

## LAPORAN KEUANGAN INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

Sesuai dengan Peraturan Otoritas Jasa Keuangan (POJK) No.37/POJK.03/2019 tanggal 20 Desember 2019 tentang Transparansi dan Publikasi Laporan Bank dan POJK No. 18 Tahun 2025 tanggal 4 Agustus 2025 tentang Transparansi dan Publikasi Laporan Bank, terkait dengan laporan keuangan perusahaan induk, maka dibawah ini adalah ringkasan dari laporan keuangan secara konsolidasi Industrial and Commercial Bank of China (ICBC) Limited untuk tanggal dan periode yang berakhir pada tanggal 31 Desember 2025.

### INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025 AND 31 DECEMBER 2024

(In RMB millions, unless otherwise stated)

	31 December 2025 (Audited)	31 December 2024 (Audited)
<b>ASSETS</b>		
Cash and balances with central banks	3,674,558	3,322,911
Due from banks and other financial institutions	1,264,019	1,219,876
Derivative financial assets	130,414	222,361
Reverse repurchase agreements	530,737	1,210,217
Loans and advances to customers	29,712,359	27,613,781
Financial investments	16,907,415	14,153,576
- Financial investments measured at fair value through profit or loss	943,953	1,010,439
- Financial investments measured at fair value through other comprehensive income	3,823,279	3,291,152
- Financial investments measured at amortised cost	12,140,183	9,851,985
Investments in associates and joint ventures	78,313	73,357
Property and equipment	293,836	302,387
Deferred income tax assets	104,289	90,047
Other assets	781,833	613,233
<b>TOTAL ASSETS</b>	<b>53,477,773</b>	<b>48,821,746</b>
<b>LIABILITIES</b>		
Due to central banks	176,793	169,622
Due to banks and other financial institutions	5,103,247	4,590,965
Financial liabilities designated as at fair value through profit or loss	150,196	76,056
Derivative financial liabilities	134,082	197,795
Repurchase agreements	2,536,376	1,523,555
Certificates of deposit	502,593	445,419
Due to customers	37,311,778	34,836,973
Income tax payable	23,374	31,880
Debt securities issued	2,216,807	2,028,722
Deferred income tax liabilities	6,551	4,278
Other liabilities	1,043,952	929,215
<b>TOTAL LIABILITIES</b>	<b>49,205,749</b>	<b>44,834,480</b>
<b>EQUITY</b>		
Equity attributable to equity holders of the parent company		
Share capital	356,407	356,407
Other equity instruments	384,657	324,344
Reserves	1,323,043	1,275,004
Retained profits	2,180,152	2,014,086
	4,244,259	3,969,841
Non-controlling interests	27,765	17,425
<b>TOTAL EQUITY</b>	<b>4,272,024</b>	<b>3,987,266</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>53,477,773</b>	<b>48,821,746</b>

**INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED**  
**CONSOLIDATED STATEMENT OF PROFIT OR LOSS**  
**AND OTHER COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED 31 DECEMBER 2025 AND 2024**

(In RMB millions, unless otherwise stated)

	31 December 2025 (Audited)	31 December 2024 (Audited)
Interest income	1,331,831	1,427,948
Interest expense	<u>(696,705)</u>	<u>(790,543)</u>
<b>NET INTEREST INCOME</b>	<b>635,126</b>	<b>637,405</b>
Fee and commission income	126,722	126,177
Fee and commission expense	<u>(15,551)</u>	<u>(16,780)</u>
<b>NET FEE AND COMMISSION INCOME</b>	<b>111,171</b>	<b>109,397</b>
Net trading income	18,510	19,440
Net gain/(loss) on financial investments	34,806	22,961
Other operating income/(expense), net	<u>1,782</u>	<u>(3,077)</u>
<b>OPERATING INCOME</b>	<b>801,395</b>	<b>786,126</b>
Operating expenses	(246,874)	(242,155)
Credit impairment losses	(132,973)	(125,739)
Impairment losses on assets	<u>(1,887)</u>	<u>(924)</u>
<b>OPERATING PROFIT</b>	<b>419,661</b>	<b>417,308</b>
Share of profits of associates and joint ventures	<u>4,774</u>	<u>4,519</u>
<b>PROFIT BEFORE TAXATION</b>	<b>424,435</b>	<b>421,827</b>
Income tax expense	<u>(53,669)</u>	<u>(54,881)</u>
<b>PROFIT FOR THE YEAR</b>	<b>370,766</b>	<b>366,946</b>
Attributable to :		
Equity holders of the parent company	368,562	365,863
Non-controlling interests	<u>2,204</u>	<u>1,083</u>
<b>PROFIT FOR THE YEAR</b>	<b>370,766</b>	<b>366,946</b>
<b>EARNING PER SHARE</b>		
- Basic (RMB yuan)	<u>1.00</u>	<u>0.98</u>
- Diluted (RMB yuan)	<u>1.00</u>	<u>0.98</u>
<b>Profit for the year</b>	<b>370,766</b>	<b>366,946</b>
<b>Other comprehensive income (after tax, net):</b>		
Items that will not be reclassified to profit or loss:		
Changes in fair value of equity instruments designated as at fair value through other comprehensive income	1,432	3,769
Other comprehensive income recognised under equity method	-	43
Others	16	24
Items that may be reclassified subsequently to profit or loss:		
Changes in fair value of debt instruments measured at fair value through other comprehensive income	(27,818)	54,514
Credit losses of debt instruments measured at fair value through other comprehensive income	(142)	(269)
Reserve from cash flow hedging instruments	775	(1,332)
Other comprehensive income recognised under equity method	(346)	(58)
Foreign currency translation differences	(8,615)	9,744
Others	<u>4,310</u>	<u>(15,246)</u>
<b>Subtotal of other comprehensive income for the year</b>	<b>(30,388)</b>	<b>51,189</b>
<b>Total comprehensive income for the year</b>	<b>340,378</b>	<b>418,135</b>
<b>Total comprehensive income attributable to:</b>		
Equity holders of the parent company	339,186	418,252
Non-controlling interests	<u>1,192</u>	<u>(117)</u>
	<b>340,378</b>	<b>418,135</b>

# INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED

## CONSOLIDATED COMMITMENTS AND CONTINGENCIES AS OF 31 DECEMBER 2025 AND 31 DECEMBER 2024

(In RMB millions, unless otherwise stated)

	31 December 2025 (Audited)	31 December 2024 (Audited)
Bank acceptances	1,169,736	908,973
Guarantees issued		
- Financing letters of guarantees	97,311	40,259
- Non-financing letters of guarantees	677,886	625,887
Sight letters of credit	49,040	51,318
Usance letters of credit and other commitments	221,942	151,732
Loan commitments		
With an original maturity of under one year	34,731	43,586
With an original maturity of one year or over	449,366	415,557
Undrawn credit card limit	1,155,462	1,166,166
	<u>3,855,474</u>	<u>3,403,478</u>

**INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
**THE YEAR ENDED 31 December 2025**

(In RMB millions, unless otherwise stated)

	Attribute to equity holders of the parent company											Non controlling interests	Total equity	
	Reserves													
	Issued share capital	Other equity instrument	Capital reserve	Surplus reserve	General reserve	Investment revaluation reserve	Foreign currency translation reserve	Cash flow hedging reserve	Other reserves	Subtotal	Retained profits	Total		
Balance as at 1 January 2025	356,407	324,344	148,234	464,365	614,816	76,965	(6,092)	(4,181)	(19,103)	1,275,004	2,014,086	3,969,841	17,425	3,987,266
Profit for the year	-	-	-	-	-	-	-	-	-	-	368,562	368,562	2,204	370,766
Other comprehensive income	-	-	-	-	-	(24,500)	(8,203)	739	2,588	(29,376)	-	(29,376)	(1,012)	(30,388)
<b>Total comprehensive income</b>	-	-	-	-	-	<b>(24,500)</b>	<b>(8,203)</b>	<b>739</b>	<b>2,588</b>	<b>(29,376)</b>	<b>368,562</b>	<b>339,186</b>	<b>1,192</b>	<b>340,378</b>
Dividends - ordinary shares (i) (Note 17)	-	-	-	-	-	-	-	-	-	-	(109,060)	(109,060)	-	(109,060)
Distributions to other equity instrument holders (Note 17)	-	-	-	-	-	-	-	-	-	-	(11,764)	(11,764)	(54)	(11,818)
Appropriation to surplus reserve (ii)	-	-	-	36,812	-	-	-	-	-	36,812	(36,812)	-	-	-
Appropriation to general reserve (iii)	-	-	-	-	46,080	-	-	-	-	46,080	(46,080)	-	-	-
Capital injection by other equity instrument holders	-	80,000	(2)	-	-	-	-	-	-	(2)	-	79,998	7,000	86,998
Capital reduction by other equity instrument holders	-	(19,687)	(1,136)	-	-	-	-	-	-	(1,136)	-	(20,823)	-	(20,823)
Dividends to non - controlling shareholders	-	-	-	-	-	-	-	-	-	-	-	-	(1,017)	(1,017)
Other comprehensive income transferred to retained earnings	-	-	-	-	-	(1,220)	-	-	-	(1,220)	1,220	-	-	-
Others	-	-	(3,119)	-	-	-	-	-	-	(3,119)	-	(3,119)	3,219	100
<b>Balance as at 31 December 2025</b>	<b>356,407</b>	<b>384,657</b>	<b>143,977</b>	<b>501,177</b>	<b>660,896</b>	<b>51,245</b>	<b>(14,295)</b>	<b>(3,442)</b>	<b>(16,515)</b>	<b>1,323,043</b>	<b>2,180,152</b>	<b>4,244,259</b>	<b>27,765</b>	<b>4,272,024</b>

(i) Are interim dividends on ordinary shares of RMB50,396 million for 2025 and year-end dividends on ordinary shares of RMB58,664 million for 2024.

(ii) Includes the appropriation to surplus reserve made by overseas branches and subsidiaries in the amounts of RMB144 million and RMB1,293 million, respectively.

(iii) Includes the appropriation to general reserve made by subsidiaries in the amounts of RMB1,494 million.