

Financial Statements

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

30 June 2023
 (Unaudited)

31 Dec 2022
 (Audited)

Assets

Cash and deposits with central banks	3,431,782	3,159,296
Deposits with banks and no-bank financial institutions	290,923	185,380
Precious metals	66,775	119,329
Placements with banks and non-bank financial institutions	601,718	429,676
Positive fair value of derivatives	63,847	49,308
Financial assets held under resale agreements	1,411,258	1,040,847
Loans and advances to customers	22,360,543	20,495,117
Financial investments		
Financial assets measured at fair value through profit or loss	567,261	567,716
Financial assets measured at amortised cost	6,395,058	5,992,582
Financial assets measured at fair value through other comprehensive income	2,293,209	1,979,851
Long-term equity investments	22,496	22,700
Fixed assets	162,461	166,985
Land use rights	13,009	13,225
Intangible assets	6,129	6,496
Goodwill	2,375	2,256
Deffered tax assets	122,605	113,533
Other assets	443,257	257,620
Total assets	38,254,706	34,601,917

Liabilities :

Borrowing from central banks	892,062	774,779
Deposits from banks and non-bank financial institutions	3,299,939	2,584,271
Placements from banks and non-bank financial institutions	446,290	351,728
Financial liabilities at fair value through profit or loss	221,142	303,132
Negative fair value of derivative	64,290	46,747
Financial assets sold under repurchase agreements	155,203	242,676
Deposits from customer	27,628,473	25,020,807
Accrued staff cost	44,848	49,355
Taxes payable	52,367	84,169
Provisions	50,181	50,826
Debt securities issued	1,798,899	1,646,870
Deffered tax liabilities	1,470	881
Other liabilities	643,314	566,916
Total liabilities	35,298,478	31,723,157

Equity:

Share capital	250,011	250,011
Other equity instruments		
Preference Shares	59,977	59,977
Perpetual bonds	79,991	79,991
Capital reserve	135,653	135,653
Other comprehensive income	27,121	20,793
Surplus reserve	337,527	337,527
General reserve	445,105	444,786
Retained earnings	1,599,873	1,527,995
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	2,935,258	2,856,733
Non-controlling interest	20,970	22,027
Total equity	2,956,228	2,878,760
Total liabilities & equity	38,254,706	34,601,917

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)	30 June 2023 (Unaudited)	30 June 2022 (Unaudited)
Interest income	616,753	564,957
Interest expense	(304,568)	(247,617)
Net interest income	312,185	317,340
Fee and comission income	77,474	77,139
Fee and comission expense	(6,873)	(8,316)
Net fee and comission income	70,601	68,823
Net trading gain	3,766	2,413
Dividend income	3,568	4,085
Net gain/(loss) arising from investment securities	542	(4,363)
Net losses on derecognition of financial assets measured at amortised cost	(44)	34
Other operating income, net : - Other operating income	10,043	47,754
- Other operating expense	(12,506)	(45,725)
Other operating income, net	(2,463)	2,029
Operating income	388,155	390,361
Operating expense	(95,987)	(95,018)
	292,168	295,343
Impairment losses on: - Credit impairment losses	(95,414)	(103,294)
- Others impairment losses	46	(81)
Impairment Losses	(95,368)	(103,375)
Share of profit of associates and joint ventures	464	418
Profit before tax	197,264	192,386
Income tax expense	(29,969)	(30,656)
Net profit	167,295	161,730
Other comprehensive income :		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	173	(130)
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	70	100
Others	24	-
Subtotal	267	(30)
(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	5,867	(5,196)
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	86	1,273
Reclassification adjustments included in profit or loss due to disposals	(383)	(37)
Net (loss)/gain on cash flow hedges	(334)	161
Exchange difference on translating foreign operations	5,927	4,264
Others	(2,700)	-
Subtotal	8,463	465
Other comprehensive income for the year, net of tax	8,730	435
Total comprehensive income for the year	176,025	162,165
Net profit attributable to:		
Equity shareholders of the Bank	167,344	161,642
Non-controlling interest	(49)	88
	167,295	161,730
Total comprehensive income attributable to:		
Equity shareholders of the Bank	177,062	162,000
Non-controlling interest	(1,037)	165
	176,025	162,165
Basic and diluted earnings per share (in RMB Yuan)	0.67	0.65

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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 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 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 (Note 2)	-	-	-	-	(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 year	-	-	-	-	9,718	-	-	167,344.00	(1,037)	176,025	
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-	
i Establishment of subsidiaries	-	-	-	-	-	-	-	-	1,230	1,230	
ii Acquisition of subsidiaries	-	-	-	-	-	-	-	-	64	64	
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-	
i Appropriation to general reserve	-	-	-	-	-	-	319.00	(319.00)	-	-	
ii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(97,254.00)	-	(97,254)	
iii 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	

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	-	-	161,642.00	165	162,165	
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-	
i Capital injection by other share holders	-	-	-	-	-	-	-	-	(3,335)	(3,335)	
ii Capital injection/(deduction) by other equity instruments holders	-	-	-	-	-	-	-	-	-	-	
iii Acquisition of subsidiaries	-	-	-	-	-	-	-	-	-	-	
iv Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	-	-	
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-	
i Appropriation to surplus reserve	-	-	-	-	-	-	-	-	-	-	
ii Appropriation to general reserve	-	-	-	-	-	-	3,499.00	(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	

- * 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 2023 dan 31 Desember 2022 yang meliputi Laporan Posisi Keuangan pada tanggal 30 Juni 2023 dan 31 Desember 2022, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 30 Juni 2023 dan 30 Juni 2022.
- * China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 30 Juni 2023
- * Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 30 Juni 2023 telah dipublikasikan pada Web Bank pada tanggal 25 Juli 2023.

Jakarta, 31 Juli 2023

PT Bank China Construction Bank Indonesia Tbk

Direksi