中国建设银行
China Construction Bank

2026 Interim Results Announcement

Maintain Stability while Enhancing Quality and Efficiency

Steadily Advance High-Quality Development

August 2026 | Beijing, Hong Kong

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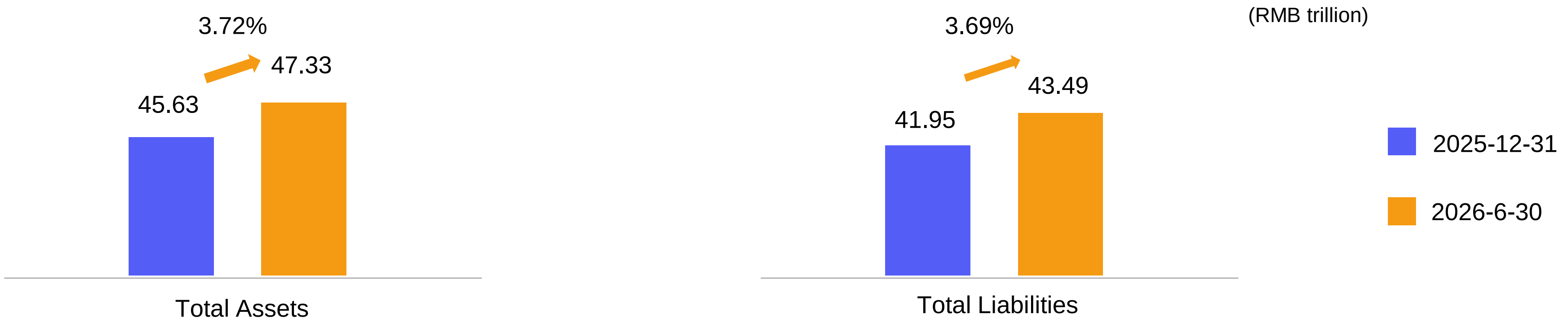
Steady Growth Driven by Scale and Efficiency

Maintained stable growth in assets and liabilities



Profit growth continued to improve quarter-on-quarter

Operating income

RMB 426.333 billion, up 10.48% YoY

Profit before provisions

RMB 328.010 billion, up 13.07% YoY

Net profit

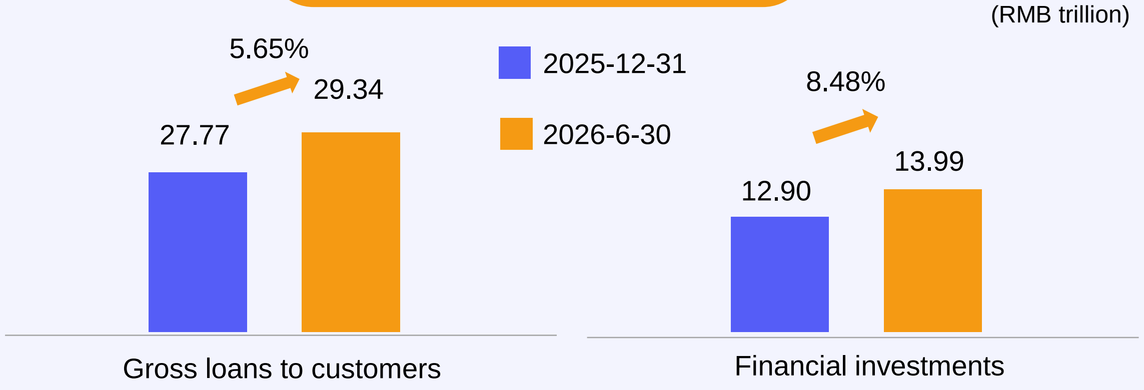
RMB 171.677 billion, up 5.56% YoY

Key indicators remained well balanced

ROA	ROE	NIM	Capital adequacy ratio	Cost-to-income ratio
0.74%	9.52%	1.37%	19.42%	22.17%

Structural Optimisation Accelerates Transformation Momentum

Precise and efficient asset allocation



Maintained healthy loan and bond investment yields

Effective control of liability costs

Expanded low-cost settlement deposits

Enhanced integration across deposit and WMPs

Strengthened differentiated pricing management

Interest-bearing liabilities cost ratio

Down by 30 basis points YoY

More diversified earnings sources

Net interest income: **RMB 310.958 billion, up 8.46% YoY**

Net non-interest income: **RMB 115.375 billion, up 16.31% YoY**
Contribution increased by 1.36 percentage points YoY

Enhanced Efficiency and Strengthened Operational Quality

Further deepened comprehensive cost control

Maintained disciplined control over general expenses

Enhanced financial support in customer marketing and technology operations

Cost-to-income ratio
Fell by 1.55 percentage points YoY

Robust and effective risk management

Non-performing loan ratio

1.29%

Provision coverage ratio

238.69%

Balanced short- and long-term capital objectives

Capital replenishment

Achieving TLAC requirement

Coordinated Progress

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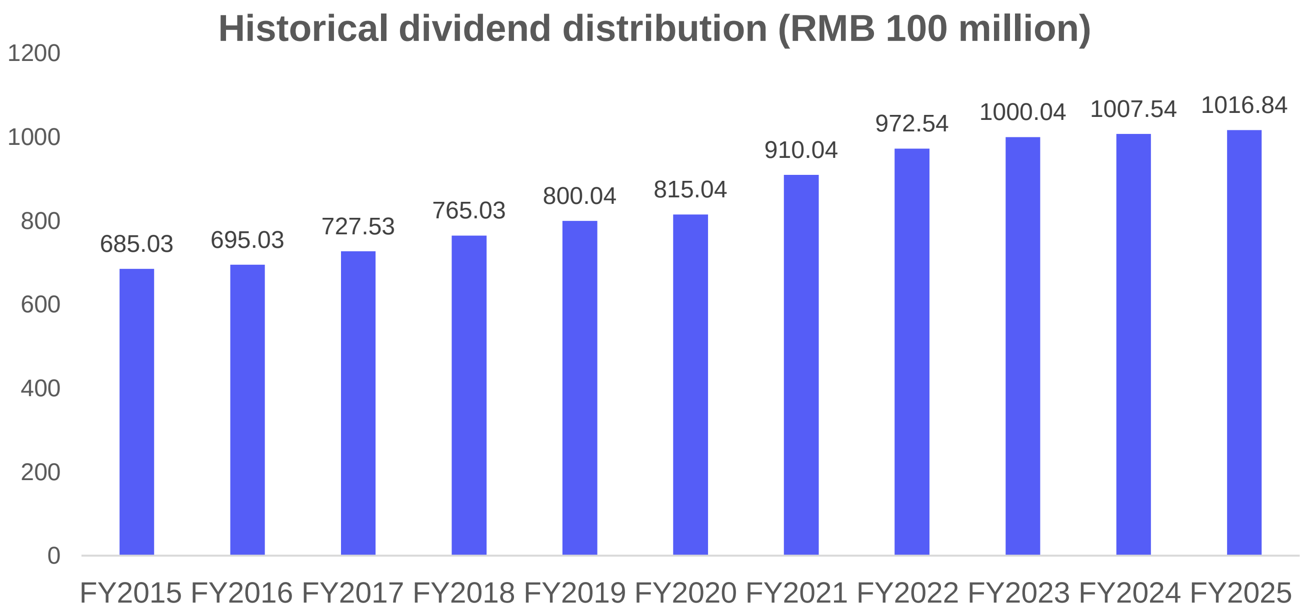
Robust Cash Payouts to Shareholders



Interim cash dividend for 1H 2026

RMB 2.01 per 10 shares

Total dividend of approximately RMB 52.582 billion

Dividend payout ratio

30% → 31%

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Strengthened Support for the Real Economy While Enhancing the Quality and Efficiency of Financial Services

Achieved more solid progress in supporting the "Five Key Priorities"

Technology Finance

Underwriting of sci-tech innovation bonds

RMB 48.774 billion

Built an integrated "Five-pronged" technology finance framework

Enhanced "Shanjian Technology" evaluation tool

Leveraged comprehensive financial solutions

Sustained double-digit growth in technology lending

Provided well-regulated and orderly equity financing services for emerging and future industries

Green Finance

Green loan balance

RMB 6.53 trillion

Up 8.95%

Underwrote 34 tranches of green non-financial bonds, totalling RMB 15.481 billion

Issued USD 1 billion of green bonds overseas and RMB 3 billion of offshore green renminbi bonds

Maintained MSCI AAA ESG rating

Inclusive finance

Continued to implement the financing coordination mechanism to support small and micro enterprises

Balance of inclusive loans for micro and small enterprises	Number of inclusive loan customers for micro and small enterprises
RMB 4.09 trillion	**3.82 million customers**

Pension finance

Launched the “Wellness Living” platform covering senior care, healthcare, learning, leisure and social contribution

Corporate pension accounts	Pillar 2 AUM of CCB Pension Management
Up 33%	**RMB 800.733 billion** Up 10.70%

Digital finance

Deployed AI across more than 600 scenarios in key business areas, including marketing, customer service, investment advisory, operations, risk control, and corporate management

Personal customers online	e-CNY consumption value
592 million customers	**RMB 7.048 billion** Up 14.68%

Strengthened Support for the Real Economy While Enhancing the Quality and Efficiency of Financial Services (Cont'd)

Enhanced support for growth in key areas

Refined "Shanjian Intelligent Manufacturing" and "Shanjian Strong Foundations" initiatives
- Manufacturing sector loan balance reached RMB 4.15 trillion, up 17.95%
- Maintained steady growth in lending to key sectors, including infrastructure

Supported high-quality development of private enterprises
- Private enterprises loan balance reached RMB 7.36 trillion, up 9.42%

Actively supported major national regional development strategies
- RMB-denominated corporate loans in Beijing-Tianjin-Hebei region, Yangtze River Delta and Greater Bay Area increased by 0.68 percentage points

Enhanced and expanded "Yunong" rural finance services
- Agriculture-related loans increased by 4.96%

Further strengthened financial support for urban renewal initiatives

Targeted support for domestic demand expansion and consumption growth

Actively implemented interest subsidy policies
- Issued RMB 1.08 trillion new loans to service-sector businesses
- New loans extended to key sectors under the interest subsidy policies granted to medium, small and micro enterprises exceeded RMB 33 billion
- Consumption spending eligible for personal consumer loan interest subsidy policies exceeded RMB 130 billion

Supported residents' essential housing needs and diversified needs for better housing
- Residential mortgages reached RMB 5.92 trillion
- Issuance in residential mortgages in first half of 2026 exceeded RMB 300 billion

Deepened integration of financial services with consumer spending scenarios
- Personal consumer loan balance reached RMB 806.8 billion, up 14.59%
- Credit card loan balance totaled RMB 934.7 billion, maintaining an industry leading position
- Facilitated disbursement of more than RMB 1.9 billion in government consumption subsidies
- Loans to key livelihood-related consumption sectors, including elderly care, culture, tourism, sports, healthcare, and education, exceeded RMB 1 trillion

Stronger support for high-level opening-up

Optimised cross-border trade business processes
- International business loan balance reached RMB 2.03 trillion, up 24.57%
- "Cross-Border Quick Loan" products provided RMB 53.752 billion in cumulative financing support to micro and small foreign trade enterprises
- Loan balance to Belt and Road countries and regions reached RMB73.806 billion

Supported development of free trade zones and international financial centres
- Provided strong support for development of Hainan Free Trade Port and the Shanghai International Financial Centre
- Supported Hong Kong in consolidating and enhancing its position as an international financial centre
- Actively promoted development of offshore renminbi market

Maintained a Customer-Centric Approach with Continued Enhancement of Comprehensive Service Capabilities

Further streamlined the "Four Integrations" mechanism

Continued to advance the commercial banking and investment banking integration

- Non-financial enterprise debt financing instrument underwriting volume reached RMB 268.678 billion
- M&A loan balance reached RMB 287.936 billion
- Equity investment business advanced in an orderly manner

Advanced the integrated development of domestic and foreign currency businesses

- Domestic and foreign currency integrated accounts increased by 144,200
- International settlement customers and international settlement volume both achieved double-digit growth
- Cross-border RMB settlement volume reached RMB 4.25 trillion

Enhanced synergies between corporate and retail banking businesses

- AUM of payroll disbursement customers increased by RMB 663.7 billion
- Net increase of social security cards exceeded 3 million
- Acquired merchant transaction volume reached RMB 1.79 trillion

Improved Group-wide integration efficiency

- Overseas commercial banking institutions recorded net profit of RMB 9.513 billion, up 21.87% YoY
- Integrated operation subsidiaries recorded net profit of RMB 18.2 billion, up 281.95% YoY

Further deepened the "Ecosystems, industrial and supply chains and industrial and business clusters" service model

Accelerated development of model projects for 12 key ecosystem clusters, including universities, hospitals, social security cards, science and technology industrial parks

Corporate customers

an increase of 792,900

Personal customers

an increase of over 5 million

Enhanced product and service offerings to better meet individual customer needs

Wealth management Scale

Exceeded RMB 5.30 trillion

Wealth management customers

Added 5.57 million

Private banking customers and AUM

Achieved double-digit growth

Securities customers for the third-party security custody services of trading settlement funds (CTS)

Exceeded 100 million

Assets under custody

Reached RMB 24.45 trillion

Strengthened Risk and Compliance Management and Further Consolidated the Foundation for Sound Development

Improved risk and internal control management system

- Continuously advanced the development of a comprehensive, proactive, intelligent and agile risk control system
- Dynamically reviewed differentiated credit policies and implemented differentiated approval mechanisms tailored to local conditions
- Strengthened penetrative risk management across overseas institutions and subsidiaries

Strengthened asset quality control capabilities

- Conducted structural and trend-oriented risk analysis and assessment
- Improved corporate client rating management, tightened customer access standards for inclusive finance and retail clients
- Refined asset quality management and NPL disposal mechanisms, and broadened market-based disposal channels
- Risks in key areas remained controllable

Advanced the development of intelligent risk control capability

- Strengthened efforts to build an intelligent platform for comprehensive risk management
- Developed AI agents for customer risk identification and structured risk analysis
- Promoted the non-intrusive integration of risk management into business processes

Consolidated the foundation of compliance management

- Refined core systems including compliance review and anti-money laundering
- Improved the Group-wide integrated management mechanisms for consumer rights protection

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Outlook for the Second Half

Closely follow national strategic priorities and foster new drivers of transformation and development

- Advance the "Five Priorities" in finance and actively seize opportunities arising from the "Two Key Tasks" and "Two Renewals"; support major projects under the 15th "Five-Year Plan" and the development of the "Six Networks"
- Fully support the expansion of domestic demand, industrial upgrading, and the growth of private, small and micro businesses
- Enhance mortgage services and coverage, actively participate in major consumption promotion initiatives, and enrich the bank-wide "Home Living" and "Auto Living" ecosystems and branch-specific consumption scenarios
- Deepen inclusive livelihood finance to better meet residents' financial needs in housing, education, healthcare and childcare

Accelerate business model transformation and deepen integrated customer service capabilities

- Strengthen integration across commercial and investment banking, corporate and retail banking, domestic and foreign currency operations, and Group-wide collaboration, embedding integrated services throughout the customer journey
- Further deepen the "ecosystems, industrial and supply chains, industrial and business clusters" service model; focus on core supply-chain anchor enterprises and upstream and downstream supply-chain participants; strengthen ecosystem integration and ecosystem-based operations
- Enhance county-level and inclusive financial services and broaden service coverage
- Deeply advance the "AI+" initiatives, accelerate digital and intelligent transformation, and build an enterprise-level omnichannel service and operations system

Strengthen operational synergies and enhance value creation

- Asset business | Maintain a balance among scale, pricing and risk; align loan growth with monetary policy and optimise funding, duration and bond investment returns
- Liability business | Maintain alignment among scale, pricing and quality, further strengthen funding stability initiatives
- Intermediary business | Maintain category-specific policies across the integration of "Intelligence, technology, equity and debt financing"

Safeguard the bottom line and strengthen risk and compliance management

- Closely focus on key areas and effectively identify and mitigate potential risks
- Enhance integrated online and offline risk control capabilities
- Continue to improve the compliance management framework and promote the deep integration of consumer protection across the entire business process

Thank You