

- 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 30 Juni 2019 dan 30 Juni 2018 yang meliputi Laporan Posisi Keuangan pada tanggal 30 Juni 2019 dan 31 Desember 2018, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk periode yang berakhir pada tanggal 30 Juni 2019 dan 30 Juni 2018.
- China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 30 Juni 2019.
- Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 30 Juni 2019 juga telah dipublikasikan melalui surat kabar Neraca dan Media Indonesia pada tanggal 13 Agustus 2019.

Jakarta, 6 September 2019

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 30 June 2019 (Expressed in millions of RMB, unless otherwise stated)

	30 June 2019 (Unaudited)	31 December 2018 (Audited)
Assets		
Cash and deposits with central banks	2,466,167	2,632,863
Deposits with banks and non-bank financial institutions	365,628	486,949
Precious metals	36,911	33,928
Placements with banks and non-bank financial institutions	447,872	349,727
Positive fair value of derivatives	28,962	50,601
Financial assets held under resale agreements	450,226	201,845
Loans and advances to customers	14,087,296	13,365,430
Financial investments		
Financial assets measured at fair value through profit or loss	678,147	731,217
Financial assets measured at amortised cost	3,575,473	3,272,514
Financial assets measured at fair value through other comprehensive income	1,797,431	1,711,178
Long-term equity investments	10,424	8,002
Fixed assets	165,561	169,574
Land use rights	14,123	14,373
Intangible assets	3,632	3,622
Goodwill	2,780	2,766
Deferred tax assets	63,730	58,730
Other assets	188,788	129,374
Total assets	24,383,151	23,222,693
Liabilities :		
Borrowing from central banks	446,769	554,392
Deposits from banks and non-bank financial institutions	1,452,410	1,427,476
Placements from banks and non-bank financial institutions	441,948	420,221
Financial liabilities at fair value through profit or loss	301,500	431,334
Negative fair value of derivative	28,017	48,525
Financial assets sold under repurchase agreements	35,164	30,765
Deposits from customer	18,214,072	17,108,678
Accrued staff cost	31,581	36,213
Taxes payable	54,422	77,883
Provisions	39,652	37,928
Debt securities issued	789,358	775,785
Deferred tax liabilities	390	485
Other liabilities	475,830	281,414
Total liabilities	22,311,113	21,231,099
Equity:		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	79,636	79,636
Capital reserve	134,537	134,537
Other comprehensive income	20,057	18,451
Surplus reserve	223,231	223,231
General reserve	280,045	279,725
Retained earnings	1,068,239	990,872
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	2,055,756	1,976,463
Non-controlling interest	16,282	15,131
Total equity	2,072,038	1,991,594
Total liabilities	24,383,151	23,222,693

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME For the Six Months Ended 30 June 2019 (Expressed in millions of RMB, unless otherwise stated)

	30 June 2019 (Unaudited)	30 June 2018 (Unaudited)
Interest income	432,446	395,320
Interest expense	(182,010)	(155,834)
Net interest income	250,436	239,486
Fee and commission income	84,167	75,371
Fee and commission expense	(7,472)	(6,367)
Net fee and commission income	76,695	69,004
Net trading gain	4,858	7,912
Dividend income	414	412
Net gain/(loss) arising from investment securities	6,541	3,119
Net losses on derecognition of financial assets measured at amortised cost	1,435	(2,365)
Other operating income, net :		
- Other operating income	21,505	23,503
- Other operating expense	(17,497)	(18,342)
Other operating income, net	4,008	5,161
Operating income	344,387	322,729
Operating expense	(78,549)	(74,681)
265,838	248,048	
- Credit impairment losses	(74,638)	(67,029)
- Others impairment losses	(148)	249
Impairment Losses	(74,786)	(66,780)
Share of profit of associates and joint ventures	128	152
Profit before tax	191,180	181,420
Income tax expense	(35,472)	(33,955)
Net profit	155,708	147,465
Other comprehensive income :		
Other comprehensive income that will not be reclassified to profit or loss		
Re-measurements of post-employment benefit obligations	110	(178)
Fair Value changes of equity instruments designated as measured at fair value through other comprehensive income	318	(33)
Others	(9)	(5)
Subtotal	425	(216)
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	(168)	14,974
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	1,359	(161)
Reclassification adjustments included in profit or loss due to disposals	(93)	(102)
Net (loss)/gain on cash flow hedges	(174)	(342)
Exchange difference on translating foreign operations	(76)	(550)
Subtotal	848	13,819
Other comprehensive income for the year, net of tax	1,273	13,603
Total comprehensive income for the year	156,981	161,068
Net profit attributable to:		
Equity shareholders of the Bank	154,190	147,027
Non-controlling interest	1,518	438
Total comprehensive income attributable to:	155,708	147,465
Equity shareholders of the Bank	155,796	160,572
Non-controlling interest	1,185	496
156,981	161,068	
Basic and diluted earnings per share (in RMB Yuan)	0.62	0.59

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY For the Six Months Ended 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	Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Non-controlling interest	Total equity
As at 1 Januari 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	-	-	-	-	-	-	-	-	-
i Change in shareholding in subsidiaries	-	-	-	-	-	-	-	(6)	(6)
(3) Profit distribution	-	-	-	-	-	320	(320)	-	-
i Appropriation to general reserve	-	-	-	-	-	-	(76,503)	-	(76,503)
ii Appropriation to ordinary shareholders	-	-	-	-	-	-	-	(28)	(28)
iii Dividends paid to noncontrolling interests	-	-	-	-	-	-	-	-	-
As at 30 Juni 2019	250,011	79,636	134,537	20,057	223,231	280,045	1,068,239	16,282	2,072,038
	(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 Januari 2018	250,011	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 period	-	-	-	13,545	-	-	147,027	496	161,068
(2) Changes in share capital	-	-	-	-	-	-	-	-	-
ii Change in shareholding in subsidiaries	-	-	-	-	-	-	-	(85)	(85)
(3) Profit distribution	-	-	-	-	-	518	(518)	-	-
i Appropriation to general reserve	-	-	-	-	-	-	(72,753)	(29)	(72,782)
ii Appropriation to ordinary shareholders	-	-	-	-	-	-	-	-	-
As at 30 Juni 2018	250,011	79,636	134,537	(6,054)	198,613	260,198	931,325	16,311	1,864,577