# Uniting Efforts to Enhance Quality and Efficiency
# Unwaveringly Advance High-Quality Development

## 2025 Annual Results Announcement

China Construction Bank

March 2026 | Beijing, Hong Kong

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# Achieved Effective Quality Improvement

**Operating income**
Up 1.69% YoY

**Profit before provisions**
Up 1.70% YoY

**Net profit**
Up 1.04% YoY

**Net profit attributable to equity shareholders of the Bank**
Up 0.99% YoY

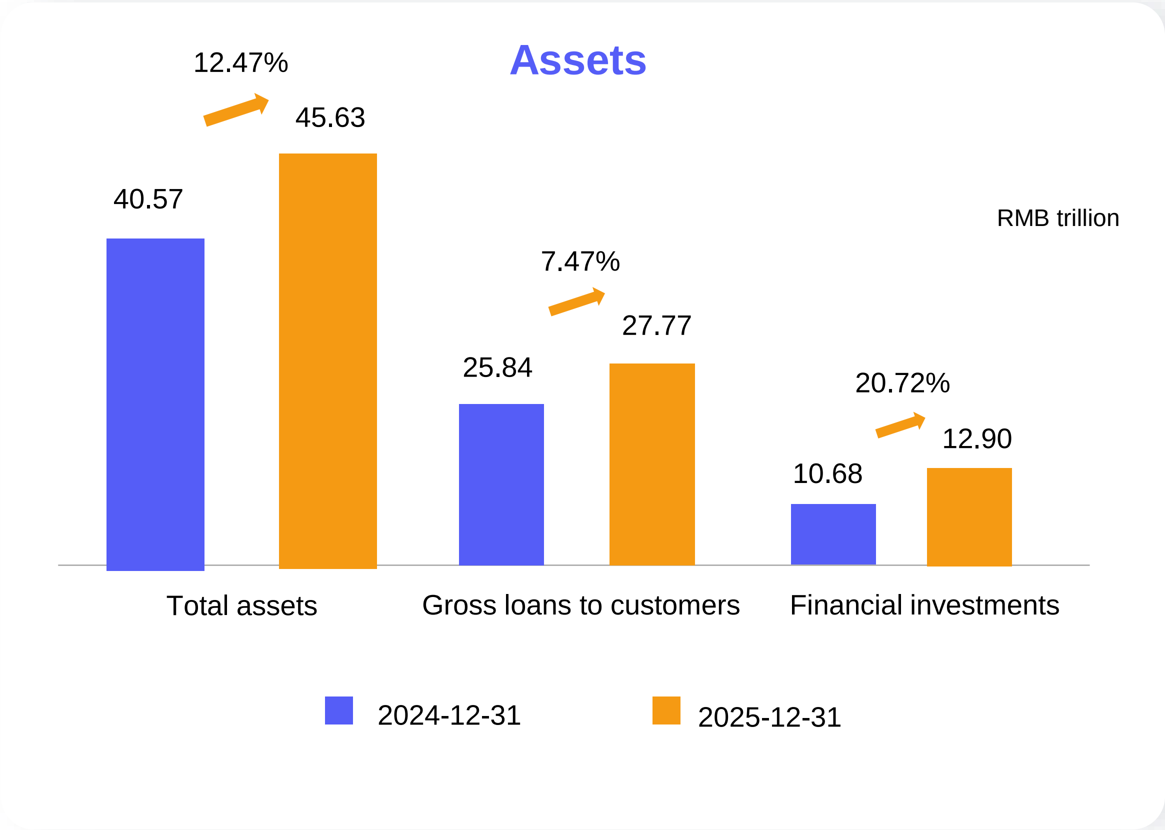
| ROA | ROE | NIM | Capital adequacy ratio | Cost-to-income ratio | Non-interest net income ratio |
|---|---|---|---|---|---|
| 0.79% | 10.04% | 1.34% | 19.69% | 29.44% | 22.69% |

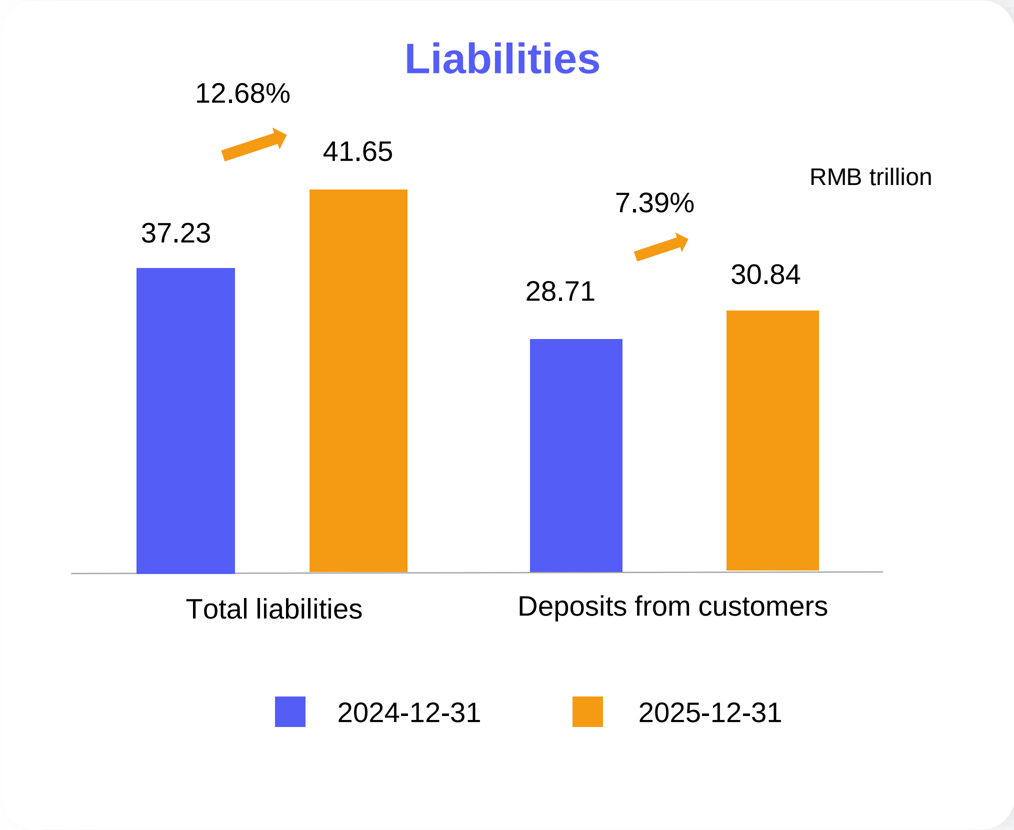
| NPL ratio | Provision coverage ratio |
|---|---|
| 1.31% | 233.15% |

Loans to key sectors such as the “Five Priorities“ in finance, and manufacturing grew faster than the overall loan average

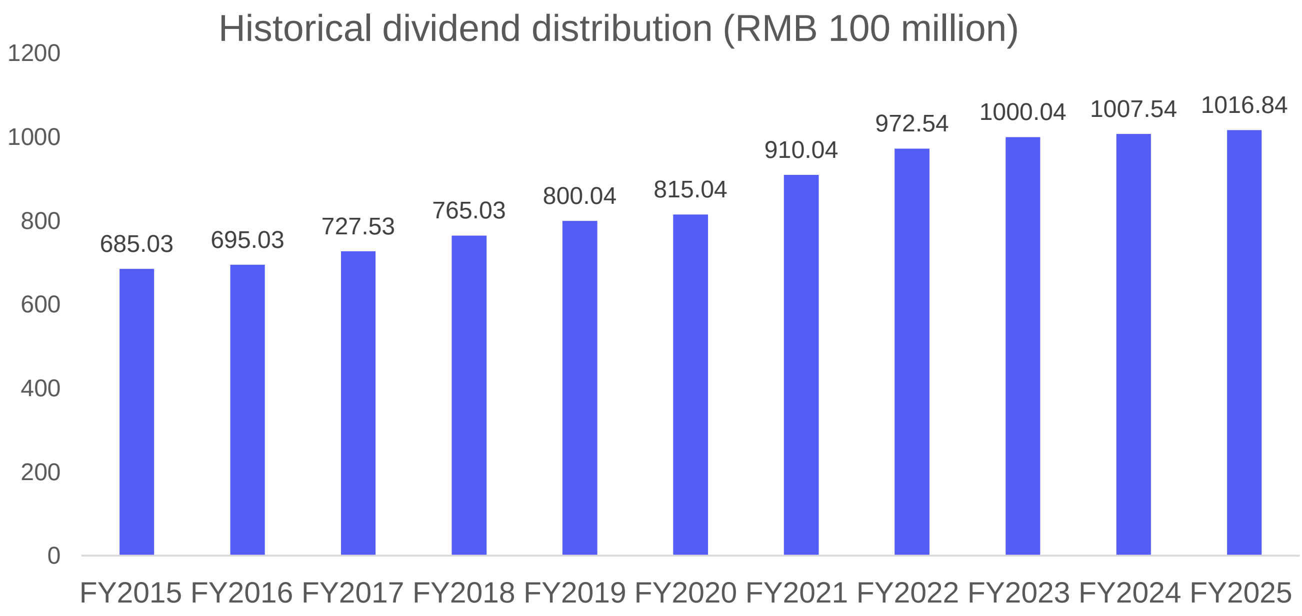
中国建设银行 China Construction Bank

# Achieved Reasonable Quantitative Growth



# Robust Cash Payouts to Shareholders




**Interim dividend for 1H 2025**

**RMB 1.858 per 10 shares**

**Final dividend for FY 2025**

**RMB 2.029 per 10 shares**

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# Focused on Core Responsibilities and Primary Business to Empower the Real Economy with High-quality Financial Services

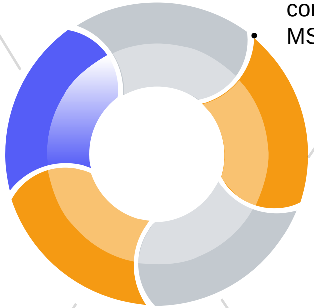
## Advancing the "Five Priorities" with scale and quality

### Green Finance

- Green loan balance reached RMB 6 trillion, up 20.54%
- Comprehensive businesses such as green bonds, leasing, investment and funds continued to develop robustly
- MSCI ESG rating maintained at AAA

### Technology Finance

- Loans to technology related industries amounted to RMB 5.25 trillion
- Underwriting of sci-tech innovation bonds amounted to RMB 72 billion
- Established a total of 28 AIC Equity Pilot Business Funds for sci-tech innovation



### Inclusive Finance

- Inclusive finance loan customers reached 3.69 million
- Inclusive finance loan balance reached RMB 3.83 trillion
- Agricultural-related loan balance reached RMB 3.71 trillion

### Digital Finance

- Mobile Banking and CCB Lifestyle APP users reached 546 million
- Developed the "Home Living" and "Auto Living" service platforms
- Loans to core industries of the digital economy amount to RMB 891.926 billion, up 18.70%

### Pension Finance

- Actively expanded application scenarios for social security cards
- Achieved solid growth in enterprise annuity and personal pension businesses
- Pillar 2 AUM of CCB Pension Management grew 15.36%

## Multi-channel expansion of credit resources delivered significant results in facilitating the smooth functioning of domestic and international dual circulation

**Actively supported efforts to boost consumption, stabilize the market, and expand investment**

- Personal consumption loans grew 29.41%
- Loan balance to the private economy reached RMB 6.72 trillion, up 12.17%

**Supported balanced regional development**

- In major regions such as Beijing-Tianjin-Hebei, Yangtze River Delta, Greater Bay Area, and Chengdu-Chongqing, the share of non-discount corporate loans increased
- Loan and deposit growth in county-level areas outpaced the bank-wide average

**Continued to strengthen financial services for key areas such as "Two Key Tasks" and "Two Renewals“**

- Loan balance to the manufacturing sector reached RMB 3.52 trillion
- Digital supply chain financing provided RMB 1.32 trillion in cumulative support over the year

**Continuously enhance service capabilities for opening-up**

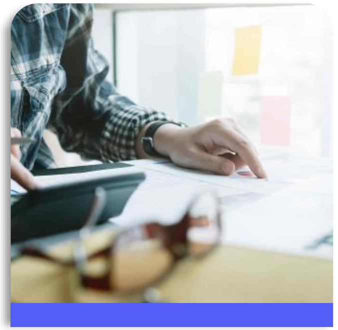
- Leveraged a full suite of products, including cross-border project financing and cross-border M&A loans
- Achieved a loan balance of RMB 55.387 billion to Belt and Road partner countries and region

# Upheld People-Centric Finance and Enhanced Group-wide Integrated Services

**Accelerated the transition from a product-driven approach to a client-centric mindset**

### Advanced commercial banking and investment banking integration

- Underwriting volume of non-financial corporate bonds increased by 85.85%
- M&A loan balance increased by 24.01%
- New equity investment scale was 23.01% higher over the period



### Advanced corporate and retail banking integration

- Deepened the ecosystem-based operation of payroll disbursement and social security card services
- Continued to upgrade and promote the “Xinxiaotong” payroll service platform
- Advanced the development of the “Social Security Card Ecosystem”

### Advanced domestic and foreign currency operations integration

- International business loan balance for the year reached RMB 1.45 trillion
- Cross-border RMB settlement volume amounted to RMB 6.50 trillion

### Advanced Group-wide integration

- Overseas institutions recorded net profit of RMB 12.038 billion, up 31.74% YoY
- Integrated operation subsidiaries recorded net profit of RMB 9.450 billion, up 7.13% YoY

### Explored "ecosystems + industrial and supply chains + industrial and business clusters" service model

- Focused on "ecosystems", “industrial supply chains", "industrial and business clusters"
- Developed 12 enterprise-level models across "ecosystems + industrial and supply chains + industrial and business clusters", supported by integrated financial services throughout the customer journey

| Corporate customers | Personal customers | Number of wealth management clients<br>Number of private banking clients | CTS customers | Assets under custody |
|---|---|---|---|---|
| **12.73 million** | **785 million** | **Achieved double-digit growth** | **Exceeded 100 million** | **RMB 27.40 trillion** |

# Adopted a Systematic Approach and Strengthened Risk and Compliance Management to Safeguard Development Baselines

### Solid foundation for comprehensive risk management

- Improved the "Three Lines of Defence" risk governance framework
- Optimised the integrated financing management systems and processes
- Enhanced the comprehensive risk panorama
- Strengthened penetrative risk management across overseas institutions and subsidiaries

### Maintained proactive and effective asset quality management

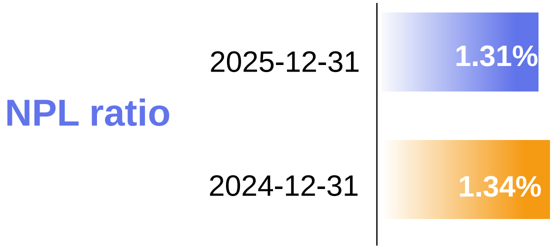
- Mitigated risks in key areas in a prudent and orderly manner
- Optimised risk-related processes across business access, risk review, monitoring and early-warning mechanisms
- Enhanced dynamic reviews and differentiated credit policy arrangements
- Promoted centralised operations for inclusive finance and retail lending

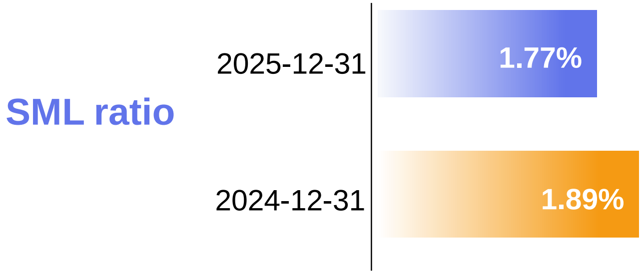
### Accelerated the upgrading of intelligent risk control systems

- Launched the Group-wide integrated off-site inspection platform and developed the real-time monitoring system
- Further embedded financial AI foundation models in core processes, including credit approval and intelligent compliance
- Strengthened the identification and management of emerging risks, including model risks, data risks, fraud risks, and new-product risks

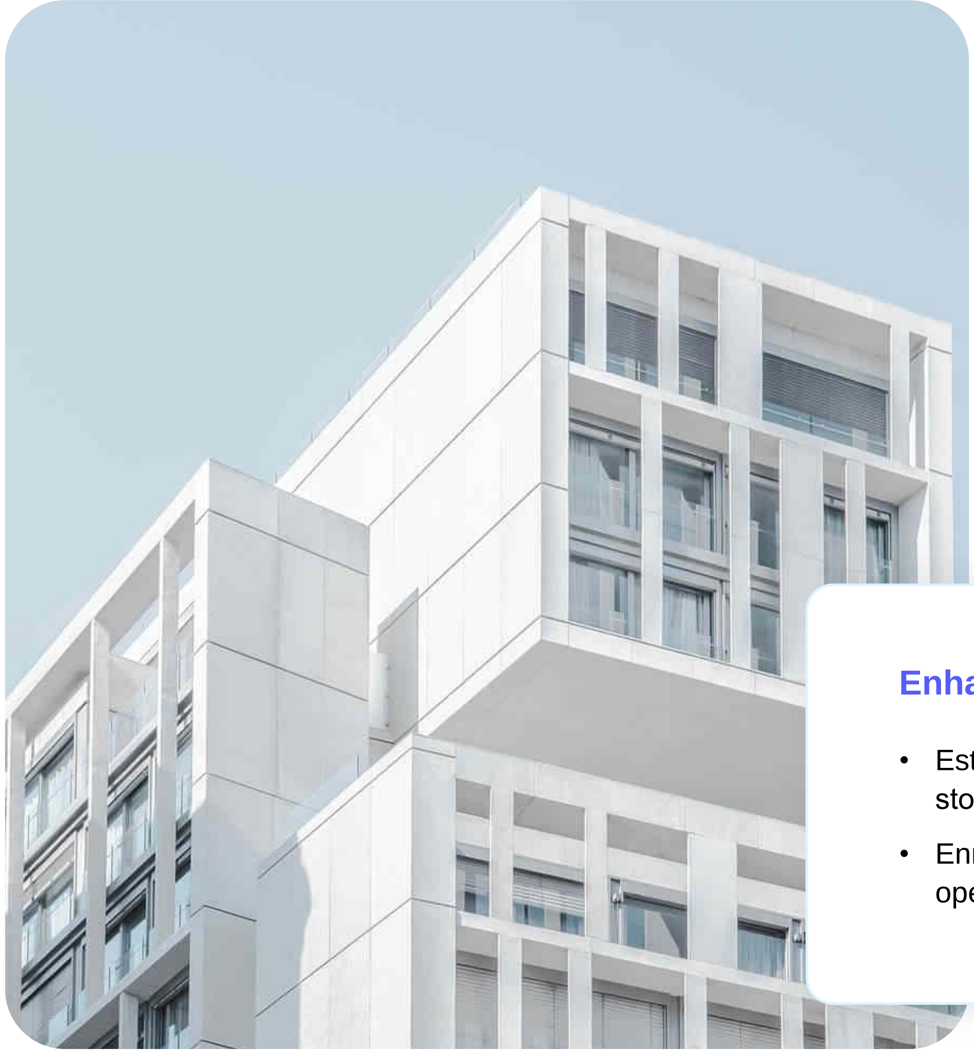
### Continued to strengthen internal control and compliance management

- Strengthened employee conduct management, case prevention and control, and anti-money laundering measures
- Further enhanced the consumer rights protection framework



# Strengthened Development Foundations and Continued Upgrade Operational and Management Systems



## Promoted integrated development of operation, data and technology

- Transformation from a centralised core business system to a distributed model has been completed
- CCB's cloud computing scale increased by 12.10% YoY
- Large-scale modeling technology has been applied across 398 application scenarios within the Group

## Enhanced enterprise-level large-scale operation systems

- Established an omnichannel optimisation mechanism to provide customers with "one-stop“ "one-click" services
- Enriched online processing scenarios and enhanced the automation capabilities of centralised operations

# Operational Achievements Recognised by the Society

**The Banker (UK)**

Ranked 2nd in the "Top 1000 World Banks"

**The Asian Banker (Singapore)**

Best Large-Scale Retail Bank in China

Best SME Bank in China

**Forbes (US)**

Ranked 7th in Forbes Global 2000 list

**Fortune (US)**

Ranked 31st in Fortune "Global 500"

**MSCI (US)**

ESG rating "AAA"

**Global Finance (US)**

Best Bank in China

Best Sub-Custodian Bank in China

Best investment bank in China

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# Advance Transformation and Upgrading in Step with the 15th Five-Year Plan

**Consolidate and expand traditional strengths and tap into the potential for high-quality development**

**Business layout** | **Financing method** | **Customer structure** | **Room for development** | **Service model**

# Committed to Serving National Strategies

### Advance the development of the "Five Priorities" of finance

Continuously improve the professionalism, comprehensiveness scope and integration of technology finance services

### Enhance support for expansion of domestic demand

Optimise the full-chain comprehensive consumer financial services solution, covering credit, payments, merchant services and value-added offerings

### Seize opportunities to further expand effective investment

Fully expanded financing services for infrastructure projects across land, sea, air, digital, roads, networks, bridges, and waterways

### Strengthen supporting services for key projects

Focus on investment areas such as ultra-long-term special government bonds, local government special bonds and new policy-based financial instruments

### Support the new phase of high-level opening-up

Fully support the development of the Hainan Free Trade Port and offshore renminbi market

### Promote integrated urban-rural development and regional coordination

Enhance county-level financial services based on local conditions

# Committed to Advancing High-Quality Development

### Customer operation

Maintain a strong focus on enhancing service capabilities

### Asset business

Maintain a balance among "scale, pricing and risk"

### Liability business

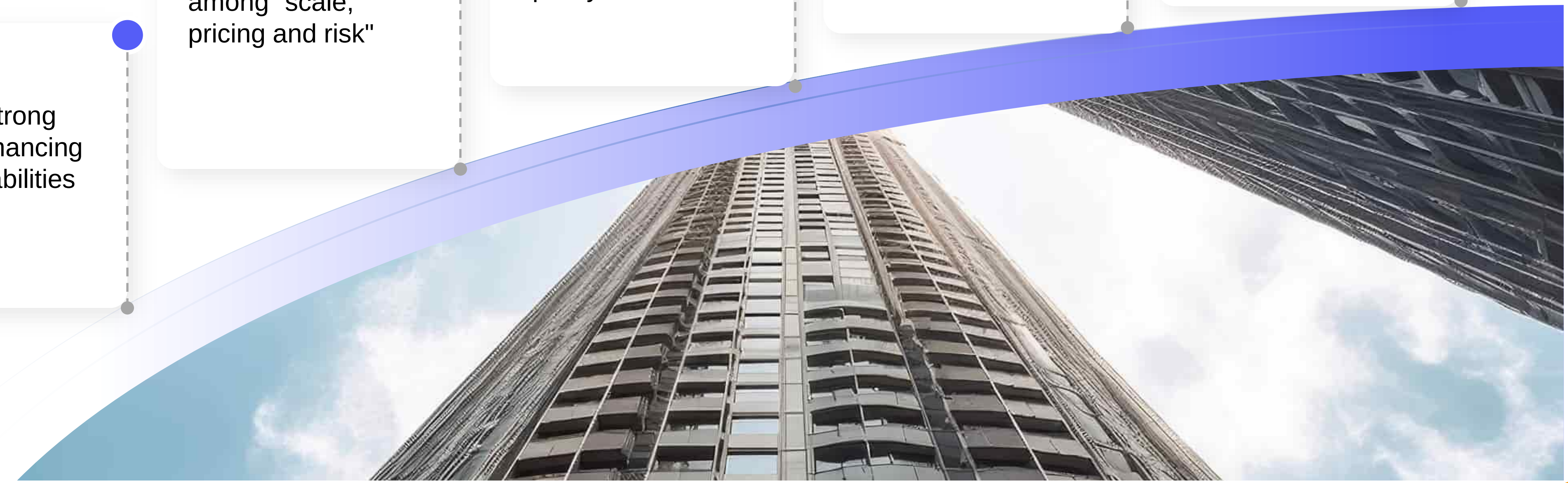
Maintain dynamic alignment across "scale, pricing and quality"

### Intermediary business

Maintain category-specific policies across “Intelligence, technology, equity and debt financing"

### Cost management

Maintain alignment between cost reduction and efficiency enhancement



# Committed to Upgrading the Integrated Service Model

Commercial and investment banking integration

Corporate and retail banking integration

Domestic and foreign currency integration

Group-wide Integration

**Cross-institution** → **Cross-sector** → **Cross-market**

- Upgrade and refine the service model across "ecosystems, industrial and supply chains, and industrial and business clusters"
- Deliver personalised services tailored to individual customer needs
- Deepen integration under the "Binary Stars" model

# Committed to Safeguarding the Bottom Line of Risk Control

**Continuously advance the development of a comprehensive, proactive, intelligent and agile risk control system**

- Improve the working mechanism of the "three lines of defense”
- Further strengthen joint risk management between the bank and subsidiaries, and enhanced look-through management of overseas institutions

**Prudently advance risk prevention and resolution in key areas**

- Further promote the intensive operation of inclusive finance and retail loan businesses

**Strengthen forward-looking risk assessment and resolution capabilities**

- Enhance new risk control measures and enterprise-wide anti-fraud capabilities

**Continue to deepen the consumer protection system**

- Promote the deep integration of consumer protection across the entire business process