

# PT BANK ICBC INDONESIA

## LAPORAN KEUANGAN INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

Sesuai dengan 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, dibawah ini adalah informasi keuangan yang diambil dari Laporan Keuangan Konsolidasian Industrial and Commercial Bank of China (ICBC) Limited untuk periode enam bulan yang berakhir tanggal 30 Juni 2017 dan 2016 (tidak diaudit) dan 31 Desember 2016 (audit). Laporan keuangan PT Bank ICBC Indonesia per tanggal 30 Juni 2017 yang telah dipublikasikan di surat kabar Bisnis Indonesia pada tanggal 15 Agustus 2017 dan merupakan bagian dari laporan keuangan konsolidasian dibawah ini.

### CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS OF 30 JUNE 2017 AND 31 DECEMBER 2016  
(In RMB millions, unless otherwise stated)

	30 Jun 2017 (Unaudited)	31 Dec 2016 (Audited)
<b>ASSETS</b>		
Cash and balances with central banks	3,542,773	3,350,788
Due from banks and other financial institutions	957,239	797,473
Financial Asset held for trading	141,395	189,331
Financial Asset designated at fair value through profit or loss	362,149	285,144
Derivative financial asset	57,569	94,452
Reverse repurchase agreements	840,658	755,627
Loans and advances to customers	13,549,396	12,767,334
Financial investments	5,066,449	5,006,699
Investments in associates and joint ventures	32,220	30,077
Property and equipment	245,699	246,209
Deferred income tax assets	34,839	28,398
Other assets	683,660	585,733
<b>TOTAL ASSETS</b>	<b>25,514,046</b>	<b>24,137,265</b>
<b>LIABILITIES</b>		
Due to central banks	511	545
Financial liabilities designated at fair value through profit or loss	455,303	366,752
Derivative financial liabilities	52,436	89,960
Due to banks and other financial institutions	1,815,045	2,016,799
Repurchase agreements	681,925	589,306
Certificates of deposit	228,097	218,427
Due to customers	19,021,171	17,825,302
Income tax payable	39,058	52,640
Deferred income tax liabilities	582	604
Debt securities issued	413,016	357,937
Other liabilities	776,268	637,830
<b>TOTAL LIABILITIES</b>	<b>23,483,412</b>	<b>22,156,102</b>
<b>EQUITY</b>		
Equity attributable to equity holders of the parent company		
Share capital	356,407	356,407
Other equity instrument	86,051	86,051
Including: Preference shares	79,375	79,375
Perpetual bond	6,676	6,676
Reserves	566,401	586,630
Retained profits	1,009,436	940,663
	2,018,295	1,969,751
Non-controlling interests	12,339	11,412
<b>TOTAL EQUITY</b>	<b>2,030,634</b>	<b>1,981,163</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>25,514,046</b>	<b>24,137,265</b>

### CONSOLIDATED STATEMENT OF INCOME

FOR THE SIX MONTH PERIODS ENDED 30 JUNE 2017 AND 2016  
(In RMB millions, unless otherwise stated)

	30 Jun 2017 (Unaudited)	30 Jun 2016 (Unaudited)
Interest income	418,353	395,228
Interest expense	(167,431)	(160,948)
<b>NET INTEREST INCOME</b>	<b>250,922</b>	<b>234,280</b>
Fee and commission income	85,402	90,816
Fee and commission expense	(8,732)	(9,101)
<b>NET FEE AND COMMISSION INCOME</b>	<b>76,670</b>	<b>81,715</b>
Net trading income	2,912	3,334
Net loss on financial assets and liabilities designated at fair value through profit or loss	(3)	(253)
Net gain on financial investments	634	2,565
Other operating income, net	5,604	7,340
<b>OPERATING INCOME</b>	<b>336,739</b>	<b>328,981</b>
Operating expenses	(80,270)	(90,594)
Impairment losses on:		
Loans and advances to customers	(61,001)	(43,891)
Others	(342)	(542)
<b>OPERATING PROFIT</b>	<b>195,126</b>	<b>193,954</b>
Share of profits of associates and joint ventures	1,372	1,121
<b>PROFIT BEFORE TAXATION</b>	<b>196,498</b>	<b>195,075</b>
Income tax expense	(42,811)	(44,419)
<b>PROFIT FOR THE PERIOD</b>	<b>153,687</b>	<b>150,656</b>
Attributable to:		
Equity holders of the parent company	152,995	150,217
Non-controlling interest	692	439
	153,687	150,656
<b>EARNING PER SHARE</b>		
- Basic (RMB yuan)	0.43	0.42

### CONSOLIDATED COMMITMENTS AND CONTINGENCIES

AS OF 30 JUNE 2017 AND 31 DECEMBER 2016  
(In RMB millions, unless otherwise stated)

	30 Jun 2017 (Unaudited)	31 Dec 2016 (Audited)
Bank acceptances	254,378	271,691
Guarantees issued		
Financing letters of guarantees	154,730	137,076
Non-financing letters of guarantees	317,985	295,471
Sight letters of credit	31,404	45,752
Usance letters of credit and other commitments	147,379	143,393
Loan commitments		
With an original maturity of under one year	239,801	173,392
With an original maturity of one year or over	1,213,182	1,064,189
Undrawn credit card limit	794,090	647,448
	3,152,949	2,778,412

### CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

AS OF 30 JUNE 2017 AND 31 DECEMBER 2016  
(In RMB millions, unless otherwise stated)

#### Attribute to equity holders of the parent company

	Reserves										Total	Non controlling interests	Total equity	
	Issued share capital	Other equity instrument	Capital reserve	Surplus reserve	General reserve	Investment revaluation reserve	Foreign currency translation reserve	Cash flow hedging reserve	Other reserves	Sub total				
Balance as at 1 January 2017	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
Profit for the year	-	-	-	-	-	-	-	-	-	-	152,995	152,995	692	153,687
Other comprehensive income	-	-	-	-	-	(17,997)	(2,804)	69	(217)	(20,949)	(20,949)	(20,949)	(391)	(21,340)
<b>Total comprehensive income</b>	-	-	-	-	-	(17,997)	(2,804)	69	(217)	(20,949)	152,995	132,046	301	132,347
Dividends - ordinary shares 2016 final	-	-	-	-	-	-	-	-	-	-	(83,506)	(83,506)	-	(83,506)
Appropriation to surplus reserve	-	-	-	292	-	-	-	-	-	292	(292)	-	-	-
Appropriation to general reserve	-	-	-	-	424	-	-	-	-	424	(424)	-	-	-
Capital injection by non-controlling shareholders	-	-	-	-	-	-	-	-	-	-	-	-	792	792
Dividends or interests to non-controlling shareholders	-	-	-	-	-	-	-	-	-	-	-	-	(166)	(166)
Others	-	-	-	-	-	-	-	-	4	4	-	4	-	4
<b>Balance as at 30 June 2017</b>	<b>356,407</b>	<b>86,051</b>	<b>152,043</b>	<b>205,313</b>	<b>251,773</b>	<b>(16,864)</b>	<b>(20,854)</b>	<b>(4,576)</b>	<b>(434)</b>	<b>566,401</b>	<b>1,009,436</b>	<b>2,018,295</b>	<b>12,339</b>	<b>2,030,634</b>

#### Attribute to equity holders of the parent company

	Reserves										Total	Non controlling interests	Total equity	
	Issued share capital	Other equity instrument	Capital reserve	Surplus reserve	General reserve	Investment revaluation reserve	Foreign currency translation reserve	Cash flow hedging reserve	Other reserves	Sub 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)	(17,083)	(432)	(17,515)
<b>Total comprehensive income</b>	-	-	-	-	-	(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	21
Dividends to non-controlling shareholders	-	-	-	-	-	-	-	-	-	-	-	-	(71)	(71)
Others	-	-	9	-	-	-	-	-	18	27	-	27	-	27
<b>Balance as at 31 December 2016</b>	<b>356,407</b>	<b>86,051</b>	<b>152,043</b>	<b>205,021</b>	<b>251,349</b>	<b>1,133</b>	<b>(18,050)</b>	<b>(4,645)</b>	<b>(221)</b>	<b>586,630</b>	<b>940,663</b>	<b>1,969,751</b>	<b>11,412</b>	<b>1,981,163</b>

30 August 2017

The Board of Directors of  
Industrial and Commercial Bank of China Limited