



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

## 2025 Annual Results Announcement

China Construction Bank  
March 2026 | Beijing, Hong Kong





# Disclaimer

The information contained herein contains certain forward-looking statements relating to the plans, beliefs, strategies and growth prospects of China Construction Bank Corporation ("CCB" or the "Bank"). These statements are based on different assumptions and are subject to various risks and uncertainties. Given such assumptions, risks and uncertainties, the future facts, events, and conditions described herein may not necessarily occur and actual results may be materially different or even contrary to those anticipated or implied by the forward-looking statements. CCB and its affiliates, consultants or representatives are under no obligation to update the forward-looking statements herein as appropriate to the future.

The information herein has not been independently verified. No representations, warranties or commitments, express or implied, are made or relied upon regarding the accuracy, reliability, correctness, fairness or completeness of this document and its contents. It is for investors' reference only. Investors should not rely on this document and the relevant information in this document to make investment decisions. This document is not intended to provide (and you should not rely on it) a complete and comprehensive analysis of CCB's financial, business and development prospects. The Bank or any of its directors, senior management, employees, agents, shareholders, subsidiaries, branches, advisers or representatives shall not be liable for the contents of this document or any loss or damage caused by the contents of this document or in connection with it (whether due to negligence or otherwise).

# Contents



**Financial Performance**



**High-Quality Development**



**Future Outlook**



# 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**

0.79%

**ROE**

10.04%

**NIM**

1.34%

**Capital adequacy ratio**

19.69%

**Cost-to-income ratio**

29.44%

**Non-interest net income ratio**

22.69%

**NPL ratio**

1.31%

**Provision coverage ratio**

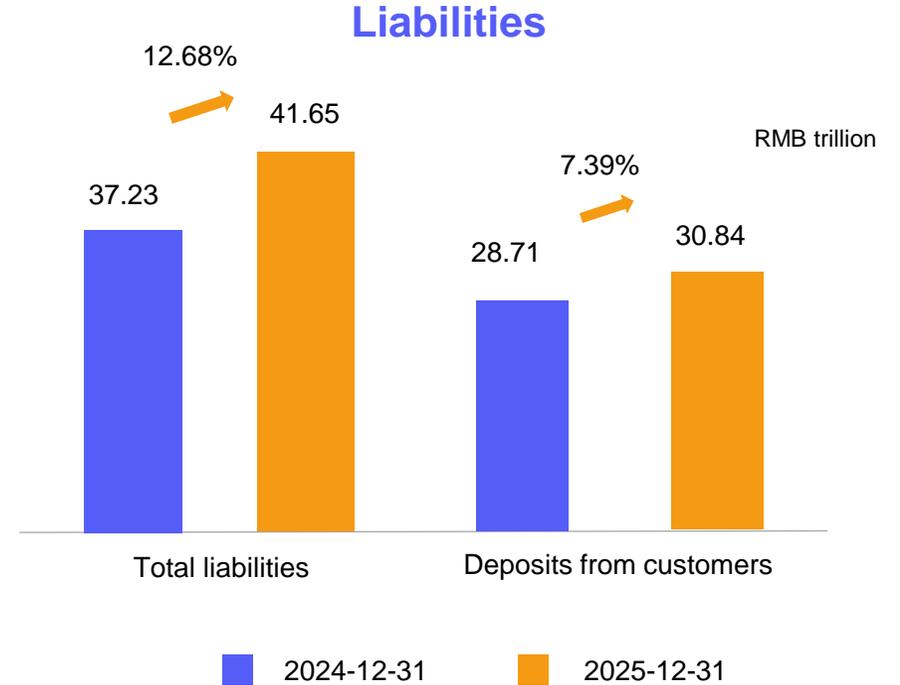
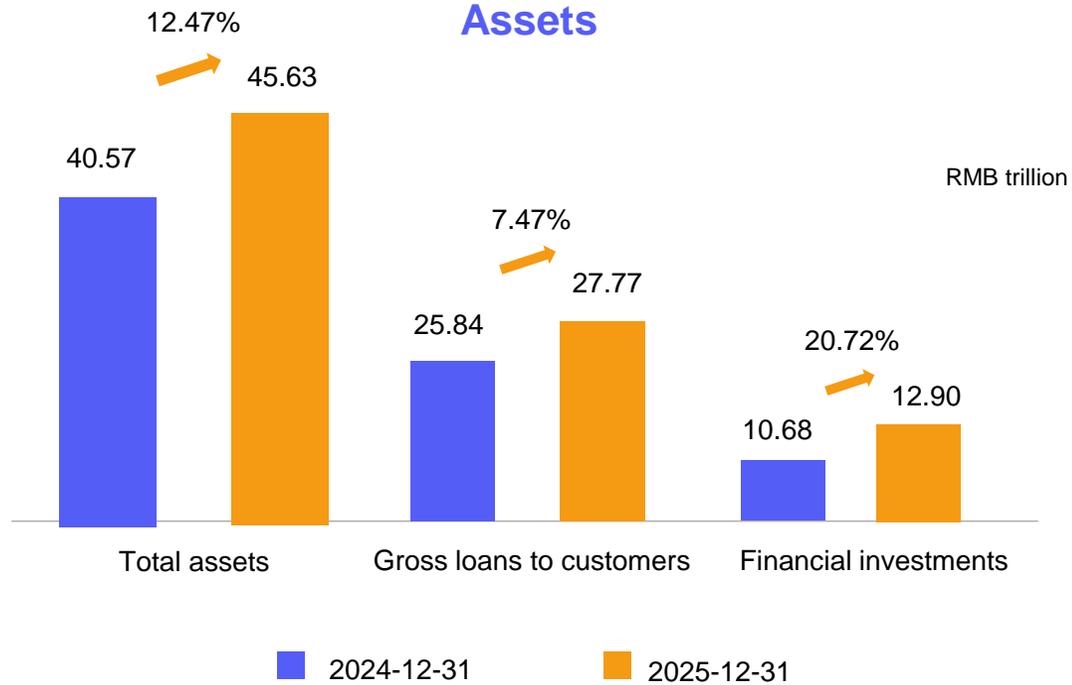
233.15%



Loans to key sectors such as the "Five Priorities", manufacturing and infrastructure grew faster than the overall loan average

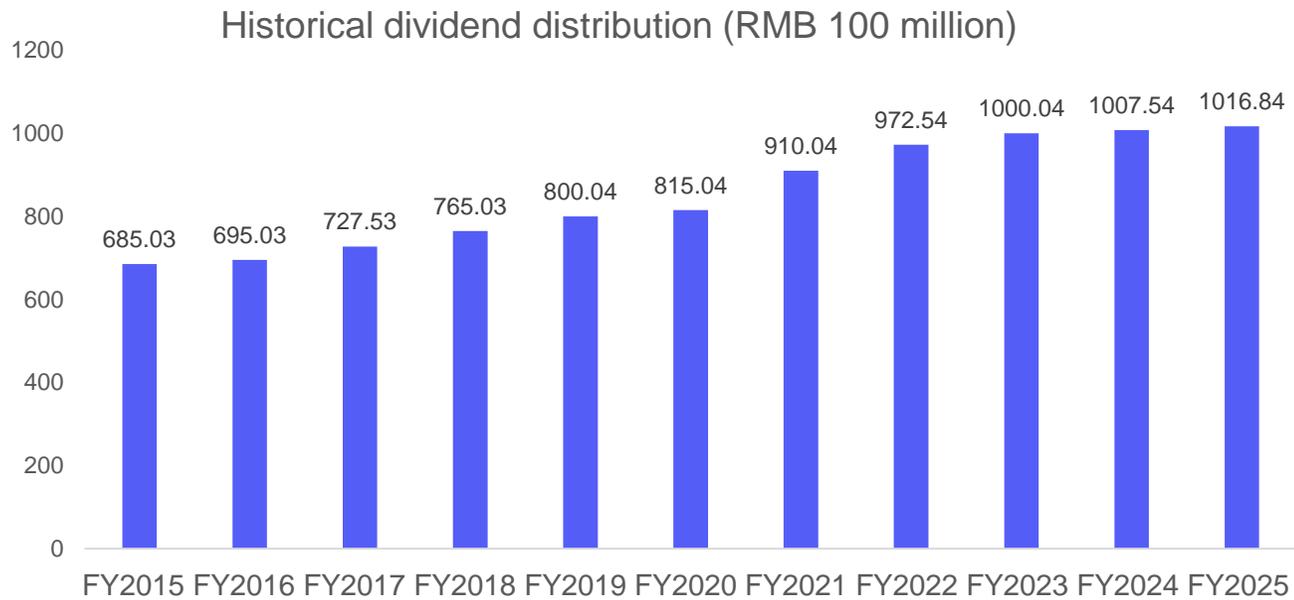


# Achieved Reasonable Quantitative Growth





# 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**

# Contents



**Financial Performance**



**High-Quality Development**



**Future Outlook**

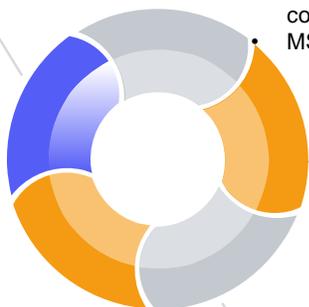


# Focused on Core Responsibilities and Primary Business to Empower the Real Economy with High-quality Financial Services

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

### 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



### 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

### 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

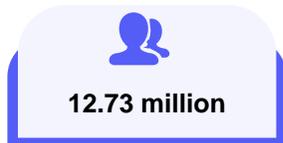
- Overseas institutions recorded net profit of RMB 12.038 billion, up 31.74% YoY
- Integrated operation subsidiaries recorded net profit of RMB 9.450 billion, up 7.13% YoY



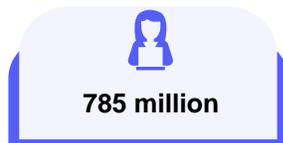
## Explored "ecosystems + industrial and supply chains + industrial and business clusters" service model

- 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



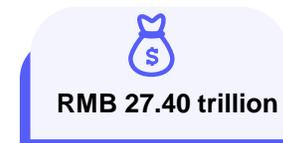
### Number of wealth management clients Number of private banking clients

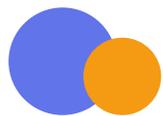


### CTS customers



### Assets under custody





# 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

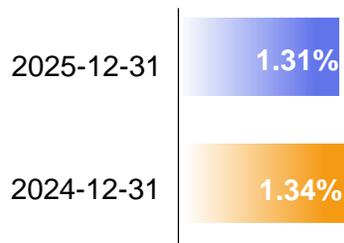
## Accelerated the upgrading of intelligent risk control systems

- 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

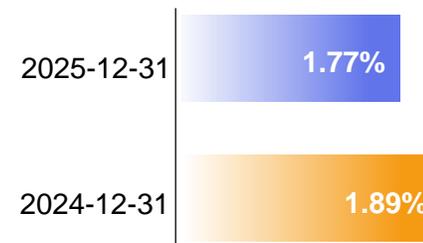
## Continued to strengthen internal control and compliance management

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

### NPL ratio



### SML ratio





# 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



**TOP 1000**  
WORLD BANKS 2020

World Ranking: 2  
Country Ranking: 2

**The Banker (UK)**  
Ranked 2nd in the "Top 1000 World Banks"



亚洲银行家  
**THE ASIAN BANKER**

**The Asian Banker (Singapore)**  
Best Large-Scale Retail Bank in China  
Best SME Bank in China



**GLOBAL 2000**  
全球企业2000强

**Forbes (US)**  
Ranked 7th in Forbes Global 2000 list



**FORTUNE GLOBAL 500**  
2024  
世界500强

**Fortune (US)**  
Ranked 31st in Fortune "Global 500"



**MSCI ESG RATINGS** **AAA**

**MSCI (US)**  
ESG rating "AAA"



**BEST INVESTMENT BANK AWARD 2023**  
**GLOBAL FINANCE**

**Global Finance (US)**  
Best Bank in China  
Best Sub-Custodian Bank in China  
Best investment bank in China



# Contents



**Financial Performance**



**High-Quality Development**



**Future Outlook**



# 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



## 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



## 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



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

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



## Seize opportunities to further expand effective investment

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



## Promote integrated urban-rural development and regional coordination

Enhance county-level financial services based on local conditions



# Committed to Advancing High-Quality Development





# 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

