

- 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 2016 dan 2015 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2016 dan 2015, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2016 dan 2015.
- China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 31 Desember 2016.
- Laporan Keuangan PT Bank China Construction Bank Tbk untuk tahun yang berakhir pada tanggal 31 Desember 2016 telah dipublikasikan melalui surat kabar Neraca dan Media Indonesia pada tanggal 31 Maret 2017.



Jakarta, 23 Agustus 2017  
 PT Bank China Construction Bank Indonesia Tbk  
 You Wen Nan  
 Direktur

Adri Triwijahjo  
 Direktur



**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
 As at 31 December 2016  
 (Expressed in millions of RMB, unless otherwise stated)

	2016	2015
<b>Assets</b>		
Cash and deposits with central banks	2,849,261	2,401,544
Deposits with banks and non-bank financial institutions	494,618	352,966
Precious metals	202,851	86,549
Placements with banks and non-bank financial institutions	260,670	310,779
Financial assets at fair value through profit or loss	488,370	271,173
Positive fair value of derivatives	89,786	31,499
Financial assets held under resale agreements	103,174	310,727
Interest receivable	101,645	96,612
Loans and advances to customers	11,488,355	10,234,523
Available-for-sale financial assets	1,633,834	1,066,752
Held-to-maturity investments	2,438,417	2,563,980
Investments classified as receivables	507,963	369,501
Interest in associates and joint ventures	7,318	4,986
Fixed assets	170,095	159,531
Land use rights	14,742	15,231
Intangible assets	2,599	2,103
Goodwill	2,947	2,140
Deffered tax assets	31,062	25,379
Other assets	75,998	43,514
<b>Total assets</b>	<b>20,963,705</b>	<b>18,349,489</b>
<b>Liabilities :</b>		
Borrowing from central banks	439,339	42,048
Deposits from banks and non-bank financial institutions	1,612,995	1,439,395
Placements from banks and non-bank financial institutions	322,546	321,712
Financial liabilities at fair value through profit or loss	396,591	302,649
Negative fair value of derivative	90,333	27,942
Financial assets sold under repurchase agreements	190,580	268,012
Deposits from customer	15,402,915	13,668,533
Accrued staff cost	33,870	33,190
Taxes payable	44,900	49,411
Interest payable	211,330	205,684
Provisions	9,276	7,108
Debt securities issued	451,554	415,544
Deffered tax liabilities	570	624
Other liabilities	167,252	122,554
<b>Total liabilities</b>	<b>19,374,051</b>	<b>16,904,406</b>
<b>Equity:</b>		
Share capital	250,011	250,011
Other equity instruments		
Preference Shares	19,659	19,659
Capital reserve	133,960	135,249
Investment revaluation reserve	(976)	23,058
Surplus reserve	175,445	153,032
General reserve	211,193	186,422
Retained earnings	786,860	672,154
Exchange reserve	348	(5,565)
<b>Total equity attributable to equity shareholders of the Bank</b>	<b>1,576,500</b>	<b>1,434,020</b>
Non-controlling interest	13,154	11,063
<b>Total equity</b>	<b>1,589,654</b>	<b>1,445,083</b>
<b>Total liabilities</b>	<b>20,963,705</b>	<b>18,349,489</b>

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
 For the year ended 31 December 2016  
 (Expressed in millions of RMB, unless otherwise stated)

	2016	2015
Interest income	696,637	770,569
Interest expense	(278,838)	(312,807)
<b>Net interest income</b>	<b>417,799</b>	<b>457,762</b>
Fee and commission income	127,863	121,404
Fee and commission expense	(9,354)	(7,874)
<b>Net fee and commission income</b>	<b>118,509</b>	<b>113,530</b>
Net trading gain	3,975	3,913
Dividend income	2,558	733
Net gain arising from investment securities	11,098	5,075
Other operating income, net :		
- Other operating income	55,340	27,844
- Other operating expense	(49,419)	(22,160)
<b>Other operating income, net</b>	<b>5,921</b>	<b>5,684</b>
<b>Operating income</b>	<b>559,860</b>	<b>586,687</b>
<b>Operating expense</b>	<b>(171,515)</b>	<b>(194,826)</b>
	<b>388,345</b>	<b>391,861</b>
Impairment losses on:		
- Loans and advances to customers	(89,588)	(92,610)
- Others	(3,616)	(1,029)
<b>Impairment Losses</b>	<b>(93,204)</b>	<b>(93,639)</b>
Share of profit of associates and joint ventures	69	275
<b>Profit before tax</b>	<b>295,210</b>	<b>298,497</b>
Income tax expense	(62,821)	(69,611)
<b>Net profit</b>	<b>232,389</b>	<b>228,886</b>
<b>Other comprehensive income :</b>		
<b>Items that will not be reclassified to profit or loss</b>		
Remeasurements of post-employment benefit obligations	(839)	51
Others	68	4
<b>Subtotal</b>	<b>(771)</b>	<b>55</b>
<b>Items that may be reclassified subsequently to profit or loss</b>		
(Losses)/Gains of available-for-sale financial assets arising during the period	(27,841)	27,721
Income tax impact relating to available-for-sale financial assets	7,055	(6,956)
Reclassification adjustment included in profit and loss	(3,930)	(1,429)
Net/(loss)/gain on cash flow hedges	(150)	10
Exchange difference on translating foreign operations	5,885	1,436
<b>Subtotal</b>	<b>(18,981)</b>	<b>20,782</b>
<b>Other comprehensive income for the year, net of tax</b>	<b>(19,752)</b>	<b>20,837</b>
<b>Total comprehensive income for the year</b>	<b>212,637</b>	<b>249,723</b>
Net profit attributable to:		
Equity shareholders of the Bank	231,460	228,145
Non-controlling interest	929	741
	<b>232,389</b>	<b>228,886</b>
Total comprehensive income attributable to:		
Equity shareholders of the Bank	212,418	248,311
Non-controlling interest	219	1,412
	<b>212,637</b>	<b>249,723</b>
<b>Basic and diluted earnings per share (in RMB Yuan)</b>	<b>0.92</b>	<b>0.91</b>

**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
 For the year ended 31 December 2016  
 (Expressed in millions of RMB, unless otherwise stated)

	Attributable to equity shareholders of the Bank									Total equity
	Share capital	Other equity instrument-preference shares	Capital reserve	Investment revaluation reserve	Surplus reserve	General reserve	Retained earnings	Exchange reserve	Non-controlling interest	
<b>As at 31 December 2015</b>	<b>250,011</b>	<b>19,659</b>	<b>135,249</b>	<b>23,058</b>	<b>153,032</b>	<b>186,422</b>	<b>672,154</b>	<b>(5,565)</b>	<b>11,063</b>	<b>1,445,083</b>
Movements during the year	-	-	(1,289)	(24,034)	22,413	24,771	114,706	5,913	2,091	144,571
1. Total comprehensive income for the year	-	-	(921)	(24,034)	-	-	231,460	5,913	219	212,637
2. Changes in share capital	-	-	-	-	-	-	-	-	-	-
i. Acquisition of subsidiaries	-	-	(269)	-	-	-	-	-	590	321
ii. Capital injection by non controlling interest	-	-	-	-	-	-	-	-	13	13
iii. Establishment of subsidiaries	-	-	-	-	-	-	-	-	1,343	1,343
iv. Change in shareholding in subsidiaries	-	-	(99)	-	-	-	-	-	(45)	(144)
3. Profit distribution	-	-	-	-	22,413	-	(22,413)	-	-	-
i. Appropriation to surplus reserve	-	-	-	-	-	24,771	(24,771)	-	-	-
ii. Appropriation to general reserve	-	-	-	-	-	-	(68,503)	-	-	(68,503)
iii. Appropriation to ordinary shareholders	-	-	-	-	-	-	(1,067)	-	-	(1,067)
iv. Dividends paid to preference shareholders	-	-	-	-	-	-	-	-	(29)	(29)
v. Dividends paid to non-controlling interest	-	-	-	-	-	-	-	-	-	-
<b>As at 31 December 2016</b>	<b>250,011</b>	<b>19,659</b>	<b>133,960</b>	<b>(976)</b>	<b>175,445</b>	<b>211,193</b>	<b>786,860</b>	<b>348</b>	<b>13,154</b>	<b>1,589,654</b>
	Attributable to equity shareholders of the Bank									Total equity
	Share capital	Other equity instrument-preference shares	Capital reserve	Investment revaluation reserve	Surplus reserve	General reserve	Retained earnings	Exchange reserve	Non-controlling interest	
<b>As at 31 December 2014</b>	<b>250,011</b>	<b>-</b>	<b>135,391</b>	<b>4,066</b>	<b>130,515</b>	<b>169,496</b>	<b>558,705</b>	<b>(6,674)</b>	<b>10,338</b>	<b>1,251,848</b>
Movements during the year	-	19,659	(142)	18,992	22,517	16,926	113,449	1,109	725	193,235
1. Total comprehensive income for the year	-	-	65	18,992	-	-	228,145	1,109	1,412	249,723
2. Changes in share capital	-	-	-	-	-	-	-	-	-	-
i. Capital injection by other equity holder	-	19,659	-	-	-	-	-	-	-	19,659
ii. Establishment of subsidiaries	-	-	-	-	-	-	-	-	9	9
iii. Change in shareholding in subsidiaries	-	-	(207)	-	-	-	-	-	(687)	(894)
3. Profit distribution	-	-	-	-	22,517	-	(22,517)	-	-	-
i. Appropriation to surplus reserve	-	-	-	-	-	16,926	(16,926)	-	-	-
ii. Appropriation to general reserve	-	-	-	-	-	-	(75,253)	-	(9)	(75,262)
iii. Appropriation to ordinary shareholders	-	-	-	-	-	-	-	-	-	-
<b>As at 31 December 2015</b>	<b>250,011</b>	<b>19,659</b>	<b>135,249</b>	<b>23,058</b>	<b>153,032</b>	<b>186,422</b>	<b>672,154</b>	<b>(5,565)</b>	<b>11,063</b>	<b>1,445,083</b>