THIS CIRCULAR IS IMPORTANT AND REQUIRES YOUR IMMEDIATE ATTENTION

If you are in any doubt as to any aspect of this circular or as to the action to be taken, you should consult your stockbroker or other registered dealer in securities, bank manager, solicitor, professional accountant or other professional adviser.

If you have sold or transferred all your shares in China Construction Bank Corporation, you should at once hand this circular and the enclosed proxy form and reply slip to the purchaser or transferee or to the bank, stockbroker or other agent through whom the sale or transfer was effected for transmission to the purchaser or the transferee.

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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)

ELECTION OF MR. CAI HONGBIN AS INDEPENDENT NON-EXECUTIVE DIRECTOR OF THE BANK
INTERIM PROFIT DISTRIBUTION PLAN FOR 2026
AUTHORISATION QUOTA FOR EXTERNAL CHARITABLE DONATIONS IN 2026
AND
NOTICE OF THE SECOND EXTRAORDINARY SHAREHOLDERS' MEETING OF 2026

The Second Extraordinary Shareholders' Meeting of 2026 of the Bank will be convened at 14:50 on 27 November 2026 at No. 25, Financial Street, Xicheng District, Beijing. The notice of the Second Extraordinary Shareholders' Meeting of 2026 is set out in this circular and is also published on the HKEXnews website of Hong Kong Exchanges and Clearing Limited (www.hkexnews.hk).

H Shareholders who intend to attend the Second Extraordinary Shareholders' Meeting of 2026 by proxy should complete and return the enclosed proxy form to the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, before 14:50 on 26 November 2026. Completion and return of the proxy form will not preclude you from attending the Second Extraordinary Shareholders' Meeting of 2026 and voting in person if you so wish. In such event, the instrument appointing a proxy shall be deemed to be revoked. H Shareholders who intend to attend the Second Extraordinary Shareholders' Meeting of 2026 in person or by proxy are advised to complete and return the reply slip to the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, on or before 17 November 2026.

10 November 2026

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In this circular, unless the context otherwise requires, the following expressions have the following meanings:

"A Share(s)"	domestic listed share(s) with a par value of RMB1.00 each in the share capital of the Bank, listed on the Shanghai Stock Exchange and traded in RMB
"A Shareholder(s)"	holder(s) of the A Shares
"Articles of Association"	the Articles of Association of the Bank (as amended from time to time)
"Bank" or "CCB"	China Construction Bank Corporation, a joint stock limited company duly incorporated in the PRC and the H Shares and A Shares of which are listed on the Hong Kong Stock Exchange (stock code: 00939) and the Shanghai Stock Exchange (stock code: 601939), respectively
"Board" or "Board of Directors"	the board of directors of the Bank
"Group"	the Bank and its subsidiaries
"H Share(s)"	overseas listed foreign share(s) with a par value of RMB1.00 each in the share capital of the Bank, listed on the Hong Kong Stock Exchange and traded in Hong Kong dollars
"H Shareholder(s)"	holder(s) of the H Shares
"Hong Kong"	the Hong Kong Special Administrative Region of the PRC
"Hong Kong Listing Rules"	the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, as amended, supplemented or otherwise modified from time to time
"Hong Kong Stock Exchange"	The Stock Exchange of Hong Kong Limited
"NFRA"	National Financial Regulatory Administration
"Ordinary Share(s)"	A Share(s) and H Share(s)
"PRC" or "China"	the People's Republic of China
"RMB"	Renminbi, the lawful currency of the PRC

"Shareholder(s)"	holder(s) of Ordinary Share(s)
"Second Extraordinary Shareholders' Meeting of 2026" or "Shareholders' Meeting"	the second extraordinary shareholders' meeting of 2026 of the Bank to be held on 27 November 2026



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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)

Executive Directors:
Mr. Zhang Jinliang
Mr. Zhang Yi
Mr. Sun Xiaokun
Mr. Ji Zhihong

Non-executive Directors:
Ms. Xin Xiaodai
Ms. Li Lu
Ms. Li Li
Mr. Dou Hongquan
Ms. Cao Liqun
Mr. Shi Jian

Independent Non-executive Directors:
Mr. William Coen
Mr. Leung Kam Chung, Antony
Lord Sassoon
Mr. Lin Zhijun
Mr. Zhang Weiguo
Mr. Yang Qiang

Registered office:
No. 25, Financial Street
Xicheng District
Beijing 100033
China

Principal place of business in Hong Kong:
28/F, CCB Tower
3 Connaught Road
Central
Hong Kong

10 November 2026

Dear Sir or Madam,

ELECTION OF MR. CAI HONGBIN
AS INDEPENDENT NON-EXECUTIVE DIRECTOR OF THE BANK
INTERIM PROFIT DISTRIBUTION PLAN FOR 2026
AUTHORISATION QUOTA FOR EXTERNAL CHARITABLE DONATIONS IN 2026
AND
NOTICE OF THE SECOND EXTRAORDINARY SHAREHOLDERS' MEETING OF 2026

INTRODUCTION

The purpose of this circular is to give you notice of the Second Extraordinary Shareholders' Meeting of 2026 and to provide you with reasonable and necessary information.

At the Second Extraordinary Shareholders' Meeting of 2026, resolutions will be proposed to consider and approve the following as ordinary resolutions: (i) election of Mr. Cai Hongbin as independent non-executive director of the Bank; (ii) interim profit distribution plan for 2026; and (iii) authorisation quota for external charitable donations in 2026.

ELECTION OF MR. CAI HONGBIN AS INDEPENDENT NON-EXECUTIVE DIRECTOR OF THE BANK

Pursuant to the relevant laws, regulations and the Articles of Association, the Board hereby proposes to nominate Mr. Cai Hongbin as independent non-executive director of the Bank, whose term of office will be three years taking effect upon the approval by the NFRA of his appointment qualifications as director. Mr. Cai Hongbin satisfies the appointment qualifications and requirements of director as required by relevant laws, regulations and the Articles of Association. Mr. Cai Hongbin has confirmed that he meets the independence criteria as regards each of the factors referred to in Rules 3.13(1) to (8) of the Hong Kong Listing Rules and has no past or present financial or other interests in the business of the Bank or its subsidiaries or any connection with any core connected person of the Bank, and there are no other factors that may affect his independence.

Mr. Cai Hongbin was born in November 1967. He currently serves as dean and chair of economics of the faculty of business and economics of The University of Hong Kong, independent non-executive director of China Merchants Financial Holdings Co. Ltd., China Resources New Energy Holdings Company Limited, Greater Bay Area Homeland Investments Limited, and SHEIN Global Holdings Limited. He is also a member of each of the Chief Executive's Policy Unit of the Government of the Hong Kong Special Administrative Region, the Advisory Committee on the Northern Metropolis, and the Advisory Committee of the Hong Kong Securities and Futures Commission. He previously served as dean and professor of the Guanghua School of Management at Peking University, assistant professor at the University of California, Los Angeles, and independent non-executive director of a number of companies including SDIC Capital Co., Ltd., CCB International (Holdings) Limited, China Petroleum & Chemical Corporation, China United Network Communications Limited, China Everbright Bank Company Limited, and Ping An Bank Co., Ltd. He is a National Chang Jiang Scholar awarded by the Ministry of Education of China, and a fellow of the Econometric Society. He obtained a bachelor's degree in science from Wuhan University in 1988, a master's degree in economics from Peking University in 1991, and a PhD degree in economics from Stanford University in 1997.

Save as disclosed in the biographical details, Mr. Cai Hongbin confirms that: (i) he has no other relationship with the Bank's directors, senior management, substantial Shareholders or controlling Shareholder; (ii) he has no interest in shares of the Bank as defined in Part XV of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong); (iii) he did not hold any directorship in any other listed company in the last three years, nor does he hold any positions in any members of the Group; and (iv) he is not in possession of any information that is required to be disclosed pursuant to Rule 13.51(2) of the Hong Kong Listing Rules, and there is no other issue that shall be brought to the attention of the Shareholders of the Bank.

The allowances of Mr. Cai Hongbin shall be determined in accordance with the relevant regulations on allowances for independent non-executive directors of the Bank. The Nomination and Remuneration Committee of the Board shall, after the end of each year, propose the emoluments distribution and settlement plan, which shall be considered by the Board and submitted to the shareholders' meeting of the Bank for approval. The Bank will make disclosure after the relevant allowances are determined. For details of the allowances, please refer to the annual report, relevant announcement and circular to be published by the Bank in due course.

The nomination is proposed by the Nomination and Remuneration Committee of the Board of the Bank, in accordance with the Bank's Articles of Association and in consideration of Mr. Cai Hongbin's past experience, skill background, knowledge, experience, independence and specific needs of the Bank, and has been considered by the Board. Such nomination is submitted to the shareholders' meeting of the Bank for election and determination. Mr. Cai Hongbin has years of experience and good reputation in aspects such as economics. Mr. Cai Hongbin being appointed as independent non-executive director of the Bank enables the maintenance of the Board's diversity of the Bank, which will contribute extensive expertise and experience to the Board.

INTERIM PROFIT DISTRIBUTION PLAN FOR 2026

Under the Group's standard, net profit attributable to equity shareholders of the Bank for the first half of 2026 was RMB169,564 million. A total of RMB52,582 million of cash dividends will be distributed to all ordinary shareholders (whose names appear on the register of members after the closing of the stock market on 11 December 2026) at RMB2.010 per 10 shares (tax-inclusive) ("**interim dividends**"). The dividend distribution ratio is 31.0%. The senior management is responsible for the specific implementation of the interim profit distribution plan for 2026 in accordance with the relevant provisions of laws, regulations, requirements of relevant national ministries, regulatory requirements and the Articles of Association.

Dividends on Ordinary Shares of the Bank will be denominated and declared in RMB, and will be paid in RMB or in HKD equivalent, and the H Shareholders are provided with the option of dividend distribution in RMB. The H Shareholders have the right to choose to receive the H Shares interim dividends in RMB or HKD in whole (HKSCC Nominees Limited may choose to receive the dividends in whole or in part). The exchange rate of the H Shares interim dividends shall be determined based on the average of the reference rates of RMB against HKD published daily at 11:00 a.m. by China Money (www.chinamoney.com.cn) for the five working days prior to the commencement date for the Shareholders' currency election (excluding the commencement date). Upon the interim profit distribution plan for 2026 being approved by the Second Extraordinary Shareholders' Meeting of 2026, the Bank will issue the currency election form for the H Shares interim dividends to the H Shareholders as and when appropriate.

If approved by the Second Extraordinary Shareholders' Meeting of 2026, the interim dividends will be distributed to the Shareholders whose names appear on the register of members of the Bank after the closing of the stock market on 11 December 2026. The expected payment date of the H Shares interim dividends is 26 January 2027. In order to determine the H Shareholders who are entitled to receive the interim dividends, the register of members of H Shares of the Bank will be closed from 6 December 2026 to 11 December 2026, both days inclusive, during which period no transfer of H Shares will be effected. Unregistered H Shareholders who wish to receive the interim dividends must lodge the share certificates together with the transfer documents at the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, at or before 16:30 on 4 December 2026. The address of the share registrar, Computershare Hong Kong Investor Services Limited, is Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong.

AUTHORISATION QUOTA FOR EXTERNAL CHARITABLE DONATIONS IN 2026

In accordance with the Bank's need to fulfil its social responsibility, and to better coordinate the external donation work throughout the year, in accordance with the guidelines of the Ministry of Finance, it is proposed that the shareholders' meeting adjust the approval quota of the Board of Directors for external donations in 2026. The specific contents are as follows:

In 2026, it is proposed that an authorisation quota for charitable donations of RMB139 million be allocated to rural revitalisation and other donation related purposes across the Bank, and that the shareholders' meeting authorises the Board to review and approve donations within the quota. Subject to obtaining the authorisation from the shareholders' meeting, the Board shall authorise the senior management to review and approve each single donation not exceeding RMB8 million within the quota. The aforesaid authorisation shall be effective from the date of approval by the shareholders' meeting until 31 December 2026.

THE SECOND EXTRAORDINARY SHAREHOLDERS' MEETING OF 2026

The notice of the Second Extraordinary Shareholders' Meeting of 2026 of the Bank to be held at 14:50 on 27 November 2026 at No. 25, Financial Street, Xicheng District, Beijing, is set out in this circular. Registration for the meeting will start from 14:10 to 14:50 on 27 November 2026.

In order to determine the H Shareholders who are entitled to attend the Second Extraordinary Shareholders' Meeting of 2026, the Bank's register of members for H Shares will be closed from 24 November 2026 to 27 November 2026, both days inclusive, during which period no transfer of H Shares will be effected. The record date is 27 November 2026. Unregistered H Shareholders who wish to attend the Second Extraordinary Shareholders' Meeting of 2026 must lodge the share certificates together with the transfer documents at the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, at or before 16:30 on 23 November 2026. The address of the share registrar, Computershare Hong Kong Investor Services Limited, is Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong.

A proxy form and a reply slip for use at the Second Extraordinary Shareholders' Meeting of 2026 are published together with this circular on the HKEXnews website of Hong Kong Exchanges and Clearing Limited (www.hkexnews.hk). To be valid, H Shareholders who intend to attend the Second Extraordinary Shareholders' Meeting of 2026 by proxy should complete and return the enclosed proxy form to the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, before 14:50 on 26 November 2026. The address is 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong. Completion and return of the proxy form will not preclude you from attending the Second Extraordinary Shareholders' Meeting of 2026 and voting in person if you so wish. In such event, the instrument appointing a proxy shall be deemed to be revoked. H Shareholders who intend to attend the Second Extraordinary Shareholders' Meeting of 2026 in person or by proxy are advised to complete and return the reply slip in person, by post or by fax to the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, on or before 17 November 2026. The address is 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong.

VOTING METHOD AT THE SECOND EXTRAORDINARY SHAREHOLDERS' MEETING OF 2026

The voting at the Second Extraordinary Shareholders' Meeting of 2026 will be taken by way of registered poll.

RECOMMENDATION

The Board considers that the proposals mentioned above are in the interests of the Bank and the Shareholders as a whole. Accordingly, the Board recommends that Shareholders vote in favour of the relevant resolutions to be proposed at the Second Extraordinary Shareholders' Meeting of 2026.

The Board of Directors of
China Construction Bank Corporation

中国建设银行
China Construction Bank
中國建設銀行股份有限公司
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(Stock Code: 00939)

NOTICE OF THE SECOND EXTRAORDINARY SHAREHOLDERS' MEETING OF 2026

NOTICE IS HEREBY GIVEN that the Second Extraordinary Shareholders' Meeting of 2026 of China Construction Bank Corporation (the "**Bank**") will be held at 14:50 on 27 November 2026 at No. 25, Financial Street, Xicheng District, Beijing, to consider and, if thought fit, pass the following resolutions:

AS ORDINARY RESOLUTIONS

1. Election of Mr. Cai Hongbin as independent non-executive director of the Bank

2. Interim profit distribution plan for 2026

3. Authorisation quota for external charitable donations in 2026

Details of the above proposals are set out in the circular regarding the Second Extraordinary Shareholders' Meeting of 2026 of the Bank dated 10 November 2026. Unless otherwise indicated, the capitalised terms used in this notice shall have the same meanings as those defined in the circular.

The Board of Directors of
China Construction Bank Corporation

10 November 2026

As at the date of this notice, 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.

Notes:

1. The voting at the Meeting will be taken by way of registered poll.

2. In order to determine the H Shareholders who are entitled to attend the Second Extraordinary Shareholders' Meeting of 2026, the Bank's register of members for H Shares will be closed from 24 November 2026 to 27 November 2026, both days inclusive, during which period no transfer of H Shares will be effected. The record date is 27 November 2026. Unregistered H Shareholders who wish to attend the Second Extraordinary Shareholders' Meeting of 2026 must lodge the share certificates together with the transfer documents at the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, at or before 16:30 on 23 November 2026. The address of the share registrar, Computershare Hong Kong Investor Services Limited, is Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong.

3. The Board of the Bank has proposed an interim cash dividend for 2026 of RMB2.010 per 10 shares (tax-inclusive), totalling RMB52,582 million ("**interim dividends**"). If approved by the Second Extraordinary Shareholders' Meeting of 2026, the interim dividends will be distributed to the Shareholders whose names appear on the register of members of the Bank after the closing of the stock market on 11 December 2026. The expected payment date of the H Shares interim dividends is 26 January 2027. In order to determine the H Shareholders who are entitled to receive the interim dividends, the register of members of H Shares of the Bank will be closed from 6 December 2026 to 11 December 2026, both days inclusive, during which period no transfer of H Shares will be effected. Unregistered H Shareholders who wish to receive the interim dividends must lodge the share certificates together with the transfer documents at the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, at or before 16:30 on 4 December 2026. The address of the share registrar, Computershare Hong Kong Investor Services Limited, is Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong.

4. A Shareholder entitled to attend and vote at the Meeting may appoint proxies to attend and vote in his/her place. A proxy need not be a Shareholder of the Bank.

5. The instrument appointing a proxy must be in writing under the hand of a Shareholder or his/her attorney duly authorised in writing. If the Shareholder is a corporation, that instrument must be either under its common seal or duly signed by its legal representative, director(s) or duly authorised attorney(s).

6. To be valid, H Shareholders who intend to attend the Meeting by proxy should complete and return the enclosed proxy form to the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, before 14:50 on 26 November 2026. The address of Computershare Hong Kong Investor Services Limited is 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong. Completion and return of the form of proxy will not preclude a Shareholder from attending and voting in person at the Meeting if he/she so wishes. In such event, the instrument appointing a proxy shall be deemed to be revoked.

7. H Shareholders who intend to attend the Meeting in person or by proxy are advised to return the reply slip in person, by post or by fax ((852) 2865 0990) to the H Share registrar of the Bank, Computershare Hong Kong Investor Services Limited, at 17M Floor, Hopewell Centre, 183 Queen's Road East, Wanchai, Hong Kong on or before 17 November 2026.

8. Shareholders who intend to attend the Meeting may send questions related to the matters to be considered at the Meeting or operating results of the Bank via email to the mailbox (ir@ccb.com) of the Investor Relations of the Bank on or before 24 November 2026. The common concerned questions of Shareholders will be answered by the Bank at the Meeting.

9. The Meeting is expected to last for half a day. Shareholders (in person or by proxy) attending the Meeting are responsible for their own transportation and accommodation expenses. Shareholders (or their proxies) attending the Meeting shall present identity documents.

10. The Meeting will adopt a combination of both onsite voting and online voting (online voting is only applicable to A Shareholders) in terms of the mechanism for attending and voting at the Meeting.