

Financial Statements

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Express in millions of RMB, unless otherwise stated)	30 June 2025 (Unaudited)	31 Dec 2024 (Audited)
Assets		
Cash and deposits with central banks	2,976,660	2,571,361
Deposits with banks and no-bank financial institutions	165,763	154,532
Precious metals	141,611	138,433
Placements with banks and non-bank financial institutions	780,987	672,875
Positive fair value of derivatives	50,911	108,053
Financial assets held under resale agreements	1,272,031	622,559
Loans and advances to customers	26,575,492	25,040,400
Financial investments		
Financial assets measured at fair value through profit or loss	746,460	612,504
Financial assets measured at amortised cost	7,418,599	7,429,723
Financial assets measured at fair value through other comprehensive income	3,605,297	2,641,736
Long-term equity investments	25,802	23,560
Fixed assets	166,876	169,435
Land use rights	12,167	12,417
Intangible assets	4,942	5,830
Goodwill	2,461	2,522
Deferred tax assets	140,362	120,485
Other assets	346,427	244,724
Total assets	44,432,848	40,571,149
Liabilities :		
Borrowing from central banks	1,199,086	942,594
Deposits from banks and non-bank financial institutions	3,787,648	2,835,885
Placements from banks and non-bank financial institutions	520,598	479,881
Financial liabilities at fair value through profit or loss	218,602	240,593
Negative fair value of derivative	73,429	93,990
Financial assets sold under repurchase agreements	1,038,739	739,918
Deposits from customer	30,469,491	28,713,870
Accrued staff cost	57,224	60,661
Taxes payable	35,787	40,388
Provisions	30,583	38,322
Debt securities issued	2,913,134	2,386,595
Deferred tax liabilities	1,345	1,525
Other liabilities	502,323	652,962
Total liabilities	40,847,989	37,227,184
Equity:		
Share capital	261,600	250,011
Other equity instruments		
Preference Shares	59,977	59,977
Perpetual bonds	140,000	100,000
Capital reserve	229,113	135,736
Other comprehensive income	43,309	57,901
Surplus reserve	402,196	402,196
General reserve	535,432	534,591
Retained earnings	1,891,671	1,781,715
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	3,563,298	3,322,127
Non-controlling interest	21,561	21,838
Total equity	3,584,859	3,343,965
Total liabilities	44,432,848	40,571,149

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)		30 June 2025 (Unaudited)	30 June 2024 (Unaudited)
Interest income		579,257	627,014
Interest expense		(292,548)	(330,955)
Net interest income		286,709	296,059
Fee and comission income		71,450	68,727
Fee and comission expense		(6,232)	(6,031)
Net fee and comission income		65,218	62,696
Net trading gain		1,854	4,003
Dividend income		2,648	3,051
Net gain/(loss) arising from investment securities		11,691	4,520
Net losses on derecognition of financial assets measured at amortised cost		9,400	1,914
Other operating income, net :			
- Other operating income		17,707	14,147
- Other operating expense		(9,322)	(11,559)
Other operating income, net		8,385	2,588
Operating income		385,905	374,831
Operating expense		(95,503)	(94,388)
		290,402	280,443
Impairment losses on:			
- Credit impairment losses		(107,652)	(87,654)
- Others impairment losses		(10)	17
Impairment Losses		(107,662)	(87,637)
Share of profit of associates and joint ventures		(299)	206
Profit before tax		182,441	193,012
Income tax expense		(19,803)	(27,973)
Net profit		162,638	165,039
Other comprehensive income :			
(1) Other comprehensive income that will not be reclassified to profit or loss			
Remeasurements of post-employment benefit obligations		79	(19)
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income		671	7,171
Others		2	7
Subtotal		752	7,159
(2) 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		(6,626)	16,810
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income		951	1,449
Reclassification adjustments included in profit or loss due to disposals		(7,802)	(1,457)
Net (loss)/gain on cash flow hedges		(264)	(43)
Exchange difference on translating foreign operations		73	1,309
Others		(1,844)	(6,759)
Subtotal		(15,512)	11,309
Other comprehensive income for the year, net of tax		(14,760)	18,468
Total comprehensive income for the year		147,878	183,507
Net profit attributable to:			
Equity shareholders of the Bank		162,076	164,326
Non-controlling interest		562	713
		162,638	165,039
Total comprehensive income attributable to:			
Equity shareholders of the Bank		147,537	184,497
Non-controlling interest		341	(990)
		147,878	183,507
Basic and diluted earnings per share (in RMB Yuan)		0.65	0.67

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CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank									Non-controlling interesst	Total equity
	Share capital	Other equity instrument-			Other comprehensive income	Surplus reserve	General reserve	Retained earnings			
		Preference shares	Perpetual bonds	Capital reserve							
As at 1 January 2025	250,011	59,977	100,000	135,736	57,901	402,196	534,591	1,781,715	21,838	3,343,965	
Movements during the year	11,589	-	40,000	93,377	(14,592)	-	841	109,956	(277)	240,894	
(1) Total comprehensive income for the year	-	-	-	-	(14,539)	-	-	162,076	341	147,878	
(2) Changes in share capital											
i Capital injection by shareholders	11,589	-	-	93,380	-	-	-	-	14	104,983	
ii Capital injection/(deduction) by other equity instruments holders	-	-	40,000	(3)	-	-	-	-	-	39,997	
iii Increase in subsidiaries	-	-	-	-	-	-	-	-	11	11	
iv Decrease in subsidiaries	-	-	-	-	-	-	-	-	(498)	(498)	
v Acquisition of subsidiaries	-	-	-	-	-	-	-	-	-	-	
(3) Profit distribution											
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-	
ii Appropriation to general reserve	-	-	-	-	-	-	671.00	(671)	-	-	
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(51,502)	-	(51,502)	
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	-	-	-	
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(145)	(145)	
(4) Internal transfer within owner's equity											
i Other comprehensive income transferred to retained earnings	-	-	-	-	(53)	-	-	53	-	-	
(5) Others	-	-	-	-	-	-	170	-	-	170	
As at 30 June 2025	261,600	59,977	140,000	229,113	43,309	402,196	535,432	1,891,671	21,561	3,584,859	

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank									Non-controlling interesst	Total equity
	Share capital	Other equity instrument-			Other comprehensive income	Surplus reserve	General reserve	Retained earnings			
		Preference shares	Perpetual bonds	Capital reserve							
As at 31 December 2023	250,011	59,977	139,991	135,619	23,981	369,906	496,255	1,674,405	21,929	3,172,074	
Change in accounting policy	-	-	-	-	-	-	-	-	-	-	
As at 1 January 2024	250,011	59,977	139,991	135,619	23,981	369,906	496,255	1,674,405	21,929	3,172,074	
Movements during the year	-	-	-	23	20,171	-	221	64,101	(1,114)	83,402	
(1) Total comprehensive income for the period	-	-	-	-	20,171	-	-	164,326	(990)	183,507	
(2) Changes in share capital											
i Capital injection by other share holders	-	-	-	-	-	-	-	-	-	-	
ii Capital injection/(deduction) by other equity instruments holders	-	-	-	-	-	-	-	-	-	-	
iii Increase in subsidiaries	-	-	-	-	-	-	-	-	23	23	
iv Acquisition of subsidiaries	-	-	-	-	-	-	-	-	-	-	
v Change in shareholdings in subsidiaries	-	-	-	(1)	-	-	-	-	(81)	(82)	
(3) Profit distribution											
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-	
ii Appropriation to general reserve	-	-	-	-	-	-	221	(221)	-	-	
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(100,004)	-	(100,004)	
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	-	-	-	
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(66)	(66)	
(4) Others	-	-	-	24	-	-	-	-	-	24	
As at 30 June 2024	250,011	59,977	139,991	135,642	44,152	369,906	496,476	1,738,506	20,815	3,255,474	

- * Merujuk pada Peraturan Otoritas Jasa Keuangan No.37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Bank serta Surat Edaran Otoritas Jasa Keuangan No.9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, dengan ini kami sajikan Laporan Keuangan Konsolidasian China Construction Bank Corporation untuk tahun yang berakhir pada tanggal 30 Juni 2025 dan 31 Desember 2024 yang meliputi Laporan Posisi Keuangan pada tanggal 30 Juni 2025 dan 31 Desember 2024, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 30 Juni 2025 dan 30 Juni 2024.
- * China Construction Bank Corporation yang pada tanggal 30 Juni 2025 merupakan pemegang 60% saham PT. Bank China Construction Bank Indonesia Tbk, sehingga China Construction Bank Corporation merupakan pemegang saham pengendali PT. Bank China Construction Bank Indonesia Tbk.
- * Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 30 Juni 2025 telah dipublikasikan pada Website Bank pada tanggal 30 Juli 2025.

Jakarta, 31 Juli 2025

PT Bank China Construction Bank Indonesia Tbk
Direksi