

- Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 6/POJK.03/2015 tanggal 31 Maret 2015, tentang Publikasi dan Transparansi Laporan Bank sebagaimana telah diubah dengan No. 32/POJK.03/2016 tanggal 8 Agustus 2016, di bawah ini disajikan Laporan Keuangan Konsolidasian China Construction Bank Corporation dan Entitas Anak untuk masa yang berakhir pada tanggal 31 Desember 2017 dan 2016 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2017 dan 31 Desember 2016, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk masa dua belas bulan yang berakhir pada tanggal 31 Desember 2017 dan 2016.
- China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 30 Juni 2018.
- Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 30 Juni 2018 telah dipublikasikan melalui surat kabar Neraca dan Media Indonesia pada tanggal 31 Juli 2018.



Jakarta, 5 September 2018
PT Bank China Construction Bank Indonesia Tbk

You Wenna
You Wenna
Direktur Utama

Junianto
Junianto
Direktur



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2018

(Expressed in millions of RMB, unless otherwise stated)

	31 June 2018 (Unaudited)	31 December 2017 (Audited)
Assets		
Cash and deposits with central banks	2,674,845	2,988,256
Deposits with banks and non-bank financial institutions	465,900	175,005
Precious metals	83,038	157,036
Placements with banks and non-bank financial institutions	333,942	325,233
Positive fair value of derivatives	48,723	82,980
Financial assets held under resale agreements	394,863	208,360
Interest receivable	123,468	116,993
Loans and advances to customers	13,068,482	12,574,473
Financial investments		
Financial assets measured at fair value through profit or loss	679,900	578,436
Financial assets measured at amortised cost	3,245,096	N/A
Financial assets measured at fair value through other comprehensive income	1,320,847	N/A
Available-for-sale financial assets	N/A	1,550,680
Held-to-maturity investments	N/A	2,586,722
Investments classified as receivables	N/A	465,810
Interest in associates and joint ventures	7,533	7,067
Fixed assets	166,721	169,679
Land use rights	14,270	14,545
Intangible assets	2,622	2,752
Goodwill	2,687	2,751
Deferred tax assets	56,165	46,189
Other assets	116,800	71,416
Total assets	22,805,182	22,124,383
Liabilities :		
Borrowing from central banks	446,557	547,287
Deposits from banks and non-bank financial institutions	1,271,631	1,336,995
Placements from banks and non-bank financial institutions	436,546	383,639
Financial liabilities at fair value through profit or loss	405,401	414,148
Negative fair value of derivative	47,433	79,867
Financial assets sold under repurchase agreements	48,605	74,279
Deposits from customer	16,965,489	16,363,754
Accrued staff cost	28,665	32,632
Taxes payable	49,830	54,106
Interest payable	189,266	199,588
Provisions	36,352	10,581
Debt securities issued	683,467	596,526
Deferred tax liabilities	526	389
Other liabilities	330,837	234,765
Total liabilities	20,940,605	20,328,556
Equity:		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	79,636	79,636
Capital reserve	134,537	135,225
Investment revaluation reserve	-	(26,004)
Other comprehensive income	(6,054)	-
Surplus reserve	198,613	198,613
General reserve	260,198	259,680
Retained earnings	931,325	886,921
Exchange reserve	-	(4,322)
Total equity attributable to equity shareholders of the Bank	1,848,266	1,779,760
Non-controlling interest	16,311	16,067
Total equity	1,864,577	1,795,827
Total liabilities	22,805,182	22,124,383

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the Six Months Ended 30 June 2018

(Expressed in millions of RMB, unless otherwise stated)

	31 June 2018 (Unaudited)	31 June 2017 (Unaudited)
Interest income	395,320	363,489
Interest expense	(155,934)	(145,635)
Net interest income	239,486	217,854
Fee and commission income	75,371	74,166
Fee and commission expense	(6,367)	(6,086)
Net fee and commission income	69,004	68,080
Net trading gain	7,912	2,842
Dividend income	412	980
Net gain/(loss) arising from investment securities	3,119	(1,632)
Net losses on derecognition of financial assets measured at amortised cost	(2,365)	N/A
Other operating income, net :		
- Other operating income	23,503	34,143
- Other operating expense	(18,342)	(19,134)
Other operating income, net	5,161	15,009
Operating income	322,729	303,133
Operating expense	(74,681)	(70,547)
248,048	232,586	
Impairment losses on:		
- Loans and advances to customers	(63,164)	(59,729)
- Others	(3,616)	(781)
Impairment Losses	(66,780)	(60,510)
Share of profit of associates and joint ventures	152	17
Profit before tax	181,420	172,093
Income tax expense	(33,955)	(33,084)
Net profit	147,465	139,009
Other comprehensive income :		
Items that will not be reclassified to profit or loss		
Gains of equity instruments designated as measured at fair value through other comprehensive income	(33)	N/A
Re-Measurements of post-employment benefit obligations	(178)	(374)
Others	(5)	-
Subtotal	(216)	(374)
Items that may be reclassified subsequently to profit or loss		
Gains of debt instruments measured at fair value through other comprehensive income	19,823	N/A
Income tax impact relating to debt instruments measured at fair value through other comprehensive income	(4,849)	N/A
(Losses)/Gains of available-for-sale financial assets arising during the period	N/A	(24,044)
Income tax impact relating to available-for-sale financial assets	N/A	5,949
Reclassification adjustment included in profit and loss	(263)	2,456
Net/(loss)/gain on cash flow hedges	(342)	173
Exchange difference on translating foreign operations	(550)	(1,733)
Subtotal	13,819	(17,199)
Other comprehensive income for the year, net of tax	13,603	(16,825)
Total comprehensive income for the year	161,068	122,184
Net profit attributable to:		
Equity shareholders of the Bank	147,027	138,339
Non-controlling interest	438	670
147,465	139,009	
Total comprehensive income attributable to:		
Equity shareholders of the Bank	160,572	121,448
Non-controlling interest	496	736
161,068	122,184	
Basic and diluted earnings per share (in RMB Yuan)	0.59	0.55

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the Six Months Ended 30 June 2018

(Expressed in millions of RMB, unless otherwise stated)

	(Unaudited)										
	Attributable to equity shareholders of the Bank										
	Share capital	Other equity instrument-preference shares	Capital reserve	Investment revaluation reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Exchange reserve	Non-controlling interest	Total equity
As at 31 December 2017	250,011	79,636	135,225	(26,004)	-	198,613	259,680	886,921	(4,322)	16,067	1,795,827
Changes in accounting policies	-	-	(688)	26,004	(19,599)	-	-	(29,352)	4,322	(138)	(19,451)
As at 1 January 2018	50,011	79,636	134,537	-	(19,599)	198,613	259,680	857,569	-	15,929	1,776,376
Movements during the period	-	-	-	-	13,545	-	518	73,756	-	382	88,201
(1) Total comprehensive income for the year	-	-	-	-	13,545	-	-	147,027	-	496	161,068
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	(85)	(85)
i Change in shareholding in subsidiaries	-	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution	-	-	-	-	-	-	518	(518)	-	-	-
i Appropriation to general reserve	-	-	-	-	-	-	-	(72,753)	-	(29)	(72,782)
ii Appropriation to ordinary shareholders	-	-	-	-	-	-	-	-	-	-	-
As at 30 June 2018	250,011	79,636	134,537	-	(6,054)	198,613	260,198	931,325	-	16,311	1,864,577
	(Unaudited)										
	Attributable to equity shareholders of the Bank										
	Share capital	Other equity instrument-preference shares	Capital reserve	Investment revaluation reserve	Surplus reserve	General reserve	Retained earnings	Exchange reserve	Non-controlling interest	Total equity	
As at 31 December 2016	250,011	19,659	133,960	(976)	175,445	211,193	786,860	348	-	13,154	1,589,654
Movements during the period	-	-	547	(15,704)	-	34,263	34,573	(1,734)	-	3,003	54,948
(1) Total comprehensive income for the period	-	-	547	(15,704)	-	-	138,339	(1,734)	-	736	122,184
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	150	150
i Establishment of subsidiaries	-	-	-	-	-	-	-	-	-	(1,268)	(1,268)
ii Change in shareholding in subsidiaries	-	-	-	-	-	-	-	-	-	3,421	3,421
iii Capital injection by other equity holders	-	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution	-	-	-	-	-	34,263	(34,263)	-	-	-	-
i Appropriation to general reserve	-	-	-	-	-	-	(69,503)	-	-	(36)	(69,539)
ii Appropriation to ordinary shareholders	-	-	-	-	-	-	-	-	-	-	-
As at 30 June 2017	250,011	19,659	134,507	(16,680)	175,445	245,456	821,433	(1,386)	-	16,157	1,644,602