

Financial Statements

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
 (Express in millions of RMB, unless otherwise stated)

30 June 2024
 (Unaudited)

31 Dec 2023
 (Audited)

Assets

Cash and deposits with central banks	3,193,580	3,066,058
Deposits with banks and no-bank financial institutions	146,128	148,218
Precious metals	82,672	59,429
Placements with banks and non-bank financial institutions	683,021	675,270
Positive fair value of derivatives	70,711	43,840
Financial assets held under resale agreements	889,728	979,498
Loans and advances to customers	24,629,185	23,083,377
Financial investments		
Financial assets measured at fair value through profit or loss	587,590	602,303
Financial assets measured at amortised cost	6,961,515	6,801,242
Financial assets measured at fair value through other comprehensive income	2,375,094	2,234,731
Long-term equity investments	21,347	20,983
Fixed assets	173,193	167,371
Land use rights	12,636	12,911
Intangible assets	5,722	6,540
Goodwill	2,471	2,456
Deffered tax assets	118,797	121,227
Other assets	340,997	299,372
Total assets	40,294,387	38,324,826

Liabilities :

Borrowing from central banks	1,102,834	1,155,634
Deposits from banks and non-bank financial institutions	3,420,846	2,792,066
Placements from banks and non-bank financial institutions	480,090	407,722
Financial liabilities at fair value through profit or loss	224,097	252,179
Negative fair value of derivative	67,253	41,868
Financial assets sold under repurchase agreements	52,705	234,578
Deposits from customer	28,707,067	27,654,011
Accrued staff cost	48,545	52,568
Taxes payable	41,175	73,580
Provisions	41,323	43,344
Debt securities issued	2,207,124	1,895,735
Deffered tax liabilities	2,154	1,724
Other liabilities	643,698	547,743
Total liabilities	37,038,911	35,152,752

Equity:

Share capital	250,011	250,011
Other equity instruments		
Preference Shares	59,977	59,977
Perpetual bonds	139,991	139,991
Capital reserve	135,642	135,619
Other comprehensive income	44,152	23,981
Surplus reserve	369,906	369,906
General reserve	496,476	496,255
Retained earnings	1,738,506	1,674,405
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	3,234,661	3,150,145
Non-controlling interest	20,815	21,929
Total equity	3,255,476	3,172,074
Total liabilities	40,294,387	38,324,826

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)	30 June 2024 (Unaudited)	30 June 2023 (Unaudited)
Interest income	627,014	616,753
Interest expense	(330,955)	(304,568)
Net Interest Income	296,059	312,185
Fee and comision income	68,727	77,474
Fee and comision expense	(6,031)	(6,873)
Net fee and comision income	62,696	70,601
Net trading gain	4,003	3,766
Dividend income	3,051	3,568
Net gain/(loss) arising from investment securities	4,520	542
Net losses on derecognition of financial assets measured at amortised cost	1,914	(44)
Other operating income, net :		
- Other operating income	14,147	10,043
- Other operating expense	(11,559)	(12,506)
Other operating income, net	2,588	(2,463)
Operating income	374,831	388,155
Operating expense	(94,388)	(95,987)
	280,443	292,168
Impairment losses on:		
- Credit impairment losses	(87,654)	(95,414)
- Others impairment losses	17	46
Impairment Losses	(87,637)	(95,368)
Share of profit of associates and joint ventures	206	464
Profit before tax	193,012	197,264
Income tax expense	(27,973)	(29,969)
Net profit	165,039	167,295
Other comprehensive income :		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	(19)	173
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	7,171	70
Others	7	24
Subtotal	7,159	267
(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	16,810	5,867
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	1,449	86
Reclassification adjustments included in profit or loss due to disposals	(1,457)	(383)
Net (loss)/gain on cash flow hedges	(43)	(334)
Exchange difference on translating foreign operations	1,309	5,927
Others	(6,759)	(2,700)
Subtotal	11,309	8,463
Other comprehensive income for the year, net of tax	18,468	8,730
Total comprehensive income for the year	183,507	176,025
Net profit attributable to:		
Equity shareholders of the Bank	164,326	167,344
Non-controlling interest	713	(49)
	165,039	167,295
Total comprehensive income attributable to:		
Equity shareholders of the Bank	184,497	177,062
Non-controlling interest	(990)	(1,037)
	183,507	176,025
Basic and diluted earnings per share (in RMB Yuan)	0.66	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									
	Other equity instrument-					Surplus reserve	General reserve	Retained earnings	Non-controlling interests	Total equity
	Share capital	Preference shares	Perpetual bonds	Capital reserve	Other comprehensive income					
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 year	-	-	-	-	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 Establishment of subsidiaries	-	-	-	-	-	-	-	-	23	23
iv Change in shareholdings in subsidiaries	-	-	-	(1)	-	-	-	-	(81)	(82)
v Acquisition of subsidiaries	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	221.00	(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) Internal transfer within owner's equity	-	-	-	-	-	-	-	-	-	-
i Other comprehensive income transferred to retained earnings	-	-	-	-	-	-	-	-	-	-
(5) 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	3,255,476

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank									
	Other equity instrument-					Surplus reserve	General reserve	Retained earnings	Non-controlling interests	Total equity
	Share capital	Preference shares	Perpetual bonds	Capital reserve	Other comprehensive income					
As at 31 December 2022	250,011	59,977	79,991	135,653	20,793	337,527	444,786	1,527,995	22,027	2,878,760
Change in accounting policy	-	-	-	-	(3,390)	-	-	2,107	(1,233)	(2,516)
As at 1 January 2023	250,011	59,977	79,991	135,653	17,403	337,527	444,786	1,530,102	20,794	2,876,244
Movements during the year	-	-	-	-	9,718	-	319	69,771	176	79,984
(1) Total comprehensive income for the period	-	-	-	-	9,718	-	-	167,344	(1,037)	176,025
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-
i Capital injection by other share holders	-	-	-	-	-	-	-	-	-	-
ii Capital injection/(deduction) by other equity instruments holders	-	-	-	-	-	-	-	-	-	-
iii Establishment of subsidiaries	-	-	-	-	-	-	-	-	1,230	1,230
iv Acquisition of subsidiaries	-	-	-	-	-	-	-	-	64	64
v Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	319	(319)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(97,254)	-	(97,254)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	-	-	-
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(81)	(81)
As at 30 June 2023	250,011	59,977	79,991	135,653	27,121	337,527	445,105	1,599,873	20,970	2,956,228

- * 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 2024 dan 31 Desember 2023 yang meliputi Laporan Posisi Keuangan pada tanggal 30 Juni 2024 dan 31 Desember 2023, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 30 Juni 2024 dan 30 Juni 2023.
- * China Construction Bank Corporation yang pada tanggal 30 Juni 2024 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 2024 telah dipublikasikan pada Website Bank pada tanggal 30 Juli 2024.

Jakarta, 31 Juli 2024

**PT Bank China Construction Bank Indonesia Tbk
Direksi**