

Financial Statements

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

31 Dec 2023
 (Audited)

31 Dec 2022
 (Audited Restated)

Assets

Cash and deposits with central banks	3,066,058	3,159,296
Deposits with banks and no-bank financial institutions	148,218	185,423
Precious metals	59,429	39,119
Placements with banks and non-bank financial institutions	675,270	509,786
Positive fair value of derivatives	43,840	49,308
Financial assets held under resale agreements	979,498	1,040,847
Loans and advances to customers	23,083,377	20,493,042
Financial investments		
Financial assets measured at fair value through profit or loss	602,303	568,097
Financial assets measured at amortised cost	6,801,242	5,958,397
Financial assets measured at fair value through other comprehensive income	2,234,731	2,015,818
Long-term equity investments	20,983	22,700
Fixed assets	167,371	166,985
Land use rights	12,911	13,225
Intangible assets	6,540	6,496
Goodwill	2,456	2,256
Deffered tax assets	121,227	113,081
Other assets	299,372	256,835
Total assets	38,324,826	34,600,711

Liabilities :

Borrowing from central banks	1,155,634	774,779
Deposits from banks and non-bank financial institutions	2,792,066	2,584,271
Placements from banks and non-bank financial institutions	407,722	365,760
Financial liabilities at fair value through profit or loss	252,179	289,100
Negative fair value of derivative	41,868	46,747
Financial assets sold under repurchase agreements	234,578	242,676
Deposits from customer	27,654,011	25,020,807
Accrued staff cost	52,568	49,355
Taxes payable	73,580	84,169
Provisions	43,344	50,726
Debt securities issued	1,895,735	1,646,870
Deffered tax liabilities	1,724	881
Other liabilities	547,743	568,326
Total liabilities	35,152,752	31,724,467

Equity:

Share capital	250,011	250,011
Other equity instruments		
Preference Shares	59,977	59,977
Perpetual bonds	139,991	79,991
Capital reserve	135,619	135,653
Other comprehensive income	23,981	17,403
Surplus reserve	369,906	337,527
General reserve	496,255	444,786
Retained earnings	1,674,405	1,530,102
Exchange reserve	-	-
Total equity attributable to equity shareholders of the Bank	3,150,145	2,855,450
Non-controlling interest	21,929	20,794
Total equity	3,172,074	2,876,244
Total liabilities	38,324,826	34,600,711

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CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (Expressed in millions of RMB unless otherwise stated)	31 Dec 2023 (Audited)	31 Dec 2022 (Audited) Restated)
Interest income	1,247,366	1,170,573
Interest expense	(630,133)	(526,904)
Net interest income	617,233	643,669
Fee and commission income	129,906	130,830
Fee and commission expense	(14,160)	(14,745)
Net fee and commission income	115,746	116,085
Net trading gain	5,685	3,632
Dividend income	5,712	6,135
Net gain/(loss) arising from investment securities	(222)	-9,062
Net losses on derecognition of financial assets measured at amortised cost	946	322
Other operating income, net : - Other operating income	25,223	22,800
- Other operating expense	(24,708)	(26,071)
Other operating income, net	515	(3,271)
Operating income	745,615	757,510
Operating expense	(220,152)	(219,991)
	525,463	537,519
Impairment losses on: - Credit impairment losses	(136,774)	(154,535)
- Others impairment losses	(463)	(479)
Impairment Losses	(137,237)	(155,014)
Share of profit of associates and joint ventures	1,151	1,194
Profit before tax	389,377	383,699
Income tax expense	(56,917)	(58,836)
Net profit	332,460	324,863
Other comprehensive income :		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Remeasurements of post-employment benefit obligations	(54)	(275)
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	153	(211)
Others	39	33
Subtotal	138	(453)
(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	8,256	(12,096)
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	(1,234)	3,157
Reclassification adjustments included in profit or loss due to disposals	(439)	11
Net (loss)/gain on cash flow hedges	201	485
Exchange difference on translating foreign operations	4,115	8,712
Others	(6,424)	(3,114)
Subtotal	4,475	(2,845)
Other comprehensive income for the year, net of tax	4,613	(3,298)
Total comprehensive income for the year	337,073	321,565
Net profit attributable to:		
Equity shareholders of the Bank	332,653	324,727
Non-controlling interest	(193)	136
	332,460	324,863
Total comprehensive income attributable to:		
Equity shareholders of the Bank	339,257	322,724
Non-controlling interest	(2,184)	(1,159)
	337,073	321,565
Basic and diluted earnings per share (in RMB Yuan)	1.31	1.28

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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 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 year	-	-	-	-	6,604	-	-	332,653	(2,184)	337,073
(2) Changes in share capital	-	-	-	-	-	-	-	-	-	-
i Capital injection by other share holders	-	-	60,000	(13)	-	-	-	-	1,999	61,986
ii Capital injection/(deduction) by other equity instruments holders	-	-	-	-	-	-	-	-	-	-
iii Establishment of subsidiaries	-	-	-	-	-	-	-	-	1,429	1,429
iv Acquisition of subsidiaries	-	-	-	-	-	-	-	-	92	92
(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

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 2021	250,011	59,977	39,991	134,925	21,338	305,571	381,621	1,394,797	25,891	2,614,122
Change in accounting policy	-	-	-	-	(1,932)	-	-	1,241	(665)	(1,356)
As at 1 January 2022	250,011	59,977	39,991	134,925	19,406	305,571	381,621	1,396,038	25,226	2,612,766
Movements during the year	-	-	40,000	728	(2,003)	31,956	63,165	134,064	(4,432)	263,478
(1) Total comprehensive income for the year	-	-	-	-	(2,003)	-	-	324,727	(1,159)	321,565
(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 (Restated)	250,011	59,977	79,991	135,653	17,403	337,527	444,786	1,530,102	20,794	2,876,244

- * 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 2023 dan 31 Desember 2022 yang meliputi Laporan Posisi Keuangan pada tanggal 31 Desember 2023 dan 31 Desember 2022, Laporan Laba Rugi Komprehensif Konsolidasian dan Perubahan Ekuitas Konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2023 dan 31 Desember 2022.
- * China Construction Bank Corporation memiliki 60% saham PT Bank China Construction Bank Indonesia Tbk pada tanggal 31 Desember 2023.
- * Laporan Keuangan PT Bank China Construction Bank Indonesia Tbk untuk masa yang berakhir pada tanggal 31 Desember 2023 telah dipublikasikan pada Web Bank pada tanggal 02 Februari 2024.

Jakarta, 30 Maret 2024

PT Bank China Construction Bank Indonesia Tbk

Direksi