



Financial Statements

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Express in millions of RMB, unless otherwise stated)	30 June 2022 (Unaudited)	31 Dec 2021 (Audited)
Assets		
Cash and deposits with central banks	2,832.614	2,763.892
Deposits with banks and no-bank financial institutions	350.259	155.107
Precious metals	183.036	121.493
Placements with banks and non-bank financial institutions	318.740	188.162
Positive fair value of derivatives	43.655	31.550
Financial assets held under resale agreements	1,118.427	549.078
Loans and advances to customers	19,694.042	18,170.492
Financial investments		
Financial assets measured at fair value through profit or loss	561.778	545.273
Financial assets measured at amortised cost	5,909.338	5,155.168
Financial assets measured at fair value through other comprehensive income	1,954.768	1,941.478
Long-term equity investments	21.247	18.875
Fixed assets	167.934	168.326
Land use rights	13.393	13.630
Intangible assets	5.509	5.858
Goodwill	2.209	2.141
Deffered tax assets	106.892	92.343
Other assets	405.237	331.113
Total assets	33,689.078	30,253.979
Liabilities :		
Borrowing from central banks	777.146	685.033
Deposits from banks and non-bank financial institutions	2,754.989	1,932.926
Placements from banks and non-bank financial institutions	383.591	299.275
Financial liabilities at fair value through profit or loss	297.393	229.022
Negative fair value of derivative	41.888	31.323
Financial assets sold under repurchase agreements	91.596	33.900
Deposits from customer	24,184.466	22,378.814
Accrued staff cost	38.372	40.998
Taxes payable	56.085	86.342
Provisions	47.342	45.903
Debt securities issued	1,688.826	1,323.377
Deffered tax liabilities	1.066	1.395
Other liabilities	644.466	551.549
Total liabilities	31,007.226	27,639.857
Equity:		
Share capital	250.011	250.011
Other equity instruments		
Preference Shares	59.977	59.977
Perpetual bonds	39.991	39.991
Capital reserve	134.925	134.925
Other comprehensive income	21.696	21.338
Surplus reserve	305.571	305.571
General reserve	385.120	381.621
Retained earnings	1,461.936	1,394.797
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	2,659.227	2,588.231
Non-controlling interest	22.625	25.891
Total equity	2,681.852	2,614.122
Total liabilities	33,689.078	30,253.979

Financial Statements

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)	30 June 2022 (Unaudited)	30 June 2021 (Unaudited)
Interest income	564.957	515.949
Interest expense	(247.617)	(219.864)
Net Interest Income	317.340	296.085
Fee and comission income	77.139	77.570
Fee and comission expense	(8.316)	(8.132)
Net fee and comission income	68.823	69.438
Net trading gain	2.413	2.870
Dividend income	4.085	3.657
Net gain/(loss) arising from investment securities	(4.363)	1.853
Net losses on derecognition of financial assets measured at amortised cost	34	2.527
Other operating income, net :		
- Other operating income	47.754	40.289
- Other operating expense	(45.725)	(35.812)
Other operating income, net	2.029	4.477
Operating income	390.361	380.907
Operating expense	(95.018)	(88.160)
	295.343	292.747
Impairment losses on:		
- Credit impairment losses	(103.294)	(108.320)
- Others impairment losses	(81)	(192)
Impairment Losses	(103.375)	(108.512)
Share of profit of associates and joint ventures	418	228
Profit before tax	192.386	184.463
Income tax expense	(30.656)	(30.357)
Net profit	161.730	154.106
Other comprehensive income :		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	(130)	121
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	100	(139)
Others	-	4
Subtotal	(30)	(14)
(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	(5.196)	2.627
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	1.273	(47)
Reclassification adjustments included in profit or loss due to disposals	(37)	(248)
Net (loss)/gain on cash flow hedges	161	245
Exchange difference on translating foreign operations	4.264	(2.819)
Subtotal	465	(242)
Other comprehensive income for the year, net of tax	435	(256)
Total comprehensive income for the year	162.165	153.850
Net profit attributable to:		
Equity shareholders of the Bank	161.642	153.300
Non-controlling interest	88	806
	161.730	154.106
Total comprehensive income attributable to:		
Equity shareholders of the Bank	162.000	153.007
Non-controlling interest	165	843
	162.165	153.850
Basic and diluted earnings per share (in RMB Yuan)	0.65	0.61

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 2022	250.011	59.977	39.991	134.925	21.338	305.571	381.621	1.394.797	25.891	2.614.122
Movements during the year	-	-	-	-	358	-	3.499	67.139	(3.266)	67.730
(1) Total comprehensive income for the year	-	-	-	-	358	-	-	161.642	165	162.165
(2) Changes in share capital	-	-	-	-	-	-	-	-	(3.335)	(3.335)
i Capital injection by other share holders	-	-	-	-	-	-	-	-	(3.335)	(3.335)
ii Capital deduction by other equity instruments holders	-	-	-	-	-	-	-	-	-	-
iii Disposal of subsidiaries	-	-	-	-	-	-	-	-	-	-
iv Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	3.499	(3.499)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(91.004)	-	(91.004)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	-	-	-
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(96)	(96)
As at 30 June 2022	250.011	59.977	39.991	134.925	21.696	305.571	385.120	1.461.936	22.625	2.681.852

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 2021	250.011	59.977	39.991	134.263	15.048	275.995	350.228	1.239.295	24.545	2.389.353
Movements during the year	-	-	-	661	(293)	-	(343)	72.139	824	72.988
(1) Total comprehensive income for the year	-	-	-	-	(293)	-	-	153.300	843	153.850
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-
i Capital injection by other share holders	-	-	-	-	-	-	-	-	-	-
ii Capital deduction by other equity instruments holders	-	-	-	661	-	-	-	-	109	770
iii Disposal of subsidiaries	-	-	-	-	-	-	-	-	-	-
iv Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	(343)	343	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(81.504)	-	(81.504)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	-	-	-
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(128)	(128)
As at 30 June 2021	250.011	59.977	39.991	134.924	14.755	275.995	349.885	1.311.434	25.369	2.462.341

- * Sesuai dengan Surat Edaran Otoritas Jasa Keuangan No. 9 / SEOJK.03 / 2020 tanggal 30 Juni 2020, tentang Transparansi dan Publikasi Laporan Bank sebagaimana telah diubah dengan No. 32/ POJK.03/2016 dan No.37/POJK.03/2019, di bawah ini disajikan Laporan Keuangan Konsolidasian China Construction Bank Corporation dan Entitas Anak untuk tahun yang berakhir pada tanggal 30 Juni 2022 dan 31 Desember 2021 yang meliputi Laporan Posisi Keuangan pada tanggal 30 Juni 2022 dan 31 Desember 2021, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 30 Juni 2022 dan 31 Desember 2021.
- * China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 30 Juni 2022.
- * Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 30 Juni 2022 telah dipublikasikan pada Web Bank dan melalui surat kabar Media Indonesia pada tanggal 18 Juli 2022.

Jakarta, 30 September 2022
PT Bank China Construction Bank Indonesia Tbk
Direksi