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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

THIRD 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 30 September 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, head of finance & accounting department, hereby warrant the truthfulness, accuracy and completeness of the financial information in this quarterly report.
- The third 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 30 September 2026	Change over the same period last year (%)	Nine months ended 30 September 2026	Change over the same period last year (%)
Operating income	197,225	13.10	623,558	11.29
Profit before tax	126,237	17.82	324,217	11.96
Net profit	103,946	8.49	275,623	6.65
Net profit attributable to equity shareholders of the Bank	104,662	9.84	274,226	6.55
Net cash from operating activities	N/A	N/A	1,264,016	(30.45)
Basic and diluted earnings per share (in RMB)	0.38	8.57	1.03	3.00
Annualised return on average equity (%)	11.18	Up 0.36 percentage points	10.06	Down 0.26 percentage points
	30 September 2026		31 December 2025	Change (%)
Total assets	48,725,437		45,631,818	6.78
Total equity attributable to equity shareholders of the Bank	3,945,717		3,663,411	7.71

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

(In millions of RMB unless otherwise stated)	Nine months ended 30 September 2026	Nine months ended 30 September 2025	Change (%)	Major causes of the change
Net cash from operating activities	1,264,016	1,817,380	(30.45)	Mainly because the net increase in deposits from customers and from banks and non-bank financial institutions was much lower than that for the same period last year.

2 PARTICULARS OF SHAREHOLDERS

2.1 NUMBER OF ORDINARY SHAREHOLDERS AND PARTICULARS OF SHAREHOLDING

As at 30 September 2026, the Bank had 288,708 ordinary shareholders, including 254,428 A-share holders and 34,280 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	85,760,865,616 (H-shares)	32.78	-
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	8,068,536,000 (H-shares)	3.08	-
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	755,386,683 (A-shares)	0.29	-
China Yangtze Power Co., Limited	State-owned legal person	648,993,000 (H-shares)	0.25	-
China Life Insurance Company Limited - Traditional - Ordinary insurance product - 005L-CT001SH	Others	566,284,802 (A-shares)	0.22	-

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 30 September 2026. As at 30 September 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 8,068,536,000 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, 85,760,865,616 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 the issuance of A-shares to specific target. As at 30 September 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 on 24 June 2025.
3. As at 30 September 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.
5. Central Huijin Investment Ltd. holds 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 pursuant to laws, 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 30 September 2026, none of the top ten shareholders 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.
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	85,760,865,616	H-shares	85,760,865,616
China Great Wall Asset Management Co. Ltd.	8,068,536,000	H-shares	8,068,536,000
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	755,386,683	A-shares	755,386,683
China Yangtze Power Co., Limited	648,993,000	H-shares	648,993,000
China Life Insurance Company Limited - Traditional - Ordinary insurance product - 005L - CT001SH	566,284,802	A-shares	566,284,802
Central Huijin Asset Management Ltd.	496,639,800	A-shares	496,639,800

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 pursuant to laws, 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 30 September 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 30 September 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 shareholders of domestic preference shares (stock code: 360030, stock abbreviation: 建行優 1) 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 Company Limited	Others	23,800,000	3.97

1. None of the aforesaid preference shares were 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 three quarters of 2026, global economic growth momentum remained sluggish, with divergence in economic performance among major economies, and uncertainties in inflation outlook and monetary policy adjustments. China's economy maintained overall stability, moving towards innovation and upgrading, with relatively fast growth in production and supply, strong foreign trade growth, and new achievements in high-quality development. However, it still faces difficulties and challenges such as strong supply and weak demand. The Group firmly upheld and acted on sound operation, performance, and risk philosophies, closely aligned with national strategic guidance, and fulfilled its mission and responsibilities as a leading bank. It continuously enhanced the precision, accessibility, and suitability of its financial services, and promoted its own intensive high-quality development while serving the high-quality development of the economy and society.

Unless otherwise stated, the data below are as at the end of the reporting period.

Technology finance

Continuously strengthening sci-tech financial services and channelling financial resources into sci-tech innovation and new quality productive forces sectors

- The Group fully utilised comprehensive financial service instruments including equity, loans, bonds, insurance, and leasing, and systematically applied a full-chain, full-cycle approach to “investing early, investing in small enterprises, investing for the long term, and investing in hard tech”, so as to build a sustainable sci-tech innovation ecosystem. The growth rate of sci-tech loans exceeded its average loan growth rate, and the growth of loans to sci-tech enterprises maintained a leading position among peers.
- The Group launched innovative products and services such as the “Sci-Tech Innovation Loan” and constantly diversified its technology finance product offerings. It iteratively optimised its “Shanjian Technology” intelligent tool for sci-tech innovation, promoted the integrated application of various evaluation tools, and built a more comprehensive customer evaluation system for sci-tech innovation.
- The Group advanced the research on strategic emerging and future industries, enhanced specialised support capabilities, and continued to increase the supply of financing services for emerging and future industries.

Green finance

Further enhancing green finance and promoting green transformation of economic and social development

- The Bank's green loans amounted to RMB6.50 trillion, an increase of 8.54% over the beginning of 2026.
- The Group continued to consolidate the responsible investment system of its proprietary bond investment portfolios. The average external ESG rating of issuers within the investment portfolios continued to exceed market average.
- The Bank issued offshore green bonds of US\$1 billion and RMB3 billion.
- The Bank underwrote 59 series of non-financial green bonds with an underwriting volume of RMB26,152 million.

Inclusive finance

Continuously refining the inclusive finance service model and enhancing the quality and effectiveness of services for inclusive customers

- The Bank's inclusive loans granted to small and micro businesses amounted to RMB4.09 trillion, an increase of RMB261,123 million over the end of 2025. The number of loan borrowers increased by 67.4 thousand over the end of 2025 to 3.76 million.
- "CCB Huidongni" platform cumulatively attracted 16.72 million certified enterprise users, an increase of 976.7 thousand over the end of 2025, which led to opening of 3,407.8 thousand corporate settlement accounts, 1,635.0 thousand accounts signing up for agency tax payment service, and 681.1 thousand accounts signing up for payroll disbursement service on a cumulative basis.
- The Bank's agriculture-related loans totalled RMB3.86 trillion, an increase of RMB158,232 million over the end of 2025. The balance of agriculture-related inclusive loans was RMB876,086 million, an increase of RMB45,538 million over the end of 2025.

Pension finance

Leveraging CCB's distinctive advantages to optimise pension finance products and services and build a professional bank for pension finance

- The Group served the development of a multi-tiered and multi-pillar pension insurance system. It enhanced customer experience of applying for and using social security cards, actively promoted high-quality development of personal pension business, and cultivated customers' habit of making regular contributions. The annuity funds under management of the Group¹ reached nearly RMB2.7 trillion, with comprehensive value-added services provided around compensation and benefits, equity incentives, and supplementary medical insurance. The Group has also launched pension service trust business, covering scenarios such as public guardianship and voluntary guardianship.
- The Group provided further support for the development of the silver economy. It established a coordinated investment and financing mechanism for the pension industry, launched the "Elderly Care Leasing", a financial leasing service for the pension industry, and facilitated the

Digital finance

successful issuance of the market's first corporate asset-backed securities supporting the pension industry.

- The Group accelerated the development of the elderly-care ecosystem. It continued to optimise the “Aging Well Lifestyle” sections on CCB Lifestyle and mobile banking, and expanded the subsidy function for elderly consumption by leveraging the national elderly care service information platform. It strengthened the undertaking of policy-based pension funds and supported the nationwide promotion of long-term care insurance. It organised a “Jiayang'an” silver age initiative. Furthermore, the Group developed a “1314 Pension Finance AI Assistant” to enhance its digital and intelligent capabilities in terms of pension finance operations and management.

Empowering major business activities in terms of quality and efficiency with technologies and data

- The Group raised the quality and expanded the scope of AI application in various scenarios. Large model technology was deeply integrated into operations and management, empowering more than 900 scenarios across the group at scale. The personal AI assistant for account managers strongly supported customer engagement and efficiently linked the entire process of customer insight, product and benefit matching, and channel outreach. The “Digital Brain” supported precise searches in natural language and high-quality real-time joint data analysis, enhancing the Group's intelligent data service capabilities.
- The Group continued to improve the quality and efficiency of customer operations on online platforms. It deepened the integrated operations of mobile banking and CCB Lifestyle. Online personal users reached 598 million, including 564 million users of mobile banking and CCB Lifestyle, in which 191 million users conducted financial transactions via mobile banking during the first three quarters of 2026. E-CNY consumption transactions during the first three quarters of 2026 reached 123 million, with an amount of RMB10,591 million.

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

3.1.1 Analysis of Statement of Financial Position

As at 30 September 2026, the Group's total assets were RMB48.73 trillion, an increase of RMB3.09 trillion or 6.78% over the end of last year. Gross loans and advances to customers were RMB29.55 trillion, an increase of RMB1.78 trillion or 6.41% over the end of last year; financial investments were RMB14.75 trillion, an increase of RMB1.86 trillion or 14.38% over the end of last year.

(In millions of RMB, except percentages)	30 September 2026	31 December 2025	Change (%)
Corporate loans and advances	17,690,757	16,469,961	7.41
Personal loans and advances	9,131,981	9,159,182	(0.30)
Discounted bills	2,668,445	2,092,713	27.51
Accrued interest	62,893	50,971	23.39
Gross loans and advances to customers	29,554,076	27,772,827	6.41

Non-performing loans were RMB379,008 million in accordance with the five-category loan classification standard, an increase of RMB15,026 million over the end of last year. The non-performing loan ratio was 1.29%, down 0.02 percentage points from the end of last year. The ratio of allowances to non-performing loans was 233.21%, up 0.06 percentage points over the end of last year. The ratio of allowances to total loans was 3.00%, down 0.06 percentage points from the end of last year.

The Group's total liabilities were RMB44.76 trillion, an increase of RMB2.81 trillion or 6.70% over the end of last year. Deposits from customers were RMB31.91 trillion, an increase of RMB1.07 trillion or 3.47% over the end of last year.

(In millions of RMB, except percentages)	30 September 2026	31 December 2025	Change (%)
By product			
Time deposits	18,787,513	17,577,896	6.88
Demand deposits	12,757,552	12,802,702	(0.35)
By customer			
Corporate deposits	12,316,016	12,146,314	1.40
Personal deposits	19,229,049	18,234,284	5.46
Accrued interest	359,953	454,976	(20.89)
Total deposits from customers	31,905,018	30,835,574	3.47

Total equity was RMB3.97 trillion, an increase of RMB283,332 million or 7.69% over the end of last year. In this amount, total equity attributable to equity shareholders of the Bank was RMB3.95 trillion, an increase of RMB282,306 million or 7.71% over the end of last year.

As at 30 September 2026, the Group's total capital ratio, Tier 1 ratio and Common Equity Tier 1 ratio were 19.55%, 15.44% and 14.39% respectively, and the leverage ratio was 7.69%, in accordance with the *Rules on Capital Management of Commercial Banks*. The Group's liquidity coverage ratio for the third quarter of 2026 was 140.20%. All the indicators above were in compliance with regulatory requirements. For details of capital and liquidity information, please refer to the *Capital Management Pillar III Third 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 nine months ended 30 September 2026, the Group's net profit was RMB275,623 million, in which net profit attributable to equity shareholders of the Bank was RMB274,226 million, up 6.65% and 6.55% respectively over the same period last year. Annualised return on average assets was 0.78%, and annualised return on average equity was 10.06%.

Net interest income was RMB470,406 million, up 10.01% over the same period last year. Net interest margin was 1.36%, flat with the same period last year. Net non-interest income was RMB153,152 million, up 15.43% over the same period last year, mainly due to the increase in gains on bond and equity investments on the back of market fluctuations.

Operating expenses were RMB152,879 million, an increase of RMB3,735 million over the same period last year. Cost-to-income ratio dropped to 23.50%, down 2.03 percentage points from the same period last year. Credit impairment losses were RMB148,319 million, up 21.81% over the same period last year.

3.2 CASH DIVIDEND DISTRIBUTION DURING THE REPORTING PERIOD

Upon approval of the 2025 annual shareholders' meeting, the Bank distributed a final cash dividend of RMB2.029 per ten shares (including tax) for 2025, totalling RMB53,079 million, to all ordinary shareholders whose names appeared on the register of members after the close of the stock market on 10 July 2026.

As approved by the Board meeting held on 28 August 2026, the Bank plans to distribute an interim cash dividend of RMB2.010 per ten shares (including tax) for 2026, totalling RMB52,582 million, to all ordinary shareholders. The Bank will consider the interim profit distribution plan for 2026 at the second extraordinary shareholders' meeting in 2026, and will distribute cash dividends within two months following the approval. Please refer to the Bank's upcoming announcements for further information.

As approved by the Board meeting held on 30 October 2026, the Bank plans to distribute dividends totalling RMB2,142 million (including tax) on domestic preference shares on 28 December 2026, with a nominal dividend rate of 3.57%.

3.3 OTHER MAJOR ISSUES

In July 2026, the Bank issued Tier 2 capital bonds of RMB60.0 billion. Please refer to the announcement published by the Bank on 27 July 2026 for details.

In August 2026, the Bank redeemed Tier 2 capital bonds issued in 2021 at full amount of RMB65.0 billion at par value. Please refer to the announcement published by the Bank on 11 August 2026 for details.

In August 2026, the Bank issued total loss-absorbing capacity (TLAC) non-capital bonds of RMB50.0 billion. Please refer to the announcement published by the Bank on 25 August 2026 for details.

In September 2026, the Bank issued undated additional capital bonds of RMB40.0 billion. Please refer to the announcement published by the Bank on 23 September 2026 for details.

In September 2026, the Bank completed the second payment of the third contribution of RMB2,150 million to China Integrated Circuit Industry Investment Fund Phase III Co., Ltd.

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

4 QUARTERLY FINANCIAL STATEMENTS

FINANCIAL STATEMENTS PREPARED IN ACCORDANCE WITH IFRS ACCOUNTING STANDARDS

China Construction Bank Corporation
Consolidated statement of comprehensive income
For the nine months ended 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	Nine months ended 30 September		Three months from 1 July to 30 September	
	2026 (Unaudited)	2025 (Unaudited)	2026 (Unaudited)	2025 (Unaudited)
Interest income	868,895	867,068	291,971	287,811
Interest expense	(398,489)	(439,462)	(132,523)	(146,914)
Net interest income	470,406	427,606	159,448	140,897
Fee and commission income	94,074	99,497	23,470	28,047
Fee and commission expense	(9,662)	(9,829)	(3,347)	(3,597)
Net fee and commission income	84,412	89,668	20,123	24,450
Net trading gain	5,327	2,273	1,719	419
Dividend income	3,446	4,702	1,440	2,054
Net gain arising from investment securities	33,186	15,018	13,019	3,327
Net gain on derecognition of financial assets measured at amortised cost	18,473	10,429	152	1,029
Other operating income, net:				
- Other operating income	22,931	24,762	5,619	7,055
- Other operating expense	(14,623)	(14,177)	(4,295)	(4,855)
Other operating income, net	8,308	10,585	1,324	2,200
Operating income	623,558	560,281	197,225	174,376
Operating expenses	(152,879)	(149,144)	(53,919)	(53,641)
	470,679	411,137	143,306	120,735
Credit impairment losses	(148,319)	(121,763)	(18,291)	(14,111)
Other impairment losses	(8)	(16)	(6)	(6)
Share of profit of associates and joint ventures	1,865	223	1,228	522
Profit before tax	324,217	289,581	126,237	107,140
Income tax expense	(48,594)	(31,135)	(22,291)	(11,332)
Net profit	275,623	258,446	103,946	95,808

China Construction Bank Corporation
Consolidated statement of comprehensive income (continued)
For the nine months ended 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	Nine months ended 30 September		Three months from 1 July to 30 September	
	2026	2025	2026	2025
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
Other comprehensive income:				
(1) Other comprehensive income that will not be reclassified to profit or loss				
Remeasurements of post-employment benefit obligations	144	79	-	-
Fair value changes of equity instruments designated as measured at fair value through other comprehensive income	(1,318)	(86)	2,120	(757)
Other comprehensive income under the equity method that cannot be reclassified to profit or loss	90	-	185	-
Others	4	6	-	4
Subtotal	(1,080)	(1)	2,305	(753)
(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	12,859	(32,641)	(2,165)	(26,015)
Allowances for credit losses of debt instruments measured at fair value through other comprehensive income	(235)	1,805	(470)	854
Reclassification adjustments included in profit or loss due to disposals	(2,163)	(8,365)	(679)	(563)
Net (loss)/gain on cash flow hedges	(743)	(204)	(463)	60
Exchange difference on translating foreign operations	(9,439)	(1,257)	(1,121)	(1,330)
Others	(4,200)	4,665	(2,493)	6,509
Subtotal	(3,921)	(35,997)	(7,391)	(20,485)
Other comprehensive income for the period, net of tax	(5,001)	(35,998)	(5,086)	(21,238)

China Construction Bank Corporation
Consolidated statement of comprehensive income (continued)
For the nine months ended 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	Nine months ended 30 September		Three months from 1 July to 30 September	
	2026 (Unaudited)	2025 (Unaudited)	2026 (Unaudited)	2025 (Unaudited)
Total comprehensive income for the period	<u>270,622</u>	<u>222,448</u>	<u>98,860</u>	<u>74,570</u>
Net profit attributable to:				
Equity shareholders of the Bank	274,226	257,360	104,662	95,284
Non-controlling interests	<u>1,397</u>	<u>1,086</u>	<u>(716)</u>	<u>524</u>
	<u>275,623</u>	<u>258,446</u>	<u>103,946</u>	<u>95,808</u>
Total comprehensive income attributable to:				
Equity shareholders of the Bank	269,458	220,904	98,810	73,367
Non-controlling interests	<u>1,164</u>	<u>1,544</u>	<u>50</u>	<u>1,203</u>
	<u>270,622</u>	<u>222,448</u>	<u>98,860</u>	<u>74,570</u>
Basic and diluted earnings per share (in RMB yuan)	<u>1.03</u>	<u>1.00</u>	<u>0.38</u>	<u>0.35</u>

China Construction Bank Corporation
Consolidated statement of financial position
As at 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	30 September 2026 <u>(Unaudited)</u>	31 December 2025 <u>(Audited)</u>
Assets:		
Cash and deposits with central banks	2,818,615	3,054,199
Deposits with banks and non-bank financial institutions	178,496	190,622
Precious metals	226,437	190,225
Placements with banks and non-bank financial institutions	755,915	819,823
Positive fair value of derivatives	70,029	49,300
Financial assets held under resale agreements	542,997	856,818
Loans and advances to customers	28,672,103	26,926,790
Financial investments		
Financial assets measured at fair value through profit or loss	922,140	874,994
Financial assets measured at amortised cost	9,353,817	7,739,652
Financial assets measured at fair value through other comprehensive income	4,476,439	4,282,706
Long-term equity investments	26,799	27,781
Fixed assets	167,400	165,235
Construction in progress	3,483	6,002
Land use rights	11,176	11,548
Intangible assets	4,796	5,611
Goodwill	2,304	2,416
Deferred tax assets	138,356	139,747
Other assets	354,135	288,349
Total assets	<u>48,725,437</u>	<u>45,631,818</u>

China Construction Bank Corporation
Consolidated statement of financial position (continued)
As at 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	30 September 2026 <u>(Unaudited)</u>	31 December 2025 <u>(Audited)</u>
Liabilities:		
Borrowings from central banks	1,666,987	1,096,307
Deposits from banks and non-bank financial institutions	4,547,069	4,287,217
Placements from banks and non-bank financial institutions	484,604	499,957
Financial liabilities measured at fair value through profit or loss	390,560	324,230
Negative fair value of derivatives	46,137	89,804
Financial assets sold under repurchase agreements	1,742,310	1,490,932
Deposits from customers	31,905,018	30,835,574
Accrued staff costs	66,086	70,004
Taxes payable	29,221	30,896
Provisions	23,218	25,806
Debt securities issued	3,296,891	2,593,524
Deferred tax liabilities	8,375	2,576
Other liabilities	<u>549,552</u>	<u>598,914</u>
Total liabilities	<u><u>44,756,028</u></u>	<u><u>41,945,741</u></u>

China Construction Bank Corporation
Consolidated statement of financial position (continued)
As at 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	30 September 2026 (Unaudited)	31 December 2025 (Audited)
Equity:		
Share capital	261,600	261,600
Other equity instruments		
Preference shares	59,977	59,977
Perpetual bonds	210,000	140,000
Capital reserve	229,320	229,113
Other comprehensive income	15,845	20,566
Surplus reserve	434,687	434,687
General reserve	587,413	587,051
Retained earnings	2,146,875	1,930,417
	<u>3,945,717</u>	<u>3,663,411</u>
Total equity attributable to equity shareholders of the Bank		
Non-controlling interests	23,692	22,666
	<u>3,969,409</u>	<u>3,686,077</u>
Total equity		
	<u>3,969,409</u>	<u>3,686,077</u>
Total liabilities and equity	<u>48,725,437</u>	<u>45,631,818</u>

Approved and authorised for issue by the Board of Directors on 30 October 2026.

Zhang Jinliang
Chairman and executive
director

Zhang Yi
Vice chairman, executive
director and president

Yin Pengfei
Person in charge of finance &
accounting department

China Construction Bank Corporation
Consolidated statement of cash flows
For the nine months ended 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(Unaudited)	(Unaudited)
Cash flows from operating activities:		
Profit before tax	324,217	289,581
<i>Adjustments for:</i>		
– Credit impairment losses	148,319	121,763
– Other impairment losses	8	16
– Depreciation and amortisation	20,540	21,957
– Interest income from impaired financial assets	(2,499)	(1,871)
– Revaluation (gain)/loss on financial instruments at fair value through profit or loss	(25,080)	4,116
– Share of profits of associates and joint ventures	(1,865)	(223)
– Dividend income	(3,446)	(4,702)
– Unrealised foreign exchange loss	2,515	15,314
– Interest expense on bonds issued	21,912	23,910
– Interest income from investment securities and net income from disposal	(276,453)	(242,218)
– Net gain on disposal of fixed assets and other long-term assets	(651)	(387)
	<u>207,517</u>	<u>227,256</u>

China Construction Bank Corporation
Consolidated statement of cash flows (continued)
For the nine months ended 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(Unaudited)	(Unaudited)
Cash flows from operating activities:(continued)		
<i>Changes in operating assets:</i>		
Net (increase)/decrease in deposits with central banks and with banks and non-bank financial institutions	(40,077)	39,351
Net decrease/(increase) in placements with banks and non-bank financial institutions	106,012	(163,414)
Net decrease/(increase) in financial assets held under resale agreements	312,816	(571,956)
Net increase in loans and advances to customers	(1,910,008)	(1,926,759)
Net decrease/(increase) in financial assets held for trading purposes	14,155	(156,993)
Net increase in other operating assets	(111,731)	(120,568)
	<u>(1,628,833)</u>	<u>(2,900,339)</u>
<i>Changes in operating liabilities:</i>		
Net increase in borrowings from central banks	568,058	176,103
Net increase in deposits from customers and from banks and non-bank financial institutions	1,481,264	3,475,094
Net (decrease)/increase in placements from banks and non- bank financial institutions	(4,454)	54,835
Net increase in financial liabilities measured at fair value through profit or loss	66,971	43,673
Net increase in financial assets sold under repurchase agreements	252,575	738,706
Net increase in certificates of deposit issued	567,543	163,611
Income tax paid	(41,374)	(51,740)
Net decrease in other operating liabilities	(205,251)	(109,819)
	<u>2,685,332</u>	<u>4,490,463</u>
Net cash from operating activities	<u>1,264,016</u>	<u>1,817,380</u>

China Construction Bank Corporation
Consolidated statement of cash flows (continued)
For the nine months ended 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(Unaudited)	(Unaudited)
Cash flows from investing activities:		
Proceeds from sales and redemption of financial investments	3,223,119	2,513,782
Interest and dividends received	255,512	244,662
Proceeds from disposal of subsidiaries, associates and joint ventures	1,473	414
Proceeds from disposal of fixed assets and other long-term assets	4,335	3,421
Purchase of investment securities	(5,055,115)	(4,077,895)
Acquisition of subsidiaries, associates and joint ventures	(587)	(2,701)
Purchase of fixed assets and other long-term assets	(11,725)	(12,275)
Net cash used in investing activities	(1,582,988)	(1,330,592)
Cash flows from financing activities:		
Issue of shares	-	104,969
Issue of bonds	243,177	198,090
Proceeds from issuance of other equity instruments	69,997	39,997
Cash received from subsidiaries' capital injection by non-controlling interests holders	25	25
Dividends paid	(104,107)	(104,187)
Repayment of borrowings	(99,621)	(108,569)
Interest paid on bonds issued	(17,938)	(19,824)
Cash payment for other financing activities	(5,081)	(5,393)
Net cash from financing activities	86,452	105,108

China Construction Bank Corporation
Consolidated statement of cash flows (continued)
For the nine months ended 30 September 2026
(Expressed in millions of RMB, unless otherwise stated)

	Nine months ended 30 September	
	2026	2025
	(Unaudited)	(Unaudited)
Effect of exchange rate changes on cash and cash equivalents	<u>(7,547)</u>	<u>(5,023)</u>
Net (decrease)/increase in cash and cash equivalents	(240,067)	586,873
Cash and cash equivalents as at 1 January	<u>1,061,844</u>	<u>569,448</u>
Cash and cash equivalents as at 30 September	<u><u>821,777</u></u>	<u><u>1,156,321</u></u>
Cash flows from operating activities include:		
Interest received, excluding interest income from investment securities	613,377	632,842
Interest paid, excluding interest expense on bonds issued	<u><u>(479,590)</u></u>	<u><u>(439,150)</u></u>

5 RELEASE OF QUARTERLY REPORT

This report will be published on the websites of “HKEXnews” of Hong Kong Exchanges and Clearing Limited (www.hkexnews.hk) and 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**

30 October 2026

As at the date of this announcement, the executive directors of the Bank are Mr. Zhang Jinliang, Mr. Zhang Yi, Mr. Sun Xiaokun and Mr. Ji Zhihong; the non-executive directors of the Bank are Ms. Xin Xiaodai, Ms. Li Lu, Ms. Li Li, Mr. Dou Hongquan, Ms. Cao Liqun 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, Mr. Zhang Weiguo and Mr. Yang Qiang.