

DEFINITIONS AND CONVENTIONS

In this prospectus, unless the context otherwise requires, the following terms shall have the meanings set out below.

“CBRC”	China Banking Regulatory Commission
“CSRC”	China Securities Regulatory Commission
“China” and “PRC”	The People’s Republic of China, excluding, for purposes of this prospectus, the Hong Kong Special Administrative Region of the PRC, or Hong Kong, the Macau Special Administrative Region of the PRC, or Macau, and Taiwan
“Cinda”	China Cinda Asset Management Company
“Hong Kong Listing Rules”	The Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited
“Huijin”	China SAFE Investments Limited, previously known as Central Huijin Investment Co., Ltd.
“IAS”	International Accounting Standards and their interpretations
“IFRS”	International Financial Reporting Standards promulgated by the International Accounting Standards Board (“IASB”), including IAS
“Jianyin”	China Jianyin Investment Limited, and, as applicable, its subsidiaries
“MOF”	Ministry of Finance of the PRC
“NDRC”	National Development and Reform Commission of the PRC
“PBOC”	People’s Bank of China
“PRC GAAP”	The accounting rules and regulations in the PRC, currently consisting of the Accounting Standards for Business Enterprises and the Accounting Regulations for Financial Enterprises (2001)
“SAFE”	State Administration of Foreign Exchange of the PRC
“Shanghai Baosteel”	Shanghai Baosteel Group Corporation
“State Grid”	State Grid Corporation of China
“Yangtze Power”	China Yangtze Power Co., Limited

In this prospectus, the “Company,” “we,” “us,” “our,” “our bank” and “our company” refer to either or both of China Construction Bank Corporation and our predecessor, China Construction Bank, as applicable.

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In this prospectus (other than in the financial statements included in the Accountants' Report in Appendix I to this prospectus), we use the term "shareholders' equity" to refer to either or both of owners' equity prior to our establishment as a joint-stock commercial bank on September 17, 2004 and our shareholders' equity since that date, as the case may be, unless otherwise specified.

In this prospectus, the terms "non-performing loans" and "impaired loans" are used synonymously to refer to the loans identified as "impaired loans and advances" in Note 17(c) to the consolidated financial statements included in the Accountants' Report in Appendix I to this prospectus. Under the five-category loan classification system we have adopted pursuant to CBRC guidelines, our non-performing loans are classified as substandard, doubtful or loss, as applicable. See "Assets and Liabilities — Assets — Asset Quality of Our Loan Portfolio — Distribution of Loans by Loan Classification."

In this prospectus, we define the geographical regions of China to which we refer for purposes of describing our branch outlet network and presenting certain results of operations and financial condition as follows:

Geographical region	Tier-1 branches	
"Yangtze River Delta"	<ul style="list-style-type: none"> • Shanghai Municipality • Zhejiang Province • City of Suzhou 	<ul style="list-style-type: none"> • Jiangsu Province • City of Ningbo
"Pearl River Delta"	<ul style="list-style-type: none"> • Guangdong Province • Fujian Province 	<ul style="list-style-type: none"> • City of Shenzhen • City of Xiamen
"Bohai Rim"	<ul style="list-style-type: none"> • Beijing Municipality • Hebei Province • City of Qingdao 	<ul style="list-style-type: none"> • Tianjin Municipality • Shandong Province
"Central"	<ul style="list-style-type: none"> • Shanxi Province • Hubei Province • Jiangxi Province • Guangxi Autonomous Region • Three Gorges area 	<ul style="list-style-type: none"> • Henan Province • Anhui Province • Hainan Province • Hunan Province
"Western"	<ul style="list-style-type: none"> • Sichuan Province • Yunnan Province • Shaanxi Province • Gansu Province • Ningxia Autonomous Region • Tibet Autonomous Region 	<ul style="list-style-type: none"> • Chongqing Municipality • Guizhou Province • Inner Mongolia Autonomous Region • Qinghai Province • Xinjiang Autonomous Region
"Northeastern"	<ul style="list-style-type: none"> • Heilongjiang Province • Liaoning Province 	<ul style="list-style-type: none"> • Jilin Province • City of Dalian

For an explanation of the term, "tier-1 branches," see "Business — Our Principal Business Activities."

References to the "Latest Practicable Date" mean October 7, 2005, which is the latest practicable date for the purposes of ascertaining certain information for inclusion in this prospectus.

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Solely for your convenience, this prospectus contains translations of certain Renminbi amounts into Hong Kong dollars, Renminbi amounts into U.S. dollars, and Hong Kong dollars into U.S. dollars at specified rates. You should not construe these translations as representations that the Renminbi amounts could actually be converted into any Hong Kong dollar or U.S. dollar amounts (as the case may be) at the rates indicated or at all. Unless we indicate otherwise, the translations of Renminbi into Hong Kong dollars, of Renminbi into U.S. dollars and of Hong Kong dollars into U.S. dollars have been made at the rates of RMB 1.0412 to HK\$1.00, the exchange rate set by the PBOC for foreign exchange transactions prevailing on September 1, 2005, and RMB 8.0949 to US\$1.00 and HK\$7.7693 to US\$1.00, the noon buying rates in New York City for cable transfers as certified for customs purposes by the Federal Reserve Bank of New York on September 1, 2005, respectively. Further information on exchange rates is set forth in Appendix VI — “Taxation and Foreign Exchange.”

Any discrepancies in any table between the total shown and the sum of the amounts listed are due to rounding.