

An Ocean of Talents





PROFILES OF DIRECTORS, SUPERVISORS AND SENIOR MANAGEMENT

The following sets out certain information regarding our directors, supervisors and senior management. Our directors, supervisors and members of senior management all meet the qualification requirements for their respective positions. Their qualifications and appointments have been reviewed and approved by the PRC banking regulatory authorities.

Directors



Mr. Guo Shuqing, aged 49, is chairman of the board of directors and an executive director, and has served as a director since March 2005. Prior to that position, Mr. Guo was deputy governor of the PBOC, director of the SAFE and chairman of Huijin from December 2003 to March 2005. He was deputy governor of the PBOC and director of the SAFE from March 2001 to December 2003, deputy governor of Guizhou Province from July 1998 to March 2001 and secretary general of the State Commission for Economic Restructuring from March 1996 to July 1998. Mr. Guo served as director of the Macro-control System Department of the State Commission for Economic Restructuring from October 1995 to March 1996, director of the General Planning and Experiment Department of the State Commission for Economic Restructuring from May 1993 to March 1996, and deputy director of the Economic Research Centre of the State Planning Commission from July 1988 to May 1993. Mr. Guo is a research fellow and a member of the 10th China People's Political Consultative Congress National Committee. Mr. Guo graduated from Nankai University in 1982 with a bachelor's degree in philosophy, and graduated from the Chinese Academy of Social Sciences with a doctorate degree in law in 1988. Mr. Guo was also a visiting fellow at the University of Oxford from May 1986 to August 1987.



Mr. Chang Zhenming, aged 49, is vice chairman of the board of directors, an executive director, and president, and has served as a director and president since September 2004. As our president, Mr. Chang is in charge of the overall management of our Bank. Mr. Chang joined China Construction Bank in July 2004. Prior to that position, Mr. Chang was executive director and vice president of China CITIC Group from March 2002 to July 2004, executive director and vice president of China International Trust and Investment Corporation, or CITIC, from August 1995 to March 2002, assistant president of CITIC from January 1994 to August 1995, vice president of CITIC Industrial Bank from September 1993 to January 1994, and assistant president of CITIC Industrial Bank from October 1992 to September 1993. Mr. Chang is a senior economist. He graduated from Beijing Second Foreign Language University with a bachelor's degree in Japanese language in 1983, and received his master's degree in business administration from New York College of Insurance in 1992.



Ms. Liu Shulan, aged 60, is an executive director and vice president and has served as a director and vice president since September 2004. Ms. Liu is primarily in charge of our administrative matters. Ms. Liu was vice president of China Construction Bank from February 1992 to September 2004, general manager of the public relations department of China Construction Bank from September 1990 to February 1992, and served concurrently as deputy general manager of Inner Mongolia Autonomous Region Branch of China Construction Bank and general manager of the Inner Mongolia Autonomous Region Branch of China Investment Bank from June 1983 to September 1990. Ms. Liu is a senior economist and graduated from Central Finance College in 1969 with a bachelor's degree in finance.

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Mr. Zhao Lin, aged 51, is an executive director and vice president and has served as a director and vice president since September 2004. Mr. Zhao is primarily responsible for overseeing our risk management and information technology matters. Mr. Zhao was vice president of China Construction Bank from September 2002 to September 2004, chief controller of China Construction Bank in charge of its discipline and compliance matters from February 1995 to September 2002, general manager of the Office of General Affairs of China Construction Bank from December 1992 to February 1995, deputy general manager of the Office of General Affairs of China Construction Bank from February 1992 to December 1992, and deputy general manager of China Construction Bank's Hubei provincial branch from February 1991 to February 1992. Mr. Zhao is a senior economist and graduated from Zhongnan University of Finance and Economics in 1986 with a degree in business management and economics.



Mr. Zhu Zhenmin, aged 56, is a non-executive director and has served as a director since September 2004. Prior to that position, Mr. Zhu was director-general of the Tax Bureau of the MOF from December 2003 to September 2004, director-general of the Tax Bureau of the MOF and concurrently director of the General Office of Customs Tariff Commission under the State Council from September 2002 to December 2003, and deputy director-general of the Tax Bureau of the MOF from August 1997 to September 2002. Mr. Zhu graduated from the Central Institute of Finance Administration with a degree in finance in 1987. Mr. Zhu is currently an employee of our substantial shareholder, Huijin.



Mr. Jing Xuecheng, aged 60, is a non-executive director and has served as a director since September 2004. Prior to that position, Mr. Jing was inspector of the Research Bureau of the PBOC from November 2003 to September 2004, deputy director-general of the Research Bureau of the PBOC from January 2002 to November 2003, head of the macroeconomics division of the Office of Central Financial Work Leading Group from June 1999 to January 2002, deputy director-general of the Research Bureau of the PBOC (and deputy director of Finance Institute of the PBOC) from July 1998 to June 1999, and deputy director of the Policy Research Office of the PBOC from July 1996 to July 1998. Mr. Jing is a research fellow and a tutor of doctoral students. He graduated from Jilin Finance and Trade College with a bachelor's degree in finance in 1966, and received his master's degree in finance and economics from Renmin University of China in 1981. Mr. Jing is currently an employee of our substantial shareholder, Huijin.



Ms. Wang Shumin, aged 50, is a non-executive director and has served as a director since September 2004. Prior to that position, Ms. Wang was inspector of the Administration and Inspection Bureau of the SAFE from June 2001 to September 2004, deputy director-general of the Administration and Inspection Bureau of the SAFE from March 1998 to June 2001, deputy director-general of the Balance of Payments Bureau of the SAFE from August 1996 to March 1998, and deputy director-general of the Policy and Law Bureau of the SAFE from July 1994 to August 1996. Ms. Wang is a senior economist and has the qualifications to practice law in China. She currently serves as an arbitrator of China International Economic and Trade Arbitration Commission. She graduated from Zhongnan University of Economics and Law with a bachelor's degree in law in 1982. Ms. Wang is currently an employee of our substantial shareholder, Huijin.

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Mr. Wang Yonggang, aged 49, is a non-executive director and has served as a director since September 2004. Mr. Wang was a dedicated supervisor of director-general level and director of the Office of General Affairs under the board of supervisors of China Construction Bank from August 2003 to September 2004, dedicated supervisor at deputy director-general level and deputy director of the Office of General Affairs under the board of supervisors of the People's Insurance Company of China and China Reinsurance Company from July 2000 to August 2003, and deputy general manager of the compliance department of the Industrial and Commercial Bank of China from June 1997 to July 2000. Mr. Wang is a certified accountant, a senior accountant, and was appointed by the MOF as an expert consultant on financial management of finance and insurance enterprises in August 1997. He graduated from Heilongjiang Finance Technical College with a degree in infrastructure finance in 1982, and received his master's degree in currency and banking from Northeast University of Finance and Economics in 1997. Mr. Wang is currently an employee of our substantial shareholder, Huijin.



Mr. Liu Xianghui, aged 51, is a non-executive director and has served as a director since November 2004. Prior to that position, Mr. Liu worked consecutively at the State Economic Commission, the State Planning Commission and the Office of Central Financial Work Leading Group. He was inspector of the Economic and Trade Group under the Office of Central Financial Work Leading Group from November 2001 to November 2004, and assistant inspector of the same group from July 1998 to November 2001. Mr. Liu also studied at the Central School of Planning and Statistics in Poland from 1989 to 1990, and worked at the United States Environmental Protection Agency in 1993. Mr. Liu is an economist and graduated from Liaoning University with a bachelor's degree in Chinese in 1978. Mr. Liu is currently an employee of our substantial shareholder, Huijin.



Mr. Zhang Xiangdong, aged 47, is a non-executive director and has served as a director since November 2004. Prior to that position, Mr. Zhang was inspector of the General Bureau of the SAFE from September 2004 to November 2004, deputy director-general of the same bureau from August 2003 to September 2004, deputy general manager of the PBOC's Haikou Central sub-branch and concurrently deputy director-general of the SAFE's Hainan branch from July 2001 to August 2003. Mr. Zhang also served as a member of Stock Offering Approval Committee of CSRC from August 1999 to November 2001. Mr. Zhang is a senior economist and is qualified to practice law in China. He currently serves as an arbitrator of China International Economic and Trade Arbitration Commission. He graduated from Renmin University with a bachelor's degree in law in 1986. He completed his graduate studies in international economic law at Renmin University in 1988, and was awarded a master's degree in 1990. Mr. Zhang is currently an employee of our substantial shareholder, Huijin.



Mr. Gregory L. Curl, aged 57, a citizen of the United States, is a non-executive director and has served as a director since August 2005. Mr. Curl is the global corporate planning and strategy executive of our shareholder Bank of America and has served in several capacities at Bank of America, including as vice chairman of corporate development and global corporate planning and as strategy executive since 1996. Prior to that, he served in various capacities in Boatmen's Bancshares, including vice chairman and chief operating officer since 1978. Mr. Curl currently is a director of the Jefferson Scholars Foundation, University of Virginia, the Enstar Group, Inc. and Grupo Financiero Santander Serfin. Mr. Curl received a bachelor's degree in political science from Southwest Missouri State University and a master's degree in government from the University of Virginia.

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Mr. Song Fengming, aged 59, is an independent non-executive director and has served as a director since September 2004. Mr. Song is an experienced academic in banking and finance in China. Mr. Song is a professor and supervisor for doctorate students at Tsinghua University and has been the chair of the department of finance and international trade of Tsinghua School of Economics and Management since 1995. He was an associate professor and director of the Division of Finance and International Trade of the same school from 1988 to 1992, and an assistant professor and dean of the management department of Jiangsu University of Science and Technology from 1982 to 1988. Mr. Song received his bachelor's degree in computational mathematics from Peking University in 1970, his master's degree in management from Shanghai Jiaotong University in 1982, and his Ph.D. degree in systems engineering from Tsinghua University in 1988. He pursued his post-doctorate research at the University of California, Riverside, from 1992 to 1995.



Mr. Yashiro Masamoto, aged 77, a Japanese citizen, is an independent non-executive director and has served as a director since September 2004. Mr. Yashiro has been the non-executive chairman of Shinsei Bank since June 2005, and was chairman and chief executive officer of Shinsei Bank and its predecessor, Long Term Credit Bank of Japan, from March 2000 to June 2005. He was chairman of Citibank's Japan branch from October 1997 to March 1999. From November 1989 to October 1997, he held a series of senior positions at Citibank and Citicorp, including executive vice president of the parent corporation. Mr. Yashiro received his bachelor's degree in law from Kyoto University of Japan in 1954 and his master's degree in international relations from Tokyo University in 1958.



Mr. Tse Hau Yin, Aloysius, aged 58, is an independent non-executive director and has served as a director since November 2004. Mr. Tse joined KPMG in 1976, became a partner in 1984, and retired from KPMG in March 2003. Mr. Tse served as non-executive chairman of KPMG China and was a member of the China Affairs Committee of KPMG from 1997 to 2000. Mr. Tse is a former president of the Hong Kong Institute of Certified Public Accountant (or "HKICPA"). He is a fellow of the HKICPA and the Institute of Chartered Accountants in England and Wales. Mr. Tse currently is an independent non-executive director of China Telecom Corporation Limited, Wing Hang Bank Limited, CNOOC Limited and Linmark Group Limited. He is also chairman of international advisory council to Wuhan Municipal Government. Mr. Tse graduated from the University of Hong Kong.



Ms. Elaine La Roche, aged 56, a citizen of the United States, is an independent non-executive director and has served as a director since June 2005. Ms. La Roche was the chief executive officer of Salisbury Pharmacy Group, which is in the business of acquiring, restructuring and operating independent community pharmacies in the Northeastern United States, from June 2000 until April 2005. Prior to then, she worked at Morgan Stanley from May 1978 to June 2000. She was a managing director of Morgan Stanley from 1987 and served in various capacities, including as chief of staff to the chair and president of Morgan Stanley. She was seconded from Morgan Stanley to serve as the chief executive officer of China International Capital Corporation Limited from May 1998 to June 2000. Ms. La Roche currently serves as the chair of the board of Linktone, a NASDAQ listed company, and financial executive with Cantor Fitzgerald, a diversified financial services company. Ms. La Roche graduated from Georgetown University School of Foreign Service with a bachelor's degree in international affairs and from the American University with a master's degree in business administration in finance.

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Supervisors



Mr. Xie Duyang



Ms. Liu Jin



Mr. Jin Panshi



Ms. Chen Yueming

Mr. Xie Duyang, aged 57, has served as chairman of the board of supervisors since September 2004. Mr. Xie was chairman of the board of supervisors of China Construction Bank from July 2003 to September 2004, chairman of the board of supervisors of People's Insurance Company of China and China Reinsurance Company from July 2000 to July 2003, vice president of Industrial and Commercial Bank of China from October 1992 to July 2000, an officer of director-general level at the Ministry of Organization from June 1989 to October 1992, an officer of director-general level at the National Economic General Affairs Bureau of the State Planning Commission from April 1989 to June 1989, and an officer of deputy director-general level at the same bureau from July 1986 to April 1989. Mr. Xie is a research fellow and graduated from Wuhan University with a doctorate degree in political economics in 2002.

Ms. Liu Jin, aged 41, has served as a supervisor since September 2004. Ms. Liu was dedicated supervisor of deputy director-general level at the board of supervisors of China Construction Bank from July 2003 to September 2004, dedicated supervisor of deputy director-general level at the board of supervisors of the People's Insurance Company of China and China Reinsurance Company from November 2001 to July 2003, and chief manager of the board of supervisors of the People's Insurance Company of China and China Reinsurance Company from July 2000 to November 2001. Ms. Liu is a senior economist and graduated from Hunan Finance and Economics College with a bachelor's degree in finance in 1984.

Mr. Jin Panshi, aged 41, has served as a supervisor since September 2004. Mr. Jin was deputy general manager of the audit department of China Construction Bank from June 2001 to September 2004, and senior manager of off-site audit division of audit department of China Construction Bank from September 1999 to June 2001. Mr. Jin is a senior engineer and a Certified Information Systems Auditor and graduated from Jilin University of Technology with a bachelor's degree in computer and application in 1986, and a master's degree in applied computing from the same university in 1989.

Ms. Chen Yueming, aged 49, has served as a supervisor since September 2004. Ms. Chen was vice president of State Grid since December 2002. From April 2003, she was also chair of the board of directors of China Power Finance Company Limited; and beginning April 2005, she was also chief accountant of State Grid. Ms. Chen was chief accountant and director of Finance and Property Ownership Management Department of the State Power Company from November 2001 to December 2002, deputy chief accountant and director of Finance and Property Ownership Management Department of the State Power Company from July 2000 to November 2001, and director of Finance and Property Ownership Management Department of the State Power Company from March 1999 to July 2000. Ms. Chen is a senior accountant and graduated from Zhongnan University of Economics, Politics and Law with a bachelor's degree in industrial finance and accounting in 1982.

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Ms. Cheng Meifen



Mr. Cui Jianmin



Mr. Guo Feng

Ms. Cheng Meifen, aged 50, has served as a supervisor since December 2004. Ms. Cheng has been general manager of the legal affairs department of China Construction Bank from March 2004, and deputy general manager of the same department from August 1999 to March 2004. Ms. Cheng is an economist and graduated with a master's degree in law from the law department of Peking University in 1998.

Mr. Cui Jianmin, aged 73, has served as an external supervisor since March 2005. Mr. Cui was an advisor to the Chinese Certified Tax Agents Association from October 2004, an independent supervisor at China Petroleum & Chemical Corporation from April 2000, president of the Chinese Institute of Certified Public Accountants from December 1995 to November 2004, executive deputy auditor general of the National Audit Office from March 1987 to April 1995, deputy auditor general of the same office from January 1985 to March 1987, director-general of the Industry and Transportation Audit Office of NAO from June 1983 to January 1985, deputy director-general of the Finance Department of the First Ministry of Machine-Building Industry from February 1981 to June 1983, and vice director of the General Affairs Office of the same ministry from February 1977 to February 1981. Mr. Cui is a senior auditor and graduated with a bachelor's degree from the economic planning department of the Renmin University of China in 1962.

Mr. Guo Feng, aged 43, has served as an external supervisor since March 2005. Mr. Guo has been a professor at the law school of the Central University of Finance and Economics and Director of the Research Institute of Financial and Economic Law of the same university since December 2004. He was an associate professor at the law school of the Renmin University of China from June 1993 to December 2004, and deputy director of the Institute of Financial Law of the same university from February 1993 to December 2004. Mr. Guo was a visiting scholar at the law school of the City Polytechnic of Hong Kong from January 1993 to June 1993. Mr. Guo is a professor. He received his master's degree in civil and commercial law from the Renmin University of China in June 1986 and his Ph.D. degree in civil and commercial law from the same university in 1995.

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Senior management



Mr. Luo Zhefu



Ms. Xin Shusen



Mr. Chen Zuofu



Mr. Fan Yifei

Mr. Chang Zhenming, aged 49, vice chairman of the board of directors, executive director and president. See "Directors".

Ms. Liu Shulan, aged 60, executive director and vice president. See "Directors".

Mr. Zhao Lin, aged 51, executive director and vice president. See "Directors".

Mr. Luo Zhefu, aged 53, has served as a vice president since September 2004. Mr. Luo is primarily responsible for overseeing our corporate banking business. Prior to that position, Mr. Luo was vice president of China Construction Bank from November 2000 to September 2004, general manager of Beijing branch of the Agricultural Bank of China from October 1999 to November 2000, general manager of Hong Kong branch of the Agricultural Bank of China from August 1998 to October 1999, general manager of Shenzhen branch of the Agricultural Bank of China from May 1997 to August 1998, general manager of the treasury and planning department of the Agricultural Bank of China from January 1997 to May 1997, deputy general manager of the treasury and planning department of the Agricultural Bank of China from February 1995 to January 1997, deputy general manager of the education department at the head office of the Agricultural Bank of China from February 1993 to February 1995, and assistant general manager of the Research Office of the Agricultural Bank of China from February 1992 to February 1993. Mr. Luo also serves as chairman of the board of China Construction Bank (Asia) Limited. Mr. Luo is a senior economist and graduated from Jilin Finance and Trade College with a bachelor's degree in commerce and economics in 1982. He received his master's degree in commerce and economics from the Chinese Academy of Social Sciences in 1986.

Ms. Xin Shusen, aged 56, has served as a vice president since July 2005. Ms. Xin is primarily responsible for overseeing our compliance matters. Ms. Xin was our chief compliance officer from September 2004 to July 2005, chief controller of China Construction Bank from September 2003 to September 2004, deputy chief controller of China Construction Bank from February 2003 to September 2003, general manager of personal banking department of China Construction Bank from June 2000 to February 2003, general manager of retail banking department of China Construction Bank from June 1998 to June 2000, general manager of funding and savings department of China Construction Bank from April 1994 to June 1998, and deputy general manager of human resources department of China Construction Bank from August 1990 to April 1994. She was also the general manager of the corporate culture department from September 1993 to April 1994. Ms. Xin is a senior economist and recipient of a special on-going grant by the PRC government. Ms. Xin graduated from Changchun Metallurgy Construction Institute with a degree in industrial and civil construction in 1983. She received her master's degree in national economics from Northeast University of Finance and Economics in 1998.

Mr. Chen Zuofu, aged 51, has served as a vice president since July 2005. Mr. Chen is primarily responsible for overseeing our personal banking business. Mr. Chen was assistant president of the Bank from September 2004 to July 2005, assistant president of China Construction Bank from July 1997 to September 2004. Mr. Chen was a visiting scholar to Stanford University from June 1999 to May 2000. Mr. Chen is a lecturer and graduated from Southwest University of Politics and Law with a bachelor's degree in law in 1983. He received his master's degree in management and engineering from Central South University of Technology in 1996.

Mr. Fan Yifei, aged 41, has served as a vice president since July 2005. Mr. Fan is primarily responsible for overseeing our asset and liability management, finance and accounting-related matters. Mr. Fan was our assistant president from September 2004 to July 2005, assistant president of China Construction Bank from February 2000 to September 2004, and served concurrently as assistant president of China Yangtze Power Co., Ltd. from March 2003 to March 2004. He was general manager of the planning and finance department of China Construction Bank from January 1998 to February 2000, general manager of the finance and accounting department of China Construction Bank from July 1996 to January 1998, and deputy general manager of treasury and planning department of China Construction Bank from September 1994 to July 1996. Mr. Fan also serves as a director of China Petroleum & Chemical Corporation. Mr. Fan is a senior accountant and received his M.A. in finance from the Institute of Finance under the MOF in 1990, his Ph.D. in finance from Renmin University of China in 1993, and his M.I.A. degree in international economics from Columbia University in 2002.

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Mr. Yu Yongshun



Mr. Xuan Changneng



Mr. Ha Yiu Fai



Mr. Yuen Yiu Leung

Mr. Yu Yongshun, aged 55, has served as our chief auditor since July 2005 and as general manager of our audit department since September 2004. Mr. Yu is primarily responsible for overseeing our internal audit-related matters. Prior to that position, Mr. Yu was general manager of the audit department of China Construction Bank from April 1999 to September 2004, general manager of No. 2 banking department of China Construction Bank from April 1998 to April 1999, general manager of Xinjiang Autonomous Region Branch of China Construction Bank from March 1996 to April 1998, general manager of real estate credit department of China Construction Bank from September 1993 to March 1996, and deputy general manager of treasury and planning department of China Construction Bank from October 1990 to September 1993. Mr. Yu is a senior economist and receives special subsidies from the PRC government. He graduated from Liaoning Finance and Economics College with a degree in infrastructure finance in 1977.

Secretary to the board of directors

Mr. Xuan Changneng, aged 39, has served as the secretary to the board of directors since November 2004. Mr. Xuan joined us in September 2004 as a senior adviser to the Restructuring Office at the department general manager level. He had worked as a securities regulator with CSRC, serving as a deputy director-general of its Broker-Dealer Supervision Division from April 2001 to September 2004 and a member of CSRC's Planning and Development Committee from November 2000 to April 2001. Mr. Xuan was a senior analyst in the Derivatives Research Department of J. P. Morgan Securities in New York from August 1997 to August 1999. He served as the president of the U.S.-based Chinese Finance Association from 1998 to 1999. He graduated from University of Pennsylvania Law School with an LL.M. in 2000 and a Ph.D. in finance from the University of Texas at Austin in 1997. He received a B.S. from University of Science and Technology of China in 1988. According to the Articles of Association, Mr. Xuan is responsible for, among other things, assisting the board in its day-to-day activities, supervising the preparation of documents presented to the board and the shareholders, coordinating matters regarding disclosure of information to the public and managing investor relations.

Company secretary

Mr. Ha Yiu Fai, aged 48, has served as our company secretary since August 2005. Mr. Ha has over 20 years' experience practising corporate and commercial law in England, Australia and Hong Kong, both as in-house counsel and in private practice. Mr. Ha has been head of legal and compliance of CCB International (Holdings) Limited and its subsidiaries since December 2004. Prior to that, Mr. Ha was an in-house counsel at JP Morgan and its predecessor from January 1998 to December 2004. Mr. Ha is a fellow member of the Institute of Chartered Secretaries and Administrators, UK and the Hong Kong Institute of Chartered Secretaries. Mr. Ha graduated from the University of London with a bachelor's degree in law in 1982 (Queen Mary College) and a master's degree in law in 1983 (University College). Mr. Ha also received a master's degree in PRC law from City University of Hong Kong in 1997.

Qualified accountant

Mr. Yuen Yiu Leung, aged 41, has served as our qualified accountant since August 2005. Mr. Yuen has been head of finance of our Hong Kong branch since September 2004. Prior to that, Mr. Yuen held the same position in the Hong Kong branch of China Construction Bank from October 1995 to September 2004 and he served in several capacities at the internal control, finance and accounting functions of Standard Chartered Bank. Mr. Yuen is a fellow of the Hong Kong Institute of Certified Public Accountants, the Association of Chartered Certified Accountants, UK and the Chartered Institute of Management Accountants, UK and an associate of the Institute of Chartered Accountants in England & Wales. Mr. Yuen graduated from Hong Kong Polytechnic University with a professional diploma in management accountancy in 1988 and received a master's degree in business administration from University of Wales in cooperation with Manchester Business School in 1998.