

## Financial Statements

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

**31 Dec 2024**  
**(Audited)**
**31 Dec 2023**  
**(Audited)**
**Assets**

Cash and deposits with central banks	2,571,361	3,066,058
Deposits with banks and no-bank financial institutions	154,532	148,218
Precious metals	138,433	59,429
Placements with banks and non-bank financial institutions	672,875	675,270
Positive fair value of derivatives	108,053	43,840
Financial assets held under resale agreements	622,559	979,498
Loans and advances to customers	25,040,400	23,083,377
Financial investments		
Financial assets measured at fair value through profit or loss	612,504	602,303
Financial assets measured at amortised cost	7,429,723	6,801,242
Financial assets measured at fair value through other comprehensive income	2,641,736	2,234,731
Long-term equity investments	23,560	20,983
Fixed assets	169,435	167,371
Land use rights	12,417	12,911
Intangible assets	5,830	6,540
Goodwill	2,522	2,456
Deferred tax assets	120,485	121,227
Other assets	244,724	299,372
<b>Total assets</b>	<b>40,571,149</b>	<b>38,324,826</b>

**Liabilities :**

Borrowing from central banks	942,594	1,155,634
Deposits from banks and non-bank financial institutions	2,835,885	2,792,066
Placements from banks and non-bank financial institutions	479,881	407,722
Financial liabilities at fair value through profit or loss	240,593	252,179
Negative fair value of derivative	93,990	41,868
Financial assets sold under repurchase agreements	739,918	234,578
Deposits from customer	28,713,870	27,654,011
Accrued staff cost	60,661	52,568
Taxes payable	40,388	73,580
Provisions	38,322	43,344
Debt securities issued	2,386,595	1,895,735
Deferred tax liabilities	1,525	1,724
Other liabilities	652,962	547,743
<b>Total liabilities</b>	<b>37,227,184</b>	<b>35,152,752</b>

**Equity:**

Share capital	250,011	250,011
Other equity instruments		
Preference Shares	59,977	59,977
Perpetual bonds	100,000	139,991
Capital reserve	135,736	135,619
Other comprehensive income	57,901	23,981
Surplus reserve	402,196	369,906
General reserve	534,591	496,255
Retained earnings	1,781,715	1,674,405
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	3,322,127	3,150,145
Non-controlling interest	21,838	21,929
<b>Total equity</b>	<b>3,343,965</b>	<b>3,172,074</b>
<b>Total liabilities</b>	<b>40,571,149</b>	<b>38,324,826</b>

## Financial Statements

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)	31 Dec 2024 (Audited)	31 Dec 2023 (Audited)
Interest income	1,241,557	1,247,366
Interest expense	(651,675)	(630,133)
<b>Net Interest Income</b>	<b>589,882</b>	<b>617,233</b>
Fee and comission income	117,940	129,906
Fee and comission expense	(13,012)	(14,160)
<b>Net fee and comision income</b>	<b>104,928</b>	<b>115,746</b>
Net trading gain	4,739	5,685
Dividend income	6,576	5,712
Net gain/(loss) arising from investment securities	10,878	(222)
Net gain on derecognition of financial assets measured at amortised cost	3,991	946
Other operating income, net : - Other operating income	29,882	25,223
- Other operating expense	(22,306)	(24,708)
<b>Other operating income, net</b>	<b>7,576</b>	<b>515</b>
<b>Operating income</b>	<b>728,570</b>	<b>745,615</b>
<b>Operating expense</b>	<b>(223,779)</b>	<b>(220,152)</b>
	<b>504,791</b>	<b>525,463</b>
Impairment losses on: - Credit impairment losses	(120,700)	(136,774)
- Others impairment losses	(298)	(463)
<b>Impairment Losses</b>	<b>(120,998)</b>	<b>(137,237)</b>
<b>Share of profit of associates and joint ventures</b>	<b>584</b>	<b>1,151</b>
<b>Profit before tax</b>	<b>384,377</b>	<b>389,377</b>
Income tax expense	(48,095)	(56,917)
<b>Net profit</b>	<b>336,282</b>	<b>332,460</b>
<b>Other comprehensive income :</b>		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	(93)	(54)
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	9,152	153
Others	74	39
<b>Subtotal</b>	<b>9,133</b>	<b>138</b>
(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	36,827	8,256
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	(1,241)	(1,234)
Reclassification adjustments included in profit or loss due to disposals	(2,997)	(439)
Net (loss)/gain on cash flow hedges	100	201
Exchange difference on translating foreign operations	1,273	4,115
Others	(10,270)	(6,424)
<b>Subtotal</b>	<b>23,692</b>	<b>4,475</b>
<b>Other comprehensive income for the year, net of tax</b>	<b>32,825</b>	<b>4,613</b>
<b>Total comprehensive income for the year</b>	<b>369,107</b>	<b>337,073</b>
Net profit attributable to:		
<b>Equity shareholders of the Bank</b>	<b>335,577</b>	<b>332,653</b>
<b>Non-controlling interest</b>	<b>705</b>	<b>(193)</b>
	<b>336,282</b>	<b>332,460</b>
Total comprehensive income attributable to:		
<b>Equity shareholders of the Bank</b>	<b>369,504</b>	<b>339,257</b>
<b>Non-controlling interest</b>	<b>(397)</b>	<b>(2,184)</b>
	<b>369,107</b>	<b>337,073</b>
<b>Basic and diluted earnings per share (in RMB Yuan)</b>	<b>1.31</b>	<b>1.31</b>

## Financial Statements

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank								Non-controlling interests	Total equity
	Share capital	Other equity instrument-		Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings		
		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 year	-	-	-	-	33,927	-	-	335,577	(397)	369,107
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-
i Capital injection by other equity holders	-	-	-	-	-	-	-	-	169	169
ii Capital injection/(deduction) by other equity instruments holders	-	-	(39,991)	(11)	-	-	-	-	-	(40,002)
iii Increase in subsidiaries	-	-	-	-	-	-	-	-	596	596
iv Change in shareholdings in subsidiaries	-	-	-	98	-	-	-	-	(180)	(82)
v Decrease 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 within owner's equity	-	-	-	-	-	-	-	-	-	-
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

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (Expressed in millions of RMB, unless otherwise stated)	Attributable to equity shareholders of the Bank								Non-controlling interestst	Total equity
	Share capital	Other equity instrument-		Capital reserve	Other comprehensive income	Surplus reserve	General reserve	Retained earnings		
		Preference shares	Perpetual bonds							
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	-	-	60,000	(34)	6,578	32,379	51,469	144,303	1,135	295,830
(1) Total comprehensive income for the period	-	-	-	-	6,604	-	-	332,653	(2,184)	337,073
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-
i Capital injection by other share holders	-	-	-	-	-	-	-	-	-	-
ii Capital injection/(deduction) by other equity instruments holders	-	-	60,000	(13)	-	-	-	-	1,999	61,986
iii Increase in subsidiaries	-	-	-	-	-	-	-	-	1,521	1,521
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-
i Appropriation to surplus reserve	-	-	-	-	-	32,379	-	(32,379)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	53,633	(53,633)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(97,254)	-	(97,254)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	(5,110)	-	(5,110)
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(201)	(201)
(4) Internal transfer within owner's equity	-	-	-	-	-	-	-	-	-	-
i Other comprehensive income transferred to retained earnings	-	-	-	-	(26)	-	-	26	-	-
(5) Others	-	-	-	(21)	-	-	(2,164)	-	-	(2,185)
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

- \* 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 31 Desember 2024 dan 31 Desember 2023 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2024 dan 31 Desember 2023, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2024 dan 31 Desember 2023.
- \* 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**