

- 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 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 30 Juni 2020 dan 31 Desember 2019 yang meliputi: (i) Laporan Posisi Keuangan pada tanggal 30 Juni 2020 dan 31 Desember 2019, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 30 Juni 2020 dan 30 Juni 2019.
- China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 30 Juni 2020.
- Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 30 Juni 2020 telah dipublikasikan melalui surat kabar Media Indonesia pada tanggal 30 Juli 2020.

Jakarta, 9 September 2020

PT Bank China Construction Bank Indonesia Tbk

**CCB** 中国建设银行 印度尼西亚  
China Construction Bank Indonesia

*You Wenna*  
You Wenna  
Direktur Utama

*Chandra NT Siagian*  
Chandra NT Siagian  
Direktur

**CCB** 中国建设银行  
China Construction Bank

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

As at 30 June 2020

(Express in millions of RMB, unless otherwise stated)

	30 June 2020 (Unaudited)	31 December 2019 (Audited)
<b>Assets</b>		
Cash and deposits with central banks	2,465,389	2,621,010
Deposits with banks and non-bank financial institutions	834,777	419,661
Precious metals	140,441	46,169
Placements with banks and non-bank financial institutions	509,581	531,146
Positive fair value of derivatives	25,157	34,641
Financial assets held under resale agreements	452,258	557,809
Loans and advances to customers	15,927,785	14,540,667
<b>Financial investments</b>		
Financial assets measured at fair value through profit or loss	681,550	675,361
Financial assets measured at amortised cost	4,145,782	3,740,296
Financial assets measured at fair value through other comprehensive income	1,911,069	1,797,584
Long-term equity investments	11,844	11,353
Fixed assets	167,014	170,740
Land use rights	14,472	14,738
Intangible assets	4,373	4,502
Goodwill	2,729	2,809
Deferred tax assets	83,400	72,314
Other assets	277,626	195,461
<b>Total assets</b>	<b>27,655,247</b>	<b>25,436,261</b>
<b>Liabilities :</b>		
Borrowing from central banks	592,967	549,433
Deposits from banks and non-bank financial institutions	1,757,711	1,672,698
Placements from banks and non-bank financial institutions	469,741	521,553
Financial liabilities at fair value through profit or loss	412,578	281,599
Negative fair value of derivative	38,736	33,782
Financial assets sold under repurchase agreements	124,898	114,658
Deposits from customer	20,402,162	18,366,293
Accrued staff cost	35,248	39,075
Taxes payable	48,953	86,635
Provisions	44,216	42,943
Debt securities issued	913,863	1,076,575
Deferred tax liabilities	549	457
Other liabilities	512,308	415,435
<b>Total liabilities</b>	<b>25,353,930</b>	<b>23,201,134</b>
<b>Equity:</b>		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	79,636	79,636
Perpetual bonds	39,991	39,991
Capital reserve	134,537	134,537
Other comprehensive income	39,173	31,986
Surplus reserve	249,178	249,178
General reserve	314,521	314,389
Retained earnings	1,174,019	1,116,529
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	2,281,066	2,216,257
Non-controlling interest	20,251	18,870
<b>Total equity</b>	<b>2,301,317</b>	<b>2,235,127</b>
<b>Total liabilities</b>	<b>27,655,247</b>	<b>25,436,261</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

As at 30 June 2020

(Expressed in millions of RMB unless otherwise stated)

	30 June 2020 (Unaudited)	30 June 2019 (Unaudited)
Interest income	470,522	432,446
Interest expense	(204,029)	(182,010)
<b>Net interest income</b>	<b>266,493</b>	<b>250,436</b>
Fee and commission income	88,755	84,167
Fee and commission expense	(8,734)	(7,472)
<b>Net fee and comision income</b>	<b>80,021</b>	<b>76,695</b>
Net trading gain	3,313	4,858
Dividend income	1,496	4,144
Net gain/(loss) arising from investment securities	3,984	6,541
Net losses on derecognition of financial assets measured at amortised cost	1,381	1,435
Other operating income, net :		
- Other operating income	32,779	21,505
- Other operating expense	(29,543)	(17,497)
<b>Other operating income, net</b>	<b>3,236</b>	<b>4,008</b>
<b>Operating income</b>	<b>359,924</b>	<b>344,387</b>
<b>Operating expense</b>	<b>(79,805)</b>	<b>(78,549)</b>
	<b>280,119</b>	<b>265,838</b>
Impairment losses on:		
- Credit impairment losses	(111,378)	(74,638)
- Others impairment losses	(188)	(148)
<b>Impairment Losses</b>	<b>(111,566)</b>	<b>(74,786)</b>
<b>Share of profit of associates and joint ventures</b>	<b>220</b>	<b>128</b>
<b>Profit before tax</b>	<b>168,773</b>	<b>191,180</b>
Income tax expense	(29,834)	(35,472)
<b>Net profit</b>	<b>138,939</b>	<b>155,708</b>
<b>Other comprehensive income :</b>		
<b>Other comprehensive income that will not be reclassified to profit or loss</b>		
Remeasurements of post-employment benefit obligations	160	110
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	(277)	318
Others	-	(3)
<b>Subtotal</b>	<b>(117)</b>	<b>425</b>
<b>Other comprehensive income that may be reclassified subsequently to profit or loss</b>		
Fair value changes of debt instruments measured at fair value through other comprehensive income	6,825	-
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	605	1,359
Reclassification adjustments included in profit or loss due to disposals	(377)	(39)
Net (loss)/gain on cash flow hedges	115	(174)
Exchange difference on translating foreign operations	(180)	(76)
<b>Subtotal</b>	<b>7,348</b>	<b>1,070</b>
<b>Other comprehensive income for the year, net of tax</b>	<b>7,231</b>	<b>1,273</b>
<b>Total comprehensive income for the year</b>	<b>146,170</b>	<b>156,981</b>
Net profit attributable to:		
Equity shareholders of the Bank	137,626	154,190
Non-controlling interest	1,313	1,518
	<b>138,939</b>	<b>155,708</b>
Total comprehensive income attributable to:		
Equity shareholders of the Bank	144,813	155,796
Non-controlling interest	1,357	1,185
	<b>146,170</b>	<b>156,981</b>
<b>Basic and diluted earnings per share (in RMB Yuan)</b>	<b>0.55</b>	<b>0.62</b>

**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**

As at 30 June 2020 and 30 June 2019

(Expressed in millions of RMB, unless otherwise stated)

	(Unaudited)									
	Attributable to equity shareholders of the Bank									
	Share capital	Other equity instrument Preference shares	Perpetual bonds	Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Non-controlling interest	Total equity
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	-	-	-	-	7,187	-	132	57,490	1,381	66,190
(1) Total comprehensive income for the year	-	-	-	-	7,187	-	-	137,626	1,357	146,170
(2) Changes in share capital	-	-	-	-	-	-	-	-	75	75
i Capital injection by other share holders	-	-	-	-	-	-	-	-	58	58
ii Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	(14)	(14)
iii Disposal of subsidiaries	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution	-	-	-	-	-	-	132	(132)	-	-
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-
ii Appropriation to ordinary shareholders	-	-	-	-	-	-	-	(80,004)	-	(80,004)
iii Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(95)	(95)
As at 30 June 2020	250,011	79,636	39,991	134,537	39,173	249,178	314,521	1,174,019	20,251	2,301,317
	(Unaudited)									
	Attributable to equity shareholders of the Bank									
	Share capital	Other equity instrument Preference shares	Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Non-controlling interest	Total equity	
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	-	-	-	1,606	-	320	77,367	1,151	80,444	
(1) Total comprehensive income for the year	-	-	-	1,606	-	-	154,190	1,185	156,981	
(2) Changes in share capital	-	-	-	-	-	-	-	(6)	(6)	
i Change in shareholding in subsidiaries	-	-	-	-	-	-	-	-	-	
(3) Profit distribution	-	-	-	-	-	320	(320)	-	-	
i Appropriation to general reserve	-	-	-	-	-	-	-	-	-	
ii Appropriation to ordinary shareholders	-	-	-	-	-	-	(76,503)	-	(76,503)	
iii Dividends paid to non-controlling interests	-	-	-	-	-	-	-	(28)	(28)	
As at 30 June 2019	250,011	79,636	134,537	20,057	223,231	280,045	1,068,239	16,282	2,072,038	