As at June 30, 2014

(Expressed in thousands of Hong Kong dollars)

Capital Disclosures Template

Cross reference to Consolidated Balance Sheet

	CETA conital, instruments and recovers		Sheet
1	CET1 capital: instruments and reserves	20 027 042	6
	Directly issued qualifying CET1 capital instruments plus any related share premium	28,827,843	7
	Retained earnings Disclosed reserves	9,953,017 3,182,487	8+9+10+11+12
			0+9+10+11+12
	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies) Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and	Not applicable	
	held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6	CET1 capital before regulatory deductions	41,963,347	
	CET1 capital: regulatory deductions		
	Valuation adjustments	0	
	Goodwill (net of associated deferred tax liability)	0	
	Other intangible assets (net of associated deferred tax liability)	0	
	Deferred tax assets net of deferred tax liabilities	107,683	5
	Cash flow hedge reserve	(181)	12
	Excess of total EL amount over total eligible provisions under the IRB approach	0	
	Gain-on-sale arising from securitization transactions	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
Thi	Investments 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	
20	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	
22	Amount exceeding the 15% threshold	Not applicable	
23	of which: significant investments in the common stock of financial sector entities	Not applicable	
24	of which: mortgage servicing rights	Not applicable	
25	of which: deferred tax assets arising from temporary differences	Not applicable	
26	National specific regulatory adjustments applied to CET1 capital	2,360,788	
หลา	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	9
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	
6е	Capital shortfall of regulated non-bank subsidiaries	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
27	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	2,468,290	
29	CET1 capital	39,495,057	
	AT1 capital: instruments		
30	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	0	
33	Capital instruments subject to phase out arrangements from AT1 capital	0	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	
_	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	0	
-	AT1 capital before regulatory deductions	0	

As at June 30, 2014

(Expressed in thousands of Hong Kong dollars)

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Separation of the Communication of the Communicat	07	AT1 capital: regulatory deductions				
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44 AT1 capital (Tier 1 = CET1 + AT1) 39,495.067 45 Tier 1 capital (Tier 1 = CET1 + AT1) 39,495.067 46 Qualifying Tier 2 capital instruments plus any related share premium 0 0 47 Capital instruments sudject to phase and a rangements from Tier 2 capital 0 0 48 Tier 2 capital instruments sudject to phase and a rangements from Tier 2 capital 0 0 49 of which: capital instruments sudject to phase and a rangements from Tier 2 capital 0 0 40 of which: capital instruments and provisions and held by third parties (amount allowances and regulatory groups of the phase out arrangements 0 0 40 of which: capital instruments and by exbodiences subject to phase out arrangements 0 0 50 Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in 1 2,910,118 11 re 2 capital allowances and regulatory deductions 2,910,118 11 re 2 capital allowances and regulatory deductions 2,910,118 11 re 2 capital before regulatory deductions 0 0 12 septimized instruments 1 0 0 13 Repoprical cross-hockings in Tier 2 capital instruments 1 0 0 14 respectively of the phase of the phase out arrangements 1 0 0 15 respirition regulatory deductions in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory operations issued in the phase of the	42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0			
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The 2 capital instruments and provisions	44	AT1 capital	0			
46 Qualifying Tier 2 capital instruments plus any related share premium 47 Capital instruments subject to phase out arrangements from Tex 2 capital 48 Tar 2 capital instruments subject to phase out arrangements from Tex 2 capital 49 of which: capital instruments subject to phase out arrangements 40 Qualifying Tier 2 capital of the consolidation group) 50 Calcetive impairment altowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital substruments assets of the subject to phase out arrangements 51 Tier 2 capital before regulatory deductions 52 Investments in own Tier 2 capital instruments 53 Reciprocal cross-holdings in Tier 2 capital instruments 54 Insignificant capital investments in Tier 2 capital instruments 55 Reciprocal cross-holdings in Tier 2 capital instruments 56 Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (and above 10% trieschold) 55 Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation in the capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation in the capital investment in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation on the revaluation of the and buildings (cown-use and investment properties) eligible for inclusion in Tier 2 capital 56 Total regulatory deductions to Tier 2 capital 57 Total regulatory deductions to Tier 2 capital 58 Total capital (Total capital Tier 1 - Tier 2) 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) 50 Total capital ratio 50 Total capital formation buffer requirement (minimum CET1 capital requirement source of the capital requirement (minimum capital min	45	Tier 1 capital (Tier 1 = CET1 + AT1)	39,495,057			
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Not applicable Not applicable 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 O Mortgage servicing rights (net of related tax liability) Not applicable	69	National CET1 minimum ratio	Not applicable			
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 3 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	70	National Tier 1 minimum ratio				
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						
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						
73 outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) Not applicable	72	Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital	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			

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(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)	2,910,118	1+2+9
	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	2,924,199	
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	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
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:

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 AI is required to follow to accounting treatment of including MSRs as part of intangible assets reported in the AI'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 III 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 to 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	107,683	107,683
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 Konbasis") 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 DTAs arising from temporary differences and significant investmen CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and other credit exposures to connected companies) ur Basel III.		d hence be excluded from	
10	capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under the amount reported under the column "Basel III basis" in this box represents the amount reported in row basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to to DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and or	der Basel III. 10 (i.e. the amount reported he extent not in excess of the temporary differences and	under the "Hong Kong e 10% threshold set for d significant investments in
10	capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under the amount reported under the column "Basel III basis" in this box represents the amount reported in row basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to to DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and or	der Basel III. 10 (i.e. the amount reported he extent not in excess of the temporary differences and	under the "Hong Kong e 10% threshold set for d significant investments in
	capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required und The amount reported under the column "Basel III basis" in this box represents the amount reported in row basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to t DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising fro CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and or Basel III. Insignificant capital investments in CET1 capital instruments issued by financial sector entities	der Basel III. 10 (i.e. the amount reported the extent not in excess of the memorary differences and ther credit exposures to confidence is such as the confidence of the con	under the "Hong Kong e 10% threshold set for d significant investments in nected companies) under tor entities, an AI is the connected company is of the AI in the capital

As at June 30, 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		
19	Explanation For the purpose of determining the total amount of significant 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 company is 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 capital 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 such 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 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 Kon of loans, facilities or other credit exposures to the Al's connected companies which were subject to deducti	ig 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 financial 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") adjutacilities or other credit exposures to the AI's connected companies which were subject to deduction under	nplate above) will mean the last capital instruments may be ant reported under the column usted by excluding the aggress.	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, the 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.			
Remarks:				
The amount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital determined 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 June 30, 2014

1	Issuer	China Construction Bank (Asia) Corporation Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable
3	Governing law(s) of the instrument	Hong Kong
	Regulatory treatment	
4	Transitional Basel III rules [#]	Common Equity Tier 1
5	Post-transitional Basel III rules ⁺	Common Equity Tier 1
6	Eligible at solo*/group/group & solo	Solo and Group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HK\$6,511 million
9	Par value of instrument	HK\$40 each
10	Accounting classification	Shareholders' equity
11	Original date of issuance	Since incorporation
12	Perpetual or dated	Not applicable
13	Original maturity date	Not applicable
14	Issuer call subject to prior supervisory approval	Not applicable
15	Optional call date, contingent call dates and redemption amount	Not applicable
16	Subsequent call dates, if applicable	Not applicable
	Coupons / dividends	
17	Fixed or floating dividend/coupon	Not applicable
18	Coupon rate and any related index	Not applicable
19	Existence of a dividend stopper	Not applicable
20	Fully discretionary, partially discretionary or mandatory	Not applicable
21	Existence of step up or other incentive to redeem	Not applicable
22	Noncumulative or cumulative	Not applicable
23	Convertible or non-convertible	Not applicable
24	If convertible, conversion trigger (s)	Not applicable
25	If convertible, fully or partially	Not applicable
26	If convertible, conversion rate	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable
30	Write-down feature	Not applicable
31	If write-down, write-down trigger(s)	Not applicable
32	If write-down, full or partial	Not applicable
33	If write-down, permanent or temporary	Not applicable
34	If temporary write-down, description of write-up mechanism	Not applicable
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable
36	Non-compliant transitioned features	Not applicable
37	If yes, specify non-compliant features	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