



Guna memenuhi ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No.32/POJK.03/2016 tanggal 8 Agustus 2016 tentang "Perubahan atas Peraturan Otoritas Jasa Keuangan No.6/POJK.03/2015 tanggal 31 Maret 2015 tentang Transparansi dan Publikasi Laporan Bank" dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No.43/SEOJK.03/2016 tanggal 28 September 2016 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 2020 (diaudit) dan 30 Juni 2019 (diaudit), yang telah diselesaikan dan diotorisasi untuk terbit oleh Direksi pada tanggal 12 Agustus 2020. Periode pembukaan 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 2020 (tidak diaudit) dan 30 Juni 2019 (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 2020 AND 2019
(in AUD Millions)**

	30 Jun 20 (Audited) \$M	30 Jun 19 (Audited) \$M
Assets		
Cash and liquid assets	44.165	29.387
Receivables from financial institutions	8.547	8.093
Assets at fair value through Income Statement	46.545	33.677
Derivative assets	30.285	25.215
Investment securities :		
At amortised cost	5.173	7.355
At fair value through Other Comprehensive Income	79.549	78.912
Loans, bills discounted and other receivables	771.547	755.173
Property, plant and equipment	5.602	2.383
Investments in associates and joint ventures	3.034	3.001
Intangible assets	6.944	7.965
Deferred tax assets	2.060	1.675
Other assets	8.839	7.115
Assets held for sale	1.770	16.551
Total assets	1.014.060	976.502
Liabilities		
Deposits and other public borrowings	701.999	636.040
Payables to financial institutions	16.429	23.370
Liabilities at fair value through Income Statement	4.397	8.520
Derivative liabilities	31.347	22.777
Current tax liabilities	795	326
Deferred tax liabilities	30	-
Provisions	3.408	2.968
Debt issues	142.503	164.022
Bills payable and other liabilities	13.188	10.068
Liabilities held for sale	594	15.796
	914.690	883.887
Loan capital	27.357	22.966
Total liabilities	942.047	906.853
Net assets	72.013	69.649
Shareholders' Equity		
Ordinary share capital	38.131	38.020
Reserves	2.666	3.092
Retained profits	31.211	28.482
Shareholders' Equity attributable to equity holders of the Bank	72.008	69.594
Non-controlling interests	5	55
Total Shareholders' Equity	72.013	69.649

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED COMMITMENTS AND CONTINGENCIES
AS AT 30 JUNE 2020 AND 2019
(in AUD Millions)**

Credit risk related instruments (Face Value)	30 Jun 20 (Audited) \$M	30 Jun 19 (Audited) \$M
Guarantees	6.448	6.506
Documentary letters of credit	272	326
Performance related contingents	5.071	4.722
Commitments to provide credit	168.537	162.202
Other commitments	2.015	2.050
Total credit risk related instruments	182.343	175.806

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED INCOME STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020 AND 2019^{1, 2}
(in AUD Millions)**

	30 Jun 20 (Audited) \$M	30 Jun 19 (Audited) \$M
Interest income		
Effective interest income	29.726	34.089
Other interest income	436	620
Interest expense	(11.552)	(16.485)
Net interest income	18.610	18.224
Other banking income	5.002	4.877
Net banking operating income	23.612	23.101
Net funds management operating income	173	254
Net insurance operating income	141	150
Total net operating income before operating expenses and impairment	23.926	23.505
Operating expenses	(10.929)	(10.928)
Loan impairment expense	(2.518)	(1.201)
Net profit before income tax	10.479	11.376
Income tax expense	(3.020)	(3.275)
Net profit after income tax from continuing operations	7.459	8.101
Non-controlling interests in net profit after income tax from continuing operations	-	(12)
Net profit attributable to equity holders of the Bank from continuing operations	7.459	8.089
Net profit after income tax from discontinued operations	2.178	489
Non-controlling interests in net profit after income tax from discontinued operations	(3)	(7)
Net profit attributable to equity holders of the Bank	9.634	8.571
Earnings per share from continuing operations:		
Basic	421.8	458.3
Diluted	408.5	443.2
Earnings per share:		
Basic	544.8	485.6
Diluted	523.2	468.6

¹ Information has been restated and presented on a continuing operations basis
² Comparative information has been restated to conform to presentation in the current year and to reflect the changes in accounting policies

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2020 AND 2019
(in AUD Millions)**

	30 Jun 20 (Audited) \$M	30 Jun 19 (Audited) \$M
Net profit after income tax for the period from continuing operations	7.459	8.101
Other comprehensive income/(expense):		
Items that may be reclassified subsequently to profit/(loss):		
Foreign currency translation reserve net of tax	(186)	488
Gains/(losses) on cash flow hedging instruments net of tax	726	947
(Losses)/gains on debt investment securities at fair value through Other Comprehensive Income net of tax	(199)	103
Total of items that may be reclassified	341	1.538
Items that will not be reclassified to profit/(loss):		
Actuarial gains/(losses) from defined benefit superannuation plans net of tax	116	(49)
Gains/(losses) on equity investment securities at fair value through Other Comprehensive Income net of tax	34	(6)
Revaluation of properties net of tax	19	34
Total of items that will not be reclassified	169	(21)
Other comprehensive income net of income tax from continuing operations	510	1.517
Total comprehensive income for the period from continuing operations	7.969	9.618
Net profit after income tax for the period from discontinued operations	2.178	489
Other comprehensive income/(expense) for the period from discontinued operations net of income tax	(56)	(17)
Total comprehensive income for the period	10.091	10.090
Total comprehensive income for the period is attributable to:		
Equity holders of the Bank	10.088	10.071
Non-controlling interests	3	19
Total comprehensive income net of tax	10.091	10.090

**COMMONWEALTH BANK OF AUSTRALIA AND ITS SUBSIDIARIES
CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEAR ENDED 30 JUNE 2020 AND 2019 (Audited)
(in AUD Millions)**

	Ordinary share capital \$M	Reserves \$M	Retained profits \$M	Total \$M	Non-controlling interests \$M	Total Shareholders' Equity \$M
As at 30 June 2018	37.270	1.676	28.360	67.306	554	67.860
Change on adoption of AASB 9 and AASB 15	-	-	(955)	(955)	-	(955)
Restated opening balance	37.270	1.676	27.405	66.351	554	66.905
Net profit after income tax from continuing operations	-	-	8.089	8.089	12	8.101
Net profit after income tax from discontinued operations	-	-	482	482	7	489
Net Other Comprehensive Income from continuing operations	-	1.566	(49)	1.517	-	1.517
Net Other Comprehensive Income from discontinued operations	-	(17)	-	(17)	-	(17)
Total comprehensive income for the period	-	1.549	8.522	10.071	19	10.090
Transactions with equity holders in their capacity as equity holders:						
Dividends paid on ordinary shares	-	-	(7.606)	(7.606)	-	(7.606)
Dividend reinvestment plan (net of issue costs)	748	-	-	748	-	748
Share-based payments	-	16	-	16	-	16
Purchase of treasury shares	(93)	-	-	(93)	-	(93)
Sale and vesting of treasury shares	95	-	-	95	-	95
Other changes	-	(149)	161	12	(518)	(506)
As at 30 June 2019	38.020	3.092	28.482	69.594	55	69.649
Change on adoption of AASB 16	-	-	(146)	(146)	-	(146)
Restated opening balance	38.020	3.092	28.336	69.448	55	69.503
Net profit after income tax from continuing operations	-	-	7.459	7.459	-	7.459
Net profit after income tax from discontinued operations	-	-	2.178	2.178	3	2.178
Net Other Comprehensive Income from continuing operations	-	394	116	510	-	510
Net Other Comprehensive Income from discontinued operations	-	(56)	-	(56)	-	(56)
Total comprehensive income for the period	-	338	9.750	10.088	3	10.091
Transactions with equity holders in their capacity as equity holders:						
Dividends paid on ordinary shares	-	-	(7.629)	(7.629)	-	(7.629)
Dividend reinvestment plan (net of issue costs)	(1)	-	-	(1)	-	(1)
Share-based payments	-	(23)	-	(23)	-	(23)
Purchase of treasury shares	(65)	-	-	(65)	-	(65)
Sale and vesting of treasury shares	98	-	-	98	-	98
Decrease in treasury shares on deconsolidation of ComInsure Life	79	-	-	79	-	79
Other changes	-	(741)	754	13	(53)	(40)
As at 30 June 2020	38.131	2.666	31.211	72.008	5	72.013

Sydney, 12 Agustus 2020

Board of Directors
Commonwealth Bank of Australia