

- 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 31 Desember 2017.
- Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 31 Desember 2017 telah dipublikasikan melalui surat kabar Neraca dan Media Indonesia pada tanggal 31 Maret 2018.

Jakarta, 31 Maret 2018

PT Bank China Construction Bank Indonesia Tbk

You Wenna *Adri Triwijahjo*
 You Wenna Direktur
 Adri Triwijahjo Direktur



CCB 中国建设银行 China Construction Bank

CONSOLIDATED STATEMENT OF FINANCIAL POSITION As at 31 December 2017 (Expressed in millions of RMB, unless otherwise stated)

	31 December 2017 (Audited)	31 December 2016 (Audited)
Assets		
Cash and deposits with central banks	2,988,256	2,849,261
Deposits with banks and non-bank financial institutions	175,005	494,618
Precious metals	157,036	202,851
Placements with banks and non-bank financial institutions	325,233	200,670
Financial assets at fair value through profit or loss	576,496	488,370
Positive fair value of derivatives	82,980	99,786
Financial assets held under resale agreements	208,360	103,174
Interest receivable	116,993	101,645
Loans and advances to customers	12,574,473	11,488,355
Available-for-sale financial assets	1,550,680	1,633,834
Held-to-maturity investments	2,586,722	2,438,417
Investments classified as receivables	465,810	507,963
Interest in associates and joint ventures	7,067	7,318
Fixed assets	169,679	170,095
Land use rights	14,545	14,742
Intangible assets	2,752	2,599
Goodwill	2,751	2,947
Deferred tax assets	46,189	31,062
Other assets	71,416	75,998
Total assets	22,124,383	20,963,705
Liabilities :		
Borrowing from central banks	547,287	439,339
Deposits from banks and non-bank financial institutions	1,336,995	1,612,995
Placements from banks and non-bank financial institutions	383,639	322,546
Financial liabilities at fair value through profit or loss	414,148	396,591
Negative fair value of derivatives	79,867	90,333
Financial assets sold under repurchase agreements	74,279	190,580
Deposits from customer	16,363,754	15,402,915
Accrued staff costs	32,632	33,870
Taxes payable	54,106	44,900
Interest payable	199,588	211,330
Provisions	10,581	9,276
Debt securities issued	596,526	451,554
Deferred tax liabilities	389	570
Other liabilities	234,765	167,252
Total liabilities	20,328,556	19,374,051
Equity:		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	79,636	19,659
Capital reserve	135,225	133,960
Investment revaluation reserve	(26,004)	(976)
Surplus reserve	198,613	175,445
General reserve	259,680	211,193
Retained earnings	886,921	786,860
Exchange reserve	(4,322)	348
Total equity attributable to equity shareholders of the Bank	1,779,760	1,576,500
Non-controlling interest	16,067	13,154
Total equity	1,795,827	1,589,654
Total liabilities	22,124,383	20,963,705

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME For the year ended 31 December 2017 (Expressed in millions of RMB, unless otherwise stated)

	31 December 2017 (Audited)	31 December 2016 (Audited)
Interest income	750,154	696,637
Interest expense	(297,698)	(278,838)
Net interest income	452,456	417,799
Fee and commission income	131,322	127,863
Fee and commission expense	(13,524)	(9,354)
Net fee and commission income	117,798	118,509
Net trading gain	4,858	3,975
Dividend income	2,195	2,558
Net gain arising from investment securities	(835)	11,098
Other operating income, net : - Other operating income - Other operating expense	49,009 (31,450)	55,340 (49,419)
Other operating income, net	17,559	5,921
Operating income	594,031	559,860
Operating expense	(167,043)	(171,515)
	426,988	388,345
Impairment losses on: - Loans and advances to customers - Others	(123,389) (3,973)	(89,588) (3,616)
Impairment Losses	(127,362)	(93,204)
Share of profit of associates and joint ventures	161	69
Profit before tax	299,787	295,210
Income tax expense	(56,172)	(62,821)
Net profit	243,615	232,389
Other comprehensive income :		
Items that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	593	(839)
Others	208	68
Subtotal	801	(771)
Items that may be reclassified subsequently to profit or loss		
Losses of available-for-sale financial assets arising during the period	(38,151)	(27,841)
Income tax impact relating to available-for-sale financial assets	9,230	7,065
Reclassification adjustment included in profit and loss	3,403	(3,930)
Net gain/(loss) on cash flow hedges	470	(150)
Exchange difference on translating foreign operations	(4,748)	5,685
Subtotal	(29,796)	(18,981)
Other comprehensive income for the year, net of tax	(28,995)	(19,752)
Total comprehensive income for the year	214,620	212,637
Net profit attributable to: Equity shareholders of the Bank Non-controlling interest	242,264 1,351	231,460 929
Total comprehensive income attributable to:	243,615	232,389
Equity shareholders of the Bank Non-controlling interest	213,837 783	212,418 219
Total comprehensive income	214,620	212,637
Basic and diluted earnings per share (in RMB Yuan)	0.92	0.92

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY For the year ended 31 December 2017 (Expressed in millions of RMB, unless otherwise stated)

	(Audited)									
	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 2015	250,011	19,659	135,249	23,058	153,032	186,422	672,154	(5,565)	11,063	1,445,083
Movements during the year	-	-	(1,289)	(24,034)	22,413	24,771	114,706	5,913	2,091	144,571
1. Total comprehensive income for the year	-	-	(921)	(24,034)	-	-	231,460	5,913	219	212,637
2. Changes in share capital										
i Acquisition of subsidiaries	-	-	(269)	-	-	-	-	-	590	321
ii Capital injection by non controlling interest	-	-	-	-	-	-	-	-	13	13
iii Establishment of subsidiaries	-	-	-	-	-	-	-	-	1,343	1,343
iv Change in shareholdings in subsidiaries	-	-	(99)	-	-	-	-	-	(45)	(144)
3. Profit distribution										
i Appropriation to surplus reserve	-	-	-	-	22,413	-	(22,413)	-	-	-
ii Appropriation to general reserve	-	-	-	-	-	24,771	(24,771)	-	-	-
iii Appropriation to ordinary shareholders	-	-	-	-	-	-	(68,503)	-	-	(68,503)
iv Dividends paid to preference shareholders	-	-	-	-	-	-	(1,067)	-	-	(1,067)
v Dividends paid to non-controlling interest	-	-	-	-	-	-	-	-	(29)	(29)
As at 31 December 2016	250,011	19,659	133,960	(976)	175,445	211,193	786,860	348	13,154	1,589,654
	(Audited)									
	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 year	-	59,977	1,265	(25,028)	23,168	48,487	100,061	(4,670)	2,913	206,173
1. Total comprehensive income for the year	-	-	1,271	(25,028)	-	-	242,264	(4,670)	783	214,620
2. Changes in share capital										
i Acquisition of subsidiaries	-	-	-	-	-	-	-	-	147	147
ii Change in shareholdings in subsidiaries	-	-	(6)	-	-	-	-	-	(1,322)	(1,322)
iii Capital injection by other equity holders	-	59,977	-	-	-	-	-	-	3,422	63,399
3. Profit distribution										
i Appropriation to surplus reserve	-	-	-	-	23,168	-	(23,168)	-	-	-
ii Appropriation to general reserve	-	-	-	-	-	48,487	(48,487)	-	-	-
iii Appropriation to ordinary shareholders	-	-	-	-	-	-	(69,503)	-	-	(69,503)
iv Dividends paid to preference shareholders	-	-	-	-	-	-	(1,045)	-	-	(1,045)
v Dividends paid to non-controlling interest	-	-	-	-	-	-	-	-	(117)	(117)
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