FOR IMMEDIATE RELEASE

中国建设银行(亚洲)
China Construction Bank (Asia)

CCB (Asia) enters the new chapter of HKMA Ensemble^{TX}
Driving financial tokenization from pilot to commercial application

Hong Kong – November 2, 2026 – China Construction Bank (Asia) ("CCB (Asia)") announces the successful launch of its new tokenized deposit platform. In tandem, the Bank enters the new chapter of the Hong Kong Monetary Authority's ("HKMA") Ensemble^{TX}. By accessing the 7×24 Central Bank Digital Currency (CBDC) platform, CCB (Asia) achieves automated clearing and reconciliation for cross-bank tokenized deposit transactions, supporting instant fund transfers. This breakthrough significantly reduces fund transit times, liberating cooperate liquidity management from the constraints of traditional settlement hours. Beyond enhancing interbank settlement efficiency and transparency, the tokenized deposit platform unlocks a broader array of application scenarios for enterprise cash management.

The management of CCB (Asia) stated, "Since joining Ensemble^{TX}, CCB (Asia) has successfully built an end-to-end automated process, leveraging the CBDC platform to achieve 7×24 cross-bank clearing of tokenized deposits. The system features standardized and automated intelligent fund allocation and payment capabilities, effectively improving interbank settlement efficiency and reducing operational risks, while significantly enhancing the flexibility and transparency of tokenized deposit management. In the future, it is expected to help clients achieve more autonomous and efficient asset allocation, offering them greater operational space and possibilities in areas such as capital allocation and liquidity management. The new chapter of Ensemble^{TX} marks the successful validation of the project's technical feasibility and business logic, transitioning from limited pilot testing to large-scale, replicable commercial application. It further lays a solid foundation for CCB (Asia) to deepen the integration of financial tokenization with banking operations, and also provides important support for Hong Kong's development into a leading tokenized financial hub."

Building on the practical insights gained from Ensemble^{TX}, CCB (Asia) will continue to monitor emerging trends in tokenization technology. The Bank will explore the integration of tokenization into banking operations, liquidity management, and risk control systems while expanding the application of tokenized deposits in cash management scenarios to accelerate overall digital transformation. CCB (Asia) will also strengthen collaboration with the HKMA, technology partners, and the wider industry to promote the responsible application of tokenization technology and foster the sustainable development of Hong Kong's tokenized financial ecosystem, contributing to the consolidation of Hong Kong's status as an international financial center and a leading tokenized financial hub.

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About China Construction Bank (Asia)

China Construction Bank (Asia) Corporation Limited ("CCB (Asia)") is the comprehensive and integrated commercial banking platform of China Construction Bank Corporation ("CCB") in Hong Kong. As the flagship of CCB Group's overseas business, CCB (Asia) holds a variety of licenses and provides a wide array of banking services including retail banking services, commercial banking services, corporate banking services and treasury business etc., along with its industry-leading advantages in RMB services, FinTech, cross-border services and green finance. Through the extensive network and diversified service channels of CCB Group in Mainland China and Hong Kong, CCB (Asia) provides comprehensive, one-stop and integrated finance solutions to individuals, corporate and institutional clients. Adheres to "market-oriented, customer-centric" business philosophy, with its integrated operational platform as the basis, FinTech as the core drive and innovation as the leading force, CCB (Asia) is committed to providing efficient, safe and novel smart banking services to the general public.

For more information about CCB (Asia), please visit www.asia.ccb.com.

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