 AND 2013
(in AUD Millions)**

	31 Dec 14 (Unaudited) \$M	31 Dec 13 (Unaudited) \$M
Net profit after income tax for the period	4,545	4,217
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit or loss:		
Gains and losses on cash flow hedging instrument:		
Recognised in equity	436	(254)
Transferred to Income Statement	(99)	(79)
Gains and losses on available-for-sale investments:		
Recognised in equity	172	325
Transferred to Income Statement on disposal	(55)	(4)
Foreign currency translation reserve	388	447
Income tax on items transferred directly to/from equity:		
Cash flow hedge reserve	(102)	134
Available-for-sale investments revaluation reserve	(26)	(96)
Foreign currency translation reserve	-	(13)
Total of items that may be reclassified	714	460
Items that will not be reclassified to profit or loss:		
Actuarial gain and losses from defined benefit superannuation plans net of tax	(16)	107
Gain and losses on liabilities at fair value due to changes in own credit risk net of tax	(1)	-
Revaluation of properties	-	-
Income tax on revaluation of properties	-	-
Total of items that will not be reclassified	(17)	107
Other comprehensive income/(expense) net of income tax	697	567
Total comprehensive income for the period	5,242	4,784
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	5,232	4,774
Non-controlling interests	10	10
Total comprehensive income for the period	5,242	4,784

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS ENDED 31 DECEMBER 2014 AND 2013 (Unaudited)
(in AUD Millions)**

	Ordinary share capital \$M	Other equity instruments \$M	Reserves \$M	Retained profits \$M	Shareholders' equity attributable to Equity holders of the Bank \$M	Non-controlling interests \$M	Total Shareholders' Equity \$M
As at 31 December 2013	26,327	939	1,780	17,455	46,501	536	47,037
Net profit after income tax	-	-	-	4,424	4,424	9	4,433
Net other comprehensive income	-	-	145	(59)	86	-	86
Total comprehensive income for the period	-	-	145	4,365	4,510	9	4,519
Transactions with equity holders in their capacity as Equity Holders:							
Dividends paid on ordinary shares	-	-	-	(2,950)	(2,950)	-	(2,950)
Dividends paid on other equity instruments	-	-	-	(16)	(16)	-	(16)
Dividend reinvestment plan (net of issue costs)	707	-	-	-	707	-	707
Other equity movements:							
Share based payments	-	-	46	-	46	-	46
Purchase of treasury shares	(9)	-	-	-	(9)	-	(9)
Sale and vesting of treasury shares	11	-	-	-	11	-	11
Other changes	-	-	38	(27)	11	(8)	3
As at 30 June 2014	27,036	939	2,009	18,827	48,811	537	49,348
Net profit after income tax	-	-	-	4,535	4,535	10	4,545
Net other comprehensive income	-	-	714	(17)	697	-	697
Total comprehensive income for the period	-	-	714	4,518	5,232	10	5,242
Transactions with equity holders in their capacity as Equity Holders:							
Dividends paid on ordinary shares	-	-	-	(3,534)	(3,534)	-	(3,534)
Dividends paid on other equity instruments	-	-	-	(17)	(17)	-	(17)
Dividend reinvestment plan (net of issue costs)	-	-	-	-	-	-	-
Other equity movements:							
Share based payments	-	-	(46)	-	(46)	-	(46)
Purchase of treasury shares	(727)	-	-	-	(727)	-	(727)
Sale and vesting of treasury shares	730	-	-	-	730	-	730
Other changes	-	-	(3)	29	26	9	35
As at 31 December 2014	27,039	939	2,674	19,823	50,475	556	51,031

Sydney, 10 February 2015
Board of Directors
Commonwealth Bank of Australia