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招商銀行股份有限公司

CHINA MERCHANTS BANK CO., LTD.

(A joint stock company incorporated in the People's Republic of China with limited liability)

(H Share Stock Code: 03968)

(Preference Share Stock Code: 04614)

ANNOUNCEMENT

China Merchants Bank Co., Ltd. (the “**Company**”) resolutely implements the policy deployment of the Central Committee of the CPC and the State Council, always adheres to the positioning of “houses are for living in, not for speculation”, maintains the healthy development of the real estate market, and safeguards the legitimate rights and interests of housing consumers.

The Company earnestly implements the regulatory requirements, has always been committed to achieving the coordinated development of the quality and scale of residential mortgage loans, adheres to compliance operations, and maintains the stability in asset quality of residential mortgage loans in a long term. After preliminary investigation, the number of real estates the Company currently involved in the “internet-transmitted suspension of loans” incident accounts for a relatively small proportion and the balance of the overdue residential mortgage loans the Company involved amounts to RMB0.012 billion, which accounts for less than 0.001% of the domestic residential mortgage loans. The risks are generally under control.

The Company will pay close attention to the development of the situation, comprehensively and continuously follow up the situation of the real estates involved in the incident, actively take measures, communicate well with customers, implement the relevant requirements of government departments and regulatory authorities, protect the rights and interests of housing consumers in a sound manner, and promote the stable and healthy development of the real estate market.

**The Board of Directors of
China Merchants Bank Co., Ltd.**

14 July 2022

As at the date of this announcement, the Executive Director of the Company is Wang Liang; the Non-executive Directors of the Company are Miao Jianmin, Fu Gangfeng, Zhou Song, Hong Xiaoyuan, Zhang Jian and Su Min; and the Independent Non-executive Directors of the Company are Wong See Hong, Li Menggang, Liu Qiao, Tian Hongqi, Li Chaoxian and Shi Yongdong.