



PT BANK ICBC INDONESIA

KANTOR PUSAT : ICBC Tower Jl. MH. Thamrin No. 81, Jakarta
KANTOR JAKARTA : Telp. (021) 23556000 (Hunting) Faxes. (021) 31996016
KANTOR SURABAYA : Basuki Rahmat - Baiuwerti - Pucang - Coklat - Beverly - City of Tomorrow - Pasar Atom

LAPORAN POSISI KEUANGAN
31 Maret 2017 dan 31 Desember 2016
(dalam jutaan Rupiah)

Table with columns: No, POS-POS, BANK (31 Mar 2017, 31 Des 2016). Rows include ASET, LIABILITAS, EKUITAS, and TOTAL LIABILITAS DAN EKUITAS.

LAPORAN LABA RUGI DAN PENGHASILAN KOMPRESIF LAIN
Periode 1 Januari - 31 Maret 2017 dan 2016
(dalam jutaan Rupiah)

Table with columns: No, POS-POS, BANK (31 Mar 2017, 31 Mar 2016). Rows include PENDAPATAN DAN BEBAN OPERASIONAL, PENGHASILAN KOMPRESIF LAIN, and LABA BERSIH PER SAHAM.

LAPORAN PERHITUNGAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM BANK KONVENSIONAL
31 Maret 2017 dan 31 Maret 2016
(dalam jutaan Rupiah)

Table with columns: POS-POS, BANK (31 Mar 2017, 31 Mar 2016). Rows include Modal Inti (Tier 1), Modal Inti Tambahan / Additional Tier 1 (AT 1), and Rasio KPMN sesuai profil risiko.

LAPORAN KOMITMEN DAN KONTINJENSI
31 Maret 2017 dan 31 Desember 2016
(dalam jutaan Rupiah)

Table with columns: No, POS-POS, BANK (31 Mar 2017, 31 Des 2016). Rows include TAGIHAN KOMITMEN, KEWAJIBAN KOMITMEN, TAGIHAN KONTINJENSI, and KEWAJIBAN KONTINJENSI.

LAPORAN KUALITAS ASSET PRODUKTIF DAN INFORMASI LAINNYA
31 Maret 2017 dan 31 Maret 2016
(dalam jutaan Rupiah)

Table with columns: No, POS-POS, BANK (31 Mar 2017, 31 Mar 2016). Rows include PIHAK TERKAIT (PIHAK TERKAIT and PIHAK TIDAK TERKAIT) and INFORMASI LAIN.

LAPORAN TRANSAKSI SPOT DAN DERIVATIF
31 Maret 2017
(dalam jutaan Rupiah)

Table with columns: No, TRANSAKSI, Nilai, Tujuan, Tagihan dan Liabilitas Derivatif. Rows include Terkait dengan Nilai Tukar and Terkait dengan Suku Bunga.

SUKU BUNGA DASAR KREDIT (PRIME LENDING RATE)

Table with columns: Periode, Kredit Korporasi, Kredit Ritel, Kredit Mikro, Kredit Konsumsi. Rows include Tanggal 30 Maret 2017 and Tanggal 30 April 2017.

PEMEGANG SAHAM PENGENDALI

Table with columns: Industrial and Commercial Bank of China Ltd., Central Huijin Investment, Ministry of Finance of the People's Republic of China.

PENGURUS BANK

Table with columns: DEWAN KOMISARIS, DIREKSI. Rows include President Komisaris, Komisaris Independen, and Presiden Direktur.

PEMEGANG SAHAM

Table with columns: Industrial and Commercial Bank of China Ltd., PT. Indiana Wijaya.

DEWAN KOMISARIS

Table with columns: Ma Xiangjun, Hendra Widjaja, Christina Harapan.

Catatan: 1. Penyajian Laporan Keuangan Publikasi per 31 Maret 2017 dan 31 Maret 2016 tidak diaudit sedangkan untuk periode yang berakhir tanggal 31 Desember 2016 telah diaudit oleh Kantor Akuntan Publik Sidartha Wijaya & Rekan (penganggung jawab : Susanto, S.E., CPA), dengan pendapat wajar tanpa pengecualian dalam laporannya tertanggal 27 Maret 2017.

2. Laporan Keuangan Publikasi di atas disajikan untuk memenuhi peraturan sebagai berikut: a. Peraturan Otoritas Jasa Keuangan (POJK) No.32/POJK.03/2016 tanggal 12 Agustus 2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No/POJK.03/2015 tentang 'Transparansi dan Publikasi Laporan Bank'.

3. Kurs valuta asing yang digunakan adalah sebagai berikut: Kurs per 31 Maret 2017 : USD 1 = Rp. 13.325.50 Kurs per 31 Maret 2016 : USD 1 = Rp. 13.260.00 Kurs per 31 Desember 2016 : USD 1 = Rp. 13.472.50.

Jakarta, 12 Mei 2017
SE & O
Direksi
Shen Xiaoji
Presiden Direktur
Liang Qinjun
Direktur

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KANTOR JAKARTA : TCT - Kelapa Gading - Wisma Mulia - Mega Kuningan - Pluit - Bekasi - Gandaria - Mangga Dua - Gajah Mada
KANTOR SURABAYA : Basuki Rahmat - Baliwerti - Pucang - Coklat - Beverly - City of Tomorrow - Pasar Atum
KANTOR BANDUNG : Dago
KANTOR MEDAN : Sudirman
KANTOR BATAM : Nagoya
KANTOR BALIKPAPAN : Sudirman
KANTOR MAKASSAR : Ratulangi
website : www.icbc.co.id

Laporan Keuangan Publikasi ini disajikan untuk memenuhi Peraturan Otoritas Jasa Keuangan (POJK) No.32/POJK.03/2016 tanggal 12 Agustus 2016 tentang perubahan atas Peraturan Otoritas Jasa Keuangan No.6/POJK.03/2015 tentang "Transparansi dan Publikasi Laporan Bank", terkait dengan laporan keuangan perusahaan induk.

INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS OF 2016, DECEMBER 31st AND 2015, DECEMBER 31st (In RMB millions, unless otherwise stated)

	31 Dec 2016 (Audited)	31 Dec 2015 (Audited)
ASSETS		
Cash and balances with central banks	3,350,788	3,059,633
Due from banks and other financial institutions	797,473	683,793
Financial Asset held for trading	189,331	132,838
Financial Asset designated at fair value through profit or loss	285,144	210,434
Derivative financial asset	94,452	78,870
Reverse repurchase agreements	755,627	996,333
Loans and advances to customers	12,767,334	11,652,812
Financial investments	5,006,699	4,666,691
Investments in associates and joint ventures	30,077	24,185
Property and equipment	246,209	224,426
Deffered income tax assets	28,398	21,066
Other assets	585,733	458,699
TOTAL ASSETS	24,137,265	22,209,780
LIABILITIES		
Due to central banks	545	210
Financial liabilities designated at fair value through profit or loss	366,752	303,927
Derivative financial liabilities	89,960	76,826
Due to banks and other financial institutions	2,016,799	2,265,860
Repurchase agreements	589,306	337,191
Certificates of deposit	218,427	183,352
Due to customers	17,825,302	16,281,939
Income tax payable	52,640	63,266
Deffered income tax liabilities	604	995
Debt securities issued	357,937	306,622
Other liabilities	637,830	589,073
TOTAL LIABILITIES	22,156,102	20,409,261
EQUITY		
Equity attributable to equity holders of the parent company		
Share capital	356,407	356,407
Other equity instrument	86,051	79,375
Including : Preference shares	79,375	79,375
Perpetual bond	6,676	-
Reserves	586,630	571,704
Retained profits	940,663	781,988
	1,969,751	1,789,474
Non-controlling interests	11,412	11,045
TOTAL EQUITY	1,981,163	1,800,519
TOTAL EQUITY AND LIABILITIES	24,137,265	22,209,780

CONSOLIDATED STATEMENT OF INCOME YEAR ENDED 2016, DECEMBER 31st AND 2015, DECEMBER 31st (In RMB millions, unless otherwise stated)

	For Period January 1 st - December 31 st	
	31 Dec 2016 (Audited)	31 Dec 2015 (Audited)
Interest income	791,480	871,779
Interest expense	(319,634)	(363,912)
NET INTEREST INCOME	471,846	507,867
Fee and commission income	164,714	161,670
Fee and commission expense	(19,741)	(16,279)
NET FEE AND COMMISSION INCOME	144,973	145,391
Net trading income	6,457	4,227
Net loss on financial assets and liabilities designated at fair value through profit or loss	(104)	(5,953)
Net gain on financial investments	4,545	4,920
Other operating income, net	13,964	14,281
OPERATING INCOME	641,681	668,733
Operating expenses	(193,112)	(220,835)
Impairment losses on : Loans and advances to customers	(86,138)	(86,022)
Others	(1,766)	(971)
OPERATING PROFIT	360,675	360,905
Share of profits of associates and joint ventures	2,604	2,330
PROFIT BEFORE TAXATION	363,279	363,235
Income tax expense	(84,173)	(85,515)
PROFIT FOR THE PERIOD	279,106	277,720
Attributable to : Equity holders of the parent company	278,249	277,131
Non-controlling interest	857	589
	279,106	277,720
EARNING PER SHARE		
- Basic (RMB yuan)	0.77	0.77

CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS OF 2016, DECEMBER 31st AND 2015, DECEMBER 31st (In RMB millions, unless otherwise stated)

	31 Dec 2016 (Audited)	31 Dec 2015 (Audited)
Bank acceptances	271,691	339,494
Guarantees issued		
Financing letters of guarantees	137,076	61,839
Non-financing letters of guarantees	295,471	281,804
Sight letters of credit	45,752	27,148
Usance letters of credit and other commitments	143,393	219,199
Loan commitments		
With an original maturity of under one year	173,392	102,375
With an original maturity of one year or over	1,064,189	727,316
Undrawn credit card limit	647,448	538,709
	2,778,412	2,297,884

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY AS OF 2016, DECEMBER 31st AND 2015, DECEMBER 31st (In RMB millions, unless otherwise stated)

	Attribute to equity holders of the parent company													Non-controlling interests	Total equity
	Issued share capital	Other equity instrument	Equity component of convertible bonds	Capital reserve	Surplus reserve	Reserves					Subtotal	Retained profits	Total		
						General reserve	Investment revaluation reserve	Foreign currency translation reserve	Cash flow hedging reserve	Other reserves					
Balance as at 1 January 2015	353,495	34,428	388	144,424	150,752	221,622	4,809	(26,103)	(3,853)	661	492,312	650,236	1,530,869	6,445	1,537,304
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	277,131	277,131	589	277,720
Other comprehensive income	-	-	-	-	-	-	25,147	(5,329)	(73)	148	19,893	-	19,893	512	20,405
Total comprehensive income	-	-	-	-	-	-	25,147	(5,329)	(73)	148	19,893	277,131	297,024	1,101	298,125
Dividends - ordinary shares 2014 final	-	-	-	-	-	-	-	-	-	-	-	(91,026)	(91,026)	-	(91,026)
Dividends - preference shares	-	-	-	-	-	-	-	-	-	-	-	(2,331)	(2,331)	-	(2,331)
Appropriation to surplus reserve	-	-	-	-	27,288	-	-	-	-	-	27,288	(27,288)	-	-	
Appropriation to general reserve	-	-	-	-	-	24,734	-	-	-	-	24,734	(24,734)	-	-	
Capital injection by other equity holders	-	44,947	-	-	-	-	-	-	-	-	-	-	44,947	44,947	
Conversion of convertible bonds	2,912	-	-	7,761	-	-	-	-	-	-	7,761	-	10,673	10,673	
Acquisition of subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	3,438	
Change in share holding in subsidiaries	-	-	-	(159)	-	-	-	-	-	-	(159)	-	(159)	(339)	
Capital injection by non - controlling shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-	323	
Dividends to non - controlling shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-	(8)	
Conversion and redemption of equity component of convertible bonds	-	-	(388)	-	-	-	-	-	-	-	-	-	(388)	(388)	
Others	-	-	-	-	-	-	-	-	-	(125)	(125)	-	(125)	85	
Balance as at 31 December 2015	356,407	79,375	-	152,026	178,040	246,356	29,956	(31,432)	(3,926)	684	571,704	781,988	1,789,474	11,045	1,800,519
	Attribute to equity holders of the parent company													Non-controlling interests	Total equity
	Issued share capital	Other equity instrument	Equity component of convertible bonds	Capital reserve	Surplus reserve	General reserve	Investment revaluation reserve	Foreign currency translation reserve	Cash flow hedging reserve	Other reserves	Subtotal	Retained profits	Total		
Balance as at 1 January 2016	356,407	79,375	-	152,026	178,040	246,356	29,956	(31,432)	(3,926)	684	571,704	781,988	1,789,474	11,045	1,800,519
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	278,249	278,249	857	279,106
Other comprehensive income	-	-	-	-	-	-	(28,823)	13,382	(719)	(923)	(17,083)	-	(17,083)	(432)	(17,515)
Total comprehensive income	-	-	-	-	-	-	(28,823)	13,382	(719)	(923)	(17,083)	278,249	261,166	425	261,591
Dividends - ordinary shares 2015 final	-	-	-	-	-	-	-	-	-	-	-	(83,150)	(83,150)	-	(83,150)
Dividends - preference shares	-	-	-	-	-	-	-	-	-	-	-	(4,450)	(4,450)	-	(4,450)
Appropriation to surplus reserve	-	-	-	-	26,981	-	-	-	-	-	26,981	(26,981)	-	-	
Appropriation to general reserve	-	-	-	-	-	4,993	-	-	-	-	4,993	(4,993)	-	-	
Capital injection by other equity holders	-	6,676	-	-	-	-	-	-	-	-	-	-	6,676	6,676	
Change in share holding in subsidiaries	-	-	-	8	-	-	-	-	-	-	8	-	8	13	
Dividends to non - controlling shareholders	-	-	-	-	-	-	-	-	-	-	-	-	-	(71)	
Others	-	-	-	9	-	-	-	-	-	18	27	-	27	27	
Balance as at 31 December 2016	356,407	86,051	-	152,043	205,021	251,349	1,133	(18,050)	(4,645)	(221)	586,630	940,663	1,969,751	11,412	1,981,163