

- 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 2018 dan 2017 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2018 dan 2017, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2018 dan 2017.
- 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 2018 telah dipublikasikan melalui surat kabar Neraca dan Media Indonesia pada tanggal 27 Maret 2019.

Jakarta, 29 Maret 2019

PT Bank China Construction Bank Indonesia Tbk



You
You Wenna
Direktur Utama

Chandra NT Siagian
Chandra NT Siagian
Direktur



CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2018

(Expressed in millions of RMB, unless otherwise stated)

	31 December 2018 (Audited)	31 December 2017 (Audited)
Assets		
Cash and deposits with central banks	2,632,863	2,988,256
Deposits with banks and non-bank financial institutions	486,949	175,005
Precious metals	33,928	157,036
Placements with banks and non-bank financial institutions	349,727	325,233
Positive fair value of derivatives	50,601	82,980
Financial assets held under resale agreements	201,845	208,360
Interest receivable	N/A	116,993
Loans and advances to customers	13,365,430	12,574,473
Financial investments		
Financial assets measured at fair value through profit or loss	731,217	578,436
Financial assets measured at amortised cost	3,272,514	N/A
Financial assets measured at fair value through other comprehensive income	1,711,178	N/A
Available-for-sale financial assets	N/A	1,550,680
Hold-to-maturity investments	N/A	2,586,722
Investments classified as receivables	N/A	465,810
Long-term equity investments	8,002	7,067
Fixed assets	169,574	169,679
Land use rights	14,373	14,545
Intangible assets	3,622	2,752
Goodwill	2,766	2,751
Deferred tax assets	58,730	46,189
Other assets	129,374	71,416
Total assets	23,222,693	22,124,383
Liabilities :		
Borrowing from central banks	554,392	547,287
Deposits from banks and non-bank financial institutions	1,427,476	1,336,995
Placements from banks and non-bank financial institutions	420,221	363,639
Financial liabilities at fair value through profit or loss	431,334	414,148
Negative fair value of derivative	48,525	79,867
Financial assets sold under repurchase agreements	30,765	74,279
Deposits from customer	17,108,678	16,363,754
Accrued staff cost	36,213	32,632
Taxes payable	77,883	54,106
Interest payable	N/A	199,588
Provisions	37,928	10,581
Debt securities issued	775,785	596,526
Deferred tax liabilities	485	389
Other liabilities	281,414	234,765
Total liabilities	21,231,099	20,328,556
Equity:		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	79,636	79,636
Capital reserve	134,537	135,225
Investment revaluation reserve	18,451	(26,004)
Other comprehensive income	223,231	198,613
Surplus reserve	279,725	259,680
General reserve	990,872	886,921
Retained earnings	-	(4,322)
Exchange reserve	1,976,463	1,779,760
Total equity attributable to equity shareholders of the Bank	15,131	16,067
Non-controlling interest	1,991,594	1,795,827
Total equity	23,222,693	22,124,383

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

As at 31 December 2018

(Expressed in millions of RMB, unless otherwise stated)

	31 December 2018 (Audited)	31 December 2017 (Audited)
Interest income	611,026	750,154
Interest expense	(324,748)	(297,698)
Net interest income	486,278	452,456
Fee and commission income	138,017	131,322
Fee and commission expense	(14,982)	(13,524)
Net fee and commission income	123,035	117,798
Net trading gain	12,614	4,858
Dividend income	773	2,195
Net gain/(loss) arising from investment securities	3,444	(835)
Net losses on derecognition of financial assets measured at amortised cost	(2,241)	N/A
Other operating income, net :		
- Other operating income	35,918	49,009
- Other operating expense	(26,049)	(31,450)
Other operating income, net	9,869	17,559
Operating income, net	633,772	594,031
Operating expense	(174,764)	(167,043)
	459,008	426,988
Impairment losses on:		
- Loans and advances to customers	(143,045)	(123,389)
- Others	(7,943)	(3,973)
Impairment Losses	(150,988)	(127,362)
Share of profit of associates and joint ventures	140	161
Profit before tax	308,160	299,787
Income tax expense	(52,534)	(56,172)
Net profit	255,626	243,615
Other comprehensive income :		
Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	(296)	593
Changes of equity instruments designated as measured at fair value through other comprehensive income	120	N/A
Others	43	208
Subtotal	(133)	801
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	35,887	N/A
Losses of available-for-sale financial assets arising during the period	N/A	(38,151)
Income tax impact relating to available-for-sale financial assets	N/A	9,230
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	303	N/A
Reclassification adjustments included in profit or loss due to disposals	(149)	N/A
Reclassification adjustments included in profit or loss	N/A	3,403
Net (loss)/gain on cash flow hedges	(267)	470
Exchange difference on translating foreign operations	2,573	(4,748)
Subtotal	38,347	(29,796)
Total comprehensive income for the year, net of tax	38,214	(28,995)
Other comprehensive income for the year	293,840	214,620
Net profit attributable to:		
Equity shareholders of the Bank	254,655	242,264
Non-controlling interest	971	1,351
Total comprehensive income attributable to:	255,626	243,615
Equity shareholders of the Bank	292,705	213,837
Non-controlling interest	1,135	783
	293,840	214,620
Basic and diluted earnings per share (in RMB Yuan)	1.00	0.96

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

As at 31 December 2018

(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	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Exchange reserve	Non-controlling interest	Total equity
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
Changes in accounting policies	-	-	(868)	26,004	(19,599)	-	-	(29,352)	4,322	(138)	(19,451)
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 Year	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-
i Appropriation to surplus reserve	-	-	-	-	24,618	-	(24,618)	-	-	-	-
ii Appropriation to general reserve	-	-	-	-	-	20,045	(20,045)	-	-	-	-
iii Appropriation to ordinary shareholders	-	-	-	-	-	-	(72,753)	-	-	-	(72,753)
iv Dividends paid to preference shareholders	-	-	-	-	-	-	(3,936)	-	-	-	(3,936)
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
	(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 Establishment of subsidiaries	-	-	-	-	-	-	-	-	-	-	147
ii Change in shareholding in subsidiaries	-	-	-	(6)	-	-	-	-	-	(1,322)	(1,328)
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 noncontrolling interests	-	-	-	-	-	-	-	-	-	(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