

Financial Statements

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Express in millions of RMB, unless otherwise stated)	31 Dec 2025 (Audited)	31 Dec 2024 (Audited)
Assets		
Cash and deposits with central banks	3,054,199	2,571,361
Deposits with banks and no-bank financial institutions	190,622	154,532
Precious metals	190,225	138,433
Placements with banks and non-bank financial institutions	819,823	672,875
Positive fair value of derivatives	49,300	108,053
Financial assets held under resale agreements	856,818	622,559
Loans and advances to customers	26,926,790	25,040,400
Financial investments		
Financial assets measured at fair value through profit or loss	874,994	612,504
Financial assets measured at amortised cost	7,739,652	7,429,723
Financial assets measured at fair value through other comprehensive income	4,282,706	2,641,736
Long-term equity investments	27,781	23,560
Fixed assets	171,237	169,435
Land use rights	11,548	12,417
Intangible assets	5,611	5,830
Goodwill	2,416	2,522
Deffered tax assets	139,747	120,485
Other assets	288,349	244,724
Total assets	45,631,818	40,571,149
Liabilities :		
Borrowing from central banks	1,096,307	942,594
Deposits from banks and non-bank financial institutions	4,287,217	2,835,885
Placements from banks and non-bank financial institutions	499,957	479,881
Financial liabilities at fair value through profit or loss	324,230	240,593
Negative fair value of derivative	89,804	93,990
Financial assets sold under repurchase agreements	1,490,932	739,918
Deposits from customer	30,835,574	28,713,870
Accrued staff cost	70,004	60,661
Taxes payable	30,896	40,388
Provisions	25,806	38,322
Debt securities issued	2,593,524	2,386,595
Deffered tax liabilities	2,576	1,525
Other liabilities	598,914	652,962
Total liabilities	41,945,741	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	20,566	57,901
Surplus reserve	434,687	402,196
General reserve	587,051	534,591
Retained earnings	1,930,417	1,781,715
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	3,663,411	3,322,127
Non-controlling interest	22,666	21,838
Total equity	3,686,077	3,343,965
Total liabilities	45,631,818	40,571,149

Financial Statements

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)

	31 Dec 2025 (Audited)	31 Dec 2024 (Audited)
Interest income	1,153,262	1,241,557
Interest expense	(580,488)	(651,675)
Net interest income	572,774	589,882
Fee and comission income	123,708	117,940
Fee and comission expense	(13,401)	(13,012)
Net fee and comission income	110,307	104,928
Net trading gain	3,933	4,739
Dividend income	5,969	6,576
Net gain/(loss) arising from investment securities	17,068	10,878
Net losses on derecognition of financial assets measured at amortised cost	17,593	3,991
Other operating income, net :		
- Other operating income	34,470	26,675
- Other operating expense	(21,243)	(19,125)
Other operating income, net	13,227	7,550
Operating income	740,871	728,544
Operating expense	(227,225)	(223,779)
	513,646	504,765
Impairment losses on:		
- Credit impairment losses	(133,317)	(120,700)
- Others impairment losses	(42)	(298)
Impairment Losses	(133,359)	(120,998)
Share of profit of associates and joint ventures	336	584
Profit before tax	380,623	384,351
Income tax expense	(40,833)	(48,095)
Net profit	339,790	336,256
Other comprehensive income :		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	279	(93)
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	217	9,152
Others	16	74
Subtotal	512	9,133
(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	(30,676)	36,827
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	1,132	(1,241)
Reclassification adjustments included in profit or loss due to disposals	(8,580)	(2,997)
Net (loss)/gain on cash flow hedges	(72)	100
Exchange difference on translating foreign operations	(3,932)	1,273
Others	4,835	(10,270)
Subtotal	(37,293)	23,692
Other comprehensive income for the year, net of tax	(36,781)	32,825
Total comprehensive income for the year	303,009	369,081
Net profit attributable to:		
Equity shareholders of the Bank	338,906	335,577
Non-controlling interest	884	705
	339,790	336,282
Total comprehensive income attributable to:		
Equity shareholders of the Bank	301,675	369,504
Non-controlling interest	1,334	(397)
	303,009	369,107
Basic and diluted earnings per share (in RMB Yuan)	1.30	1.31

Financial Statements

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank									Total equity
	Other equity instrument-			Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Non-controlling interests	
	Share capital	Preference shares	Perpetual bonds							
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	(37,335)	32,491	52,460	148,702	828	342,112
(1) Total comprehensive income for the year	-	-	-	-	(37,231)	-	-	338,906	1,334	303,009
(2) Changes in share capital										
i Capital injection by shareholders	11,589	-	-	93,380	-	-	-	-	59	105,028
ii Capital injection/(deduction) by other equity instruments holders	-	-	40,000	(3)	-	-	-	-	-	39,997
iii Increase in subsidiaries	-	-	-	-	-	-	-	-	141	141
iv Decrease in subsidiaries	-	-	-	-	-	-	-	-	(485)	(485)
v Acquisition of subsidiaries	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution										
i Appropriation to surplus reserve	-	-	-	-	-	32,491	-	(32,491)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	52,290.00	(52,290)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(100,107)	-	(100,107)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	(5,420)	-	(5,420)
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(221)	(221)
(4) Internal transfer within owner's equity										
i Other comprehensive income transferred to retained earnings	-	-	-	-	(104)	-	-	104	-	-
(5) Others	-	-	-	-	-	-	170	-	-	170
As at 31 December 2025	261,600	59,977	140,000	229,113	20,566	434,687	587,051	1,930,417	22,666	3,686,077

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank									Total equity
	Other equity instrument-			Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings	Non-controlling interests	
	Share capital	Preference shares	Perpetual bonds							
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	-	-	(39,991)	117	33,920	32,290	38,336	107,310	(91)	171,891
(1) Total comprehensive income for the period	-	-	-	-	33,927	-	-	335,577	(397)	369,107
(2) Changes in share capital										
i Capital injection by other share holders	-	-	-	-	-	-	-	-	169	169
ii Capital injection/(deduction) by other equity instruments holders	-	-	(39,991)	(11)	-	-	-	-	-	(40,002)
iii Increase in subsidiaries	-	-	-	-	-	-	-	-	596	596
iv Acquisition of subsidiaries	-	-	-	98	-	-	-	-	(180)	(82)
v Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	(38)	(38)
(3) Profit distribution										
i Appropriation to surplus reserve	-	-	-	-	-	32,290	-	(32,290)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	39,620	(39,620)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(149,256)	-	(149,256)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	(7,108)	-	(7,108)
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(241)	(241)
(4) Internal transfer										
i Other comprehensive income transferred to retained earnings	-	-	-	-	(7)	-	-	7	-	-
(5) Others	-	-	-	30	-	-	(1,284)	-	-	(1,254)
As at 31 December 2024	250,011	59,977	100,000	135,736	57,901	402,196	534,591	1,781,715	21,838	3,343,965

- * Merujuk pada Peraturan Otoritas Jasa Keuangan No.37/POJK.03/2019 tanggal 19 Desember 2019 tentang Transparansi dan Publikasi Bank, Surat Edaran Otoritas Jasa Keuangan No.9/SEOJK.03/2020 tanggal 30 Juni 2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional serta SEOJK No.29/SEOJK.03/2025 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 31 Desember 2025 dan 31 Desember 2024 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2025 dan 31 Desember 2024, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 31 Desember 2024.
- * China Construction Bank Corporation yang pada tanggal 31 Desember 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 31 Desember 2025 telah dipublikasikan pada Website Bank pada tanggal 31 Maret 2026.

Jakarta, 31 Maret 2026
PT Bank China Construction Bank Indonesia Tbk
Direksi