



In order to comply with Bank Indonesia Regulation No. 3/22/PBI/2001 dated 13 December 2001 which were last amended by Bank Indonesia Regulation No.14/14/PBI/2012 dated 18 October 2012 regarding "Transparency and Published Financial Statement of the Bank", below is the financial information extracted from the Consolidated Financial Statements of Commonwealth Bank of Australia as at and for the period ended 31 December 2014 (unaudited) and 31 December 2013 (unaudited), which were completed and authorised to be issued by the Directors on 10 February 2015. Accounting period of Commonwealth Bank of Australia is from 1 July to 30 June which is different with PT Bank Commonwealth which is from 1 January to 31 December. The Financial Statements of PT Bank Commonwealth as at and for year ended 31 December 2014 (audited) and the Consolidated Financial Statement of PT Bank Commonwealth and Subsidiary as at and for the year ended 31 Dec 2013 (audited), which were part of the following Consolidated Financial Statements.

**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
<b>Total assets</b>	<b>850,714</b>	<b>782,301</b>
<b>Liabilities</b>		
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
<b>Total liabilities</b>	<b>799,683</b>	<b>735,264</b>
<b>Net assets</b>	<b>51,031</b>	<b>47,037</b>
<b>Shareholders' Equity</b>		
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
<b>Shareholders' equity attributable to Equity holder of the Bank</b>	<b>50,475</b>	<b>46,501</b>
Non-controlling interests	556	536
<b>Total Shareholders' equity</b>	<b>51,031</b>	<b>47,037</b>

**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
<b>Total net operating income before impairment and operating expenses</b>	<b>11,711</b>	<b>11,160</b>
Loan impairment expense	(440)	(457)
Operating expenses	(4,951)	(4,788)
<b>Net profit before income tax</b>	<b>6,320</b>	<b>5,915</b>
Corporate tax expense	(1,714)	(1,638)
Policyholder tax expense	(61)	(60)
<b>Net profit after income tax</b>	<b>4,545</b>	<b>4,217</b>
Non-controlling interests	(10)	(10)
<b>Net profit attributable to Equity holders of the Bank</b>	<b>4,535</b>	<b>4,207</b>
	<b>31 Dec 14</b>	<b>31 Dec 13</b>
	<b>Cents per Share</b>	
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
<b>Net profit after income tax for the period</b>	<b>4,545</b>	<b>4,217</b>
<b>Other comprehensive income/(expense):</b>		
<b>Items that may be reclassified subsequently to profit or loss:</b>		
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)
<b>Total of items that may be reclassified</b>	<b>714</b>	<b>460</b>
<b>Items that will not be reclassified to profit or loss:</b>		
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	-	-
<b>Total of items that will not be reclassified</b>	<b>(17)</b>	<b>107</b>
<b>Other comprehensive income/(expense) net of income tax</b>	<b>697</b>	<b>567</b>
<b>Total comprehensive income for the period</b>	<b>5,242</b>	<b>4,784</b>
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	5,232	4,774
Non-controlling interests	10	10
<b>Total comprehensive income for the period</b>	<b>5,242</b>	<b>4,784</b>

**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
<b>As at 31 December 2013</b>	<b>26,327</b>	<b>939</b>	<b>1,780</b>	<b>17,455</b>	<b>46,501</b>	<b>536</b>	<b>47,037</b>
Net profit after income tax	-	-	-	4,424	4,424	9	4,433
Net other comprehensive income	-	-	145	(59)	86	-	86
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>145</b>	<b>4,365</b>	<b>4,510</b>	<b>9</b>	<b>4,519</b>
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
<b>As at 30 June 2014</b>	<b>27,036</b>	<b>939</b>	<b>2,009</b>	<b>18,827</b>	<b>48,811</b>	<b>537</b>	<b>49,348</b>
Net profit after income tax	-	-	-	4,535	4,535	10	4,545
Net other comprehensive income	-	-	714	(17)	697	-	697
<b>Total comprehensive income for the period</b>	<b>-</b>	<b>-</b>	<b>714</b>	<b>4,518</b>	<b>5,232</b>	<b>10</b>	<b>5,242</b>
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
<b>As at 31 December 2014</b>	<b>27,039</b>	<b>939</b>	<b>2,674</b>	<b>19,823</b>	<b>50,475</b>	<b>556</b>	<b>51,031</b>

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