

- \* 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**



**中国建设银行**  
China Construction Bank

## Financial Statements

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Express in millions of RMB, unless otherwise stated)	30 June 2021 (Unaudited)	31 Dec 2020 (Audited)
<b>Assets</b>		
Cash and deposits with central banks	2,780,438	2,816,164
Deposits with banks and no-bank financial institutions	469,534	453,233
Precious metals	132,842	101,671
Placements with banks and non-bank financial institutions	330,107	368,404
Positive fair value of derivatives	52,304	69,029
Financial assets held under resale agreements	705,282	602,239
Loans and advances to customers	17,493,902	16,231,369
Financial investments		
Financial assets measured at fair value through profit or loss	575,380	577,952
Financial assets measured at amortised cost	4,696,655	4,505,243
Financial assets measured at fair value through other comprehensive income	1,956,288	1,867,458
Long-term equity investments	14,755	13,702
Fixed assets	166,138	172,505
Land use rights	13,818	14,118
Intangible assets	5,100	5,279
Goodwill	2,168	2,210
Deffered tax assets	102,518	92,950
Other assets	335,959	238,728
<b>Total assets</b>	<b>29,833,188</b>	<b>28,132,254</b>
<b>Liabilities :</b>		
Borrowing from central banks	765,913	781,170
Deposits from banks and non-bank financial institutions	1,778,272	1,943,634
Placements from banks and non-bank financial institutions	366,938	349,638
Financial liabilities at fair value through profit or loss	292,401	254,079
Negative fair value of derivative	43,797	81,956
Financial assets sold under repurchase agreements	115,668	56,725
Deposits from customer	22,317,969	20,614,976
Accrued staff cost	31,387	35,460
Taxes payable	51,114	84,161
Provisions	63,729	54,114
Debt securities issued	957,161	940,197
Deffered tax liabilities	1,401	1,551
Other liabilities	585,097	545,240
<b>Total liabilities</b>	<b>27,370,847</b>	<b>25,742,901</b>
<b>Equity:</b>		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	59,977	59,977
Perpetual bonds	39,991	39,991
Capital reserve	134,924	134,537
Other comprehensive income	14,755	15,048
Surplus reserve	275,995	275,995
General reserve	349,885	350,228
Retained earnings	1,311,434	1,239,295
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	2,436,972	2,364,808
Non-controlling interest	25,369	24,545
<b>Total equity</b>	<b>2,462,341</b>	<b>2,389,353</b>
<b>Total liabilities</b>	<b>29,833,188</b>	<b>28,132,254</b>

## Financial Statements

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)		30 June 2021 (Unaudited)	30 June 2020 (Unaudited)
Interest income		515,949	485,537
Interest expense		(219,864)	(204,029)
<b>Net Interest Income</b>		<b>296,085</b>	<b>281,508</b>
Fee and comision income		77,570	72,706
Fee and comision expense		(8,132)	(7,700)
<b>Net fee and comision income</b>		<b>69,438</b>	<b>65,006</b>
Net trading gain		2,870	3,313
Dividend income		3,657	1,496
Net gain/(loss) arising from investment securities		1,853	3,984
Net losses on derecognition of financial assets measured at amortised cost		2,527	1,381
Other operating income, net :			
- Other operating income		40,289	32,779
- Other operating expense		(35,812)	(29,543)
<b>Other operating income, net</b>		<b>4,477</b>	<b>3,236</b>
<b>Operating income</b>		<b>380,907</b>	<b>359,924</b>
<b>Operating expense</b>		<b>(88,160)</b>	<b>(79,805)</b>
		<b>292,747</b>	<b>280,119</b>
Impairment losses on:			
- Credit impairment losses		(108,320)	(111,378)
- Others impairment losses		(192)	(188)
<b>Impairment Losses</b>		<b>(108,512)</b>	<b>(111,566)</b>
<b>Share of profit of associates and joint ventures</b>		<b>228</b>	<b>220</b>
<b>Profit before tax</b>		<b>184,463</b>	<b>168,773</b>
Income tax expense		(30,357)	(29,834)
<b>Net profit</b>		<b>154,106</b>	<b>138,939</b>
<b>Other comprehensive income :</b>			
(1) Other comprehensive income that will not be reclassified to profit or loss			
Remeasurements of post-employment benefit obligations		121	160
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income		(139)	(277)
Others		4	-
<b>Subtotal</b>		<b>(14)</b>	<b>(117)</b>
(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		2,627	6,825
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income		(47)	605
Reclassification adjustments included in profit or loss due to disposals		(248)	(377)
Net (loss)/gain on cash flow hedges		245	115
Exchange difference on translating foreign operations		(2,819)	180
<b>Subtotal</b>		<b>(242)</b>	<b>7,348</b>
<b>Other comprehensive income for the year, net of tax</b>		<b>(256)</b>	<b>7,231</b>
<b>Total comprehensive income for the year</b>		<b>153,850</b>	<b>146,170</b>
Net profit attributable to:			
<b>Equity shareholders of the Bank</b>		153,300	137,626
<b>Non-controlling interest</b>		806	1,313
		<b>154,106</b>	<b>138,939</b>
Total comprehensive income attributable to:			
<b>Equity shareholders of the Bank</b>		153,007	144,813
<b>Non-controlling interest</b>		843	1,357
		<b>153,850</b>	<b>146,170</b>
<b>Basic and diluted earnings per share (in RMB Yuan)</b>		<b>0.61</b>	<b>0.55</b>

## 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 interests	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 2021	250,011	59,977	39,991	134,263	15,048	275,995	350,228	1,239,295	24,545	2,389,353	
Movements during the year	-	-	-	661	(293)	-	(343)	72,139	824	72,988	
(1) Total comprehensive income for the year	-	-	-	-	(293)	-	-	153,300	843	153,850	
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-	
i Capital injection by other share holders	-	-	-	-	-	-	-	-	-	-	
ii Capital deduction by other equity instruments holders	-	-	-	661	-	-	-	-	109	770	
iii Disposal of subsidiaries	-	-	-	-	-	-	-	-	-	-	
iv Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	-	-	
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-	
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-	
ii Appropriation to general reserve	-	-	-	-	-	-	(343)	343	-	-	
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(81,504)	-	(81,504)	
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	-	-	-	
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(128)	(128)	
As at 30 June 2021	250,011	59,977	39,991	134,924	14,755	275,995	349,885	1,311,434	25,369	2,462,341	

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank									Non-controlling interests	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 period	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	
i Capital injection by other shareholders	-	-	-	-	-	-	-	-	75	75	
ii Capital injection by other equity instruments holders	-	-	-	-	-	-	-	-	58	58	
iii Disposal Of Subsidiaries	-	-	-	-	-	-	-	-	(14)	(14)	
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-	
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-	
ii Appropriation to general reserve	-	-	-	-	-	-	132	(132)	-	-	
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(80,004)	-	(80,004)	
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	-	-	-	
v 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	