

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



中国建设银行

China Construction Bank

中國建設銀行股份有限公司

China Construction Bank Corporation

(A joint stock company incorporated in the People's Republic of China with limited liability)

(Stock Code: 939)

**Announcement on Approval
for the Opening of CCB Consumer Finance Co., Ltd.**

China Construction Bank Corporation (“**CCB**” or the “**Bank**”) has recently received the *Approval from the China Banking and Insurance Regulatory Commission Beijing Office on the Opening of CCB Consumer Finance Co., Ltd.* (Jing Yin Bao Jian Fu [2023] No. 329) (the “**Opening Approval**”), pursuant to which CCB Consumer Finance Co., Ltd. (“**CCB Consumer Finance Company**”), a holding subsidiary of the Bank, has been approved for opening.

According to the Opening Approval, the registered capital of CCB Consumer Finance Company is RMB7.2 billion, which was established by the Bank, Beijing State-owned Assets Management Co., Ltd. and Wangfujing Group Co., Ltd., of which the Bank’s shareholding ratio is 83.33%. CCB Consumer Finance Company is approved to operate the Renminbi businesses as follows: (i) granting personal consumption loans; (ii) accepting deposits of the shareholders’ domestic subsidiaries and domestic shareholders; (iii) borrowing from domestic financial institutions; (iv) issuing financial bonds upon approval; (v) domestic interbank lending; (vi) consulting and agency services related to consumer finance; (vii) selling insurance products related to consumer loans as an agent; (viii) fixed-income securities investment business.

For the next step, the Bank will implement the relevant procedures in strict compliance with the relevant requirements of laws and regulations, and promote the opening and operation of CCB Consumer Finance Company as soon as possible.

Please refer to the *Announcement on Approval for the Establishment of a Consumer Finance Company* published by the Bank on 27 September 2022 on the HKEXnews website of Hong Kong Exchanges and Clearing Limited at www.hkexnews.hk for other matters related to the establishment of CCB Consumer Finance Company.

Announcement of the captioned matter is hereby given.

By order of the Board of Directors
China Construction Bank Corporation
Zhang Jinliang
Vice Chairman, Executive Director and President

31 May 2023

As at the date of this announcement, the executive directors of the Bank are Mr. Tian Guoli and Mr. Zhang Jinliang; the non-executive directors of the Bank are Mr. Xu Jiandong, Mr. Tian Bo, Mr. Xia Yang, Ms. Shao Min, Ms. Liu Fang and Ms. Li Lu; and the independent non-executive directors of the Bank are Sir Malcolm Christopher McCarthy, Mr. Kenneth Patrick Chung, Mr. Graeme Wheeler, Mr. Michel Madelain, Mr. William Coen and Mr. Leung Kam Chung, Antony.