



Financial Statements

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Express in millions of RMB, unless otherwise stated)	31 Dec 2021 (Audited)	31 Dec 2020 (Audited)
Assets		
Cash and deposits with central banks	2,763,892	2,816,164
Deposits with banks and no-bank financial institutions	155,107	453,233
Precious metals	121,493	101,671
Placements with banks and non-bank financial institutions	188,162	368,404
Positive fair value of derivatives	31,550	69,029
Financial assets held under resale agreements	549,078	602,239
Loans and advances to customers	18,170,492	16,231,369
Financial investments		
Financial assets measured at fair value through profit or loss	545,273	577,952
Financial assets measured at amortised cost	5,155,168	4,505,243
Financial assets measured at fair value through other comprehensive income	1,941,478	1,867,458
Long-term equity investments	18,875	13,702
Fixed assets	168,326	172,505
Land use rights	13,630	14,118
Intangible assets	5,858	5,279
Goodwill	2,141	2,210
Deffered tax assets	92,343	92,950
Other assets	331,113	238,728
Total assets	30,253,979	28,132,254
Liabilities :		
Borrowing from central banks	685,033	781,170
Deposits from banks and non-bank financial institutions	1,932,926	1,943,634
Placements from banks and non-bank financial institutions	299,275	349,638
Financial liabilities at fair value through profit or loss	229,022	254,079
Negative fair value of derivative	31,323	81,956
Financial assets sold under repurchase agreements	33,900	56,725
Deposits from customer	22,378,814	20,614,976
Accrued staff cost	40,998	35,460
Taxes payable	86,342	84,161
Provisions	45,903	54,114
Debt securities issued	1,323,377	940,197
Deffered tax liabilities	1,395	1,551
Other liabilities	551,549	545,240
Total liabilities	27,639,857	25,742,901
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	134,263
Other comprehensive income	21,338	15,048
Surplus reserve	305,571	275,995
General reserve	381,621	350,228
Retained earnings	1,394,797	1,239,295
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	2,588,231	2,364,808
Non-controlling interest	25,891	24,545
Total equity	2,614,122	2,389,353
Total liabilities	30,253,979	28,132,254

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)	31 Dec 2021 (Audited)	31 Dec 2020 (Audited)
Interest income	1,057,334	989,509
Interest expense	(451,914)	(413,600)
Net Interest Income	605,420	575,909
Fee and comission income	138,637	131,512
Fee and comission expense	(17,145)	(16,930)
Net fee and comision income	121,492	114,582
Net trading gain	7,816	4,313
Dividend income	5,921	3,182
Net gain/(loss) arising from investment securities	10,498	5,765
Net losses on derecognition of financial assets measured at amortised cost	4,634	4,649
Other operating income, net : - Other operating income	68,025	47,874
- Other operating expense	(59,100)	(42,050)
Other operating income, net	8,925	5,824
Operating income	764,706	714,224
Operating expense	(219,182)	(188,574)
	545,524	525,650
Impairment losses on: - Credit impairment losses	(167,949)	(193,491)
- Others impairment losses	(766)	3,562
Impairment Losses	(168,715)	(189,929)
Share of profit of associates and joint ventures	1,603	895
Profit before tax	378,412	336,616
Income tax expense	(74,484)	(63,037)
Net profit	303,928	273,579
Other comprehensive income :		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	(25)	479
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	(463)	(279)
Others	115	24
Subtotal	(373)	224
(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	12,943	(9,108)
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	556	(762)
Reclassification adjustments included in profit or loss due to disposals	(423)	(491)
Net (loss)/gain on cash flow hedges	320	(61)
Exchange difference on translating foreign operations	(6,445)	(6,720)
Subtotal	6,951	(17,142)
Other comprehensive income for the year, net of tax	6,578	(16,918)
Total comprehensive income for the year	310,506	256,661
Net profit attributable to:		
Equity shareholders of the Bank	302,513	271,050
Non-controlling interest	1,415	2,529
	303,928	273,579
Total comprehensive income attributable to:		
Equity shareholders of the Bank	308,803	254,112
Non-controlling interest	1,703	2,549
	310,506	256,661
Basic and diluted earnings per share (in RMB Yuan)	1.19	1.06

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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 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	-	-	-	662	6,290	29,576	31,393	155,502	1,346	224,769
(1) Total comprehensive income for the year	-	-	-	-	6,290	-	-	302,513	1,703	310,506
(2) Changes in share capital										
i Capital injection by other share holders	-	-	-	-	-	-	-	-	-	-
ii Capital deduction by other equity instruments holders	-	-	-	662	-	-	-	-	109	771
iii Disposal of subsidiaries	-	-	-	-	-	-	-	-	-	-
iv Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	-	-
(3) Profit distribution										
i Appropriation to surplus reserve	-	-	-	-	-	29,576	-	(29,576)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	31,393	(31,393)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(81,504)	-	(81,504)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	(4,538)	-	(4,538)
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(466)	(466)
As at 31 December 2021	250,011	59,977	39,991	134,925	21,338	305,571	381,621	1,394,797	25,891	2,614,122

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 2020	250,011	79,636	39,991	134,537	31,986	249,178	314,389	1,116,529	18,870	2,235,127
Movements during the period	-	(19,659)	-	(274)	(16,938)	26,817	35,839	122,766	5,675	154,226
(1) Total comprehensive income for the year	-	-	-	-	(16,938)	-	-	271,050	2,549	256,661
(2) Changes in share capital										
i Capital injection by other shareholders	-	-	-	-	-	-	-	-	3,607	3,607
ii Capital injection by other equity instruments holders	-	(19,659)	-	(274)	-	-	-	-	-	(19,933)
iii Disposal Of Subsidiaries	-	-	-	-	-	-	-	-	(15)	(15)
iv Change in shareholdings in subsidiaries	-	-	-	-	-	-	-	-	46	46
(3) Profit distribution										
i Appropriation to surplus reserve	-	-	-	-	-	26,817	-	(26,817)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	35,839	(35,839)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(80,004)	-	(80,004)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	(5,624)	-	(5,624)
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(512)	(512)
As at 30 June 2020	250,011	59,977	39,991	134,263	15,048	275,995	350,228	1,239,295	24,545	2,389,353

- * 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 31 Desember 2021 dan 31 Desember 2020 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2021 dan 31 Desember 2020, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 31 Desember 2020.
- * China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 31 Desember 2021.
- * Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 31 Desember 2021 telah dipublikasikan pada Web Bank dan melalui surat kabar Media Indonesia pada tanggal 11 Maret 2022.

Jakarta, 31 Maret 2022
PT Bank China Construction Bank Indonesia Tbk
Direksi