

- 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 tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2019 dan 2018, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2019 dan 2018.
- China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 31 Desember 2019.
- Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 31 Desember 2019 telah dipublikasikan melalui surat kabar Neraca dan Media Indonesia pada tanggal 31 Maret 2020.

Jakarta, 3 April 2020

PT Bank China Construction Bank Indonesia Tbk



You
You Wenna
Direktur Utama

Chandra
Chandra NT Slagian
Direktur

CCB 中国建设银行 China Construction Bank

CONSOLIDATED STATEMENT OF FINANCIAL POSITION As at 31 December 2019 (Express in millions of RMB, unless otherwise stated)

	2019	2018
Assets		
Cash and deposits with central banks	2,621,010	2,632,863
Deposits with banks and non-bank financial institutions	419,661	486,949
Precious metals	46,169	33,928
Placements with banks and non-bank financial institutions	531,146	349,727
Positive fair value of derivatives	34,641	50,601
Financial assets held under resale agreements	557,809	201,645
Loans and advances to customers	14,540,667	13,365,430
Financial investments		
Financial assets measured at fair value through profit or loss	675,361	731,217
Financial assets measured at amortised cost	3,740,296	3,272,514
Financial assets measured at fair value through other comprehensive income	1,797,584	1,711,178
Long-term equity investments	11,353	8,002
Fixed assets	170,740	169,574
Land use rights	14,738	14,373
Intangible assets	4,502	3,622
Goodwill	2,809	2,766
Deferred tax assets	72,314	58,730
Other assets	195,461	129,374
Total assets	25,436,261	23,222,693
Liabilities :		
Borrowing from central banks	549,433	554,392
Deposits from banks and non-bank financial institutions	1,672,698	1,427,476
Placements from banks and non-bank financial institutions	521,553	420,221
Financial liabilities at fair value through profit or loss	281,597	431,334
Negative fair value of derivative	33,782	48,525
Financial assets sold under repurchase agreements	114,658	30,765
Deposits from customer	18,366,293	17,108,678
Accrued staff cost	39,075	36,213
Taxes payable	86,635	77,883
Provisions	42,943	37,928
Debt securities issued	1,076,575	775,785
Deferred tax liabilities	457	485
Other liabilities	415,435	281,414
Total liabilities	23,201,134	21,231,099
Equity:		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	79,636	79,636
Perpetual bonds	39,991	-
Capital reserve	134,537	134,537
Other comprehensive income	31,986	18,451
Surplus reserve	249,178	223,231
General reserve	314,389	279,725
Retained earnings	1,116,529	990,872
Total equity attributable to equity shareholders of the Bank	2,216,257	1,976,463
Non-controlling interest	10,670	15,131
Total equity	2,235,127	1,991,594
Total liabilities	25,436,261	23,222,693

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME As at 31 December 2019 (Expressed in millions of RMB unless otherwise stated)

	2019	2018
Interest income	883,499	811,026
Interest expense	(372,819)	(324,748)
Net interest income	510,680	486,278
Fee and commission income	155,262	138,017
Fee and commission expense	(17,978)	(14,982)
Net fee and commission income	137,284	123,035
Net trading gain	9,120	12,614
Dividend income	1,184	773
Net gain/(loss) arising from investment securities	9,093	3,444
Net losses on derecognition of financial assets measured at amortised cost	3,359	-
Other operating income, net :		
- Other operating income	36,127	35,918
- Other operating expense	(26,846)	(26,049)
Other operating income, net	7,281	9,869
Operating income	678,001	633,772
Operating expense	(188,132)	(174,764)
	489,869	459,008
Impairment losses on :		
- Credit impairment losses	(163,000)	(151,109)
- Others impairment losses	(521)	121
Share of profit of associates and joint ventures	249	140
Profit before tax	326,597	308,160
Income tax expense	(57,375)	(52,534)
Net profit	269,222	255,626
Other comprehensive income :		
Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	199	(296)
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	444	120
Others	59	43
Subtotal	702	(133)
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	9,005	35,887
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	1,624	303
Reclassification adjustments included in profit or loss due to disposals	(175)	(149)
Net (loss)/gain on cash flow hedges	(292)	(267)
Exchange difference on translating foreign operations	2,682	2,573
Subtotal	12,844	38,347
Other comprehensive income for the year, net of tax	13,546	38,214
Total comprehensive income for the year	282,768	293,840
Net profit attributable to:		
Equity shareholders of the Bank	266,733	254,655
Non-controlling interest	2,489	971
	269,222	255,626
Total comprehensive income attributable to:		
Equity shareholders of the Bank	280,268	292,705
Non-controlling interest	2,500	1,135
	282,768	293,840
Basic and diluted earnings per share (in RMB Yuan)	1.05	1.00

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY As at 31 December 2019 (Expressed in millions of RMB, unless otherwise stated)

	Attributable to equity shareholders of the Bank									Total equity
	Share capital	Other equity instrument Preference shares	Perpetual bonds	Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Non-controlling interest	
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 year	-	-	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	-	-	-	-	-	-	-	-	1,980	1,980
i Capital injection by other share holders	-	-	-	-	-	-	-	-	-	-
ii Capital injection by other equity instruments holders	-	-	39,991	-	-	-	-	-	-	39,991
iii Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	(196)	(196)
(3) Profit distribution	-	-	-	-	-	25,947	-	(25,947)	-	-
i Appropriation to surplus reserve	-	-	-	-	-	-	-	(34,664)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	34,664	(34,664)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(76,503)	-	(76,503)
iv Dividends to preference shareholders	-	-	-	-	-	-	-	(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

	Attributable to equity shareholders of the Bank									Total equity
	Share capital	Other equity instrument Preference shares	Perpetual bonds	Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Non-controlling interest	
As at 1 January 2018	250,011	79,636	-	134,537	(19,599)	198,613	259,680	857,569	15,929	1,776,376
Movements during the period	-	-	-	-	38,050	24,618	20,045	133,303	(798)	215,218
(1) Total comprehensive income for the year	-	-	-	-	38,050	-	-	254,655	1,135	293,840
(2) Changes in share capital	-	-	-	-	-	-	-	-	(8)	(8)
i Acquisition of subsidiaries	-	-	-	-	-	-	-	-	(138)	(138)
ii Change in shareholding in subsidiaries	-	-	-	-	-	-	-	-	(1,667)	(1,667)
iii Disposal of subsidiaries	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution	-	-	-	-	-	24,618	-	(24,618)	-	-
i Appropriation to surplus reserve	-	-	-	-	-	-	20,045	(20,045)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	-	(72,753)	-	(72,753)
iii Appropriation to ordinary shareholders	-	-	-	-	-	-	-	(3,936)	-	(3,936)
iv Dividends paid to preference shareholders	-	-	-	-	-	-	-	-	(120)	(120)
v Dividends paid to noncontrolling interests	-	-	-	-	-	-	-	-	(120)	(120)
As at 31 December 2018	250,011	79,636	-	134,537	18,451	223,231	279,725	990,872	15,131	1,991,594