

Robust Financial Strength on a Solid Foundation –
CCB (Macau) is a Confident Choice for Personal and Commercial Banking



China Construction Bank (Macau) ["CCB (Macau)"] is wholly owned by China Construction Bank ["CCB"]

Fast Facts

CCB

- **CCB is the world's second largest bank:**
The world's second largest bank by market capitalization with market value at USD228.880 billion.
(建行 2011 年 3 月資本市場參考報告 © CCB Capital Market Updates Report March 2011)
- **CCB is one of the four largest state-owned banks:**
The bank has network of 13,415 branches and sub-branches in Mainland China and a total of approximately 310,000 staff.
(建行 2010 年度業績報告 © CCB 2010 Annual Results)
- **CCB was listed in both Hong Kong and China:**
 - CCB's H-share was listed on the Stock Exchange of Hong Kong Limited on October 27, 2005 with SEHK Code of 939.
 - CCB's A-share was listed on the Shanghai Stock Exchange on September 25, 2007 with SSE Code of 601939.
- **CCB continues to be in a leading position among other market players in terms of overall profitability and asset quality:**
Total assets reached RMB10.810 trillion, an increase of RMB1.187 trillion or 12.33% over the year end of 2009.
(建行 2010 年度業績報告 © CCB 2010 Annual Results)



CCB (Macau) and CCB (Asia)

- **CCB (Macau) Received Full Support from Parent Bank CCB:**
CCB (Macau) is a wholly owned subsidiary of China Construction Bank (Asia) ["CCB (Asia)"] and both entities are CCB's wholly owned consumer banks in Macau and Hong Kong.
- **Numbers of Branches in Macau and Hong Kong:**
49 branches.
- **Numbers of Staff:**
Increase from 750 during transition in January 2007 to over 2,000 now.
- **Major Business Development in 2011:**
 - CCB (Asia) received approval from People's Bank of China in early 2011 for application to invest in mainland's interbank bond market.
- **Services Launched in 2010 and First Quarter in 2011:**
 - Step Up Time Deposit
 - Executive Life
 - Special Target Saver Plus
 - 123 Easy Grow Renminbi Savings Insurance Plan
 - Guaranteed Interest Saver (RMB 2 Pay)
 - Value-Added Mortgage

- Continued from Page 1 -



■ Program Sponsorships in 2010 and First Quarter in 2011:

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|--|--|
| ■ CCB (Asia) Presents: Finance Magazine | [TVB Jade] |
| ■ Harlem Yu Concert 2010 | [CCB (Asia) Credit Card Member Priority Booking] |
| ■ Chan Po Chu Chinese Opera Show | [CCB (Asia) Credit Card Member Priority Booking] |
| ■ Twins Concert 2010 | [CCB (Asia) Credit Card Member Priority Booking] |
| ■ CCB (Asia) Presents: Wealth Management Special | [TVB Jade] |
| ■ Wong Cho Lam Talk and Impersonation Show | [CCB (Asia) Credit Card Member Priority Booking] |
| ■ Raymond Lam Come 2 Me Beauty Live On Stage Concert | [CCB (Asia) Credit Card Member Priority Booking] |
| ■ Grasshopper "25" Concert | [CCB (Asia) Credit Card Member Priority Booking] |
| ■ Nokia Joey Yung Concert No.6 | [CCB (Asia) Credit Card Member Priority Booking] |
| ■ Jacky Chan ½ Century Tour | [CCB (Asia) Credit Card Member Priority Booking] |
| ■ CCB (Asia) Presents: Global Market Express | [now TV] |

Background

About CCB

- China Construction Bank Corporation ["CCB Corporation"], our parent company, has a long history of operation in China.
- Its history dates back to 1954 when the People's Construction Bank of China was founded. This entity was renamed China Construction Bank in 1996. CCB Corporation was formed in September 2004 when it separated from its predecessor, China Construction Bank, and assumed its commercial banking business and related assets and liabilities.
- Headquartered in Beijing, CCB Corporation had a network of 13,415 branches and sub-branches in Mainland China, and maintained overseas branches in Hong Kong, Singapore, Frankfurt, Johannesburg, Tokyo, Seoul, New York, Ho Chi Minh City and Sydney, as well as a representative office Moscow as of December 31, 2010. The Bank has a number of subsidiaries, including China Construction Bank (Asia) Corporation Limited, CCB Financial Leasing Corporation Ltd., CCB International (Holdings) Co., Ltd., CCB Trust Co. Limited, Sino-German Bausparkasse Co. Let, CCB (London) Limited, CCB Principal Asset Management Co., Ltd. The Bank has a total of approximately 310,000 staff, and provides comprehensive banking services to its customers.
- CCB Corporation began trading its H shares on the Stock Exchange of Hong Kong Limited on October 27, 2005 with Stock Code 0939. Its A shares started trading on the Shanghai Stock Exchange on September 25, 2007 with Stock Code 601939.

About CCB (Macau)

- Renamed China Construction Bank (Macau) Corporation Limited on December 30, 2006, CCB (Macau) is a wholly owned subsidiary of CCB (Asia). Originated from The Bank of Canton, CCB (Macau) was founded in 1936 with a history of nearly 80 years.

About CCB (Asia)

- Renamed China Construction Bank (Asia) Corporation Limited on December 30, 2006, we originated from one of the longest-established banks in Hong Kong with a locally-incorporated history of over 97 years.
- Our story starts in 1912 when our bank was founded by prominent Chinese businessmen as The Bank of Canton, Limited - the first Chinese-owned bank in Hong Kong. Its growth paralleled Hong Kong's development. We thrived until the Great Depression in the 1930s and the Second World War in the 1940s disrupted our operations. Former staff rebuilt the bank when Hong Kong was liberated in 1945, and soon we were back in business.

– Continued from Page 2 –



- Over the next four decades, we continued to expand – increasing our product offerings, establishing a network of branches and building a stable customer base.
- Following the acquisition by Security Pacific National Bank in 1988, The Bank of Canton, Limited was renamed Security Pacific Asian Bank Limited. In 1992, we became part of Bank of America upon Security Pacific Corporation's merger with Bank of America Corporation ["BOA Corporation"], and changed our name to Bank of America (Asia) Limited in 1993. In 1998, BOA Corporation merged with NationsBank Corporation to form the new Bank of America. In 2001, we changed our Chinese name to make it more closely aligned with the parent company at that time.
- In August 2006, an acquisition agreement was made between China Construction Bank Corporation ["CCB Corporation"] and BOA Corporation. As a result, the Bank of America (Asia) Limited became a wholly owned subsidiary of CCB Corporation. We are now renamed China Construction Bank (Asia) Corporation Limited.
- In August 2009, we entered into an agreement with American International Group, Inc. to acquire AIG Finance (Hong Kong) Limited. After the completion of transaction in October 2009, AIG Finance (Hong Kong) Limited became our wholly-owned subsidiary and renamed China Construction Bank (Asia) Finance Limited on November 2, 2009.

Ratings

CCB

Based on Moody's Investors Service BANK CREDIT RESEARCH MONTHLY RATINGS LIST as of March 7, 2011, the bank ratings for CCB are as follows:

- | | |
|---|---|
| ■ Long-term foreign currency deposit ratings | A1 |
| ■ Short-term foreign currency deposit ratings | Prime 1 |
| ■ Outlook for all ratings | Stable |
| ■ CCB Capital Adequacy Ratio (CAR): 12.68% | (建行 2010 年度業績報告© CCB 2010 Annual Results) |

CCB (Asia)

Based on Moody's Investors Service BANK CREDIT RESEARCH MONTHLY RATINGS LIST as of March 7, 2011, the bank ratings for CCB (Asia) are as follows:

- | | |
|--|-----------------------|
| ■ Long-term local currency deposit ratings | A2 |
| ■ Short-term local currency deposit ratings | Prime 1 |
| ■ Long-term foreign currency deposit ratings | A2 |
| ■ Short-term foreign currency deposit ratings | Prime 1 |
| ■ Long-term Deposit Note/CD Program | A2 |
| ■ Short-term Deposit Note/CD Program | Prime 1 |
| ■ Outlook for all ratings | Stable |
| ■ CCB (Asia) Capital Adequacy Ratio (CAR): 26.74% | (as of June 30, 2010) |

- Continued from Page 3 -



Bank Services

CCB (Macau)

The bank offers a wide array of consumer, retail and commercial banking products and services to customers.

- For **Consumer Banking**, we offer conventional transactional, foreign exchange and cash services, as well as deposits, loans, investments, consolidated banking, insurance, RMB services and electronic banking services.
- For **Commercial Banking**, we offer a variety of products and services in trade finance, commercial term loan, working capital financing, online commercial banking and syndicate loan.

Branch Network

CCB (Macau) and CCB (Asia)

Milestone of Branch Network Expansion

Year / Month	Milestones	Changes in No. of Branches	No. of Branches in Macau	No. of Branches in Hong Kong	No. of Retail Branches in Network	Premier Select Centers	Private Banking Center	Total No. of Branch in Network
2007	Transition	-	3	14	17	-	-	17
2007	Integration	+ 4	3	18	21	-	-	21
2007	Branch Expansion	+ 3	4	20	24	-	-	24
2008	Branch Expansion	+ 12	6	30	36	-	-	36
2008	Premier Select Centers	+ 3	6	30	36	3	-	39
2009	Branch Reorganization	- 3	6	27	33	3	-	36
2009	Branch Expansion	+ 12	8	37	45	3	-	48
2010	Branch Reorganization	- 1	8	36	44	3	-	47
2010 Aug	Branch Reorganization	- 3	8	36	44	-	-	44
2010 Aug	CCB Private Banking	+ 1	8	36	44	-	1	45
2010 Oct	Branch Expansion	+ 1	8	37	45	-	1	46
2010 Nov	Branch Expansion	+ 2	9	38	47	-	1	48
2010 Dec	Branch Expansion	+ 2	9	40	49	-	1	50

Consumer Branch Network

CCB (Macau)	(9)	Banking	Address	Telephone
Central		Consumer	70-76 Avenida de Almeida Ribeiro	(853) 8396 9611
San Hau On Landmark		Consumer	Shop 024, G/F, Macau Landmark 555 Avenida da Amizade	(853) 8291 1710
Kou Si Tak		Consumer	38 Avenida de Horta e Costa	(853) 8981 3000
Taiapa Flower City		Consumer	Shop A, Supreme Flower City, 160 Rua de Braganca	(853) 8895 5111
Fai Chi Kei		Consumer	Shop S, G/F, Chino Plaza, 144 Rua da Bacia Sul	(853) 8291 1050
San Hau On Hot Line		Consumer	Shop Q, Edificio Hot Line, 349 Alameda Dr. Carlos D'Assumpcao	(853) 8291 1180
Hak Sha Wan		Consumer	111 Avenida de Venceslau de Morais	(853) 8291 1380
Nam Wan		Consumer	359 Avenida da Praia Grande	(853) 8291 1980
San Kiu Lin Seng		Consumer	83 Estrada de Coelho do Amaral	(853) 8291 1580
Hong Kong Island	(17)	Banking	Address	Telephone
Central		Consumer	6 Des Voeux Road Central	(852) 2844 7016
		Premier Select	6 Des Voeux Road Central	(852) 2844 7016
Central Des Voeux Road		Consumer	99 Des Voeux Road Central	(852) 2851 6611
Sheung Wan Des Voeux Road		Consumer	237 Des Voeux Road Central	(852) 3718 7040
Sai Ying Pun*		Consumer	73 Des Voeux Road West	(852) 3718 3960
		Premier Select	73 Des Voeux Road West	(852) 3718 3960
		Consumer	518 Queen's Road West	(852) 3718 3640

- Continued from Page 4 -



Wanchai Queen's Road East	Consumer	72 Queen's Road East	(852) 3718 3668
Wanchai Hennessy Road	Consumer	139 Hennessy Road	(852) 3718 7233
Wanchai Great Eagle Centre	Consumer	Shop 121, 1/F, Great Eagle Centre	(852) 3718 3900
Wanchai Johnston Road	Consumer	150 Johnston Road	(852) 3718 7300
Causeway Bay Plaza	Consumer	G/F, Causeway Bay Plaza 1	(852) 2838 2384
	Commercial	16/F, Causeway Bay Plaza 1, 489 Hennessy Road	(852) 3718 2188
Causeway Bay Jardine's Bazaar	Consumer	51 Jardine's Bazaar	(852) 3718 3520
Happy Valley	Consumer	37 Sing Woo Road	(852) 2892 7488
Aberdeen	Consumer	170 Aberdeen Main Road	(852) 3718 3155
North Point	Consumer	382 King's Road	(852) 3718 3500
Quarry Bay	Consumer	1/F, Devon House, 979 King's Road	(852) 3718 2518
	Commercial	17/F, Devon House, 979 King's Road	(852) 3718 3321
	Commercial	21/F, Devon House, 979 King's Road	(852) 3718 2380
Taikoo Shing	Consumer	Shop 001, G/F, Cityplaza II	(852) 3718 7380
Shau Kei Wan*	Consumer	2 Po Man Street	(852) 3718 7000
Kowloon (14)	Banking	Address	Telephone
Tsimshatsui	Commercial	25/F, Tower 6, The Gateway, 9 Canton Road	(852) 3718 2178
Tsimshatsui Hankow Road	Consumer	17 Hankow Road	(852) 3718 3680
Tsimshatsui Humphreys Ave	Consumer	3 Humphreys Avenue	(852) 3718 7166
	Premier Select	3 Humphreys Avenue	(852) 3718 7166
Jordan	Consumer	316 Nathan Road	(852) 3718 3999
Yaumati	Consumer	556 Nathan Road	(852) 3718 7200
Mongkok Allied Plaza	Consumer	G/F, Allied Plaza, 760 Nathan Road	(852) 2787 3390
Mongkok Nathan Road*	Consumer	788 Nathan Road	(852) 3718 7128
Tai Kok Tsui Olympian City	Consumer	Shop 109, 1/F, Olympian City 2	(852) 3718 3920
Cheung Sha Wan	Consumer	Shop 105, 1/F, Cheung Sha Wan Plaza, 833 Cheung Sha Wan	(852) 3718 3600
Mei Foo	Consumer	Shop N46, G/F, Mei Foo Sun Chuen, Stage 6	(852) 3510 7800
Hunghom Whampoa	Consumer	Shop A3, G/F, Yuen Wah Building, Whampoa Estates	(852) 3718 3180
Hunghom Ma Tau Wai Road	Consumer	G/F, 100 Ma Tau Wai Road	(852) 3718 3580
Kwun Tong Hoi Yuen Road*	Consumer	56 Hoi Yuen Road	(852) 3718 7082
Kwun Tong Hip Wo Street*	Consumer	191 Hip Wo Street	(852) 3718 7333
Kowloon Bay Amoy Gardens*	Consumer	Shop 181, G/F Phase IIA, Amoy Gardens	(852) 3718 7366
New Territories (9)	Banking	Address	Telephone
Tsuen Wan*	Consumer	282 Sha Tsui Road	(852) 3718 7199
Shatin Plaza	Consumer	Shop 5, Level 1, Shatin Plaza	(852) 3718 3160
Fo Tan	Consumer	Shop 10, 1/F, Shatin Galleria	(852) 3718 7062
Ma On Shan	Consumer	Shop 297, Level 2, Ma On Shan Plaza	(852) 3718 3560
Tai Po	Consumer	Shop 9B, G/F, 1 On Chee Road	(852) 3718 7022
Sheung Shui	Consumer	67 San Fung Avenue	(852) 3718 3620
Yuen Long*	Consumer	68 Castle Peak Road	(852) 3718 3543
Tuen Mun	Consumer	Shop 9, G/F Tuen Mun Town Plaza 2	(852) 3718 3118
Tseung Kwan O	Consumer	Shop 190, Level 1, Metro City 3	(852) 3718 3120

* Securities Investment Center is available in consumer branch

Other Service Points	Location	Address	Telephone
CCB Private Banking	Central	12/F, 9 Queen's Road Central	(852) 3718 3779

Contact Us

Bank By Phone

0800 555

Web site

www.asia.ccb.com