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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: 00939

FIRST QUARTER REPORT OF 2026

The board of directors (the “Board”) of China Construction Bank Corporation (the “Bank”) hereby announces the unaudited consolidated results of the Bank and its subsidiaries (collectively the “Group”) for the period ended 31 March 2026, prepared under IFRS Accounting Standards. This announcement is made in accordance with Part XIVA of the *Securities and Futures Ordinance* (Chapter 571 of the Laws of Hong Kong) and Rule 13.09 of the *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited*.

IMPORTANT NOTICE:

- The Board, directors and senior management of the Bank warrant that the information in this quarterly report is truthful, accurate and complete and there are no false records, misleading statements or material omissions, and assume legal liability for such contents severally and jointly.
- Mr. Zhang Jinliang, chairman and executive director of the Bank, Mr. Zhang Yi, vice chairman, executive director and president of the Bank, and Mr. Yin Pengfei, person in charge of finance & accounting department, hereby warrant the truthfulness, accuracy and completeness of the financial information in this quarterly report.
- The first quarter financial statements have not been audited.

1 MAJOR FINANCIAL INFORMATION

1.1 MAJOR ACCOUNTING DATA AND FINANCIAL INDICATORS

The financial information set forth in this quarterly report is prepared on a consolidated basis under IFRS Accounting Standards and expressed in RMB unless otherwise stated.

(In millions of RMB unless otherwise stated)	Three months ended 31 March 2026	Three months ended 31 March 2025	Change (%)
Operating income	206,415	185,990	10.98
Profit before tax	99,197	93,579	6.00
Net profit	86,821	83,742	3.68
Net profit attributable to equity shareholders of the Bank	86,291	83,351	3.53
Net cash from operating activities	594,433	721,067	(17.56)
Basic and diluted earnings per share (in RMB Yuan)	0.33	0.33	-
Annualised return on average equity (%)	9.85	10.42	down 0.57 percentage points
	As at 31 March 2026	As at 31 December 2025	Change (%)
Total assets	47,133,062	45,631,818	3.29
Total equity attributable to equity shareholders of the Bank	3,747,307	3,663,411	2.29

1.2 CHANGES IN MAJOR ACCOUNTING DATA AND FINANCIAL INDICATORS AND THE CAUSES THEREOF

None of the major accounting data and financial indicators above changed by over 30%.

2 PARTICULARS OF SHAREHOLDERS

2.1 NUMBER OF ORDINARY SHAREHOLDERS AND PARTICULARS OF SHAREHOLDING

As at 31 March 2026, the Bank had 296,183 ordinary shareholders, including 261,009 A-share holders and 35,174 H-share holders. Particulars of shareholding (excluding shares on loan through refinancing) of top ten ordinary shareholders of the Bank are as follows:

Name of ordinary shareholder	Nature of shareholder	Number of shares held	Shareholding percentage (%)	Number of shares held subject to selling restrictions
Central Huijin Investment Ltd.	State	142,590,494,651 (H-shares)	54.51	-
		267,392,944 (A-shares)	0.10	-
HKSCC Nominees Limited ¹	Overseas legal person	85,942,471,569 (H-shares)	32.85	-
Ministry of Finance of the People's Republic of China ²	State	11,589,403,973 (A-shares)	4.43	11,589,403,973 (A-shares)
China Great Wall Asset Management Co. Ltd.	State-owned legal person	7,865,000,000 (H-shares)	3.01	-
China Securities Finance Corporation Limited	State-owned legal person	2,189,259,672 (A-shares)	0.84	-
State Grid Corporation of China ³	State-owned legal person	1,611,413,730 (H-shares)	0.62	-
Reca Investment Limited	Overseas legal person	856,000,000 (H-shares)	0.33	-
Hong Kong Securities Clearing Company Ltd. ⁴	Overseas legal person	686,327,000 (A-shares)	0.26	-
China Yangtze Power Co., Limited	State-owned legal person	648,993,000 (H-shares)	0.25	-
Central Huijin Asset Management Ltd.	State-owned legal person	496,639,800 (A-shares)	0.19	-

1. The number of shares held by HKSCC Nominees Limited at the end of the period represents the total number of H-shares of the Bank it held as a nominee on behalf of all institutional and individual investors registered with it as at 31 March 2026. As at 31 March 2026, State Grid Corporation of China, China Yangtze Power Co., Limited and China Baowu Steel Group Corporation Limited held 1,611,413,730 H-shares, 648,993,000 H-shares and 335,000,000 H-shares of the Bank respectively, and China Great Wall Asset Management Co. Ltd. actually held 7,865,000,000 H-shares of the Bank, all of which were held under the name of HKSCC Nominees Limited. Save the aforesaid H-shares of the Bank, 85,942,471,569 H-shares of the Bank were held under the name of HKSCC Nominees Limited, which included the H-shares of the Bank held by Ping An Asset Management Co., Ltd. as an investment manager on behalf of several customers, as well as those held by Ping An Insurance (Group) Company of China, Ltd. through its controlled enterprises.

2. The Bank attracted strategic investment from the Ministry of Finance of the People's Republic of China through issuance of A-shares to specific target. After the introduction of this strategic investment, the number of the Bank's ordinary shares increased from 250,010,977,486 to 261,600,381,459. As at 31 March 2026, the Ministry of Finance of the People's Republic of China held 11,589,403,973 A-shares of the Bank. The lock-up period is five years from the date of equity acquisition as at 24 June 2025.

3. As at 31 March 2026, the holdings of H-shares of the Bank by State Grid Corporation of China through its subsidiaries were as follows: State Grid International Development Co., Ltd. held 296,131,000 shares, and State Grid International Development Limited held 1,315,282,730 shares.

4. The number of shares held by Hong Kong Securities Clearing Company Ltd. at the end of the period represents the total number of A-shares of the Bank (shares of northbound trading) it held as a nominee designated by and on behalf of Hong Kong and overseas investors as at 31 March 2026.
5. Central Huijin Investment Ltd. holds 100% equity interest in Central Huijin Asset Management Ltd., 66.70% equity interest in China Securities Finance Corporation Limited, and 94.34% equity interest in China Great Wall Asset Management Co. Ltd. HKSCC Nominees Limited is a wholly-owned subsidiary of Hong Kong Securities Clearing Company Ltd. Apart from the aforesaid equity interest relationships, the Bank is not aware of any connected relation or concerted action among the aforesaid shareholders. Central Huijin Investment Ltd. exercises the contributor's rights and obligations in key state-owned financial institutions on behalf of the State, and it does not engage in any other commercial business activities, nor does it interfere with daily operations of the key state-owned financial institutions of which it is the controlling shareholder.
6. As at 31 March 2026, none of the top ten shareholders were involved in margin trading, short selling or refinancing of funds or securities, except that the status of HKSCC Nominees Limited was unknown.
7. None of the aforesaid shares were pledged, marked or frozen except that the status of the shares held under the name of HKSCC Nominees Limited was unknown.

Particulars of shareholding (excluding shares on loan through refinancing) of top ten ordinary shareholders not subject to selling restrictions of the Bank are as follows:

Name of ordinary shareholder	Number of shares held not subject to selling restrictions	Type and number of shares	
		Type of shares	Number of shares
Central Huijin Investment Ltd.	142,857,887,595	H-shares	142,590,494,651
		A-shares	267,392,944
HKSCC Nominees Limited	85,942,471,569	H-shares	85,942,471,569
China Great Wall Asset Management Co. Ltd.	7,865,000,000	H-shares	7,865,000,000
China Securities Finance Corporation Limited	2,189,259,672	A-shares	2,189,259,672
State Grid Corporation of China	1,611,413,730	H-shares	1,611,413,730
Reca Investment Limited	856,000,000	H-shares	856,000,000
Hong Kong Securities Clearing Company Ltd	686,327,000	A-shares	686,327,000
China Yangtze Power Co., Limited	648,993,000	H-shares	648,993,000
Central Huijin Asset Management Ltd.	496,639,800	A-shares	496,639,800
China Baowu Steel Group Corporation Limited	335,000,000	H-shares	335,000,000

1. Central Huijin Investment Ltd. holds 100% equity interest in Central Huijin Asset Management Ltd., 66.70% equity interest in China Securities Finance Corporation Limited, and 94.34% equity interest in China Great Wall Asset Management Co. Ltd. HKSCC Nominees Limited is a wholly-owned subsidiary of Hong Kong Securities Clearing Company Ltd. Apart from the aforesaid equity interest relationships, the Bank is not aware of any connected relation or concerted action among the aforesaid shareholders. Central Huijin Investment Ltd. exercises the contributor's rights and obligations in key state-owned financial institutions on behalf of the State, and it does not engage in any other commercial business activities, nor does it interfere with daily operations of the key state-owned financial institutions of which it is the controlling shareholder.
2. As at 31 March 2026, none of the top ten shareholders not subject to selling restrictions of the Bank were involved in margin trading, short selling or refinancing of funds or securities, except that the status of HKSCC Nominees Limited was unknown.

2.2 NUMBER OF PREFERENCE SHAREHOLDERS AND PARTICULARS OF SHAREHOLDING

As at 31 March 2026, the Bank had 26 preference shareholders, all of whom were domestic preference shareholders, and there was no restoration of voting rights. Particulars of shareholding of top ten preference shareholders of the Bank are as follows:

Name of preference shareholder	Nature of shareholder	Number of shares held	Shareholding percentage (%)
China Fund Management Co., Ltd.	Others	84,494,878	14.08
Jiangsu International Trust Corporation Limited	Others	59,137,000	9.86
Everbright Securities Asset Management Co., Ltd.	Others	58,100,000	9.68
Hwabao Trust Co., Ltd.	Others	57,720,000	9.62
China Life Insurance Company Limited	Others	50,000,000	8.33
China Mobile Communications Group Co., Ltd.	State-owned legal person	50,000,000	8.33
Ping An Life Insurance Company of China, Ltd.	Others	49,660,000	8.28
Chongqing International Trust Inc.	Others	27,203,000	4.53
Postal Savings Bank of China Co., Ltd.	Others	25,000,000	4.17
China Credit Trust Co., Ltd.	Others	23,800,000	3.97

1. None of the aforesaid preference shares were subject to selling restrictions, pledged, marked or frozen.

2. The Bank is not aware of any connected relation or concerted action among the aforesaid preference shareholders, or between the aforesaid preference shareholders and the top ten ordinary shareholders.

3 OTHER IMPORTANT INFORMATION

3.1 BRIEF ANALYSIS OF OPERATING RESULTS

In the first quarter of 2026, the global economic growth was sluggish, plagued by intensifying geopolitical tensions and frequent trade disputes, and economic performance of major economies continued to diverge with uncertainties in inflation outlook and monetary policy adjustments. China's economy maintained overall stability with gradual progress, making new achievements in its high-quality development, and the momentum of steady economic progress was further consolidated and strengthened. Meanwhile, China's economy still faced challenges such as deepening impact from changes in external environment, and insufficient effective domestic demand. Upholding the overarching principle of pursuing progress while ensuring stability, the Group proactively seized market opportunities at the beginning of the "15th Five-Year Plan", and further strengthened the three capabilities of serving national construction, preventing financial risks and participating in international competition. It effectively supported key areas of the real economy, and continuously refined the sustainable business model for the "Five Priorities" in finance. The Group also continued to deepen its integrated comprehensive services so as to advance the intensive high-quality development. As a result, the Group maintained robust, coordinated, and orderly operations, and the operating results met expectations.

The following are the data as at the end of the reporting period, unless otherwise stated.

Technology finance

Fully promoting comprehensive financial services encompassing equity, loan, bond, insurance and leasing.

- The Bank refined its technology loan product system, optimising and promoting featured products such as Technology R&D Loan, Technology Transfer Loan, Technology Easy Loan, Shanxindai and Shankedai. It established a direct operation and direct access customer service system for technology finance, and effectively satisfied the financing needs of sci-tech innovation entities at different development stages. Loans to sci-tech enterprises amounted to RMB6.00 trillion, an increase of RMB750,889 million or 14.31% over the end of 2025, serving over 350 thousand enterprises.
- The Bank underwrote 55 series of sci-tech innovation bonds for 43 issuers, with an underwriting volume of RMB36,992 million, a year-on-year increase of 496.45%.
- The Bank actively advanced the pilot equity investment business by financial asset investment companies (AICs), and established 38 pilot AIC equity investment funds cumulatively.

Green finance

Supporting green transformation of economic and social development.

- The Bank's green loans amounted to RMB6.60 trillion, up 10.13% over the beginning of 2026.
- With the average external ESG rating of issuers within its portfolio consistently above market average, the Bank invested more than RMB270 billion of its bond portfolio in green sectors.
- The Bank participated in underwriting 22 series of green and sustainability bonds onshore and offshore, with an issuance amount equivalent to RMB53,220 million.

Inclusive finance

Continuously satisfying the diversified financial needs of inclusive finance customers.

- The Bank's inclusive loans granted to small and micro businesses reached RMB4.09 trillion, an increase of RMB256,061 million over the end of 2025; the number of loan borrowers reached 3.82 million, an increase of 135.0 thousand over the end of 2025.
- Certified enterprise users of "CCB Huidongni" platform reached a total of 16.13 million, an increase of 385.1 thousand over the end of 2025, leading to 3.27 million newly-opened corporate settlement accounts, 1.55 million agency tax payment contracted customers, and 599.3 thousand payroll disbursement contracted customers cumulatively.
- The Bank's agriculture-related loans amounted to RMB3.96 trillion, an increase of RMB250,800 million over the end of 2025. The balance of "Yunong Loan" amounted to RMB386,890 million, an increase of RMB43,461 million over the end of 2025. The "Yunongtong" platform served more than 76.87 million rural customers on a cumulative basis, and the online platform users of "Yunongtong" app and WeChat ecosystem exceeded 32 million.

Pension finance

Promoting the development of the pension finance service system.

- The Bank focused on annuity business and increased the supply of enterprise pension products such as the "Elderly Care" series of enterprise annuities and supplementary medical insurance. The enterprise annuity funds under management of the Group¹ reached RMB1.05 trillion, up 1.77% from the end of 2025.
- The Bank pressed ahead with expansion of social security card and personal pension businesses, and diversified the "Jianzao" series of personal pension wealth management product offerings. Social security cards issued and personal pension account contributions grew steadily.
- The Bank addressed the financing needs of elderly care industry customers. It optimised elderly care service loan products, and proactively explored the expansion of "Aging Well" series of diversified investment and financing services for the elderly care industry.
- The Bank promoted the construction of elderly care ecosystem. It built an "Aging Well lifestyle" elderly care system by combining financial products and non-financial services, and enriched elderly consumption

Digital finance

scenarios. It leveraged edges of its featured outlets of pension finance and integrated into the home and community-based elderly-care ecosystem.

Continuously advancing digital transformation and integration of the digital and real economies.

- The Bank advanced AI adoption in a systematic way. It launched an open access Agent platform within the bank, and deeply promoted AI application in over 400 scenarios in customer service, marketing, operations, risk control and other fields. The Bank actively promoted the personal AI assistant, an AI tool for retail account managers, so as to improve customer service efficiency continuously.
- The Bank continued to advance the integration of the “binary stars” platforms to raise both the number and quality of users. The number of mobile banking and “CCB Lifestyle” users totalled 551 million, with 245 million monthly active users, and users with financial transactions reached 132 million. The number of e-CNY consumption transactions reached 668 million, amounting to RMB115,474 million on a cumulative basis.
- The Bank promoted high-quality development of core industries of the digital economy. Loans to core industries of the digital economy amounted to RMB1.03 trillion, an increase of RMB139,762 million or 15.67% over the end of 2025.

1. Including enterprise annuity funds entrusted to and investment assets managed by CCB Pension Management Co., Ltd., and enterprise annuity funds under custody of the Bank.

3.1.1 Analysis of Statement of Financial Position

As at 31 March 2026, the Group's total assets stood at RMB47.13 trillion, an increase of RMB1.50 trillion or 3.29% over the end of 2025. Gross loans and advances to customers stood at RMB28.95 trillion, an increase of RMB1.17 trillion or 4.22% over the end of 2025; financial investments totalled RMB13.72 trillion, an increase of RMB825,027 million or 6.40% over the end of 2025.

(In millions of RMB, except percentages)	31 March 2026	31 December 2025	Change (%)
Domestic loans and advances of the Bank	27,981,612	26,834,069	4.28
Corporate loans and advances	16,936,903	15,690,859	7.94
Personal loans and advances	9,132,307	9,050,497	0.90
Discounted bills	1,912,402	2,092,713	(8.62)
Overseas operations and subsidiaries	908,957	887,787	2.38
Accrued interest	55,584	50,971	9.05
Gross loans and advances to customers	28,946,153	27,772,827	4.22

In accordance with the five-category loan classification standard, non-performing loans were RMB377,223 million, an increase of RMB13,241 million over the end of 2025. Non-performing loan ratio was 1.31%, flat with the end of 2025. The ratio of allowances to non-performing loans was 234.02%, up 0.87 percentage points over the end of 2025. The ratio of allowances to total loans was 3.06%, flat with the end of 2025.

The Group's total liabilities were RMB43.36 trillion, an increase of RMB1.42 trillion or 3.38% over the end of 2025. Deposits from customers were RMB32.42 trillion, an increase of RMB1.58 trillion or 5.13% over the end of 2025.

(In millions of RMB, except percentages)	31 March 2026	31 December 2025	Change (%)
Domestic deposits from customers of the Bank	31,476,266	29,823,277	5.54
By product			
Time deposits	18,143,105	17,168,889	5.67
Demand deposits	13,333,161	12,654,388	5.36
By customer			
Corporate deposits	12,409,007	11,803,642	5.13
Personal deposits	19,067,259	18,019,635	5.81
Overseas operations and subsidiaries	558,947	557,321	0.29
Accrued interest	381,433	454,976	(16.16)
Total deposits from customers	32,416,646	30,835,574	5.13

Total equity was RMB3.77 trillion, an increase of RMB84,228 million or 2.29% over the end of 2025. Specifically, total equity attributable to equity shareholders of the Bank was RMB3.75 trillion, an increase of RMB83,896 million or 2.29% over the end of 2025.

As at 31 March 2026, in accordance with the *Rules on Capital Management of Commercial Banks*, the Group's total capital ratio, Tier 1 ratio and Common Equity Tier 1 ratio were 19.00%, 15.06% and 14.26%, respectively; the leverage ratio was 7.54%. The Group's liquidity coverage ratio for the first quarter of 2026 was 138.12%. All the indicators above met regulatory requirements. For details of capital and liquidity information, please refer to the *Capital Management Pillar III First Quarter Report 2026* published on the websites of Shanghai Stock Exchange (www.sse.com.cn), "HKEXnews" of Hong Kong Exchanges and Clearing Limited (www.hkexnews.hk), and the Bank (www.ccb.cn, www.ccb.com).

3.1.2 Analysis of Statement of Comprehensive Income

For the three months ended 31 March 2026, the Group recorded net profit of RMB86,821 million and net profit attributable to equity shareholders of the Bank of RMB86,291 million, up 3.68% and 3.53% respectively over the same period last year. Annualised return on average assets was 0.75%, and annualised return on average equity was 9.85%.

Net interest income was RMB153,468 million, up 8.13% over the same period last year. Net interest margin was 1.36%. Net non-interest income was RMB52,947 million, up 20.15% over the same period last year. Specifically, net fee and commission income was RMB39,978 million, up 6.72% over the same period last year.

Operating expenses were RMB45,809 million, up 3.46% over the same period last year. Cost-to-income ratio dropped to 21.27%, down 1.70 percentage points from the same period last year. Credit impairment losses were RMB61,660 million, up 28.04% over the same period last year.

3.2 CASH DIVIDEND DISTRIBUTION DURING THE REPORTING PERIOD

With approval of the second extraordinary shareholders' meeting of 2025, the Bank distributed an interim cash dividend of RMB1.858 per ten shares (including tax) for 2025, with cash dividends totalling approximately RMB48,605 million, to all ordinary shareholders whose names appeared on the register of members after the closing of the stock market on 10 December 2025. Specifically, the interim cash dividends for A-shares were distributed on 11 December 2025, and the interim cash dividends for H-shares were distributed on 26 January 2026.

The Board of the Bank proposed a final cash dividend of RMB2.029 per ten shares (including tax) for 2025, with cash dividends totalling approximately RMB53,079 million, to all ordinary shareholders, subject to deliberation and approval of the annual shareholders' meeting of 2025 in the first half of 2026. After taking into consideration the interim cash dividends, the cash dividend per ten shares (including tax) for 2025 will be RMB3.887, with cash dividends totalling approximately RMB101,684 million.

3.3 OTHER MAJOR ISSUES

For other major issues, please refer to the announcements published by the Bank on the websites of Shanghai Stock Exchange, "HKEXnews" of Hong Kong Exchanges and Clearing Limited, and the Bank.

4 QUARTERLY FINANCIAL STATEMENTS

FINANCIAL STATEMENTS PREPARED IN ACCORDANCE WITH IFRS ACCOUNTING STANDARDS

China Construction Bank Corporation
Consolidated statement of comprehensive income
For the three months ended 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	Three months ended 31 March	
	2026 (Unaudited)	2025 (Unaudited)
Interest income	287,952	288,255
Interest expense	(134,484)	(146,332)
Net interest income	<u>153,468</u>	<u>141,923</u>
Fee and commission income	43,152	40,700
Fee and commission expense	(3,174)	(3,240)
Net fee and commission income	<u>39,978</u>	<u>37,460</u>
Net trading gain	1,955	575
Dividend income	221	413
Net gain/(loss) arising from investment securities	4,856	(593)
Net gain on derecognition of financial assets measured at amortised cost	283	1,155
Other operating income, net:		
- Other operating income	10,489	9,422
- Other operating expense	(4,835)	(4,365)
Other operating income, net	<u>5,654</u>	<u>5,057</u>
Operating income	<u>206,415</u>	<u>185,990</u>
Operating expenses	<u>(45,809)</u>	<u>(44,278)</u>
	<u>160,606</u>	<u>141,712</u>
Credit impairment losses	(61,660)	(48,156)
Other impairment losses	(1)	19
Share of profits of associates and joint ventures	252	4
Profit before tax	<u>99,197</u>	<u>93,579</u>
Income tax expense	(12,376)	(9,837)
Net profit	<u><u>86,821</u></u>	<u><u>83,742</u></u>

China Construction Bank Corporation
Consolidated statement of comprehensive income (continued)
For the three months ended 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	Three months ended 31 March	
	2026	2025
	(Unaudited)	(Unaudited)
Other comprehensive income:		
(1) Other comprehensive income that will not be reclassified to profit or loss		
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	(1,625)	61
Others	4	-
Subtotal	(1,621)	61
(2) Other comprehensive income that may be reclassified subsequently to profit or loss		
Fair value changes of debt instruments measured at fair value through other comprehensive income	4,211	(18,086)
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	(783)	200
Reclassification adjustments included in profit or loss due to disposals	(90)	(392)
Net gain/(loss) on cash flow hedges	289	(10)
Exchange difference on translating foreign operations	(4,993)	(547)
Others	385	2,483
Subtotal	(981)	(16,352)
Other comprehensive income for the period, net of tax	(2,602)	(16,291)

China Construction Bank Corporation
Consolidated statement of comprehensive income (continued)
For the three months ended 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	Three months ended 31 March	
	2026	2025
	(Unaudited)	(Unaudited)
Total comprehensive income for the period	84,219	67,451
Net profit attributable to:		
Equity shareholders of the Bank	86,291	83,351
Non-controlling interests	530	391
	86,821	83,742
Total comprehensive income attributable to:		
Equity shareholders of the Bank	83,896	66,809
Non-controlling interests	323	642
	84,219	67,451
Basic and diluted earnings per share (in RMB Yuan)	0.33	0.33

China Construction Bank Corporation
Consolidated statement of financial position
As at 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	31 March 2026 <u>(Unaudited)</u>	31 December 2025 <u>(Audited)</u>
Assets:		
Cash and deposits with central banks	2,733,287	3,054,199
Deposits with banks and non-bank financial institutions	275,525	190,622
Precious metals	211,210	190,225
Placements with banks and non-bank financial institutions	866,149	819,823
Positive fair value of derivatives	67,417	49,300
Financial assets held under resale agreements	447,423	856,818
Loans and advances to customers	28,064,829	26,926,790
Financial investments		
Financial assets measured at fair value through profit or loss	903,573	874,994
Financial assets measured at amortised cost	8,111,659	7,739,652
Financial assets measured at fair value through other comprehensive income	4,707,147	4,282,706
Long-term equity investments	27,555	27,781
Fixed assets	164,101	165,235
Construction in progress	3,254	6,002
Land use rights	11,390	11,548
Intangible assets	5,451	5,611
Goodwill	2,376	2,416
Deferred tax assets	141,722	139,747
Other assets	388,994	288,349
Total assets	<u>47,133,062</u>	<u>45,631,818</u>

China Construction Bank Corporation
Consolidated statement of financial position (continued)
As at 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	31 March 2026 <u>(Unaudited)</u>	31 December 2025 <u>(Audited)</u>
Liabilities:		
Borrowings from central banks	1,564,321	1,096,307
Deposits from banks and non-bank financial institutions	3,929,761	4,287,217
Placements from banks and non-bank financial institutions	525,472	499,957
Financial liabilities measured at fair value through profit or loss	310,787	324,230
Negative fair value of derivatives	72,353	89,804
Financial assets sold under repurchase agreements	1,483,586	1,490,932
Deposits from customers	32,416,646	30,835,574
Accrued staff costs	64,644	70,004
Taxes payable	38,367	30,896
Provisions	23,200	25,806
Debt securities issued	2,364,912	2,593,524
Deferred tax liabilities	2,166	2,576
Other liabilities	<u>566,542</u>	<u>598,914</u>
Total liabilities	<u><u>43,362,757</u></u>	<u><u>41,945,741</u></u>

China Construction Bank Corporation
Consolidated statement of financial position (continued)
As at 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	31 March 2026 <u>(Unaudited)</u>	31 December 2025 <u>(Audited)</u>
Equity:		
Share capital	261,600	261,600
Other equity instruments		
Preference shares	59,977	59,977
Perpetual bonds	140,000	140,000
Capital reserve	229,113	229,113
Other comprehensive income	18,213	20,566
Surplus reserve	434,687	434,687
General reserve	587,169	587,051
Retained earnings	<u>2,016,548</u>	<u>1,930,417</u>
Total equity attributable to equity shareholders of the Bank	3,747,307	3,663,411
Non-controlling interests	<u>22,998</u>	<u>22,666</u>
Total equity	<u><u>3,770,305</u></u>	<u><u>3,686,077</u></u>
Total liabilities and equity	<u><u>47,133,062</u></u>	<u><u>45,631,818</u></u>

Approved and authorised for issue by the Board of Directors on 29 April 2026.

Zhang Jinliang <i>Chairman and executive director</i>	Zhang Yi <i>Vice chairman, executive director and president</i>	Yin Pengfei <i>Person in charge of finance & accounting department</i>
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China Construction Bank Corporation
Consolidated statement of cash flows
For the three months ended 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	Three months ended 31 March	
	2026 (Unaudited)	2025 (Unaudited)
Cash flows from operating activities:		
Profit before tax	99,197	93,579
<i>Adjustments for:</i>		
–Credit impairment losses	61,660	48,156
–Other impairment losses	1	(19)
–Depreciation and amortisation	6,870	7,148
–Interest income from impaired financial assets	(832)	(606)
–Revaluation (gain)/loss on financial instruments measured at fair value through profit or loss	(3,327)	2,716
–Share of profits of associates and joint ventures	(252)	(4)
–Dividend income	(221)	(413)
–Unrealised foreign exchange (gain)/loss	(4,582)	4,900
–Interest expense on bonds issued	7,048	7,633
–Interest income from investment securities and net income from disposal	(84,356)	(73,486)
–Net gain on disposal of fixed assets and other long-term assets	(360)	(28)
	80,846	89,576

China Construction Bank Corporation
Consolidated statement of cash flows (continued)
For the three months ended 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	Three months ended 31 March	
	2026	2025
	(Unaudited)	(Unaudited)
Cash flows from operating activities: (continued)		
<i>Changes in operating assets:</i>		
Net increase in deposits with central banks and with banks and non-bank financial institutions	(29,297)	(56,907)
Net decrease/(increase) in placements with banks and non-bank financial institutions	19,965	(33,030)
Net decrease/(increase) in financial assets held under resale agreements	409,112	(146,661)
Net increase in loans and advances to customers	(1,207,623)	(1,196,453)
Net increase in financial assets held for trading purposes	(12,894)	(56,818)
Net increase in other operating assets	(104,565)	(33,160)
	(925,302)	(1,523,029)
<i>Changes in operating liabilities:</i>		
Net increase/(decrease) in borrowings from central banks	465,978	(53,098)
Net increase in deposits from customers and from banks and non-bank financial institutions	1,299,797	1,673,098
Net increase in placements from banks and non-bank financial institutions	29,655	17,479
Net decrease in financial liabilities measured at fair value through profit or loss	(13,288)	(51,066)
Net (decrease)/increase in financial assets sold under repurchase agreements	(6,744)	279,955
Net (decrease)/increase in certificates of deposit issued	(212,074)	440,698
Income tax paid	(9,089)	(31,079)
Net decrease in other operating liabilities	(115,346)	(121,467)
	1,438,889	2,154,520
Net cash from operating activities	594,433	721,067

China Construction Bank Corporation
Consolidated statement of cash flows (continued)
For the three months ended 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	Three months ended 31 March	
	2026 (Unaudited)	2025 (Unaudited)
Cash flows from investing activities:		
Proceeds from sales and redemption of financial investments	730,757	644,163
Interest and dividends received	70,361	67,861
Proceeds from disposal of subsidiaries, associates and joint ventures	587	34
Proceeds from disposal of fixed assets and other long-term assets	1,976	290
Purchase of investment securities	(1,519,746)	(1,213,952)
Acquisition of subsidiaries, associates and joint ventures	(229)	(602)
Purchase of fixed assets and other long-term assets	(2,723)	(2,872)
Net cash used in investing activities	(719,017)	(505,078)
Cash flows from financing activities:		
Issue of bonds	-	41,500
Cash received from subsidiaries' capital injection by non-controlling interests holders	9	-
Dividends paid	(46,822)	(49,252)
Repayment of borrowings	(16,906)	(5,000)
Interest paid on bonds issued	(5,600)	(5,914)
Cash payment for other financing activities	(1,731)	(1,629)
Net cash used in financing activities	(71,050)	(20,295)

China Construction Bank Corporation
Consolidated statement of cash flows (continued)
For the three months ended 31 March 2026
(Expressed in millions of RMB, unless otherwise stated)

	Three months ended 31 March	
	2026 (Unaudited)	2025 (Unaudited)
Effect of exchange rate changes on cash and cash equivalents	(2,387)	(1,309)
Net (decrease)/increase in cash and cash equivalents	(198,021)	194,385
Cash and cash equivalents as at 1 January	1,061,844	569,448
Cash and cash equivalents as at 31 March	863,823	763,833
Cash flows from operating activities include:		
Interest received, excluding interest income from investment securities	202,676	213,417
Interest paid, excluding interest expense on bonds issued	(187,762)	(165,601)

5 RELEASE OF QUARTERLY REPORT

This report will be published on the “HKEXnews” website of Hong Kong Exchanges and Clearing Limited (www.hkexnews.hk) and the websites of the Bank (www.ccb.cn, www.ccb.com) at the same time. The quarterly report prepared under PRC GAAP will also be published on the websites of Shanghai Stock Exchange (www.sse.com.cn) and the Bank (www.ccb.cn, www.ccb.com) at the same time.

**The Board of Directors of
China Construction Bank Corporation**

29 April 2026

As at the date of this announcement, the executive directors of the Bank are Mr. Zhang Jinliang, Mr. Zhang Yi and Mr. Ji Zhihong; the non-executive directors of the Bank are Ms. Xin Xiaodai, Ms. Liu Fang, Ms. Li Lu, Ms. Li Li, Mr. Dou Hongquan and Mr. Shi Jian; and the independent non-executive directors of the Bank are Mr. William Coen, Mr. Leung Kam Chung, Antony, Lord Sassoon, Mr. Lin Zhijun and Mr. Zhang Weiguo.