

## Financial Statements

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

**31 Dec 2022**  
 (Audited)

**31 Dec 2021**  
 (Audited)

**Assets**

Cash and deposits with central banks	3,159,296	2,763,892
Deposits with banks and no-bank financial institutions	185,380	155,107
Precious metals	119,329	121,493
Placements with banks and non-bank financial institutions	429,676	188,162
Positive fair value of derivatives	49,308	31,550
Financial assets held under resale agreements	1,040,847	549,078
Loans and advances to customers	20,495,117	18,170,492
Financial investments		
Financial assets measured at fair value through profit or loss	567,716	545,273
Financial assets measured at amortised cost	5,992,582	5,155,168
Financial assets measured at fair value through other comprehensive income	1,979,851	1,941,478
Long-term equity investments	22,700	18,875
Fixed assets	166,985	168,326
Land use rights	13,225	13,630
Intangible assets	6,496	5,858
Goodwill	2,256	2,141
Deffered tax assets	113,533	92,343
Other assets	257,620	331,113
<b>Total assets</b>	<b>34,601,917</b>	<b>30,253,979</b>

**Liabilities :**

Borrowing from central banks	774,779	685,033
Deposits from banks and non-bank financial institutions	2,584,271	1,932,926
Placements from banks and non-bank financial institutions	351,728	299,275
Financial liabilities at fair value through profit or loss	303,132	229,022
Negative fair value of derivative	46,747	31,323
Financial assets sold under repurchase agreements	242,676	33,900
Deposits from customer	25,020,807	22,378,814
Accrued staff cost	49,355	40,998
Taxes payable	84,169	86,342
Provisions	50,826	45,903
Debt securities issued	1,646,870	1,323,377
Deffered tax liabilities	881	1,395
Other liabilities	566,916	551,549
<b>Total liabilities</b>	<b>31,723,157</b>	<b>27,639,857</b>

**Equity:**

Share capital	250,011	250,011
Other equity instruments		
Preference Shares	59,977	59,977
Perpetual bonds	79,991	39,991
Capital reserve	135,653	134,925
Other comprehensive income	20,793	21,338
Surplus reserve	337,527	305,571
General reserve	444,786	381,621
Retained earnings	1,527,995	1,394,797
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	2,856,733	2,588,231
Non-controlling interest	22,027	25,891
<b>Total equity</b>	<b>2,878,760</b>	<b>2,614,122</b>
<b>Total liabilities</b>	<b>34,601,917</b>	<b>30,253,979</b>

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)	31 Dec 2022 (Audited)	31 Dec 2021 (Audited)
Interest income	1,169,900	1,057,334
Interest expense	(526,836)	(451,914)
<b>Net Interest Income</b>	<b>643,064</b>	<b>605,420</b>
Fee and comision income	130,830	138,637
Fee and comision expense	(14,745)	(17,145)
<b>Net fee and comision income</b>	<b>116,085</b>	<b>121,492</b>
Net trading gain	4,531	7,816
Dividend income	6,135	5,921
Net gain/(loss) arising from investment securities	(9,189)	10,498
Net losses on derecognition of financial assets measured at amortised cost	322	4,634
Other operating income, net :		
- Other operating income	61,346	68,025
- Other operating expense	(64,139)	(59,100)
<b>Other operating income, net</b>	<b>(2,793)</b>	<b>8,925</b>
<b>Operating income</b>	<b>758,155</b>	<b>764,706</b>
<b>Operating expense</b>	<b>(222,314)</b>	<b>(219,182)</b>
	<b>535,841</b>	<b>545,524</b>
Impairment losses on:		
- Credit impairment losses	(154,539)	(167,949)
- Others impairment losses	(479)	(766)
<b>Impairment Losses</b>	<b>(155,018)</b>	<b>(168,715)</b>
<b>Share of profit of associates and joint ventures</b>	<b>1,194</b>	<b>1,603</b>
<b>Profit before tax</b>	<b>382,017</b>	<b>378,412</b>
Income tax expense	(58,851)	(74,484)
<b>Net profit</b>	<b>323,166</b>	<b>303,928</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	(275)	(25)
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	(211)	(463)
Others	33	115
<b>Subtotal</b>	<b>(453)</b>	<b>(373)</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	(12,341)	12,943
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	3,145	556
Reclassification adjustments included in profit or loss due to disposals	11	(423)
Net (loss)/gain on cash flow hedges	485	320
Exchange difference on translating foreign operations	8,712	(6,445)
<b>Subtotal</b>	<b>12</b>	<b>6,951</b>
<b>Other comprehensive income for the year, net of tax</b>	<b>(441)</b>	<b>6,578</b>
<b>Total comprehensive income for the year</b>	<b>322,725</b>	<b>310,506</b>
Net profit attributable to:		
<b>Equity shareholders of the Bank</b>	<b>323,861</b>	<b>302,513</b>
<b>Non-controlling interest</b>	<b>(695)</b>	<b>1,415</b>
	<b>323,166</b>	<b>303,928</b>
Total comprehensive income attributable to:		
<b>Equity shareholders of the Bank</b>	<b>323,316</b>	<b>308,803</b>
<b>Non-controlling interest</b>	<b>(591)</b>	<b>1,703</b>
	<b>322,725</b>	<b>310,506</b>
<b>Basic and diluted earnings per share (in RMB Yuan)</b>	<b>1,28</b>	<b>1,19</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 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	-	-	40.000	728	(545)	31.956	63.165	133.198	(3.864)	264.638
(1) Total comprehensive income for the year	-	-	-	-	(545)	-	-	323.861	(591)	322.725
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-
i Capital injection by other share holders	-	-	-	-	-	-	-	-	-	-
ii Capital injection/(deduction) by other equity instruments holders	-	-	40.000	(9)	-	-	-	-	(3.335)	36.656
iii Acquisition of subsidiaries	-	-	-	-	-	-	-	-	32	32
iv Change in shareholdings in subsidiaries	-	-	-	737	-	-	-	-	462	1.199
(3) Profit distribution	-	-	-	-	-	-	-	-	-	-
i Appropriation to surplus reserve	-	-	-	-	-	31.956	-	(31.956)	-	-
ii Appropriation to general reserve	-	-	-	-	-	-	63.165	(63.165)	-	-
iii Dividends to ordinary shareholders	-	-	-	-	-	-	-	(91.004)	-	(91.004)
iv Dividends to other equity instruments holders	-	-	-	-	-	-	-	(4.538)	-	(4.538)
v Dividends to non-controlling interests holders	-	-	-	-	-	-	-	-	(432)	(432)
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

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	-	-	-	-	-	-	-	-	-	-
iii Disposal of subsidiaries	-	-	-	-	-	-	-	-	-	-
iv Change in shareholdings in subsidiaries	-	-	-	662	-	-	-	-	109	771
(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

- \* 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 2022 dan 31 Desember 2021 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2022 dan 31 Desember 2021, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2022 dan 31 Desember 2021.
- \* China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 31 Desember 2022.
- \* Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 31 Desember 2022 telah dipublikasikan pada Web Bank pada tanggal 20 Februari 2023.

**Jakarta, 30 Maret 2023**  
**PT Bank China Construction Bank Indonesia Tbk**  
**Direksi**