As at Dec 31, 2014

(Expressed in thousands of Hong Kong dollars)

Capital Disclosures Template

Cross reference to Consolidated Balance Sheet

CETA conital, instruments and recorner		Sheet
CET1 capital: instruments and reserves 1 Directly issued qualifying CET1 capital instruments plus any related share premium	28,827,843	7
2 Retained earnings	10,943,205	8
3 Disclosed reserves	3,165,295	9+10+11+12+13
4 Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	Not applicable	
Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6 CET1 capital before regulatory deductions	42,936,343	
CET1 capital: regulatory deductions	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
7 Valuation adjustments	0	
8 Goodwill (net of associated deferred tax liability)	0	
9 Other intangible assets (net of associated deferred tax liability)	0	
10 Deferred tax assets net of deferred tax liabilities	116,732	5
11 Cash flow hedge reserve	178	13
12 Excess of total EL amount over total eligible provisions under the IRB approach	0	
13 Gain-on-sale arising from securitization transactions	0	
14 Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15 Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
lnvestments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	
17 Reciprocal cross-holdings in CET1 capital instruments	0	
Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
Mortgage servicing rights (amount above 10% threshold)	Not applicable	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable	
Amount exceeding the 15% threshold	Not applicable	
of which: significant investments in the common stock of financial sector entities	Not applicable	
24 of which: mortgage servicing rights	Not applicable	
of which: deferred tax assets arising from temporary differences	Not applicable	
National specific regulatory adjustments applied to CET1 capital	2,360,788	
Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0	
6b Regulatory reserve for general banking risks	2,360,788	10
6c Securitization exposures specified in a notice given by the Monetary Authority	0	
6d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
6e Capital shortfall of regulated non-bank subsidiaries	0	
Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
Total regulatory deductions to CET1 capital	2,477,698	
29 CET1 capital	40,458,645	
AT1 capital: instruments		
Qualifying AT1 capital instruments plus any related share premium	0	
31 of which: classified as equity under applicable accounting standards	0	
32 of which: classified as liabilities under applicable accounting standards 33 Capital instruments subject to phase out arrangements from AT1 capital	0	
AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
35 of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	0	
36 AT1 capital before regulatory deductions	0	

As at Dec 31, 2014

(Expressed in thousands of Hong Kong dollars)

Investments in own ATT capital instruments 0 0		AT4 conital, regulatory deductions			
Some process and provided in the content of the c	27	AT1 capital: regulatory deductions	0		
39 especializar capital investments in ATT capital instruments issued by financial actor entities that are outside the social properties of regulatory condicidations (annumal nation of 150 extensions). 40 optimization of the properties of the pr		·			
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Regulatory deductions applied to ATT capital due to insufficient Tier 2 capital to cover deductions 0 43 Total regulatory deductions to ATT capital 10 44 ATT capital 10 45 Tet 1 capital (Tier 1 = CET1 + ATT) 10 40 Tet 2 capital instruments and provisions 10 20 20 20 20 20 20 20 20 20 20 20 20 20	40		0		
45 Total regulatory deductions to AT1 capital 46 AT1 capital 47 Capital 48 Titer 1 capital (Titer 1 = CET1 + AT1) 49 40,458,456 Titer 1 capital (Titer 1 = CET1 + AT1) 49 40,458,456 Titer 2 capital instruments subject to phase out arrangements from Titer 2 capital 40 Capital instruments subject to phase out arrangements from Titer 2 capital 41 Total capital instruments subject to phase out arrangements from Titer 2 capital 42 Capital instruments issued by consolidated bank subsidiaries and held by third parties (amount shown in Titer 2 capital instruments issued by subsidiaries subject to phase out arrangements 40 Capital instruments issued by subsidiaries subject to phase out arrangements 51 Capital instruments issued by subsidiaries subject to phase out arrangements 52 Capital instruments issued by subsidiaries subject to phase out arrangements 53 Capital before regulatory deductions 54 Titer 2 capital before regulatory deductions 55 Investments in one Titer 2 capital instruments 56 Reciprocal cross-hodings in Titer 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of regulatory consolidation (amount above 10% financial sector entities that are outside the scope of capital consolidation (amount in	41	National specific regulatory adjustments applied to AT1 capital	0		
44 ATT capital (Ter 1 = cET1 + AT1) 40,458,645 Tier 2 capital instruments pulse any related share premium 5,766,117 6 46 Quadying Tier 2 capital instruments plus any related share premium 5,766,117 6 47 Capital instruments subject to phase out arrangement from Tier 2 capital on 0 88 Inter 2 capital instruments subject to phase out arrangement from Tier 2 capital on 0 99 of which: capital instruments subject to phase out arrangement from 1 90 of which: capital instruments subject by publisheries subject to phase out arrangements 0 91 of which: capital instruments and towances and regulatory reserve for general banking risks eligible for inclusion in 1 10 Tier 2 capital advances and regulatory deductions 8,8,15,770 10 Tier 2 capital before regulatory deductions 8,8,15,770 10 Tier 2 capital before regulatory deductions 9 10 Inter 2 capital instruments 1	42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0		
Tier 1 capital (Tier 1 = CET1 + AT1) 40. Qualifying Teir 2 capital instruments plus any related share premium 5.766.117 6 Qualifying Teir 2 capital instruments subject to phase out arrangements from Teir 2 capital 7 Capital instruments subject to phase out arrangements from Teir 2 capital 8 Teir 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount above in the "Le 2 capital of the condidation group) 9 Or which: capital instruments issued by subsidiaries subject to phase out arrangements 9 Or Oblective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Teir 2 capital instruments assued by subsidiaries and held by third parties (amount above 100 the Teir 2 capital instruments in a capital instruments are subject to phase out arrangements 10 Or Oblective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Teir 2 capital instruments 10 Teir 2 capital before regulatory deductions 11 Teir 2 capital before regulatory deductions 12 Investments in own Teir 2 capital instruments 12 Investments in own Teir 2 capital instruments 13 Reciprocal cross-holdings in Teir 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolicidation (amount above 10% threshod) 13 Reciprocal cross-holdings in Teir 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolicidation and above 10% threshod) 14 Spatial Certain regulatory adjustments applied to Teir 2 capital 15 Very Capital and Certain and Certain and Spatial Instruments issued by financial sector entities that are outside the scope of regulatory consolicidation and above 10% threshod) 15 Very Capital regulatory adjustments applied to Teir 2 capital 16 Very Capital regulatory deductions to Teir 2 capital 17 Teir 1 capital regulatory adjustments applied to Teir 2 capital 18 Very Capital regulatory deductions to Teir 2 capital 19 Very	43	Total regulatory deductions to AT1 capital	0		
Tier 2 capital instruments puts any related share prenulum 5,765,117 6 7. Capital instruments subject to phase out arrangements from Tier 2 capital 6 7. Capital instruments issued by consolidated behts subsidiaries and held by third parties (amount) 8 8. Capital instruments issued by consolidated behts subsidiaries and held by third parties (amount) 9 9 9 10 10 10 10 10 10 10 10 10 10 10 10 10	44	AT1 capital	0		
46 Cuslifying Tier 2 capital instruments plus any related share premium 5,766.117 6 47 Capital instruments subject to phase out arrangements from Tier 2 capital 58 Tier 2 capital instruments subject to phase out arrangements from Tier 2 capital 59 Capital instruments subject to phase out arrangements from Tier 2 capital 60 Callective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in 1,3,040,653 11-24-10 61 Tier 2 capital before regulatory deductions 62 Capital before regulatory deductions 63 Tier 2 capital before regulatory deductions 64 Tier 2 capital before regulatory deductions 65 Reciprocal cross-holdings in Tier 2 capital instruments 66 Capital subject on Tier 2 capital instruments 76 Capital instruments in Tier 2 capital instruments 77 Capital instruments in Tier 2 capital instruments 87 Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are obtained by society of regulatory consolidation (annual above 10% threshold) 68 National specific regulatory adjustments applied to Tier 2 capital instruments issued by financial sector entities that are obtained by society of regulatory consolidation (annual above 10% threshold) 69 Total regulatory adjustments applied to Tier 2 capital of the capital instruments issued by financial sector entities that are obtained by capital from the revolution of the capital instruments issued by financial sector entities that are obtained by capital capital properties of plants of the capital from the revolution of the capital regulatory adjustments applied to Tier 2 capital of the capital regulatory adjustments applied to Tier 2 capital and the capital properties of plants of the capital regulatory adjustments applied to inclusion in Tier 2 capital and the capital regulatory adjustments applied to inclusion in Tier 2 capital and the capital regulatory adjustments applied to inclusion in Tier 2 capital and the capital regulatory adjustments applied to inclusion to Tier 2 capital an	45	Tier 1 capital (Tier 1 = CET1 + AT1)	40,458,645		
47 Capital instruments subject to phase out arrangements from Tier 2 capital 48 Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group) 49 of whith: capital instruments assued by subsidiaries subject to phase out arrangements 0 Collective impairment allowences and regulatory reserve for general banking risks eligible for inclusion in 3,049,653 1+2+10 50 Tier 2 capital instruments assued by subsidiaries subject to phase out arrangements 0 Collective impairment allowences and regulatory deductions 1 Tier 2 capital instruments in Tier 2 capital instruments instead by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% triescholf) 2 Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% triescholf) 3 Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% triescholf) 3 Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of risk weighted assets 1 Tier 2 capital capital risk of the capital risk of the capital risk of the capital risk of the capital risk weighted assets 1 Tier 2 capital capital risk of the capital risk weighted assets 1 Capital ratio (as a percentage of risk weighted assets) 1 Capital ratio (as a percentage of risk weighted asse		Tier 2 capital: instruments and provisions			
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Second content of the Copies of the Consolidation group)	47		0		
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Investments in own Tier 2 capital instruments 0 0 1 1 1 1 1 1 1 1	51	Tier 2 capital before regulatory deductions	8,815,770		
Reciprocal cross-holdings in Tier 2 capital instruments 54 Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 55 Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 56 National specific regulatory adjustments applied to Tier 2 capital 57 Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital 57 Total regulatory deductions to Tier 2 capital 58 Tier 2 capital 59 Total capital (Total capital = Tier 1 + Tier 2) 50 Total capital (Total capital = Tier 1 + Tier 2) 50 Total capital (Total capital = Tier 1 + Tier 2) 51 Capital risk weighted assets 52 Capital ratio 51 CET1 capital ratio 52 Tier 1 capital ratio 53 Total capital ratio 54 Reciprocal reciprocal reciprocal requirement (minimum CET1 capital requirement as specified in s.3B of the Reciprocal requirement (minimum CET1 capital requirements plus G-SIB or D-SIB 65 of which: capital conservation buffer requirement 66 of which: capital conservation buffer requirement 67 of which: Capital conservation buffer requirement 68 CET1 capital supplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 70 National Total capital minimum ratio 71 National Total capital minimum ratio 72 National Total capital minimum ratio 73 National Total capital minimum ratio 74 National Total capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments is sued by financial sector entities that are outside the scope of regulatory consolidation 75 Not applicable 76 Insignificant capital investments in CET1 capital instruments is sued by financial sector entities that are outside the scope of regulatory consolidation 77 Notapage s		Tier 2 capital: regulatory deductions			
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18.05% 18.00% 18.05% 18.00% 18.05% 18.00% 18.00% 18.05% 18.00%	61	CET1 capital ratio	14.82%		
Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3B of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB 4.00% 66 of which: capital conservation buffer requirement 0.00% 67 of which: Salk specific countercyclical buffer requirement 0.00% 68 CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR National minima (if different from Basel 3 minimum) Not applicable Not applicable Not applicable Not applicable Not applicable Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 73 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Not applicable Not applicable 520,411 3+4 Mortgage servicing rights (net of related tax liability) Not applicable	62	Tier 1 capital ratio	14.82%		
64 BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB 65 of which: capital conservation buffer requirement 66 of which: bank specific countercyclical buffer requirement 67 of which: G-SIB or D-SIB buffer requirement 68 CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR 69 National CET1 minimum ratio 70 National Tier 1 minimum ratio 71 National Total capital minimum ratio 72 National Total capital minimum ratio 73 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) 8 Not applicable 9 Not applicable	63	Total capital ratio	18.05%		
66 of which: bank specific countercyclical buffer requirement 67 of which: G-SIB or D-SIB buffer requirement 68 cET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR National minima (if different from Basel 3 minimum) 69 National CET1 minimum ratio 70 National Tier 1 minimum ratio 71 National Total capital minimum ratio 72 Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 73 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) Not applicable		BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB	4.00%		
67 of which: G-SIB or D-SIB buffer requirement 68 and Total capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR National minima (if different from Basel 3 minimum) 69 National CET1 minimum ratio Not applicable 70 National Tier 1 minimum ratio Not applicable 71 National Total capital minimum ratio Not applicable Amounts below the thresholds for deduction (before risk weighting) 72 Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments insued by financial sector entities that are outside the scope of regulatory consolidation 73 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) Not applicable	65	of which: capital conservation buffer requirement	0.00%		
CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR National minima (if different from Basel 3 minimum) Not applicable Not applicable Not applicable Not applicable Not applicable Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Not applicable Amounts below the thresholds for deduction (before risk weighting) Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Not applicable Not applicable	66	of which: bank specific countercyclical buffer requirement	0.00%		
National minima (if different from Basel 3 minimum) Not applicable Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Mot applicable Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Not applicable 3+4 Not applicable Not applicable Not applicable			0.00%		
National minima (if different from Basel 3 minimum) 69 National CET1 minimum ratio Not applicable 70 National Tier 1 minimum ratio Not applicable 71 National Total capital minimum ratio Not applicable Talianimum ratio Not applicable Amounts below the thresholds for deduction (before risk weighting) 72 Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 73 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) Not applicable	68		10.82%		
National Tier 1 minimum ratio Not applicable Amounts below the thresholds for deduction (before risk weighting) Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Mortgage servicing rights (net of related tax liability) Not applicable					
Not applicable Amounts below the thresholds for deduction (before risk weighting) 1 Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 3 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 4 Mortgage servicing rights (net of related tax liability) Not applicable	69	National CET1 minimum ratio	Not applicable		
Amounts below the thresholds for deduction (before risk weighting) 72 Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 73 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) Not applicable	70	National Tier 1 minimum ratio	Not applicable		
Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Table 1 Table 2 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Table 2 Mortgage servicing rights (net of related tax liability) Not applicable	71	National Total capital minimum ratio	Not applicable		
racinstruments issued by financial sector entities that are outside the scope of regulatory consolidation Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation Mortgage servicing rights (net of related tax liability) Not applicable		Amounts below the thresholds for deduction (before risk weighting)			
73 outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) Not applicable	72		520,411	3+4	
	73		0		
75 Deferred tax assets arising from temporary differences (net of related tax liability) Not applicable	74	Mortgage servicing rights (net of related tax liability)	Not applicable		
	75	Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable		

As at Dec 31, 2014

(Expressed in thousands of Hong Kong dollars)

Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach and the standardized (credit risk) approach (prior to application of cap)	3,049,653	1+2+10
	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	3,287,974	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	0	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	0	
80	Current cap on CET1 capital instruments subject to phase out arrangements	Not applicable	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable	
82	Current cap on AT1 capital instruments subject to phase out arrangements	0	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on Tier 2 capital instruments subject to phase out arrangements	0	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0	

Notes to the template:

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:			
Row No.	Description	Hong Kong basis	Basel III basis
	Other intangible assets (net of associated deferred tax liability)	0	0
9	Explanation As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights (MSRs) may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an Al is required to follow accounting treatment of including MSRs as part of intangible assets reported in the Al's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
	Deferred tax assets net of deferred tax liabilities	116,732	116,732
10	Explanation As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs that rely on future profitability of the bank to realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kon basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for MSRs, DTAs arising from temporary differences and significant investme CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and other credit exposures to connected companies) un Basel III.		
	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
18	Explanation For the purpose of determining the total amount of insignificant capital investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected com a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the cap instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan was made, any facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business.		
Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregation of loans, facilities or other credit exposures to the Al's connected companies which were subject to deduction under the Hong Kong approach.		ing the aggregate amount	

As at Dec 31, 2014

(Expressed in thousands of Hong Kong dollars)

	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
Explanation For the purpose of determining the total amount of significant capital investments in CET1 capital instruments issued by financial sector entit to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan of facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business.			ected company is a f the AI in the capital
	Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Base basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kor of loans, facilities or other credit exposures to the Al's connected companies which were subject to deduct	ng basis") adjusted by exclud	ing the aggregate amount
	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
39	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are financia purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the ter threshold available for the exemption from capital deduction of other insignificant capital investments in AT amount to be deducted as reported in row 39 may be greater than that required under Basel III. The amou box represents the amount reported in row 39 (i.e. the amount reported under the "Hong Kong basis") adjuted facilities or other credit exposures to the AI's connected companies which were subject to deduction under	mplate above) will mean the factorial transfer in capital instruments may be ant reported under the column usted by excluding the aggre	headroom within the e smaller. Therefore, the n "Basel III basis" in this
	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
54	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant capital investments in Tier 2 capital instruments may be smaller. Therefore, amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the Al's connected companies which were subject to deduction under the Hong Kong approach.		
Rema	I rks:		
The a	mount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital de	etermined under the Banking	(Capital) Rules.

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

- The amount was capped at 1.25% of the risk-weighted amount for credit risk under Standardised Approach

Main Features Template

As at Dec 31, 2014

1 Issuer	China Construction Bank (Asia)	China Construction Bank (Asia)	China Construction Bank (Asia)
. 100001	Corporation Limited	Corporation Limited	Corporation Limited
2 Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	Not applicable	XT1100009874
3 Governing law(s) of the instrument	Hong Kong	Hong Kong	Hong Kong
Regulatory treatment			
4 Transitional Basel III rules#	Common Equity Tier 1	Common Equity Tier 1	Tier 2
5 Post-transitional Basel III rules ⁺	Common Equity Tier 1	Common Equity Tier 1	Tier 2
6 Eligible at solo*/group/group & solo	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Tier 2 notes
8 Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$6,511 million	HKD22,317 million	HKD 5,766 million
9 Par value of instrument	HK\$40 each	RMB40 each	USD750 million
10 Accounting classification	Shareholders' equity	Shareholders' equity	Liability - amortized cost
11 Original date of issuance	Since incorporation	Aug-13	20-Aug-14
12 Perpetual or dated	Not applicable	Not applicable	Dated
13 Original maturity date	Not applicable	Not applicable	20-Aug-24
14 Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Yes
15 Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	8/20/2019. Redemption in whole at 100% with accrued interest
16 Subsequent call dates, if applicable	Not applicable	Not applicable	Not applicable
Coupons / dividends			
17 Fixed or floating dividend/coupon	Not applicable	Not applicable	Fixed
18 Coupon rate and any related index	Not applicable	Not applicable	4.25% p.a.
19 Existence of a dividend stopper	Not applicable	Not applicable	No
20 Fully discretionary, partially discretionary or mandatory	Not applicable	Not applicable	Mandatory
21 Existence of step up or other incentive to redeem	Not applicable	Not applicable	No
22 Noncumulative or cumulative	Not applicable	Not applicable	Not applicable
23 Convertible or non-convertible	Not applicable	Not applicable	Non-convertible
24 If convertible, conversion trigger (s)	Not applicable	Not applicable	Not applicable
25 If convertible, fully or partially	Not applicable	Not applicable	Not applicable
26 If convertible, conversion rate	Not applicable	Not applicable	Not applicable
27 If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable
28 If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable
29 If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable
30 Write-down feature	Not applicable	Not applicable	Yes
31 If write-down, write-down trigger(s)	Not applicable	Not applicable	Upon the occurrence of a Non- Viability Event
32 If write-down, full or partial	Not applicable	Not applicable	Partially
33 If write-down, permanent or temporary	Not applicable	Not applicable	Permanent
34 If temporary write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Not applicable	Immediately subordinated to unsecured senior notes / indebtedness
36 Non-compliant transitioned features	Not applicable	Not applicable	Not applicable
37 If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable

Footnote:

- # Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules
- * Include solo-consolidated