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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: 939)**

## **Announcement on Accelerating Credit Supply to Precisely Serve the Real Economy**

Since 2022, China Construction Bank Corporation (the “**Bank**”) has firmly implemented the decisions and plans of the CPC Central Committee and the State Council as well as the requirements of the regulatory authorities, strengthened its responsibilities as a large bank, increased credit supply by focusing on key areas and weak links in the national economy, through improving the operation and management mechanism and setting up the special task force for credit supply and other measures, and made proactive and precise efforts, achieving positive results on supporting the prevention and control of pandemic, and on supporting the economic and social development.

The credit scale of the Bank has achieved rapid growth. At the end of September 2022, the Bank’s loans denominated in RMB amounted to nearly RMB20 trillion, an increase of RMB2.1 trillion from the end of last year, up nearly RMB520 billion compared with the growth of the same period in the last year. The resource allocation structure of the Bank was further optimised. Inclusive finance loans amounted to nearly RMB2.3 trillion, an increase of nearly RMB420 billion or 22% from the end of last year, widely benefiting inclusive finance groups such as small and micro businesses, individual business owners and agriculture-related customers. Loans to manufacturing reached RMB2.2 trillion, an increase of RMB540 billion or 32% from the end of last year, serving economic transformation and upgrading, and the high-quality development of the manufacturing industry. The balance of loans to infrastructure sectors was RMB5.66 trillion, an increase of nearly RMB580 billion from the end of last year, supporting the construction of national infrastructure and people’s livelihood projects. Green loans amounted to nearly RMB2.6 trillion, an increase of RMB630 billion or 32% from the end of last year, facilitating economic and social low-carbon transformation. The balance of residential mortgages was RMB6.5 trillion, an increase of RMB110 billion from the end of last year, strongly supporting the residents’ rigid and improved housing demands. The Bank proposed to contribute RMB30 billion to the establishment of the house rental fund to explore a new model of real estate development that encourages both housing rentals and purchases.

The Bank adhered to the concept of comprehensive risk management, continued to improve the coordinated risk control mechanism among three lines of defence, between parent company and subsidiaries, as well as at home and abroad, and strengthened the refined management to ensure the stable asset quality. In the first three quarters of 2022, the operating results of the Bank were in line with management expectations, and the Bank continued to rank top among peers in terms of core indicators such as return on assets, capital adequacy and net interest margin.

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*

16 October 2022

*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. Zhang Qi, Mr. Tian Bo, Mr. Xia Yang, Ms. Shao Min and Ms. Liu Fang; 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.*