



Hongzhang



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中国建设银行
China Construction Bank

DEVELOPING THROUGH TRANSFORMING

China Construction Bank Corporation is a leading joint-stock commercial bank in China as well as a well-known brand in overseas markets. At the end of 2014, the market capitalization of CCB reached US\$207.9 billion, ranking fourth among listed banks in the world. The Hong Kong exchange market is performing outstandingly and a number of Chinese corporations have overtaken their global competitors in terms of market capitalization. CCB, China's second largest lender by assets, has risen by a fifth in the past month, giving it a market capitalization of \$248 billion, ranking third among global lenders.

In 2014, amidst complex economic conditions in domestic and overseas markets as well as increasingly fierce competition within the industry and across multiple sectors, China Construction Bank devised a strategy for deep reform to accelerate its transformational development in an effort to become a bank that focuses on integration, multi-function and intensiveness; leads in innovation; and is a Smart Bank. China Construction Bank is fully committed to becoming a banking group with the strongest capabilities to create value, solidify market position and lead its peers in core indicators.

The New Height of Internet Finance

China Construction Bank leads the industry in three channels: online banking, mobile banking and WeChat banking. In 2014, electronic banking and self-service channels accounted for 88.03% of total transaction volume and the number of its online banking customers reached 182 million, up 19.10%. Mobile banking customers grew to 147 million, up 25.98%. WeChat banking customers surged to 14 million.

China Construction Bank has three essential product lines in Internet finance: payment, investment and wealth management, and credit financing. In 2014, China Construction Bank led the market among its peers in primary payment tenants and transaction volume was recorded at RMB 121.6 billion. Additionally, 70% of wealth management products, 60% of funds and close to 100% of precious metal accounts were sold through Internet channels. China Construction Bank raced to launch its own Internet loan business with a series of products, including "e-Loan Platform" and "Express Loan" — which are based on online credit scores and transaction records — and "Fast Loan" — which is operated completely online.

China Construction Bank has initiated and implemented a top-level design of big data mining and building corporate data models, leading the market to implement "the cloud of finance" in the workplace and increased agility in business handling.

A World-Class Financial Institution on Five Continents

To date, China Construction Bank has established 26 first-tier overseas entities in more than 24 countries and regions around the world.

Development with "One-Belt-One-Road"

China Construction Bank continues to support the country's development strategy and actively participated in the implementation of national development strategies, including "Belt and Road" initiative.

The "Belt and Road" initiative is one of the new focuses of China Construction Bank's transformation. China Construction Bank is committed to providing integrated financial solution packages for Chinese corporations and supports the "Going Out" strategy. China Construction Bank specializes in infrastructure loans and possesses a unique advantage in that area, taking full advantage of the unlimited opportunities embedded in the "Belt and Road" initiative to promote international business development even more.

