

- * Sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 9 / SEOJK.03 / 2020 tanggal 30 Juni 2020, tentang Transparansi dan Publikasi Laporan Bank sebagaimana telah diubah dengan No. 32/ POJK.03/2016 dan No.37/POJK.03/2019, di bawah ini disajikan Laporan Keuangan Konsolidasian China Construction Bank Corporation dan Entitas Anak untuk tahun yang berakhir pada tanggal 31 Desember 2020 dan 31 Desember 2019 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2020 dan 31 Desember 2019, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2020 dan 31 Desember 2019.
- * China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 30 Juni 2021.
- * Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 30 Juni 2021 telah dipublikasikan pada Web Bank dan melalui surat kabar Media Indonesia pada tanggal 30 Juli 2021.

Jakarta, 13 Agustus 2021

PT Bank China Construction Bank Indonesia Tbk
Direksi



Financial Statements

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Express in millions of RMB, unless otherwise stated)	31 Dec 2020 (Audited)	31 Dec 2019 (Audited)
Assets		
Cash and deposits with central banks	2,816,164	2,621,010
Deposits with banks and no-bank financial institutions	453,233	419,661
Precious metals	101,671	46,169
Placements with banks and non-bank financial institutions	368,404	531,146
Positive fair value of derivatives	69,029	34,641
Financial assets held under resale agreements	602,239	557,809
Loans and advances to customers	16,231,369	14,540,667
Financial investments		
Financial assets measured at fair value through profit or loss	577,952	675,361
Financial assets measured at amortised cost	4,505,243	3,740,296
Financial assets measured at fair value through other comprehensive income	1,867,458	1,797,584
Long-term equity investments	13,702	11,353
Fixed assets	172,505	170,740
Land use rights	14,118	14,738
Intangible assets	5,279	4,502
Goodwill	2,210	2,809
Deferred tax assets	92,950	72,314
Other assets	238,728	195,461
Total assets	28,132,254	25,436,261
Liabilities :		
Borrowing from central banks	781,170	549,433
Deposits from banks and non-bank financial institutions	1,943,634	1,672,698
Placements from banks and non-bank financial institutions	349,638	521,553
Financial liabilities at fair value through profit or loss	254,079	281,597
Negative fair value of derivative	81,956	33,782
Financial assets sold under repurchase agreements	56,725	114,658
Deposits from customer	20,614,976	18,366,293
Accrued staff cost	35,460	39,075
Taxes payable	84,161	86,635
Provisions	54,114	42,943
Debt securities issued	940,197	1,076,575
Deferred tax liabilities	1,551	457
Other liabilities	545,240	415,435
Total liabilities	25,742,901	23,201,134
Equity:		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	59,977	79,636
Perpetual bonds	39,991	39,991
Capital reserve	134,537	134,537
Other comprehensive income	15,048	31,986
Surplus reserve	275,995	249,178
General reserve	350,228	314,389
Retained earnings	1,239,295	1,116,529
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	2,364,808	2,216,257
Non-controlling interest	24,545	18,870
Total equity	2,389,353	2,235,127
Total liabilities	28,132,254	25,436,261

Financial Statements

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)	31 Dec 2020 (Audited)	31 Dec 2019 (Audited)
Interest income	989,509	909,885
Interest expense	(413,600)	(372,819)
Net Interest Income	575,909	537,066
Fee and comission income	131,512	126,667
Fee and comission expense	(16,930)	(15,769)
Net fee and comision income	114,582	110,898
Net trading gain	4,313	9,120
Dividend income	3,182	1,184
Net gain/(loss) arising from investment securities	5,765	9,093
Net losses on derecognition of financial assets measured at amortised cost	4,649	3,359
Other operating income, net : - Other operating income	47,874	36,127
- Other operating expense	(42,050)	(28,846)
Other operating income, net	5,824	7,281
Operating income	714,224	678,001
Operating expense	(188,574)	(188,132)
	525,650	489,869
Impairment losses on: - Credit impairment losses	(193,491)	(163,000)
- Others impairment losses	3,562	(521)
Impairment Losses	(189,929)	(163,521)
Share of profit of associates and joint ventures	895	249
Profit before tax	336,616	326,597
Income tax expense	(63,037)	(57,375)
Net profit	273,579	269,222
Other comprehensive income :		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	479	199
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	(279)	444
Others	24	59
Subtotal	224	702
(2) Other comprehensive income that may be reclassified subsequently to profit or loss		
Fair value changes of debt instruments measured at fair value through other comprehensive income	(9,108)	9,005
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	(762)	1,624
Reclassification adjustments included in profit or loss due to disposals	(491)	(175)
Net (loss)/gain on cash flow hedges	(61)	(292)
Exchange difference on translating foreign operations	(6,720)	2,682
Subtotal	(17,142)	12,844
Other comprehensive income for the year, net of tax	(16,918)	13,546
Total comprehensive income for the year	256,661	282,768
Net profit attributable to:		
Equity shareholders of the Bank	271,050	266,733
Non-controlling interest	2,529	2,489
	273,579	269,222
Total comprehensive income attributable to:		
Equity shareholders of the Bank	254,112	280,268
Non-controlling interest	2,549	2,500
	256,661	282,768
Basic and diluted earnings per share (in RMB Yuan)	1.06	1.05

Financial Statements

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank								Non-controlling interest	Total equity
	Share capital	Other equity instrument-		Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings		
		Preference shares	Perpetual bonds							
As at 1 January 2020	250,011	79,636	39,991	134,537	31,986	249,178	314,389	1,116,529	18,870	2,235,127
Movements during the year	-	(19,659)	-	(274)	(16,938)	26,817	35,839	122,766	5,675	154,226
(1) Total comprehensive income for the year	-	-	-	-	(16,938)	-	-	271,050	2,549	256,661
(2) Changes in share capital										
i Capital injection by other share holders	-	-	-	-	-	-	-	-	3,607	3,607
ii Capital deduction by other equity instruments holders	-	(19,659)	-	(274)	-	-	-	-	-	(19,933)
iii Disposal of subsidiaries	-	-	-	-	-	-	-	-	(15)	(15)
iv Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	46	46
(3) Profit distribution										
i Appropriation to surplus reserve	-	-	-	-	-	26,817	-	(26,817)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	35,839	(35,839)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(80,004)	-	(80,004)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	(5,624)	-	(5,624)
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(512)	(512)
As at 31 December 2020	250,011	59,977	39,991	134,263	15,048	275,995	350,228	1,239,295	24,545	2,389,353

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)		Attributable to equity shareholders of the Bank								Non-controlling interest	Total equity
		Share capital	Other equity instrument-		Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings		
			Preference shares	Perpetual bonds							
As at 1 January 2019		250,011	79,636	-	134,537	18,451	223,231	279,725	990,872	15,131	1,991,594
Movements during the period		-	-	39,991	-	13,535	25,947	34,664	125,657	3,739	243,533
(1)	Total comprehensive income for the year	-	-	-	-	13,535	-	-	266,733	2,500	282,768
(2)	Changes in share capital	-	-	-	-	-	-	-	-	-	-
i	Capital injection by other shareholders	-	-	-	-	-	-	-	-	1,980	1,980
ii	Capital injection by other equity instruments holders	-	-	39,991	-	-	-	-	-	-	39,991
iii	Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	(196)	(196)
(3)	Profit distribution	-	-	-	-	-	-	-	-	-	-
i	Appropriation to surplus reserve	-	-	-	-	-	25,947	-	(25,947)	-	-
ii	Appropriation to general reserve	-	-	-	-	-	-	34,664	(34,664)	-	-
iii	Dividends to ordinary shareholders	-	-	-	-	-	-	-	(76,503)	-	(76,503)
iv	Dividends to other equity instruments holders	-	-	-	-	-	-	-	(3,962)	-	(3,962)
v	Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(545)	(545)
As at 31 December 2019		250,011	79,636	39,991	134,537	31,986	249,178	314,389	1,116,529	18,870	2,235,127