For immediate release

**Accelerated the Transformation Process and Achieved a Solid Performance**

***China Construction Bank Announces Operating Results***

***for the Third Quarter of 2015***

**Beijing/Hong Kong, 29 October 2015** China Construction Bank Corporation (Hong Kong stock code: 939, Shanghai stock code: 601939; “CCB” or the “Bank”) announced its operating results for the third quarter of 2015 on 29 October (note: unless otherwise stated, the data herein has been calculated in accordance with International Financial Reporting Standards on a consolidated basis in RMB). As at 30 September 2015, total assets amounted to RMB 18.32 trillion, an increase of RMB 1.58 trillion, up 9.42% from the end of last year.

Since the beginning of 2015, the Bank has been accelerating its strategic transformation and has achieved a solid performance in key indicators. As at 30 September 2015, net profit increased by 0.73% year-on-year to RMB 192.08 billion. The annualised return on average assets and annualised return on average equity were 1.46% and 19.45% respectively.

As at 30 September 2015, gross loans and advances to customers grew by 9.34% to RMB 10.36 trillion, an increase of RMB 885.12 billion over the end of last year. Deposits from customers rose by 7.20% to RMB 13.83 trillion, an increase of RMB 928.56 billion over the end of last year.

While maintaining a robust growth in loans and deposits, the Bank’s fee-based business has been growing steadily. As of the end of September, commission income has increased by RMB 88.69 billion, up 5.83% compared to the same period last year. Traditionally advantageous businesses, such as housing reform finance, developed steadily and other services, such as credit card, wealth management, agency fund sales and bancassurance expanded at a relatively fast pace.

Since the beginning of 2015, CCB has proactively responded to the evolving macro-economic environment and advanced the transition and innovation of risk management. In addition, the Bank has intensified credit risk control, promoted professional credit granting and implemented assessment transformation by establishing centralised loan-granting centres in the tier-one branches. The Bank also continued to conduct risk early-warning and inspection to improve forward-looking risk management ability. Moreover, the Bank facilitated credit structural adjustment, broadened risk resolving channels and expedited the disposal of non-performing loans (NPL) to ensure stable credit asset quality. As at 30 September 2015, the Bank’s NPLs were RMB 149.97 billion, while the NPL ratio and the ratio of allowances to NPLs stood at 1.45% and 178.99% respectively.

According to the Bank’s quarterly report, as at 30 September 2015, based on the *Administrative Measures for the Capital of Commercial Banks (Trial)* and considering the regulations at the time, the Bank’s capital adequacy ratio was 14.97%, tier one capital adequacy ratio was 12.73%, and common equity tier one ratio was 12.73%. All ratios met the regulatory requirements. In line with the *Administrative Measures for the Leverage Ratio of Commercial Banks (Revision)* issued by the China Banking Regulatory Commission in January 2015, as at 30 September 2015, the Bank’s leverage ratio was 6.95%. Captital adequacy ratio and leverage ratio met the regulatory requirement.

The year 2015 marks the 10th anniversary of the Bank’s public listing in Hong Kong. The Bank regards it as a new beginning and will follow a transformation strategy of “integration, multi-function, intensiveness, innovative banking and smart banking”. CCB will continue to fully leverage modern technology, especially the “internet +” model to push forward the operation and management pattern of “substantial assets and big liabilities”. The Bank also intends to speed up the transformation of traditional businesses and enhance the extension and innovation of emerging businesses. Meanwhile, the Bank plans to strengthen its international and overseas businesses and reinforce the competitiveness of its subsidiaries. Generally, a domestically and globally leading New Generation Core System and an integrated risk control and management system that covers all the Group’s businesses and procedures will lay a solid foundation for the transitional, sustained and steady development of the CCB Group.