



**CHINA CONSTRUCTION BANK (ASIA)
CORPORATION LIMITED**

Regulatory Disclosure Statement

For the year ended

31 December 2025

(Unaudited)

CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED
Regulatory Disclosure Statement (unaudited)
As at 31 December 2025

(Expressed in thousands of Hong Kong Dollars)

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Introduction

The Information contained in this document is for China Construction Bank (Asia) Corporation Limited (“the Bank”) and its subsidiaries (“the Group”), and is prepared in accordance with the Banking (Disclosure) Rules (“BDR”), Part 6 of the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules (“LAC Rules”), and disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”).

These banking disclosures are governed by the Group’s disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the regulatory disclosures statement is not required to be externally audited, the document has been subject to independent review in accordance with the Group’s policies on disclosure and its financial reporting and governance processes.

The numbers in this document are expressed in thousands of Hong Kong Dollars, unless otherwise stated.

Basis of preparation

Except where indicated otherwise, the financial information contained in this Banking Disclosure Statement has been prepared on the basis of regulatory scope of consolidation specified by the HKMA to the Bank. The basis of consolidation for regulatory purposes is different from that for accounting purposes. Information regarding subsidiaries that are not included in the consolidation for regulatory purposes is set out in the “Basis of consolidation” section in this document. The banking disclosure statement includes the information required under the BDR and the LAC Rules. According to the BDR and the LAC Rules, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

The capital adequacy ratios (“CAR”) were compiled in accordance with the Banking (Capital) Rules (“BCR”) issued by the Hong Kong Monetary Authority (“HKMA”). In calculating the risk weighted assets, the Group adopted the Standardised (Credit Risk) Approach and the Standardised (Market Risk) Approach for credit risk and market risk respectively. For counterparty credit risk, the Group adopted the Standardized (Counterparty Credit Risk) Approach (“SA-CCR”) to calculate its default risk exposures. For CVA risk, the capital charge was calculated using reduced basic CVA approach. For operational risk, the capital charge was calculated using the Standardised Approach.

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Basis of consolidation

The basis of consolidation for regulatory purposes is different from that for accounting purposes. Subsidiaries included in the consolidation for regulatory purposes are specified in a notice from the HKMA in accordance with Section 3C(1) of the BCR.

The CAR as at 31 December 2025 were computed on a consolidated basis, including the Bank and its subsidiaries, CCB Properties (Hong Kong) Holdings Limited and all of its subsidiaries (“CCBP Group”) and CCB (Asia) Insurance Broker Limited.

The main difference between the consolidation basis for accounting and regulatory purposes is that the former includes the Bank and all its subsidiaries and a joint venture whereas the latter excludes CCB Securities Limited (“CCBS”), CCB Nominees Limited (“CCBN”) and CCB (Asia) Trustee Company Limited (“CCBT”) which conduct non-banking related business. In accordance with the thresholds as determined in Part 3 of the BCR, the Bank’s shareholdings in CCBS, CCBN and CCBT were included in the total risk weighted assets of the Group.

The following entities are within the Group’s accounting scope of consolidation but are excluded from its regulatory scope of consolidation as at 31 December 2025.

In HK\$ thousands		As at 31 December 2025	
Name of company	Principal activities	Total assets	Total equity
CCB Securities Limited	Securities brokerage business	799,714	505,352
CCB Nominees Limited	Custodian and nominee services	10,203	9,578
CCB (Asia) Trustee Company Limited	Trustee and custodian business	165,046	114,243

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KM1: Key Prudential Ratios

The following table provides an overview of the Bank's key prudential ratios which were calculated in accordance with the Banking (Capital) Rules and Banking (Liquidity) Rules ("BLR"), issued by the HKMA.

In HK\$ thousands		(a)	(b)	(c)	(d)	(e)
		31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1 (CET1)	81,005,604	80,456,347	78,907,295	76,780,924	74,372,991
2 & 2a	Tier 1	104,330,710	103,781,453	102,232,401	100,106,030	97,698,097
3 & 3a	Total capital	107,529,676	106,248,199	104,818,982	102,794,465	100,287,173
RWA (amount)						
4	Total RWA	374,984,602	374,152,837	379,975,001	390,520,483	398,504,768
4a	Total RWA (pre-floor)	374,984,602	374,152,837	379,975,001	390,520,483	Not applicable
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%)	21.60%	21.50%	20.77%	19.66%	18.66%
5b	CET1 ratio (%) (pre-floor ratio)	21.60%	21.50%	20.77%	19.66%	Not applicable
6 & 6a	Tier 1 ratio (%)	27.82%	27.74%	26.91%	25.63%	24.52%
6b	Tier 1 ratio (%) (pre-floor ratio)	27.82%	27.74%	26.91%	25.63%	Not applicable
7 & 7a	Total capital ratio (%)	28.68%	28.40%	27.59%	26.32%	25.17%
7b	Total capital ratio (%) (pre-floor ratio)	28.68%	28.40%	27.59%	26.32%	Not applicable
Additional CET1 buffer requirements (as a percentage of RWA)						
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.40%	0.40%	0.42%	0.44%	0.43%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total AI-specific CET1 buffer requirements (%)	2.90%	2.90%	2.92%	2.94%	2.93%
12	CET1 available after meeting the AI's minimum capital requirements (%)	17.10%	17.00%	16.27%	15.16%	14.16%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	595,321,310	597,440,133	576,211,548	583,990,436	558,943,131
13a	LR exposure measure based on mean values of gross assets of SFTs	599,092,754	594,571,753	572,580,554	584,827,704	Not applicable
14, 14a & 14b	LR (%)	17.53%	17.37%	17.74%	17.14%	17.48%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	17.41%	17.45%	17.85%	17.12%	Not applicable

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KM1: Key Prudential Ratios (Continued)

In HK\$ thousands		(a)	(b)	(c)	(d)	(e)
		31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid assets (HQLA)	111,779,302	105,262,366	103,699,969	101,740,226	101,253,720
16	Total net cash outflows	81,668,172	74,616,740	77,903,208	72,432,700	72,370,407
17	LCR (%)	137.57%	141.58%	133.82%	141.15%	140.72%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	369,630,040	377,565,512	374,254,705	373,812,163	349,319,658
19	Total required stable funding	252,181,956	256,157,014	257,793,816	261,488,672	246,080,137
20	NSFR (%)	146.51%	147.40%	145.18%	142.96%	141.95%

Note 1: Basel III final reform package has been implemented since 1 Jan 2025. This banking disclosure statement has applied corresponding disclosure templates and tables.

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KM2(A): Key Metrics – LAC Requirements for the Group (at LAC Consolidation Group Level)

In HK\$ thousands		(a)	(b)	(c)	(d)	(e)
		31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Of the material entity at LAC consolidation group level						
1	Internal loss-absorbing capacity available	107,529,676	106,248,199	104,818,982	102,794,465	100,287,173
2	Risk-weighted amount under the LAC Rules	374,984,602	374,152,837	379,975,001	390,520,483	398,504,768
3	Internal LAC risk-weighted ratio	28.68%	28.40%	27.59%	26.32%	25.17%
4	Exposure measure under the LAC Rules	595,321,310	597,440,133	576,211,548	583,990,436	558,943,131
5	Internal LAC leverage ratio	18.06%	17.78%	18.19%	17.60%	17.94%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? ¹	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? ¹	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied ¹	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Note 1: The subordination exemptions in the antepenultimate and penultimate paragraphs of Section 11 of the Financial Stability Board (“FSB”) Total Loss-absorbing Capacity Term Sheet (“TLAC Term Sheet”) do not apply in Hong Kong under the LAC Rules.

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KM2(B): Key Metrics – TLAC Requirements for Non-HK Resolution Entity (at Resolution Group Level)

In HK\$ million		(a)	(b)	(c)	(d)	(e)
		31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025	31 Dec 2024
Of the non-HK resolution entity at resolution group level						
1	External loss-absorbing capacity available ¹	5,196,427	5,029,188	5,021,949	4,743,987	4,560,577
2	Total risk-weighted amount under the relevant non-HK LAC regime ¹	26,392,241	26,136,140	25,735,215	24,773,390	23,161,385
3	External loss-absorbing capacity as a percentage of risk-weighted amount ¹	19.69%	19.24%	19.51%	19.15%	19.69%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime ¹	53,590,553	51,991,556	51,148,784	48,344,084	45,312,112
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure ¹	9.70%	9.67%	9.82%	9.81%	10.06%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Note 1: As LAC requirements under a regulatory regime in Mainland China are not yet implemented, the values for rows 1 to 5 are reported using the values of total regulatory capital, risk-weighted amount and leverage ratio exposure measure of the non-HK resolution entity.

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OVA: Overview of risk management

China Construction Bank (Asia) Corporation Limited (“the Bank”) and its subsidiaries (together referred to as “the Group”) have effective risk governance and management framework in place to comply with the requirements set out by the HKMA and other regulators. This framework is built around a structure that enables the Board and senior management to discharge their risk management-related responsibilities with appropriate delegation and controls. These risk management-related responsibilities are discharged by means of properly defined risk appetite in accordance with the Group’s business strategies and objectives, formulated risk policies that govern the execution of those strategies, and established procedures and limits for the approval, control, monitoring, and remedy of risks.

The Board has primary responsibility for risk governance of the Group. For effective management, the Board has delegated authority to several Board-level committees to carry out risk management tasks. The Board-level committees include Audit Committee, Nomination and Remuneration Committee, Executive Committee, Risk Committee and Strategy and Corporate Governance Committee. The Risk Committee, which is chaired by an independent non-executive director with a background in accounting, banking or other relevant financial industry or expertise in risk management, is responsible for examining the Group’s key risk management policies according to the overall strategy of the Group, and supervising and evaluating implementation and effect of these policies. It also reviews and recommends the risk appetite framework and statement to the Board of Directors.

Senior management has established several functional committees including Asset and Liability Committee, Fintech and Digitalisation Promotion Committee, Safe Production Committee, Corporate Banking Committee, Retail Banking Committee, Accountability Committee, Credit Committee, Risk Management Committee, and Compliance and Internal Control Committee. The functional committees and senior management are delegated with authority by the Board to oversee the Group’s corporate governance in their respective specific risk areas.

The Group adopts HKMA’s eight types of inherent risk approach in managing risk, with principal risks include credit risk, market risk, interest rate risk, liquidity risk, operational risk, reputation risk, legal risk and strategic risk. The Group also stays vigilant on emerging risks such as climate risk.

The Group has maintained effective risk management tools to ensure our business and operations are conducted under a sound and well-controlled environment. Such tools refer to relevant policies, procedures, and limits to identify, measure, monitor and control the various types of risk. The functional committees approve policies and procedures formulated by various working committees and functional management units identify, analyze, manage and control the risks through the use of reliable and up-to-date management and information systems. The Group has adopted a “Three Lines of Defense” risk management concept to ensure that roles within the organization are clearly defined in regard to risk management. The internal auditors perform risk-based audits to ensure the soundness of the governance and compliance with the relevant policies and procedures. The internal control of the Group is supervised and evaluated by Board-level Audit Committee through the assessment report from internal auditor and external auditor.

The Group is committed to fostering strong risk culture embedded with risk ownership, accountability and awareness of all staff. The risk policies and procedures are accessible by all staff through the Group’s internal electronic platform. On the other hand, all staff is required to adhere to risk policies, procedures and limits, and to avoid excessive risk-taking. This is monitored by regular information reporting on different risk areas to the functional committees, Board-level Committees and the Board.

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OVA: Overview of Risk Management (Continued)

The Group maintains risk management systems to measure and monitor exposures, identify areas of high risk, and ensure that the magnitude of risk is within the tolerance level. In particular, the credit, market and operational risk management systems are also used for assessing the capital adequacy. Their features are as follows:

(a) Credit risk management system

The Group has established policies, procedures, and rating systems to identify, measure, monitor, control, and report on credit risk. In this connection, guidelines for management of credit risk have been laid down in the Group's respective credit policies and procedures. These policies and procedures stipulate delegated lending authorities, credit underwriting criteria, credit control and monitoring process, internal rating structure, credit recovery procedures and provisioning practices. They are reviewed and enhanced on an ongoing basis to cater for market changes, statutory requirements, and best practices in risk management processes.

The Group's credit risk management for the major types of credit risk is further elaborated in the latter section about credit risk.

(b) Market risk management system

The Group's market risk exposures arise from its trading book, with interest rate risk and foreign exchange risk being the major risks faced by the Group.

The Group has established relevant risk management policies, procedures, stress testing methodologies and risk limits in accordance with the Group's risk appetite to identify, measure and control market risk. These will be reviewed at least annually to ensure their effectiveness.

(c) Operational risk management system

The Group implements a centralized risk management framework and formulates operational risk management policy to provide a bank-wide definition of operational risks and set out the requirements on the identification, assessment, reporting, monitoring and mitigation of operational risk.

The Group implements the "Three Lines of Defense" in its operational risk management framework. Operational Risk Management under Legal and Compliance Division together with certain units involved in management of internal process, people and system are the second line of defense responsible for the design and implementation of the operational risk management policies, mechanism, tools and methodologies in their responsible areas.

Stress testing is an integral part of the Group's risk management. The Group regularly performs stress-tests on the principal risks, where appropriate, covering the Group's major portfolios such as lending and investments. Various stress testing methodologies and techniques including, sensitivity analysis, scenario analyses and reverse stress testing are adopted to assess the potential impact of stressed business conditions on the Group's financial positions, in particular, capital adequacy and liquidity. Whenever necessary, a prompt management response will be executed to mitigate potential impact.

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OV1: Overview of RWA

The following table provides an overview of the capital requirements in terms of detailed breakdown of RWAs for credit risk, CVA risk, market risk and operational risk. Minimum capital requirement means the amount of capital required to be held for that risk based on its risk-weighted amount multiplied by 8%.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
In HK\$ thousands		As at 31 December 2025	As at 30 September 2025	As at 31 December 2025
1	Credit risk for non-securitization exposures	326,580,628	323,191,494	26,126,450
2	Of which STC approach	326,580,628	323,191,494	26,126,450
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
5a	Of which retail IRB approach	-	-	-
5b	Of which specific risk-weight approach	-	-	-
6	Counterparty default risk and default fund contributions	3,573,283	4,844,967	285,863
7	Of which SA-CCR approach	3,566,471	4,753,753	285,318
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	6,812	91,214	545
10	CVA risk	2,375,313	3,065,600	190,025
11	Equity positions in banking book under the simple risk-weight method and internal models method	Not applicable	Not applicable	Not applicable
12	Collective investment scheme ("CIS") exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	28,131,625	28,387,813	2,250,530
21	Of which STM approach	28,131,625	28,387,813	2,250,530
22	Of which IMA	-	-	-
22a	Of which SSTM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book	-	-	-
24	Operational risk	9,660,875	9,995,175	772,870
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	4,662,878	4,667,788	373,030
26	Output floor level applied	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	Not applicable	Not applicable	Not applicable
28a	Deduction to RWA	-	-	-
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
29	Total	374,984,602	374,152,837	29,998,768

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OV1: Overview of RWA (Continued)

Compared with 30 Sep 2025, the decrease in RWA from counterparty default risk other than SA-CCR approach was mainly due to decrease in repo contracts.

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L11: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

The following table shows the differences between the carrying values as reported in the Group's financial statements following the scope of accounting consolidation and the carrying values under the scope of regulatory consolidation, with a breakdown into regulatory risk categories of every item of the assets and liabilities reported in financial statements based on the scope of accounting consolidation as at 31 December 2025:

	As at 31 December 2025						
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items:				
subject to credit risk framework			subject to counterparty credit risk framework	subject to the securitization framework	subject to market risk framework*		
In HK\$ thousands							
Assets							
Cash and balances with bank and central banks	38,001,300	38,001,300	38,001,300	-	-	-	-
Placements with banks	60,169,303	60,169,303	60,169,303	-	-	-	-
Financial assets measured at fair value through profit or loss	4,422,046	4,422,046	-	-	-	4,422,046	-
Derivative financial instruments (NB2)	3,629,745	3,629,745	-	3,629,745	-	3,629,745	-
Advances to banks	13,773,671	13,773,671	13,773,671	-	-	-	-
Advances to customers and trade bills	255,670,899	255,670,899	255,451,724	219,175	-	-	-
Financial assets measured at fair value through other comprehensive income (NB1)	175,560,325	175,560,325	175,484,858	2,574,356	-	75,467	-
Investment in subsidiaries	-	516,000	516,000	-	-	-	-
Interest in a joint venture	1,859,151	1,859,151	1,859,151	-	-	-	-
Deferred tax assets	505,184	505,184	-	-	-	-	505,184
Fixed assets	1,982,136	1,982,115	1,982,115	-	-	-	-
Right-of-use assets	1,028,907	1,028,907	1,028,907	-	-	-	-
Intangible Assets	239,290	239,290	-	-	-	-	239,290
Other assets	3,644,820	3,821,916	2,545,736	323,641	-	-	952,539
Total assets	560,486,777	561,179,852	550,812,765	6,746,917	-	8,127,258	1,697,013

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LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (Continued)

In HK\$ thousands	As at 31 December 2025						
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items:				not subject to capital requirements or subject to deduction from capital
subject to credit risk framework			subject to counterparty credit risk framework	subject to the securitization framework	subject to market risk framework*		
Liabilities							
Deposits and balances with banks	29,730,013	29,730,013	-	-	-	-	29,730,013
Deposits from customers	409,364,363	410,034,199	-	-	-	-	410,034,199
Financial assets sold under repurchase agreements (NB1)	2,395,229	2,395,229	-	2,395,229	-	-	-
Derivative financial instruments (NB2)	3,578,029	3,578,029	-	3,578,029	-	3,578,029	-
Financial Liabilities designated at fair value through profit or loss	2,001	2,001	-	-	-	-	2,001
Other debt securities issued	3,361,372	3,361,372	-	-	-	-	3,361,372
Lease Liabilities	569,996	569,996	-	-	-	-	569,996
Current tax payable	371,493	369,364	-	-	-	-	369,364
Deferred tax liabilities	17,780	17,779	-	-	-	-	17,779
Other liabilities	5,447,979	5,587,319	-	407,176	-	-	5,180,143
Total liabilities	454,838,255	455,645,301	-	6,380,434	-	3,578,029	449,264,867

* For the purpose of this template, column (f) also includes items subject to CVA risk framework.

NB1: As the SFTs create both on-balance and off-balance exposures which are subjected to both credit risk and counterparty credit risk frameworks, the amount shown in column (b) does not equal to the sum of the amounts shown in columns (c) and (d).

NB2: Derivative financial instruments represent mark-to-market of derivative contracts, which are subject to calculations of market risk capital charge, CVA risk capital charge and counterparty credit risk capital charge. Therefore, the amount shown in column (b) does not equal to the sum of the amounts shown in columns (d) and (f).

Compared with 31 December 2024, the decrease in carrying values of items subject to counterparty credit risk framework and market risk framework were mainly due to decrease of outstanding derivative contracts.

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LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

The following table shows the main sources of differences between the carrying values in financial statements and the exposure amounts used for the calculation of regulatory capital in respect of the assets and liabilities based on the scope of regulatory consolidation as at 31 December 2025:

In HK\$ thousands		As at 31 December 2025				
		(a)	(b)	(c)	(d)	(e)
		Total	Items subject to:			
credit risk framework	securitization framework		counterparty credit risk framework	market risk framework*		
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	559,482,839	550,812,765	-	6,746,917	8,127,258
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	(6,380,434)	-	-	(6,380,434)	(3,578,029)
3	Total net amount under regulatory scope of consolidation	553,102,405	550,812,765	-	366,483	4,549,229
4	Off-balance sheet amounts	106,103,609	26,874,410	-	-	-
5	Differences due to consideration of provisions	2,560,402	2,560,402	-	-	-
6	Differences due to specific regulatory adjustments and other differences	1,915,034	(633,747)	-	2,548,780	-
7	Differences due to potential exposures for counterparty credit risk	6,478,676	-	-	6,478,676	-
8	Exposure amounts considered for regulatory purposes	670,160,126	579,613,830	-	9,393,939	4,549,229

* For the purpose of this template, column (e) also includes items subject to CVA risk framework.

Compared with 31 December 2024, the decrease in total exposure subject to counterparty credit risk framework was mainly due to decrease of outstanding derivative contracts.

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LIA: Explanations of differences between accounting and regulatory exposure amounts

The following table provides qualitative explanations on the differences observed between accounting carrying values (as defined in template LI1) and amounts considered for regulatory capital purposes (as defined in template LI2) under each risk framework.

(a)	Material differences between the amounts in columns (a) and (b) in template LI1
	The basis of consolidation for regulatory purposes is different from the basis of consolidation for accounting purposes. Subsidiaries included in consolidation for regulatory purposes are specified in a notice from the HKMA in accordance with Section 3C of the Banking (Capital) Rules.
(b)	The main drivers for the differences between accounting values and amounts considered for regulatory purposes shown in template LI2
	<p>The differences are mainly attributable to the following factors:</p> <ul style="list-style-type: none"> - Off-balance sheet credit exposures for regulatory purposes are derived by multiplying the principal amount of the exposures, after deducting any specific provisions applicable to the exposures, by the CCF; - The carrying values reported in the financial statement are after deduction of collective and specific provisions while the exposure amounts for regulatory purposes are net of specific provision only; - The exposure amounts for regulatory purposes are after the adjustment for the capital effect of recognized credit risk mitigation on the principal amounts; - Counterparty credit risk exposures for regulatory purposes consist of both the replacement cost and the potential future exposures which are calculated under SACCR approach
(c)	Systems and controls applied to valuation estimates
	<p>(i) Financial assets and liabilities measured at fair value</p> <p>Fair value estimates are generally subjective in nature, and are made as of a specific point in time based on the characteristics of the financial instruments and relevant market information. The Group measures fair value using the following hierarchy method:</p> <p>Level 1: fair values measured using quoted market prices (unadjusted) in active markets for identical financial instruments.</p> <p>Level 2: fair values measured using valuation techniques based on observable inputs, either directly (i.e. as prices) or indirectly (i.e. derived from prices). This category includes quoted prices in active markets for similar financial instruments, or quoted prices for identical or similar instruments in markets that are considered less than active, or other valuation techniques where all significant inputs are directly or indirectly observable from market data.</p> <p>Level 3: fair values measured using significant unobservable inputs. This category includes inputs to valuation techniques not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.</p>

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LIA: Explanations of differences between accounting and regulatory exposure amounts (Continued)

(c)	<p>Systems and controls applied to valuation estimates (Continued)</p> <p>(i) Financial assets and liabilities measured at fair value (Continued)</p> <p>Where available, the most suitable measure for fair value is the quoted market prices in an active market. In the absence of active markets for most of the unlisted securities and OTC derivatives, direct market prices of these financial instruments may not be available. The fair values of such instruments are therefore calculated based on established valuation techniques (i.e. Market Comparable Approach) by using observable and comparable market parameters or market prices provided by counterparties. Independent price verification or reasonableness check is performed if fair values are determined by reference to externally quoted prices.</p> <p>Equity swaps traded OTC are valued using broker quotes price. The fair values of foreign exchange contracts are valued by observable foreign exchange rates and forward points at the reporting date. Foreign exchange options are primarily measured using option pricing models (i.e. Garman and Kohlhagen model) and using broker quotes price. Other derivative financial instruments, including interest rate swaps and currency swaps, are valued through estimated future cash flows and discounting with appropriate yield curves.</p> <p>For financial liabilities designated at fair value through profit or loss, the valuation of the underlying deposits is derived by using net present value of expected cash flow taking the Group's own credit risk into account. The valuation method of the embedded derivative is the same as other derivatives mentioned as above.</p> <p>(ii) Financial assets and liabilities not measured at fair value</p> <p>Financial assets and liabilities that are not presented at their fair value on the consolidated statement of financial position mainly represent cash and balances with banks and central banks, placements with banks, financial assets held under reverse repurchase agreements, advances to customers and trade bills, and other assets measured at amortised cost. These financial assets are measured at amortised cost less ECL. Financial liabilities not presented at their fair value on the consolidated statement of financial position mainly represent deposits and balances of banks, deposits from customers, financial assets sold under repurchase agreements and other debt securities issued which are measured at amortised cost.</p> <p>i) Cash and balances with banks and central banks, placements with banks, financial assets held under reverse repurchase agreements, and financial assets sold under repurchase agreements</p> <p>These balances are mainly priced at market interest rates and mature within one year. Accordingly, the carrying values approximate the fair values.</p> <p>ii) Advances to banks, advances to customers and trade bills</p> <p>Majority of the advances to banks, advances to customers and trade bills are on floating rate terms, bear interest at prevailing market interest rate. Accordingly, their carrying values approximate the fair values.</p> <p>iii) Other assets measured at amortised cost and other debt securities issued</p> <p>The fair value of securities measured at amortised cost is determined using the same approach as those securities measured at fair value. Further details are described in Note 26 and Note 40 of the consolidated financial statements of China Construction Bank (Asia) Corporation Limited.</p>
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PV1: Prudent valuation adjustments

The following table provides a detailed breakdown of the constituent elements of valuation adjustment.

In HK\$ thousands		As at 31 December 2025							
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
		Equity	Interest rates	FX	Credit	Commodities	Total	Of which: In the trading book	Of which: In the banking book
1	Close-out uncertainty, of which:	-	-	-	-	-	-	-	-
2	<i>Mid-market value</i>	-	-	-	-	-	-	-	-
3	<i>Close-out costs</i>	-	-	-	-	-	-	-	-
4	<i>Concentration</i>	-	-	-	-	-	-	-	-
5	Early termination	-	-	-	-	-	-	-	-
6	Model risk	-	-	-	-	-	-	-	-
7	Operational risks	-	-	-	-	-	-	-	-
8	Investing and funding costs						-	-	-
9	Unearned credit spreads						-	-	-
10	Future administrative costs	-	-	-	-	-	-	-	-
11	Other adjustments	-	-	-	-	-	-	-	-
12	Total adjustments	-	-	-	-	-	-	-	-

Valuation adjustments are made for assets measured at fair value, including non-derivative and derivative instruments. In the evaluation process of the valuation adjustment, the Bank would assess the market data input and model risk. Other elements are not taken into consideration as the impact is considered to be insignificant. There was no valuation adjustment as at 31 December 2025.

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CC1: Composition of regulatory capital

The following table sets out the detailed composition of the regulatory capital as at 31 December 2025:

As at 31 December 2025		(a)	(b)
In HK\$ thousands		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	28,827,843	4
2	Retained earnings	50,934,367	6
3	Disclosed reserves	2,447,235	7+8+9+10+11
5	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)	-	
6	CET1 capital before regulatory adjustments	82,209,445	
CET1 capital: regulatory deductions			
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	239,290	12
10	Deferred tax assets (net of associated deferred tax liabilities)	505,184	3
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable

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CC1: Composition of regulatory capital (Continued)

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In HK\$ thousands		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
26	National specific regulatory adjustments applied to CET1 capital	459,367	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	-	
26b	Regulatory reserve for general banking risks	459,367	8
26c	Securitization exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	1,203,841	
29	CET1 capital	81,005,604	
AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	23,325,106	5
31	of which: classified as equity under applicable accounting standards	23,325,106	
32	of which: classified as liabilities under applicable accounting standards	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
36	AT1 capital before regulatory deductions	23,325,106	
AT1 capital: regulatory deductions			
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	23,325,106	
45	Tier 1 capital (T1 = CET1 + AT1)	104,330,710	

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CC1: Composition of regulatory capital (Continued)

As at 31 December 2025

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
In HK\$ thousands			
Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
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)	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	3,198,966	1+8
51	Tier 2 capital before regulatory deductions	3,198,966	
Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	-	
56a	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	-	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	3,198,966	
59	Total regulatory capital (TC = T1 + T2)	107,529,676	
60	Total RWA	374,984,602	

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CC1: Composition of regulatory capital (Continued)

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		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
In HK\$ thousands			
Capital ratios (as a percentage of RWA)			
61	CET1 capital ratio	21.60%	
62	Tier 1 capital ratio	27.82%	
63	Total capital ratio	28.68%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.90%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.40%	
67	of which: higher loss absorbency requirement	Not applicable	Not applicable
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	17.10%	
National minima (if different from Basel 3 minimum)			
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	510,000	2
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
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 BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	3,198,966	1+8
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	4,185,194	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	-	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	-	

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CC1: Composition of regulatory capital (Continued)

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 are disclosed below.

	Description	Hong Kong basis	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	239,290	239,290
	<p><u>Explanation</u> 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 the 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.</p>		
10	Deferred tax assets (net of associated deferred tax liabilities)	505,184	-
	<p><u>Explanation</u> As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences 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 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 Kong 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 DTAs arising from temporary differences 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.</p>		
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
	<p><u>Explanation</u> For the purpose of determining the total amount of insignificant LAC 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 MA 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 18 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 18 (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 AI's connected companies which were subject to deduction under the Hong Kong approach.</p>		

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CC1: Composition of regulatory capital (Continued)

Notes to the Template (Continued)

	Description	Hong Kong basis	Basel III basis
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
	<u>Explanation</u> For the purpose of determining the total amount of significant LAC 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 MA 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 Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (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 AI's connected companies which were subject to deduction under the Hong Kong approach.		
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	-
	<u>Explanation</u> 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 LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 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 39 (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 AI's connected companies which were subject to deduction under the Hong Kong approach.		
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	-
	<u>Explanation</u> 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 LAC investments in Tier 2 capital instruments and noncapital LAC liabilities 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 AI's connected companies which were subject to deduction under the Hong Kong approach.		
Remarks: The amount of the 10% threshold and 5% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

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CC2: Reconciliation of regulatory capital to balance sheet

The table below identifies the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and to show the link between the balance sheet in its published financial statements and the numbers that are used in the composition of regulatory capital disclosure template set out in Template CC1.

As at 31 December 2025	(a)	(b)	(c)
In HK\$ thousands	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross referenced to the component of regulatory capital in CC1
ASSETS			
Cash and balances with banks and central banks	38,001,300	38,001,300	
Gross cash and balances with banks and central banks	38,001,809	38,001,809	
Collective provision	(509)	(509)	1
Placements with banks	60,169,303	60,169,303	
Gross placement with banks	60,171,422	60,171,422	
Collective provision	(2,119)	(2,119)	1
Financial assets measured at fair value through profit or loss	4,422,046	4,422,046	
Derivative financial instruments	3,629,745	3,629,745	
Advances to Bank	13,773,671	13,773,671	
Gross advances to Bank	13,815,702	13,815,702	
Collective provision	(42,031)	(42,031)	1
Advances to customers and trade bills	255,670,899	255,670,899	
Gross advances to customers and trade bills	258,655,654	258,655,654	
Collective provision	(2,509,906)	(2,509,906)	1
Specific provision	(474,849)	(474,849)	
Financial assets measured at fair value through other comprehensive income	175,560,325	175,560,325	
Investment in subsidiaries	-	516,000	
Financial sector entities	-	510,000	2
Commercial entities	-	6,000	
Interest in a joint venture	1,859,151	1,859,151	
Deferred tax assets	505,184	505,184	3
Fixed assets	1,982,136	1,982,115	
Right-of-use assets	1,028,907	1,028,907	
Intangible assets	239,290	239,290	12
Other assets	3,644,820	3,821,916	
Gross other assets	3,653,735	3,827,753	
Collective provision	(8,915)	(5,837)	1
TOTAL ASSETS	<u>560,486,777</u>	<u>561,179,852</u>	

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CC2: Reconciliation of regulatory capital to balance sheet (Continue)

As at 31 December 2025	(a)	(b)	(c)
In HK\$ thousands	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross referenced to the component of regulatory capital in CC1
LIABILITIES			
Deposits and balances with banks	29,730,013	29,730,013	
Deposits from customers	409,364,363	410,034,199	
Financial assets sold under repurchase agreements	2,395,229	2,395,229	
Derivative financial instruments	3,578,029	3,578,029	
Financial liabilities designated at fair value through profit or loss	2,001	2,001	
Other debt securities issued	3,361,372	3,361,372	
Lease Liabilities	569,996	569,996	
Current tax payable	371,483	369,364	
Deferred tax liabilities	17,780	17,779	
Other liabilities	5,447,979	5,587,319	
Other liabilities	5,268,782	5,408,122	
Collective provisions	179,197	179,197	1
TOTAL LIABILITIES	454,838,255	455,645,301	
EQUITY			
Share capital	28,827,843	28,827,843	4
Other equity instruments	23,325,106	23,325,106	5
Reserves	53,495,573	53,381,602	
Retained earnings		50,934,367	6
General reserve		750,956	7
Regulatory reserve		459,367	8
Other reserve		15,323	9
Investment revaluation reserve		1,159,327	10
Merger reserve		62,262	11
TOTAL EQUITY	105,648,522	105,534,551	
TOTAL EQUITY and LIABILITIES	560,486,777	561,179,852	

Notes:

Collective provisions are equivalent to the amount of expected credit loss ("ECL") provided under *Stage 1: 12 month ECL* and *Stage 2: Lifetime ECL but not credit impaired* for financial accounting purposes.

Specific provisions are equivalent to the amount of ECL provided under *Stage 3: lifetime ECL and credit impaired* for financial accounting purposes.

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments

Instruments that meet both regulatory capital and LAC requirement

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
1	Issuer	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited	China Construction Bank (Asia) Corporation Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	Not applicable	XS2092236434	XS2142208573	XS2904538522	XS2951344709
3	Governing law(s) of the instrument	Hong Kong	Hong Kong	English Law (subordination governed by Hong Kong Law)	English Law (subordination governed by Hong Kong Law)	English Law (with provisions on subordination, non-viability loss absorption and the exercise of Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority governed by Hong Kong Law)	English Law (with provisions on subordination, non-viability loss absorption and the exercise of Hong Kong Resolution Authority Power by the relevant Hong Kong Resolution Authority governed by Hong Kong Law)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
	<i>Regulatory treatment</i>						
4	Transitional Basel III rules [#]	Common Equity Tier 1	Common Equity Tier 1	Not applicable	Not applicable	Not applicable	Not applicable
5	Post-transitional Basel III rules ⁺	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo* / group / solo & group (for regulatory capital purposes)	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
6a	Eligible at solo* / LAC consolidation group / solo and LAC consolidation group (for LAC purposes)	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments
8	Amount recognised in regulatory capital (Currency in million, as of 31 Dec 2025)	HKD6,511 million	HKD22,317 million	HKD3,901 million	HKD3,876 million	HKD7,774 million	HKD7,774 million
8a	Amount recognised in loss-absorbing capacity (Currency in million, as of 31 Dec 2025)	HKD6,511 million	HKD22,317 million	HKD3,901 million	HKD3,876 million	HKD7,774 million	HKD7,774 million
9	Par value of instrument	HKD40 each	RMB40 each	USD500 million	USD500 million	USD1,000 million	USD1,000 million
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	Since incorporation	15-Aug-2013	13-Dec-2019	26-Mar-2020	8-Nov-2024	16-Dec-2024
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	13-Dec-2024. Redemption in whole at 100%	26-Mar-2025. Redemption in whole at 100%	8-Nov-2029. Redemption in whole at 100%	16-Dec-2029. Redemption in whole at 100%
16	Subsequent call dates, if applicable	Not applicable	Not applicable	Any distribution payment date after first call date	Any distribution payment date after first call date	Any distribution payment date after first call date	Any distribution payment date after first call date
	<i>Coupons / dividends</i>						
17	Fixed or floating dividend/coupon	Not applicable	Not applicable	Fixed until 13-Dec-2024 and thereafter floating	Fixed until 26-Mar-2025 and thereafter floating	Fixed until 8-Nov-2029 and thereafter floating	Fixed until 16-Dec-2029 and thereafter floating

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
18	Coupon rate and any related index	Not applicable	Not applicable	Year 6-10: 6.75% per annum payable semiannually in arrear; Year 10 onwards: resettable on year 10 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	Year 6-10: 6.45% per annum payable semiannually in arrear; Year 10 onwards: resettable on year 10 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	Year 1-5: 5.705% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread	Year 1-5: 5.579% per annum payable semi-annually in arrear; Year 5 onwards: resettable on year 5 and every 5 years thereafter at then prevailing 5-year US Treasury yield plus a fixed initial spread
19	Existence of a dividend stopper	Not applicable	Not applicable	Yes	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Not applicable	Not applicable	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	No	No	No	No
22	Noncumulative or cumulative	Not applicable	Not applicable	Noncumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
29	If convertible, specify issuer of instrument it converts into	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
30	Write-down feature	Not applicable	Not applicable	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Not applicable	Not applicable	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event	Upon the occurrence of a Non-Viability Event
32	If write-down, full or partial	Not applicable	Not applicable	Both	Both	Both	Both
33	If write-down, permanent or temporary	Not applicable	Not applicable	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Not applicable	Not applicable	Subordinated to depositors, general creditors, creditors in respect of Tier 2 capital securities of the Issuer and all other subordinated creditors; pari passu with Additional Tier 1 capital securities; and senior to holders of ordinary shares or other instruments expressed to rank junior to the capital securities by operation of law or contract.	Subordinated to depositors, general creditors, creditors in respect of Tier 2 capital securities of the Issuer and all other subordinated creditors; pari passu with Additional Tier 1 capital securities; and senior to holders of ordinary shares or other instruments expressed to rank junior to the capital securities by operation of law or contract.	Subordinated to depositors, general creditors, creditors in respect of Tier 2 capital securities of the Issuer and all other subordinated creditors; pari passu with Additional Tier 1 capital securities; and senior to holders of ordinary shares or other instruments expressed to rank junior to the capital securities by operation of law or contract.	Subordinated to depositors, general creditors, creditors in respect of Tier 2 capital securities of the Issuer and all other subordinated creditors; pari passu with Additional Tier 1 capital securities; and senior to holders of ordinary shares or other instruments expressed to rank junior to the capital securities by operation of law or contract.
36	Non-compliant transitioned features	Not applicable	Not applicable	No	No	No	No
37	If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

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

Information relating to the disclosure of the full terms and conditions of the capital instruments issued can be viewed on the website:

https://www.asia.ccb.com/hongkong/aboutus/financial_results/regulatory_disclosures.html

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TLAC1(A): LAC Composition of Material subsidiary (at LAC Consolidation Group Level)

In HK\$ thousands		(a)
	Regulatory capital elements of internal loss-absorbing capacity and adjustments	
1	Common Equity Tier 1 ("CET1") capital	81,005,604
2	Additional Tier 1 ("AT1") capital before LAC adjustments	23,325,106
3	AT1 capital instruments ineligible as internal loss-absorbing capacity as not issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	-
4	Other adjustments	-
5	AT1 capital eligible under the LAC Rules	23,325,106
6	Tier 2 ("T2") capital before LAC adjustments	3,198,966
7	Amortized portion of T2 capital instruments that are internal LAC debt instruments issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	-
8	T2 capital instruments ineligible as internal loss-absorbing capacity as not issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	-
9	Other adjustments	-
10	T2 capital eligible under the LAC Rules	3,198,966
11	Internal loss-absorbing capacity arising from regulatory capital	107,529,676
	Non-regulatory capital elements of internal loss-absorbing capacity	
12	Internal non-capital LAC debt instruments issued directly or indirectly to, and held indirectly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	-
17	Internal loss-absorbing capacity arising from non-capital LAC debt instruments before adjustments	-
	Non-regulatory capital elements of internal loss-absorbing capacity: adjustments	
18	Internal loss-absorbing capacity before deductions	107,529,676
19	Deductions of exposures between the material subsidiary's LAC consolidation group and group companies outside that group that correspond to non-capital items eligible for internal loss-absorbing capacity	-
20	Deduction of holdings of its own non-capital LAC liabilities	-
21	Other adjustments to internal loss-absorbing capacity	-
22	Internal loss-absorbing capacity after deductions	107,529,676

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TLAC1(A): LAC Composition of Material subsidiary (at LAC Consolidation Group Level)
(Continued)

In HK\$ thousands		(a)
	Risk-weighted amount and exposure measure under the LAC Rules for internal loss-absorbing capacity purposes	
23	Risk-weighted amount under the LAC Rules	374,984,602
24	Exposure measure under the LAC Rules	595,321,310
	Internal LAC ratios and buffers	
25	Internal LAC risk-weighted ratio	28.68%
26	Internal LAC leverage ratio	18.06%
27	CET1 capital (as a percentage of RWA under the Banking (Capital) Rules ("BCR")) available after meeting the LAC consolidation group's minimum capital and LAC requirements	17.10%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer requirements plus higher loss absorbency requirement, expressed as a percentage of RWA under the BCR)	2.90%
29	Of which: capital conservation buffer requirement	2.50%
30	Of which: institution-specific countercyclical capital buffer requirement	0.40%
31	Of which: higher loss absorbency requirement	-

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TLAC2: Material subsidiary – Creditor Ranking at Legal Entity Level

	In HK\$ thousands	Creditor ranking		Sum of values in columns 1 to 2
		1 (most junior)	2 (most senior)	
1	Is a resolution entity or a non-HK resolution entity the creditor/investor?	Yes	Yes	
2	Description of creditor ranking	Common Shares	Additional Tier 1 Capital Instruments (Perpetual Capital Bonds)	
3	Total capital and liabilities net of credit risk mitigation	28,827,843	23,325,106	52,152,949
4	Subset of row 3 that are excluded liabilities	-	-	-
5	Total capital and liabilities less excluded liabilities	28,827,843	23,325,106	52,152,949
6	Subset of row 5 that are eligible as internal loss-absorbing capacity	28,827,843	23,325,106	52,152,949
7	Subset of row 6 with 1 year \leq residual maturity < 2 years	-	-	-
8	Subset of row 6 with 2 years \leq residual maturity < 5 years	-	-	-
9	Subset of row 6 with 5 years \leq residual maturity < 10 years	-	-	-
10	Subset of row 6 with residual maturity \geq 10 years, but excluding perpetual securities	-	-	-
11	Subset of row 6 that is perpetual securities	28,827,843	23,325,106	52,152,949

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CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer

The CCyB is calculated as the weighted average of the applicable CCyB ratios in effect in the jurisdictions in which banks have private sector credit exposures.

The table below provides an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the Group's CCyB ratio:

In HK\$ thousands		As at 31 December 2025			
		(a)	(c)	(d)	(e)
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio	AI-specific CCyB ratio (%)	CCyB amount
1	Hong Kong SAR	0.500%	206,129,221		
2	Australia	1.000%	454,946		
3	Belgium	1.000%	8		
4	Chile	0.500%	1,306,025		
5	France	1.000%	25		
6	Germany	0.750%	2,807,914		
7	Ireland	1.500%	1,197,797		
8	Netherlands	2.000%	776,561		
9	South Korea	1.000%	119,412		
10	Spain	0.500%	74,338		
11	United Kingdom	2.000%	844,567		
12	Sum of above		213,710,814		
13	Total (including those exposures in jurisdictions with zero JCCyB ratio)		279,766,590	0.398%	1,492,439

Notes:

1. The geographical allocation of private sector credit exposure is determined with reference to the principle set out in the HKMA Return of International Banking Statistics, on the "Ultimate Risk" basis.

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LR1: Summary comparison of accounting assets against leverage ratio exposure measure

Below shows the reconciliation from the total assets in the published financial statements to the LR exposure measure.

In HK\$ thousands

	Item	Value under the LR framework As at 31 December 2025
1	Total consolidated assets as per published financial statements	560,486,777
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	516,000
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	Not applicable
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative contracts	6,096,397
9	Adjustment for SFTs (i.e. repos and similar secured lending)	2,793,531
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	26,882,706
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(179,197)
12	Other adjustments	(1,274,904)
13	Leverage ratio exposure measure	595,321,310

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LR2: Leverage ratio

In HK\$ thousands		(a)	(b)
		As at 31 December 2025	As at 30 September 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	560,326,912	559,398,622
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	10,308	9,340
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(264,355)	(169,202)
4	Less: Adjustment for securities received under SFTs that are recognised as an asset	-	-
5	Less: Specific and collective provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(3,035,251)	(2,467,257)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,203,841)	(1,084,841)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	555,833,773	555,686,662
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,518,403	2,097,805
9	Add-on amounts for PFE associated with all derivative contracts	7,472,094	10,864,226
10	Less: Exempted CCP leg of client-cleared trade exposures	-	-
11	Adjusted effective notional amount of written credit-related derivative contracts	-	-
12	Less: Permitted reductions in effective notional amount and permitted deductions from add-on amounts for PFE of written credit-related derivative contracts	-	-
13	Total exposures arising from derivative contracts	9,990,497	12,962,031
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	2,611,462	4,512,100
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	182,069	313,820
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	2,793,531	4,825,920
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	106,145,090	103,467,288
20	Less: Adjustments for conversion to credit equivalent amounts	(79,262,384)	(79,342,169)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(179,197)	(159,599)
22	Off-balance sheet items	26,703,509	23,965,520

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LR2: Leverage ratio (Continued)

		(a)	(b)
		As at 31 December 2025	As at 30 September 2025
Capital and total exposures			
23	Tier 1 capital	104,330,710	103,781,453
24	Total exposures	595,321,310	597,440,133
Leverage ratio			
25 & 25a	Leverage ratio	17.53%	17.37%
26	Minimum leverage ratio requirement	3.00%	3.00%
27	Applicable leverage buffers	Not applicable	Not applicable
Disclosure of mean values			
28	Mean value of gross assets of SFTs, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	6,382,906	1,643,720
29	Quarter-end value of gross amount of SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	2,611,462	4,512,100
30 & 30a	Total exposures based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	599,092,754	594,571,753
31 & 31a	Leverage ratio based on mean values from row 28 of gross assets of SFTs (after adjustment for sale accounting transactions and netted amounts of associated cash payables and cash receivables)	17.41%	17.45%

Compared with 30 Sep 2025, total exposures arising from derivative contracts decreased mainly due to the decrease in outstanding derivative transactions.

Compared with 30 Sep 2025, total exposures arising from SFTs decreased mainly due to the decrease in outstanding repo transactions.

As at 31 Dec 2025, the quarter-end gross amount of SFT assets was below the mean value for this quarter, mainly due to the higher volume of repo transactions during the quarter.

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LIQA: Liquidity risk management

Liquidity risk is the risk that the Group may not be able to fund the increase in assets or meet obligations as they fall due without incurring unacceptable losses. This may be caused by market disruption or liquidity squeeze whereby the Group may only unwind specific exposures at significantly discounted values.

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitments and to capitalise on opportunities for business expansion. This includes the Group's ability to meet deposit withdrawals either on demand or at contractual maturities, to repay borrowings as they mature, to comply with the statutory liquidity ratio, and to make new loans and investments as opportunities arise.

To achieve this purpose, the Bank adopts a prudent risk appetite in setting liquidity risk tolerance. Risk appetite is set in the form of liquidity risk limits and metric framework.

The Bank has established a set of liquidity risk management policies which set out the liquidity risk management framework of the Bank according to the requirements of HKMA's Supervisory Policy Manuals "Regulatory Framework for Supervision of Liquidity Risk (LM1)" and "Sound Systems and Controls for Liquidity Risk Management (LM2)".

Liquidity risk management framework

The Board of Directors is ultimately responsible for having an effective liquidity risk management framework in place. Risk Committee ("RC") is one of the committees set up under the Board. The duties of RC are to approve a risk management framework that is sound and in line with the Group's business objectives and risk profile, to approve key liquidity risk management policies and to ensure that the liquidity management framework and policies are duly implemented and maintained by the Group.

Risk Management Committee ("RMC") is set up under the Risk Committee and the Executive Committee to oversee the Group's overall asset quality as well as resolve all important risk-related or governance issues including those on liquidity risk. The RMC is responsible for providing guidance and overseeing the Group's liquidity risk management strategy and development; review or approve liquidity risk management policies and review the Bank's liquidity risk position.

Asset and Liability Committee ("ALCO") is a functional committee set up under the Executive Committee to oversee the liquidity risk management in light of the business strategy.

Regular meetings of various committees are held to review the compliance status of liquidity measurements and the needs for change in strategy and policy. Daily liquidity management is performed by the Treasury. Risk Management Division is responsible for the daily monitoring of the liquidity limits and measurements, and submits regular reports of the liquidity profile to ALCO, RMC and RC. Internal Audit periodically performs independent reviews to ensure effectiveness of the Group's liquidity risk management framework and implementation of the established policies.

Funding Strategies

The objective of the Bank's funding strategy is to strive for a balance between business growth opportunities and funding stability. The Bank seeks to maintain diversified and stable funding sources with an appropriate mix of liabilities including customer deposits, interbank borrowings, issuance of negotiable certificates of deposit and debt instruments.

The annual budgeted statement of financial position of the Bank, which contains a plan for the composition of various sources of liabilities, is approved by the Board of Directors in each calendar year. Various considerations such as the target business growth, market sentiment, target financial ratios and regulatory requirements would be taken into account in the process of budgeting.

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LIQA: Liquidity risk management (Continued)

Funding Strategies (Continued)

To manage currency mismatch and avoid over-reliance on the currency swap market, the Bank sets limits on swapped fund ratios of major currency positions which are subject to daily monitoring. The swapped fund ratios limit the extent of one currency's assets being funded by other currencies through the swap market. The extent of diversification in tenors of funding is governed by liquidity metrics such as net stable funding ratio ("NSFR") and medium-funding ratio. A medium-term funding ratio highlights the extent to which medium-term assets are being financed by the roll-over of short-term liabilities. To mitigate the risk of contagion from other CCB group entities when they are under liquidity stress, the Bank sets intragroup liquidity limits.

The funding support provided by China Construction Bank Head Office is one of the key sources of liquidity backstop during times of liquidity stress.

Liquidity cushion

The Bank's liquidity cushion consists of cash, balances at central banks, high quality and other marketable securities issued or guaranteed by sovereigns, central banks, mainland policy banks and corporates. Liquidity cushion being held by the Bank consists of High Quality Liquid Assets for purposes of determining the Bank's liquidity coverage ratio ("LCR") and other marketable debt securities.

The extent of the Bank's maturity mismatch and the sufficiency of liquidity cushion are governed by various liquidity metrics and measurement tools such as maturity mismatch limits and liquidity stress test.

The marketability of the Bank's liquidity cushion is periodically reviewed in keeping with market conditions. The size of the liquidity cushion being maintained must be sufficient to meet intraday payments and settlement obligations on a timely basis under both normal and stressed conditions.

Stress scenario analysis

Liquidity Stress Testing is regularly conducted to project the Bank's cash flows under stress scenarios for evaluation of the sufficiency of the liquidity cushion. The stress scenarios cover institution-specific crisis scenario, general market crisis scenario and combined crisis scenario. The cash flows under each stress scenario are determined by applying a set of prescribed stress assumptions to the Bank's cash flow projection. Customer behavioural patterns of some products including customer deposits are applied in the stress test. The stress test results are regularly reported to the RMC and ALCO. The liquidity cushion should be able to cover projected cash outflows under various prescribed stress scenarios.

Contingency Funding Plan (CFP)

The Bank has a CFP that sets out the Bank's strategies for identifying the occurrence of a liquidity event and the operational procedures for addressing such emergency situation if it really takes place. The CFP contains a set of early warning indicators that helps to identify any emerging liquidity risks at an early stage. The CFP also includes detailed action steps and properly assigned responsibilities within the liquidity risk management framework. The list of potential funding sources, with due consideration of their reliability, priority and the expected available time during liquidity crisis, is included.

The extent of liquidity shortfalls estimated from stress testing under various scenarios beyond the level of liquidity cushion is a factor in determining severity levels and strategies to be adopted under the CFP. The Bank developed Business Continuity Plan ("BCP") to handle bank-wide disaster and major crisis including bank run situations. The CFP constitutes an integral part of the BCP as bank run event may lead to liquidity drain.

The Bank has not entered into any agreement or arrangement under which the Bank has to fulfil contingent funding obligations.

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Liquidity measurements

Maturity analysis

The maturity analysis lists out the assets and liabilities by their remaining maturities into different time buckets. The gap amount for each time bucket represents the liquidity exposure after netting the assets and liabilities maturing in the same bucket. The Bank maintains gap limits for time buckets to manage liquidity risk. For some liabilities without prescribed maturity date such as demand deposits from customers, the liabilities are listed in the bucket of “Repayable on Demand”, resulting in a larger negative gap in this time bucket. The Bank considers this is an inherent risk to a consumer and commercial bank that offers demand deposit products to customers. By experience, demand deposits have stable outstanding and the negative gap does not materialise into an immediate outflow of liquidity. However, to mitigate the liquidity risk, inter-bank and other borrowing facilities, as well as contingency funding plan are in place to cover withdrawals at unexpected levels of demand. Apart from customer deposits, the Bank has other sources to fund the earning assets, such as inter-bank borrowings, certificates of deposit issued, funding support from the parent bank and CCBA’s share capital.

Below table is an extraction from Part 4 of Liquidity Monitoring Tools return, which sets out the details of the Bank’s maturity profile covering on- and off-balance sheet items, broken down into maturity buckets and the resultant liquidity gaps.

In HK\$ thousands	As at 31 December 2025											
	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	Balancing amount
Currency notes and coins	198,955	198,955	-	-	-	-	-	-	-	-	-	-
Amount receivable arising from securities financing transactions	-	-	-	-	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	3,170,994	24,368,498	63,790,153	98,161,427	142,337,155	88,858,873	34,985,529	1,356,945	402,509	410,467	30,339	-
Due from MA for a/c of Exchange Fund	1,231,100	1,231,100	-	-	-	-	-	-	-	-	-	-
Due from banks	110,611,916	22,702,102	9,041,659	5,265,479	15,507,212	25,433,186	9,625,856	11,990,232	2,320,087	8,726,103	110,611,916	-
Debt securities, prescribed instruments and structured financial instruments held	179,703,870	125,317,300	-	5,481,276	7,372,521	11,742,947	11,812,619	5,241,558	5,684,563	6,100,552	950,534	-
Loans and advances to non-bank customers	258,737,316	796,608	12,270,737	57,242,832	31,287,932	18,666,098	17,491,062	31,507,655	16,314,849	25,453,160	38,426,135	9,280,248
Other assets	4,414,332	1,985,432	246,665	598,598	16,458	902,592	37,068	72,192	305,310	27,096	125,810	97,111
Total on-balance sheet assets	558,068,483	176,599,995	85,349,214	166,749,612	196,521,278	145,603,696	73,952,134	50,168,582	25,027,318	40,717,378	39,532,818	9,377,359
Total off-balance sheet claims	64,670,340	-	-	-	-	-	-	-	-	-	-	64,670,340

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LIQA: Liquidity risk management (Continued)

Liquidity measurements (Continued)

Maturity analysis (Continued)

In HK\$ thousands	As at 31 December 2025											Balancing amount
	Total amount	Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
Deposits from non-bank customers	381,838,587	138,448,277	20,347,717	71,485,428	131,480,787	9,700,321	10,376,057	-	-	-	-	-
Amount payable arising from securities financing transactions	2,395,230	164,178	-	-	1,528,593	423,719	278,740	-	-	-	-	-
Amount payable arising from derivative contracts	3,118,986	24,257,613	63,907,444	98,272,835	142,458,260	88,679,426	35,036,556	1,349,821	396,668	382,529	29,392	-
Due to banks	29,786,622	16,313,679	58,890	4,255,757	8,865,794	-	-	-	292,502	-	-	-
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	29,299,547	671,929	3,643,614	9,305,849	6,101,927	4,101,974	2,131,372	3,342,882	-	-	-	-
Other liabilities	6,150,719	4,026,686	223,307	259,934	52,953	1,108,764	123,692	168,406	112,696	45,809	27,897	575
Capital and reserves	105,474,226	-	-	-	-	-	-	-	-	-	-	105,474,226
Total on-balance sheet liabilities	558,063,917	183,882,362	88,180,972	183,579,803	290,488,314	104,014,204	47,946,417	4,861,109	801,866	428,338	57,289	105,474,801
Total off-balance sheet obligations	53,741,827	210,338	7,217	411,209	3,843,181	13,251,143	15,396,296	7,170,198	2,533,953	10,914,702	3,590	-
Contractual Maturity Mismatch		-7,492,705	-2,838,975	-17,241,400	-97,810,217	28,338,349	10,609,421	38,137,275	21,691,499	29,374,338	39,471,939	
Cumulative Contractual Maturity Mismatch		-7,492,705	-10,331,680	-27,573,080	-125,383,297	-97,044,948	-86,435,527	-48,298,252	-26,606,753	2,767,585	42,239,524	

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LIQ1: Liquidity coverage ratio - for category 1 institution

The average LCR for each quarter is based on the arithmetic mean of its LCR as at the end of each working day for each quarter for the Bank as required by the HKMA for its regulatory purposes. LCR measures the extent of liquid assets covering total net cash outflow due within 30 days arising from on-balance sheet and off-balance sheet exposures including contingent funding obligations.

The average LCR of the Bank was maintained at a healthy level in 2025.

The Bank's High Quality Liquidity Assets ("HQLA") consists of cash, balances at central banks and high quality marketable securities issued or guaranteed by sovereigns, central banks, mainland policy banks and non-financial corporate debt securities. The Bank's primary sources of funds were retail and corporate customer deposits. The funding base was also supplemented by wholesale funding such as issuance of certificates of deposit, term debts and short-term interbank money market borrowing.

The Bank's customer deposits are mainly denominated in HKD and USD. To meet customers' loan demand, the Bank swaps surplus HKD funding into USD and other foreign currencies. This results in some currency mismatch in the LCR.

The currency mismatch between the HQLA and the net cash outflow in the calculation of LCR is controlled and monitored via individual currency LCR limits. The HQLA mix is further governed by concentration caps and limits in accordance with statutory requirements and internal policy requirements for risk management purposes.

The Bank closely monitors all its exchange traded and over-the-counter derivative exposures arising from customer transactions and their corresponding hedging activities. Collateral may be required to be posted to counterparties depending on the marked-to-market position of the derivative contracts. Nonetheless, such exposures are not material and hence the impact of the relevant cash outflows was minimal to the LCR levels.

The Bank manages its liquidity independently of other members of the CCB Group and has not granted any liquidity facility to any group member. However, CCB Head Office provides strong liquidity support to the Bank which forms an important part of the Bank's funding sources.

The composition of the Bank's HQLA was:

	Weighted amount (average value) at quarter ended 31 December 2025
Level 1 assets	88,874,661
Level 2A assets	8,128,766
Level 2B assets	14,775,875
Total weighted amount of HQLA	111,779,302

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LIQ1: Liquidity coverage ratio - for category 1 institution (Continued)

The below template presents the details of LCR, high quality liquid assets (“HQLA”), and a breakdown of cash outflows and inflows.

In HK\$ thousands		Quarter ended 31 December 2025 (75 data points)	
		(a)	(b)
Basis of disclosure: Hong Kong office		Unweighted value (average)	Weighted value (average)
A. HQLA			
1	Total HQLA		111,779,302
B. CASH OUTFLOWS			
2	Retail deposits and small business funding, of which:	214,304,354	15,471,667
3	Stable retail deposits and stable small business funding	2,678,275	80,348
4	Less stable retail deposits and less stable small business funding	96,200,297	9,620,030
4a	Retail term deposits and small business term funding	115,425,782	5,771,289
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	139,837,185	79,466,022
6	Operational deposits	-	-
7	Unsecured wholesale funding (other than small business funding) not covered in row 6	139,837,185	79,466,022
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	-	-
9	Secured funding transactions (including securities swap transactions)		80,415
10	Additional requirements, of which:	45,220,534	11,181,650
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	2,397,876	2,397,876
12	Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions	-	-
13	Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)	42,822,658	8,783,774
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	10,816,666	10,816,666
15	Other contingent funding obligations (whether contractual or non-contractual)	121,082,466	380,357
16	Total Cash Outflows		117,396,777
C. CASH INFLOWS			
17	Secured lending transactions (including securities swap transactions)	934,105	-
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	101,301,163	25,666,193
19	Other cash inflows	80,825,000	10,062,412
20	Total Cash Inflows	183,060,268	35,728,605
D. LIQUIDITY COVERAGE RATIO (ADJUSTED VALUE)			
21	Total HQLA		111,779,302
22	Total Net Cash Outflows		81,668,172
23	LCR (%)		137.57%

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LIQ2: Net stable funding ratio – for category 1 institution

For the quarter ended 31 December 2025:

In HK\$ thousands		Quarter ended 31 December 2025				
		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: Hong Kong office		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A. Available stable funding (“ASF”) item						
1	Capital:	108,213,800	-	-	-	108,213,800
2	<i>Regulatory capital</i>	108,213,800	-	-	-	108,213,800
2a	<i>Minority interests not covered by row 2</i>	-	-	-	-	-
3	<i>Other capital instruments</i>	-	-	-	-	-
4	Retail deposits and small business funding:	-	202,038,663	7,659,863	24,570	188,813,033
5	<i>Stable deposits</i>		1,195,780	-	-	1,135,991
6	<i>Less stable deposits</i>		200,842,883	7,659,863	24,570	187,677,042
7	Wholesale funding:		201,976,270	3,158,323	297,173	68,141,914
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		201,976,270	3,158,323	297,173	68,141,914
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	27,711	28,341,771	2,241,897	3,340,344	4,461,293
12	<i>Net derivative liabilities</i>	27,711				
13	<i>All other funding and liabilities not included in the above categories</i>	-	28,341,771	2,241,897	3,340,344	4,461,293
14	Total ASF					369,630,040
B. Required stable funding (“RSF”) item						
15	Total HQLA for NSFR purposes				129,102,387	20,715,343
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	75,467	224,120,508	44,284,583	153,311,918	223,382,761
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	118,170,161	12,457,006	33,131,567	57,085,594
20	<i>Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:</i>	-	82,648,538	19,581,047	70,047,958	110,655,557
21	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	-	-	-	-	-

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LIQ2: Net stable funding ratio – for category 1 institution (Continued)

For the quarter ended 31 December 2025 (Continued):

In HK\$ thousands		Quarter ended 31 December 2025				
		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: Hong Kong office		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
22	<i>Performing residential mortgages, of which:</i>	-	815,343	731,800	32,155,186	23,296,239
23	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	-	668,363	589,920	24,046,205	16,259,175
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	75,467	22,486,466	11,514,730	17,977,207	32,345,371
25	Assets with matching interdependent liabilities					
26	Other assets:	6,870,156	1,840,286	8,726	8,329	5,725,206
27	<i>Physical traded commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	332,309				282,463
29	<i>Net derivative assets</i>	0				-
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	2,029,607				101,480
31	<i>All other assets not included in the above categories</i>	4,508,240	1,840,286	8,726	8,329	5,341,263
32	Off-balance sheet items				165,410,146	2,458,645
33	Total RSF					252,281,956
34	Net Stable Funding Ratio (%)					146.51%

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LIQ2: Net stable funding ratio – for category 1 institution (Continued)

For the quarter ended 30 September 2025:

In HK\$ thousands		Quarter ended 30 September 2025				
		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: Hong Kong office		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A. Available stable funding ("ASF") item						
1	Capital:	106,741,855	-	-	-	106,741,855
2	<i>Regulatory capital</i>	106,741,855	-	-	-	106,741,855
2a	<i>Minority interests not covered by row 2</i>	-	-	-	-	-
3	<i>Other capital instruments</i>	-	-	-	-	-
4	Retail deposits and small business funding:	-	208,314,892	7,755,728	73,731	194,737,372
5	<i>Stable deposits</i>		4,001,656	-	-	3,801,573
6	<i>Less stable deposits</i>		204,313,236	7,755,728	73,731	190,935,799
7	Wholesale funding:		193,176,560	2,979,721	290,974	70,293,071
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		193,176,560	2,979,721	290,974	70,293,071
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	29,005,548	5,042,653	3,271,887	5,793,214
12	<i>Net derivative liabilities</i>	-				
13	<i>All other funding and liabilities not included in the above categories</i>	-	29,005,548	5,042,653	3,271,887	5,793,214
14	Total ASF					377,565,512
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes				124,090,450	18,353,342
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	73,127	212,127,870	58,716,524	153,774,838	228,715,598
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	105,748,840	24,406,476	33,700,085	61,765,649
20	<i>Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:</i>	-	80,252,935	25,507,194	71,513,279	113,666,351
21	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	-	-	-	-	-

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LIQ2: Net stable funding ratio – for category 1 institution (Continued)

For the quarter ended 30 September 2025 (Continued):

In HK\$ thousands		Quarter ended 30 September 2025				
		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: Hong Kong office		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
22	<i>Performing residential mortgages, of which:</i>	-	825,095	698,142	31,728,817	22,210,825
23	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	-	747,777	624,621	27,601,439	18,627,134
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	73,127	25,301,000	8,104,712	16,832,657	31,072,773
25	Assets with matching interdependent liabilities					
26	Other assets:	7,425,633	2,245,142	1,718	8,527	7,042,516
27	<i>Physical traded commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	395,392				336,083
29	<i>Net derivative assets</i>	374,928				374,928
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	1,486,217				74,311
31	<i>All other assets not included in the above categories</i>	5,169,096	2,245,142	1,718	8,527	6,257,194
32	Off-balance sheet items				158,192,079	2,045,558
33	Total RSF					256,157,014
34	Net Stable Funding Ratio (%)					147.40%

The NSFR of the Bank was maintained at a healthy level in 2025. Net stable funding ratio means the ratio of the amount of the Bank's available stable funding ("ASF") to the amount of the Bank's required stable funding ("RSF").

ASF is the sum of weighted amounts of the Bank's capital and on-balance sheet liabilities. The Bank's liabilities include customer deposits, certificates of deposit and medium term debts issued and interbank money market borrowing.

RSF is the sum of weighted amounts of the Bank's on-balance sheet assets and off-balance sheet obligations. The Bank's assets include loans to customers, interbank money market lending and debt securities held. The Bank's off-balance sheet obligations mainly involve potential drawdown of undrawn committed facilities.

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CRA: General information about credit risk

Credit risk is the risk of loss arising from a borrower's or counterparty's inability to meet its obligations. Credit risk exists in the Group's loans, leases, credit cards, trade finance and treasury transactions. There is also credit risk in off-balance sheet financial arrangements such as loan commitments, trade-related contingencies and transaction-related contingencies.

The Group has appointed the intermediate holding company, China Construction Bank Corporation, as its credit adviser. Credit Management Division is responsible for providing centralized management and control of the Group's credit risk. Whereas credit approval matters are handled by the Credit Division, both divisions are independent of the business units, and supervised by the Deputy Chief Executive overseeing Risk Management. In addition, functional committees, namely Risk Management Committee and Credit Committee are set up under the Executive Committee and the Risk Committee to provide guidance in the respective risk areas. The Risk Management Committee is a central forum for overseeing the Group's overall asset quality as well as resolving all the important risk or governance issues on credit risk. It is chaired by the Deputy Chief Executive overseeing Risk Management, and the other Regular Members are the Head of Risk Management Division, Head of Credit Division, Head of Finance Division, Head of Legal & Compliance Division and Head of Credit Management Division. The Credit Committee is responsible for loan quality maintenance, authority delegation, credit related policymaking and maintenance, credit approval and credit risk management issues. It is chaired by the Deputy Chief Executive overseeing credit approval, and the other Members are the Head of Risk Management Division, the Head of Credit Division, the Head of Credit Management Division, Deputy Head of Risk Management Division, Deputy Head of Credit Division, Chief Approver and designated individual credit approver(s).

Overall, credit risks of the Group are managed through the following processes:

- Ensuring the Group's risk profile is in line with the risk appetite and strategies set by the Bank.
- Establishing credit policies and procedures of the Group and issuing lending and monitoring guidelines to credit officers and business units. Credit policies and procedures are constantly revisited and updated whenever warranted to accommodate portfolio development, market changes and regulatory requirements.
- Making appropriate lending authority delegation via the Credit Committee according to the risk, size and nature of the transactions.
- Maintaining the internal risk rating system for measurement of credit risk exposures. The Group adopts a two dimensional risk rating methodology for the corporate portfolio, for which risk ratings are assigned to the obligor and facility separately. This system provides granularity in the rating scale and hence more refined risk differentiation for better risk and reward analysis and enhanced risk quantification. For a certain part of the consumer portfolio, in-house scoring models are also adopted to measure the credit risk involved.
- Monitoring and controlling large exposures, connected lending, product and industry concentration based on established policies and internal risk limits to ensure prudent credit decisions are made and that the Group complies with statutory requirements and supervisory guidelines.
- Monitoring criticized loans and managing recoveries of problem assets. Collection and problem asset management are separately handled by specialized teams with the relevant experience and expert knowledge.
- Assessing collective and individual loan impairment losses and allowances regularly to ensure the adequacy of impairment allowances.
- Managing and monitoring the Group's loan quality.

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CRA: General information about credit risk (Continued)

- Supervising the stress-testing programme to provide a forward-looking assessment of the Group's risk exposures under stressed conditions, and enable the Group to project tail risks on a bank-wide basis, to quantify such potential losses and the impact on the Bank in terms of profitability, liquidity and capital adequacy.
- Coordinating and driving credit related initiatives throughout the Group to ensure compliance with regulatory requirements.

(a) Credit risk for advances

In addition to underwriting standards, the Group manages credit risks through an effective and prudent credit approval process. In making credit recommendations and decisions, only officers with appropriate banking experience and product knowledge are delegated credit approval authorities. There is a post-approval review process where applicable to ensure quality of the credit decisions made, to identify negative trends which need attention or actions, and to ensure adherence to existing policies and procedures.

In the approval process, the credit officers assess the purpose and structure of the loan, the ability of a particular borrower or counterparty to service the proposed facilities, as well as the nature of the underlying collateral where applicable. Credit approval guidelines are issued from time to time to enhance the credit acceptance process as appropriate.

The Group categorizes its loans and leases into either consumer or corporate and commercial credits and monitors their risks separately as discussed below:

Consumer credits are grouped by products and their risk attributes for purposes of evaluating credit risk, and on-going monitoring of asset quality. Standard credit underwriting criteria are established and exceptional approvals for deviations from such criteria are required and monitored.

Corporate and commercial credits are evaluated for customers' default risk, taking into consideration the related credit enhancements. To support the credit assessment, internal risk ratings will be assigned to customers. These risk ratings are monitored regularly and updated upon any changes in the borrower's or counterparty's financial position, repayment ability and the related credit enhancements.

(b) Credit risk for treasury transactions

The credit risk of the Group's investment in debt securities and treasury hedging transactions is managed by the use of both internal and external credit ratings and credit limits set on individual counterparties. Internal and external credit ratings, and news on each counterparty are closely tracked and monitored.

(c) Credit-related commitments

The risks involved in credit-related commitments and contingencies are essentially the same as the credit risk involved in extending loan facilities to customers. These transactions are therefore subject to the same credit approval, portfolio maintenance and collateral requirements as for customers applying for loans.

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CRA: General information about credit risk (Continued)

(d) Collateral and other credit enhancements

The Group obtains collateral in respect of loans advanced to mitigate the credit risk of the transactions and has established policies and guidelines on the eligibility and valuation of collateral and other credit enhancements. However, the approval of credits will be based on the assessment of debt servicing ability rather than solely dependent on collateral or other credit enhancements. The main collateral types and credit enhancements include charges over properties, standby letters of credit issued by banks, securities, deposits, account receivables, vehicles and guarantees.

(e) Risk concentration

The Group sets various risk limits to control exposure to countries, individual counterparties, industries, intra-group exposures, tenor, product, collateral and loan portfolios to avoid excessive risk concentration.

The Group has adopted a “Three Lines of Defense” risk management concept to ensure that roles within the organization are clearly defined in regard to credit risk management. The internal auditors conduct periodic reviews and independent audits of the Group’s credit portfolio and credit risk management process. The purpose is to ensure due compliance with established credit policies and procedures, and to evaluate the effectiveness of the credit management process and control mechanism. The results of these reviews and audits are regularly reported to the Board level Audit Committee for effective oversight and monitoring.

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CR1: Credit quality of exposures

The table below provides an overview of the credit quality of on- and off-balance sheet exposures as at 31 December 2025:

	In HK\$ thousands	(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	804,677	369,679,005	3,029,414	474,849	2,554,565	-	367,454,268
2	Debt securities	-	175,281,465	-	-	-	-	175,281,465
3	Off-balance sheet exposures	-	106,145,090	179,197	-	179,197	-	105,965,893
4	Total	804,677	651,105,560	3,208,611	474,849	2,733,762	-	648,701,626

The Group identifies the exposures as “default” if the exposure is past due for more than 90 days or other qualitative factors that the borrower is unlikely to pay in full for the credit obligations to the Group.

CR2: Changes in defaulted loans and debt securities

The table below provides information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and reductions in the defaulted exposures due to write-offs as at 31 December 2025 and 30 June 2025 respectively:

In HK\$ thousands		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period (30 June 2025)	1,097,845
2	Loans and debt securities that have defaulted within the reporting period	25,797
3	Returned to non-defaulted status	(227)
4	Amounts written off	(302,320)
5	Other changes	(16,418)
6	Defaulted loans and debt securities at end of the current reporting period (31 December 2025)	804,677

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CRB: Additional disclosure related to credit quality of exposures

The Group has laid down guidelines for determining the impairment loss allowances.

At each of the reporting period end, the carrying amount of the Group's assets are reviewed to determine whether there is objective evidence of impairment. If internal and external sources of information indicate such evidence exists, the carrying amount is reduced to the estimated recoverable amount and an impairment loss is recognized in the income statement.

The approach and treatment of impairment allowance of different types of assets are elaborated in note 8 (a) (x) "Expected credit loss measurement" of the consolidated financial statements of China Construction Bank (Asia) Corporation Limited.

Loans and receivables with renegotiated terms are loans that have been restructured due to deterioration in the borrower's financial position and where the Group has made concessions that it would not otherwise consider.

Renegotiated loans and receivables are subject to ongoing monitoring to determine whether they remain impaired or past due. The original loan that is renegotiated is derecognized and a new financial asset is recognized at fair value if the original loan agreement is cancelled and a new agreement made on substantially different terms.

Credit risk exposures by geographical areas:

Geographical areas (In HK\$ thousands)	As at 31 December 2025
Hong Kong	353,255,554
Mainland China	181,256,756
Others	117,397,927
Total	651,910,237

Credit Risk exposures by residual maturity:

Residual maturity (In HK\$ thousands)	As at 31 December 2025
Less than 1 year	387,725,800
Between 1 and 5 years	186,127,698
More than 5 years	78,056,739
Undated	-
Total	651,910,237

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CRB: Additional disclosure related to credit quality of exposures (Continued)

Credit Risk exposures by industry sectors:

Industry sector (In HK\$ thousands)	As at 31 December 2025
Financial concerns	277,904,685
Individual others	86,546,063
Information technology	36,042,779
Manufacturing	19,506,108
Property development	5,145,290
Property investment	49,787,114
Recreational activities	506,914
Stockbrokers	3,730,251
Transport and transport equipment	17,764,810
Wholesale and retail trade	20,364,919
Others	134,611,304
Total	651,910,237

The credit quality of credit exposures can be analyzed as follows:

Analysis of exposures that are "neither past due nor impaired", "past due but not impaired" and "impaired":

Credit exposures (In HK\$ thousands)	As at 31 December 2025
Neither past due nor impaired	650,531,393
Past due but not impaired	574,167
Impaired	804,677
Total	651,910,237

Aging analysis of exposures which were past due:

Exposures that are past due but not impaired (In HK\$ thousands)	As at 31 December 2025
Overdue 3 months or less	574,157
Overdue more than 3 months	10
Total	574,167

Breakdown of restructured exposures between impaired and not impaired exposures:

Restructured exposures (In HK\$ thousands)	As at 31 December 2025
Not impaired	-
Impaired	51,432
Total	51,432

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CRB: Additional disclosure related to credit quality of exposures (Continued)

Impaired exposures by geographical areas:

In HK\$ thousands	As at 31 December 2025	
Impaired exposures	Gross impaired exposures	Impaired provision for Stage 3
Hong Kong	800,252	470,479
Others	4,425	4,370
Total	804,677	474,849

Impaired exposures by industry sectors:

In HK\$ thousands	As at 31 December 2025	
Impaired exposures	Gross impaired exposures	Impaired provision for Stage 3
Individual others	116,765	94,325
Information technology	23,913	23,912
Manufacturing	14,512	14,512
Property investment	499,541	244,896
Transport and transport equipment	9,305	9,292
Wholesale and retail trade	79,198	63,221
Others	61,443	24,691
Total	804,677	474,849

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CRC: Qualitative disclosures related to credit risk mitigation

The Group obtains collateral in respect of loans advanced to mitigate the credit risk of the transactions and has established policies and guidelines on the eligibility and valuation of collateral and other credit enhancements. However, the approval of credits will be based on the assessment of debt servicing ability rather than solely dependent on collateral or other credit enhancements.

For regulatory capital adequacy and management, the Group has established policies in managing and recognizing credit risk mitigation, one of which is the taking of collateral and other credit enhancements. The principal types of collateral taken by the Group are also those of the recognized credit risk mitigation as prescribed in the Banking (Capital) Rules.

For regulatory capital calculation, the Group adheres to the criteria as stipulated in the Banking (Capital) Rules when assessing the eligibility of the credit risk mitigation.

Recognized collateral includes both financial and physical collateral. Financial collateral includes cash deposit, shares and debt securities and mutual fund, whilst physical collateral includes commercial real estate, residential real estate and transportation equipment. The exposure amount after mitigation is determined by applying the standard supervisory haircut stipulated in the Banking (Capital) Rules as an adjustment discount to the current collateral value.

Recognized guarantor is any sovereign entities, public sector entities, banks, non-bank financial institutions and corporates with a lower risk weight than that of the borrower.

The credit and market risk concentrations within the credit risk mitigation (recognised collateral and guarantees for capital calculation) used by the Group are under a low level.

On-balance sheet and off-balance sheet recognized netting is not adopted by the Group.

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CR3: Overview of recognized credit risk mitigation

The following table presents the extent of credit risk exposures covered by different types of recognized CRM as at 31 December 2025:

		As at 31 December 2025				
		(a)	(b)	(c)	(d)	(e)
In HK\$ thousands		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	351,795,651	15,658,617	462,021	10,087,625	-
2	Debt securities	149,844,260	25,437,205	-	25,437,205	-
3	Total	501,639,911	41,095,822	462,021	35,524,830	-
4	Of which defaulted	320,230	9,598	8,640	735	-

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CRD: Qualitative disclosures on use of ECAI ratings under STC approach

The Group uses the following external credit assessment institutions (“ECAIs”) to calculate its capital adequacy requirements under the Standardised (Credit Risk) Approach prescribed in the Banking (Capital) Rules:

- Moody’s Investors Service; and
- Standard & Poor’s Ratings Services.

Where exposures have been rated by the above-mentioned ECAIs, they are categorised under the following classes of exposures:

- Sovereign exposures;
- Public sector entity exposures;
- Multilateral development bank exposures;
- Unspecified multilateral body exposures;
- Bank exposures;
- Eligible covered bond exposures;
- Qualifying non-bank financial institution (“QNBFI”) exposures;
- General corporate exposures; and
- Specialized lending exposures.

The process used to map ECAIs issue specific ratings in the Group’s banking book is consistent with those prescribed in the Banking (Capital) Rules.

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CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach

The following table illustrates the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of credit risk capital requirements under STC approach as at 31 December 2025:

In HK\$ thousands		As at 31 December 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	
1	Sovereign exposures	48,293,263	1,180,241	48,293,263	472,096	2,224,360	5%
2	Public sector entity exposures	10,707,724	1,055,000	11,828,314	422,131	2,450,089	20%
3	Multilateral development bank exposures	15,237,546	-	15,237,546	-	-	0%
3a	Unspecified multilateral body exposures	5,568,223	-	5,568,223	-	2,063,466	37%
4	Bank exposures	159,275,369	205,923	159,558,776	22,528	45,285,867	28%
4a	Qualifying non-bank financial institution exposures	637,083	3,761,599	637,083	1,212,066	787,856	43%
5	Eligible covered bond exposures	-	-	-	-	-	0%
6	General corporate exposures	228,292,384	117,940,886	228,296,542	20,594,123	213,219,842	86%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	65,166,503	34,384,736	64,883,096	8,160,958	60,997,987	84%
6b	Specialized lending	6,131,932	-	5,775,023	-	6,625,709	115%
7	Equity exposures	713,393	-	713,393	-	1,783,483	250%
7a	Significant capital investments in commercial entities	-	-	-	-	-	0%
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-	0%
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-	-	-	0%
8	Retail exposures	19,920,250	39,746,518	19,534,347	3,919,148	20,413,045	87%
8a	Exposures arising from IPO financing	-	-	-	-	-	0%
9	Real estate exposures	51,518,187	1,519,976	50,390,305	172,614	27,102,322	54%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	28,930,688	-	27,818,039	-	8,161,719	29%

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CR4: Credit risk exposures and effects of recognized credit risk mitigation – for STC approach (Continued)

In HK\$ thousands		As at 31 December 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	
9b	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)	11,153	-	11,153	-	3,346	30%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	9,058,757	97,141	9,056,594	19,721	5,710,543	63%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,836,429	-	1,836,429	-	1,292,851	70%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	10,087,324	1,249,991	10,076,214	131,769	9,514,362	93%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,304,138	160,047	1,302,178	16,005	1,977,275	150%
9g	Of which: land acquisition, development and construction exposures	289,698	12,797	289,698	5,119	442,226	150%
10	Defaulted exposures	328,601	-	328,601	-	484,628	147%
11	Other exposures	4,128,578	-	4,128,578	-	4,128,578	100%
11a	Cash and gold	643,979	-	643,979	-	11,383	2%
11b	Items in the process of clearing or settlement	-	-	-	-	-	0%
12	Total	551,396,512	165,410,144	550,933,973	26,814,706	326,580,628	57%

Compared with 30 June 2025, the increase in RWA of public sector entity exposures, unspecified multilateral body exposures and qualifying non-bank financial institution exposures were mainly due to the increase in investment in debt securities.

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach

The following table presents a breakdown of credit risk exposures under STC approach by asset classes and by risk weights as at 31 December 2025:

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	40,120,112	6,994,213	1,651,034	-	-	-	48,765,359

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	-	12,250,445	-	-	-	-	12,250,445

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	15,237,546		-	-	-	-	-	15,237,546

		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	-	3,603,230	1,964,993	-	-	-	5,568,223

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4	Bank exposures	34,772,373	120,678,619	-	4,005,008	-	125,304	-	-	159,581,304

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	-	1,098,927	-	417,956	332,266	-	-	-	1,849,149

		10%	15%	20%	25%	35%	50%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
5	Eligible covered bond exposures	-	-	-	-	-	-	-	-	-

		20%	30%	50%	65%	75%	85%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6	General corporate exposures	-	-	54,812,277		39,520,493	4,907,865	144,946,793	4,703,237	-	248,890,665
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	12,872,956		23,333,844	-	36,389,509	447,745	-	73,044,054

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		20%	50%	75%	80%	100%	130%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
6b	Specialized lending	-	-	-	92,922	2,784,535	2,897,566	-	-	5,775,023

		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		713,393	-	-	713,393

		250%	400%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
7a	Significant capital investments in commercial entities	-	-	-	-	-

		150%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7b	Holdings of capital instruments issued by, and non-capital LAC liabilities of, financial sector entities	-	-	-	-	-

		150%	Other	Total credit exposure amount (post-CCF and post-CRM)
7c	Subordinated debts issued by banks, qualifying non-bank financial institutions and corporates	-	-	-

		45%	75%	100%	Other	Total credit exposure amount (post CCF and post-CRM)
8	Retail exposures	907,627	10,877,825	10,411,336	1,256,707	23,453,495

		0%	Other	Total credit exposure amount (post-CCF and post-CRM)
8a	Exposures arising from IPO financing	-	-	-

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		0 %	20%	25%	30%	35%	40%	45%	50%	60%	65%
9	Real estate exposures	-	10,728,906	6,169,298	5,804,509	-	1,420,408	31,124	2,069,778	8,428,175	
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		10,728,906	6,169,298	5,793,356		1,420,408	31,124	2,069,778	36,332	
9b	Of which: no loan splitting applied		10,728,906	6,169,298	5,793,356		1,420,408	31,124	2,069,778	36,332	
9c	Of which: loan splitting applied (secured)										
9d	Of which: loan splitting applied (unsecured)										

	(Continued)	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9	Real estate exposures	3,375,572	522,833	3,813,120	13,778	6,556,502	-	11,489	1,613,000	4,427	50,562,919
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	1,564,410	-				-			4,427	27,818,039
9b	Of which: no loan splitting applied	1,564,410	-				-			4,427	27,818,039
9c	Of which: loan splitting applied (secured)										
9d	Of which: loan splitting applied (unsecured)										

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		0 %	20%	25%	30%	35%	40%	45%	50%	60%	65%
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)				11,153	-		-		-	
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	8,391,843	
9g	Of which: no loan splitting applied	-	-		-		-		-	8,391,843	
9h	Of which: loan splitting applied (secured)										

	(Continued)	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9e	Of which: regulatory residential real estate exposures (materially dependent on cash flows generated by mortgaged properties)		-		-		-			-	11,153
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		4,019	53,668		626,785			-	-	9,076,315
9g	Of which: no loan splitting applied		4,019	53,668		626,785			-	-	9,076,315
9h	Of which: loan splitting applied (secured)										

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		0 %	20%	25%	30%	35%	40%	45%	50%	60%	65%
9i	Of which: loan splitting applied (unsecured)										
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)										
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-		
9l	Of which: no loan splitting applied	-	-		-		-		-		

	(Continued)	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9i	Of which: loan splitting applied (unsecured)										
9j	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,811,162			13,778			11,489		-	1,836,429
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		518,814	3,759,452		5,929,717			-	-	10,207,983
9l	Of which: no loan splitting applied		518,814	3,759,452		5,929,717			-	-	10,207,983

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		0 %	20%	25%	30%	35%	40%	45%	50%	60%	65%
9m	Of which: loan splitting applied (secured)										
9n	Of which: loan splitting applied (unsecured)										
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)										
9p	Of which: land acquisition, development and construction exposures										

	(Continued)	70%	75%	85%	90%	100%	105%	110%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
9m	Of which: loan splitting applied (secured)										
9n	Of which: loan splitting applied (unsecured)										
9o	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)								1,318,183	-	1,318,183
9p	Of which: land acquisition, development and construction exposures					-			294,817	-	294,817

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

		50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
10	Defaulted exposures		16,548	312,053		328,601
		100%	1250%		Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	4,128,578	-	-		4,128,578
		0%	100%		Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	632,596	11,383	-		643,979
		0%	20%		Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	--	-	-		-

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach (Continued)

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures:

	Risk Weight	(a)	(b)	(c)	(d)
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF*	Exposure (post-CCF and post-CRM)
1	Less than 40%	255,159,608	4,578,810	0.34	258,095,201
2	40-70%	57,234,866	15,426,580	0.34	79,083,952
3	75%	36,543,134	13,797,156	0.19	51,253,417
4	80%	92,922	-	-	92,922
5	85%	8,426,179	5,155,415	0.06	8,720,985
6	90- 100%	159,749,312	125,904,339	0.13	168,994,757
7	105-130%	4,745,216	-	-	4,165,762
8	150%	28,731,882	547,844	0.04	6,628,290
9	250%	713,393	-	-	713,393
10	400%	-	-	-	-
11	1,250%	-	-	-	-
12	Total exposures	551,396,512	165,410,144	0.16	577,748,679

* Weighting is based on off-balance sheet exposure (pre-CCF).

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CCRA: Qualitative disclosures related to counterparty credit risk (including those arising from clearing through CCPs)

Counterparty Credit Risk Management

The Group has adopted standardized (counterparty credit risk) approach (“SA-CCR”) for regulatory capital calculation of its counterparty credit risk (“CCR”) arising from derivative contracts booked in the banking book and trading book.

The Group has in place a set of policies and a comprehensive framework to effectively manage such counterparty credit risk.

Under this management framework, the Group establishes credit limit through formal credit approval procedures to control the pre-settlement and settlement credit risk arising from derivative transactions. In this connection, distinct credit limits for counterparty credit exposure for individual counterparties and each group of related counterparties are determined based on the credit standing of the counterparties, collateral value, contract nature, actual needs, etc.

From a risk management perspective, the Group monitors the risk exposure due to fluctuations in the market by using the current exposure and the potential exposure value of the transactions.

All credit facilities granted to a counterparty, including general credit facilities as well as pre-settlement limit for derivative and FX products will be subject to review on an annual basis, in order to assess the latest information together with credit standing of the counterparties, and decide whether any adjustment of the credit package is required.

Transactions with associated specific wrong-way risks are discouraged, e.g. granting a credit line to a counterparty against the pledge of the counterparty’s own shares (e.g. for conducting OTC derivative transactions) creates specific wrong-way risk to the Bank, as the risk of “secured” portion of the exposure is positively correlated with the probability of default of the counterparty. Exception should be justified and approved by Deputy Head of Credit Division or above.

Credit ratings downgrade

A credit rating downgrade clause in International Swaps and Derivatives Association (“ISDA”) Master Agreement or a credit rating downgrade threshold clause in a Credit Support Annexes (“CSA”) is designed to trigger an action if the credit rating of the affected party falls below a specified level. These actions may include the requirement to pay or increase collateral, the termination of transactions by the non-affected party or the assignment of transactions by the affected party.

If the Bank is given a credit rating downgrade, the impact on collateral posted is minimal as currently there are no such clauses in the collateral agreements entered by the Bank.

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CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

The following table presents a comprehensive breakdown of counterparty default risk exposures (other than those to CCPs), RWAs, and, where applicable, main parameters under the approaches used to calculate default risk exposures in respect of derivative contracts and SFTs as at 31 December 2025:

		As at 31 December 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
In HK\$ thousands		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR (for derivative contracts)	1,800,710	4,626,728		1.4	8,998,470	3,566,471
1a	CEM (for derivative contracts)	-	-		-	-	-
2	IMM(CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					333,407	5,569
5	VaR (for SFTs)					-	-
6	Total						3,572,040

Compared with 30 June 2025, RWA decreased mainly due to decrease in outstanding derivative and repo transactions.

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CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for STC approach

The following table presents a breakdown of default risk exposures as at 31 December 2025, other than those to CCPs, in respect of derivative contracts and SFTs that are subject to the STC approach, by asset classes and risk-weights, irrespective of the approach used to determine the amount of default risk exposures:

In HK\$ thousands		As at 31 December 2025											
		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
Weight	Risk	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposures after CRM
Exposure class													
1	Sovereign exposures	305,560	-	-	-	-	-	-	-	-	-	-	305,560
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	1,235,879	6,137,195	-	320,057	-	-	-	-	-	7,693,131
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	-	67,562	405,223	1,247	-	474,032
8	Retail exposures	-	-	-	-	-	-	-	-	859,154	-	-	859,154
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	305,560	-	1,235,879	6,137,195	-	320,057	-	67,562	1,264,377	1,247	-	9,331,877

Compared with 30 June 2025, counterparty default risk exposures after CRM decreased mainly due to decrease in outstanding derivative and repo transactions.

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CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)

The following table presents a breakdown of all types of collateral posted or recognized collateral received to support or reduce the exposures to counterparty default risk exposures as at 31 December 2025 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

In HK\$ thousands	As at 31 December 2025					
	(a)	(b)	(c)	(d)	(e)	(f)
	Derivative contracts				SFTs	
	Fair value of recognized collateral received		Fair value of posted collateral		Fair value of recognized collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	-	-	-	-	219,175
Cash - other currencies	-	407,176	952,539	264,341	2,392,287	-
Domestic sovereign debt	-	-	-	-	-	2,432,033
Other sovereign debt	-	-	-	-	-	-
Debt securities	-	14,596	-	-	-	191,546
Equity securities	-	-	-	-	595,014	-
Total	-	421,772	952,539	264,341	2,987,301	2,842,754

Compared with 30 June 2025, the increase in fair value of recognised collateral received and decrease in fair value of posted collateral under derivative contracts were mainly driven by increase in mark-to-market of outstanding derivative contracts.

The decreases in fair value of recognised collateral received and posted under SFTs were mainly driven by decrease in repo contracts.

CCR6: Credit-related derivatives contracts

The following table presents the amount of credit-related derivative contracts as at 31 December 2025, broken down into credit protection bought and credit protection sold:

In HK\$ thousands	As at 31 December 2025	
	(a)	(b)
	Protection bought	Protection sold
Notional amounts		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
Total notional amounts	-	-
Fair values		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

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CCR8: Exposures to CCPs

The following table provides a comprehensive breakdown of exposures to both qualifying and non-qualifying CCPs and the respective RWAs as at 31 December 2025, covering all types of credit risk exposures (including default risk exposures to the CCPs, credit risk exposures arising from initial margins posted, and default fund contributions made, to the CCPs):

In HK\$ thousands		As at 31 December 2025	
		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		1,243
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	2,762	55
3	(i) OTC derivative transactions	2,762	55
4	(ii) Exchange-traded derivative contracts	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets subject to valid cross-product netting agreements	-	-
7	Segregated initial margin	16,000	
8	Unsegregated initial margin	-	-
9	Funded default fund contributions	59,300	1,188
10	Unfunded default fund contributions	-	
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)		-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

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CVAA: Qualitative disclosures related to CVA risk

The Bank has measured credit valuation adjustment (“CVA”) regularly that meets the accounting standards and regulatory capital requirement. Regular reviews are conducted to assess the materiality of CVA risk. The Bank did not use CVA hedge as at 31 December 2025.

The Bank adopts the Reduced Basic Approach to calculate the CVA capital charge, although it is qualified to set the CVA risk capital charge as 100% of the capital charge for counterparty credit risk.

CVA1: CVA risk under reduced basic CVA approach

The table below provides the components of CVA risk capital charge calculated using the reduced basic CVA approach as at 31 December 2025:

In HK\$ thousands		(a)	(b)
		Components	CVA risk capital charge under the reduced basic CVA approach
1	Aggregation of systematic components of CVA risk	550,477	
2	Aggregation of idiosyncratic components of CVA risk	113,787	
3	Total		190,025

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SEC1: Securitization exposures in banking book

There was no securitisation exposure in the banking book as at 31 December 2025.

SEC2: Securitization exposures in trading book

There was no securitisation exposure in the trading book as at 31 December 2025.

SEC3: Securitization exposures in banking book and associated capital requirements – where AI acts as originator

There was no securitisation exposure in the banking book and the associated capital requirements where the Group acts as an originator as at 31 December 2025.

SEC4: Securitization exposures in banking book and associated capital requirements – where AI acts as investor

There was no securitisation exposure in the banking book and the associated capital requirements where the Group acts as an investor as at 31 December 2025.

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MRA: Qualitative disclosures related to market risk

Market risk management by the Group

Market risk is the risk of loss arising from adverse changes in market rates and prices such as foreign exchange rates and interest rates and prices of debt securities. The Group's market risk exposures arises from its trading book, with interest rate risk and foreign exchange risk being the major risks faced by the Group.

Risk Management Committee ("RMC") is responsible for overseeing market risk management. The Group has established relevant risk management policies, procedures, stress testing methodologies and risk limits in accordance with the Group's risk appetite to identify, measure and control market risk. These will be reviewed at least annually to ensure their effectiveness.

The trading activities are primarily related to foreign exchange and interest rate transactions. The market risk exposure is managed through the establishment of various trading limits (such as VaR) in accordance with the Group's risk appetite. The Group will also conduct various sensitivity and stress tests under historical and hypothetical scenarios to measure the level of market risk exposures. Trading book position is monitored by both end-of-day and intraday reports. Any limit excess will be promptly investigated and communicated with Treasury and then reported to RMC. In addition to the overall limits, documented trading policies and procedures define acceptable boundaries within which traders can execute transactions in their assigned markets.

MR1: Market risk under Standardized (market risk) approach (STM approach)

The table below provides the components of market risk capital charge calculated using the STM approach as at 31 December 2025:

In HK\$ thousands		(a) Market risk capital charges under STM approach
1	General interest rate risk	48,856
2	Equity risk	37,714
3	Commodity risk	2,270
4	Foreign exchange risk	2,012,754
5	Credit spread risk (non-securitization)	89,315
6	Credit spread risk (securitization: non-correlation trading portfolio ("CTP"))	-
7	Credit spread risk (securitization: CTP)	-
8	Standardized default risk charge ("SA-DRC") (non-securitization)	59,621
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Residual risk add-on	-
12	Total	2,250,530

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IRRBB: Interest rate risk in banking book

Risk Management objectives and policies

Interest rate risk in the banking book (IRRBB) is the potential adverse impact of changes in interest rates on earnings and capital. The major types of interest rate risk of the Group include gap risk, basis risk and option risk.

IRRBB risk management aims to minimise potential significant loss as a result of changes in interest rate and to maintain IRRBB within risk appetite. A set of IRRBB management policies which set out the overall IRRBB management and mitigation strategies has been established.

Interest rate risk indicators and limits are in place to measure, monitor and control interest rate risk. The indicators, limits and monitoring tools include, but are not limited to, re-pricing gap limits, Net Interest Income (NII), Economic Value of Equity (EVE) and stress testing. These are regularly reviewed by Risk Management Division. Different levels of limit are established and approved by Risk Management Committee (RMC) and Risk Committee (RC), as deemed appropriate. The indicators are consistently presented to the ALCO for its decision-making purposes. ALCO formulate strategies over the asset and liability structure based on the risk appetite approved by the Board to ensure the business is operated within the acceptable risk tolerance. IRRBB management process is also subject to independent reviews by the Internal Audit.

Interest rate risks are analysed in terms of interest rate re-pricing gap that measure for each future period the re-pricing characteristic mismatches between assets and liabilities. The interest rate re-pricing gaps are subject to limits across time horizons which are monitored on a daily basis.

The risk is also measured and controlled through limits of both earning and economic value sensitivities on a monthly basis. From the earning perspective, Net Interest Income (NII) measures potential changes in NII due to an adverse interest rate movement over a one-year period. From the economic value perspective, Economic Value of Equity (EVE) measures the change in the present value of expected cashflows from interest rate shock scenarios. Commercial margin and other spread components are included in the computation and discounted at risk-free rates. The EVE and NII sensitivity shown in the quantitative disclosures are based on scenarios and assumptions prescribed in the Hong Kong Monetary Authority's Supervisory Policy Manual IR-1, and the total exposures are aggregated across currencies as prescribed by the HKMA's standardized framework.

In the NII and EVE calculations, behavioral prepayment models are applied to retail loans for estimating loan prepayment rates according to historical analysis. The behavioral models are reviewed and validated regularly or more frequently in response to significant change in market conditions. On the other hand, retail term deposits are slotted according to their contractual re-pricing dates as significant penalty are charged for early redemption. The non-maturity deposits (NMD) are slotted to the next business day for conservative purpose.

IRRBB stress testing has been developed to estimate the sensitivities of NII and EVE under stressed conditions. The stress scenarios including historical scenarios and hypothetical scenarios which make reference to the latest changes of market condition.

Exposures to interest rate risk are hedged using derivatives. Further details on hedge accounting are discussed in note 28 of the consolidated financial statements of China Construction Bank (Asia) Corporation Limited.

As at reporting date end, there is no behavioral model for non-maturity deposits (NMDs) and these products are assumed to be repriced and matured in the next business day. (The average and longest maturity is one day)

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IRRBB1: Quantitative information on interest rate risk in banking book

This table provide information on the change in economic value of equity (“EVE”) and change in net interest income (“NII”) over next 12 months under each of the prescribed interest rate shock scenario in respect of the Group’s interest rate exposures arising from major currencies of the banking book positions for the annual reporting date at 31 December 2025 and 31 December 2024.

In HK\$ million		(a)	(b)	(c)	(d)
		Δ EVE*		Δ NII*	
	Period	As at 31 December 2025	As at 31 December 2024	As at 31 December 2025	As at 31 December 2024
1	Parallel up	5,727	3,390	401	223
2	Parallel down	30	-	(401)	(223)
3	Steeper	1,201	408		
4	Flattener	766	624		
5	Short rate up	2,424	1,616		
6	Short rate down	51	-		
7	Maximum	5,727	3,390	401	223
	Period	As at 31 December 2025		As at 31 December 2024	
8	Tier 1 capital	104,331		97,698	

* Positive values of Δ EVE and Δ NII indicate losses under the respective scenarios, in accordance with HKMA’s disclosure requirement.

In order to produce quantitative estimation on IRRBB, the Group has assumed shock scenarios to interest rate yield curves which allow changes in economic value and earnings to be computed with consideration of optionality and behavioural assumptions. These scenarios are applied to IRRBB exposures in each currency for which the Group has material positions.

The prescribed interest rate shock scenarios are provided by the Hong Kong Monetary Authority in their Supervisory Policy Manual IR-1, Interest Rate Risk in the Banking Book and are generally described as follows:

1. Parallel up: A constant parallel shock up across all time buckets
2. Parallel down: A constant parallel shock down across all time buckets
3. Steepener: Short rates down and long rates up
4. Flattener: Short rates up and long rates down
5. Short rate up: Rates up are greatest at shortest time bucket and diminish towards current rates in longer time buckets
6. Short rate down: Rates down are greatest at shortest time bucket and diminish towards current rates in longer time buckets

As of 31 December 2025, the parallel up scenario generated the most significant adverse impact on NII and EVE. The net gap position was the key contributor to the movement of both NII and EVE impacts. The change in NII impact was due to change in repricing gap while extended repricing tenor of assets aggravated EVE impact under parallel up scenario.

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REMA: Remuneration Policy

Disclosure on remuneration for CG-5 Guideline on a Sound Remuneration System issued by the Hong Kong Monetary Authority (“HKMA”)

The Board of Directors (“the Board”) has delegated authority to the Nomination and Remuneration Committee (“the Committee”) to supervise the design and implementation of the Bank’s remuneration system.

According to the terms of reference of the Committee, the Committee should be composed by majority of Independent Non-executive Directors. Members of the Committee shall be appointed by the Board. The Chairman of the Committee shall be taken by an Independent Non-executive Director, and shall be elected by all members of the Committee and reported to the Board for approval.

The major responsibilities of the Committee encompass, but not limited to:

- Recommending remuneration packages for Senior Management members and presenting them to the Board for approval ^{Note1};
- Overseeing and approving the remuneration proposal as well as any subsequent adjustments of other Senior Management members ^{Note2}, Key Personnel ^{Note3}, and Risk Control Personnel;
- Making recommendations to the Board on the Bank’s remuneration framework, yearly salary adjustments, annual performance bonus, and long-term incentive, if applicable; and
- Undertaking regular review (at least annually) of the Bank’s remuneration policy, systems and its operation.

Objectives and Key Features of the Remuneration Policy (the “Policy”)

The Policy’s objective is to outline guidelines and principles for the Bank’s overall remuneration system, aligning with the Bank’s long term business strategies and goals within the context of the applicable legal and regulatory requirements of the relevant markets.

The Committee takes into account of the Bank’s risk tolerance, risk management framework and long term financial soundness in formulating the Bank’s Remuneration Policy (the “Policy”). This Policy extends to all employees employed by the Bank. In line with the broad principles set out in HKMA’s “Guideline on a Sound Remuneration System”, the Policy:-

- advocates pay-for-performance philosophy and internal equity to encourage achievement of results and encourage behaviours that support the Bank’s risk tolerance, risk management framework, corporate values, sustainable development and long term financial soundness;

Note 1 Senior Management members refer to Executive Director, Chief Executive, Alternate Chief Executive(s), and Executive Vice President(s).

Note 2 Other Senior Management members are senior management member other than Executive Director, Chief Executive, Alternate Chief Executive(s), and Executive Vice President(s), and other senior executives with a role in the Bank’s business who report directly to the Chief Executive, i.e. Chief Officer, the most senior personnel who manage Internal Audit and Legal & Compliance functions.

Note 3 Key Personnel refers to the employees whose duties or activities in the course of their employment involve the assumption of material risk or the taking on of material exposures on behalf of the Bank, i.e. the most senior personnel who manage all trading functions of the treasury business, the most senior personnel who manage the business functions including Manager appointed under s72B of the Banking Ordinance covering the corporate and retail banking business divisions, and Manager in charge of the transaction banking business function, subject to the reporting hierarchy of corporate and retail banking business function(s). The Bank had 13 employees classified as Key Personnel as at the year ended 31 December 2025.

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REMA: Remuneration Policy (Continued)

Objectives and Key Features of the Remuneration Policy (the “Policy”) (Continued)

- focuses on “total cash remuneration”, encompassing both fixed salary and variable remuneration. Allocation of variable remuneration shall take into account the full range of current and potential risks and capital charges associated with the activities of employees, the collective performance of the relevant business units, the Bank and individual employees. Deterioration in the financial performance of the Bank should generally lead to a reduction in the total amount of variable remuneration paid by the Bank;
- responds to market intelligence with flexibility, ensuring the Bank remains competitive in attracting and retaining qualified employees;
- is integrated with other performance management practices; ensuring that award of remuneration shall depend on the fulfillment of pre-determined and assessable criteria covering both financial and non-financial factors, and the full adherence to the code of conduct, internal control policy, compliance standard, risk management requirements, environmental, social and governance (ESG) and corporate values. “Zero compromise” is the standard that the Bank advocates as far as compliance is concerned.

Annual Review of the Remuneration Policy (the “Policy”)

In 2025, the Bank conducted a comprehensive review of its Remuneration Policy through the Committee, which was subsequently approved by the Board. The key policy modifications implemented during the year encompassed: (1) updating the list of personnel in four designated positions, and (2) enhancing both the performance evaluation and deferral mechanism. The annual review and remuneration system updates serve dual purposes: primarily to ensure the Bank's compensation practices remain fully compliant with all applicable legal/regulatory requirements and internal policy guidelines, while simultaneously reinforcing prudent risk management practices. This dual focus safeguards the Bank's long-term stability and upholds organizational integrity.

Remuneration Structure

Employee remuneration packages emphasize “total cash remuneration”, encompassing both fixed salary and variable remuneration. In alignment with the total reward principle and prevailing market practices, the total cash remuneration follows the Policy to maintain an appropriate balance that the fixed salary portion is sufficient to attract and retain employees with relevant skills whereas the variable remuneration portion will not effectively become “non-discretionary” or induce excessive risk taking. The proportion of variable remuneration shall vary according to roles and responsibilities, and is usually higher for employees who are higher in seniority.

Fixed remuneration pertains to base salaries and fixed allowances. Variable remuneration, comprising of mainly discretionary bonus, short term incentives (e.g. short-term sales incentives, project bonus, etc.) and long-term incentives, if applicable, is based on overall performance of the Bank, the relevant business units and the employee as well as taking into account the full range of current and potential short-term and longer-term risks connected with the activities of employees which may affect the performance of the Bank. Variable remuneration is awarded in form of cash currently.

Performance Management and Allocation of Variable Remuneration

Performance assessment for the Bank is benchmarked against pre-defined and measurable financial and non-financial targets, including but not limited to the Bank's performance on risk management targets under the long-term development of the Bank. Based on the Bank level targets, each individual division pursues its corresponding performance indicators covering financial, non-financial, risk management, compliance, ESG and corporate values targets within the balanced scorecard framework. Throughout the evaluation procedure, major types of risks such as credit risk, market risk, liquidity risk, operational risk, legal risk, compliance risk, reputational risk and climate risk are meticulously considered.

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REMA: Remuneration Policy (Continued)

Performance Management and Allocation of Variable Remuneration (Continued)

Performance of individual employees is assessed against a number of pre-defined and measurable performance goals which are corresponded to individual division's performance indicators. The goals are determined to reflect job responsibilities, contributions across financial and non-financial domains, and full adherence to the code of conduct, internal control policy, compliance standard, ESG, risk management requirements and corporate values. The overall and balanced quality of an employee's performance and performance rating is therefore measured and determined by not only financial achievement, but also non-financial indicators such as adherence to risk management policies, compliance with legal, regulatory, ethical standards (including Anti-Money Laundering etc.), results of internal audit reviews, adherence to corporate values, commitment to sustainable development and customer satisfaction as an integral part of the performance management system. Employees entrusted with supervisory roles over fellow employees within the Bank should be measured with additional non-financial factors, such as oversight responsibilities in relation to the management and mitigation of risks, and the risks of misconduct. "Zero compromise" is the standard that the Bank advocates as far as legal and compliance are concerned. Stringent compliance standard and risk management requirement have remained as key and mandatory elements in the performance management system during the year of 2025. For employees within risk control functions, they have to achieve their specific divisional and individual key performance indicators independent of the performance of the business areas which they oversee. When evaluating employees with people management responsibilities, additional consideration should be given to their responsibility for preventing and addressing subordinate misconduct.

Bank-wide variable remuneration levels are established in conjunction with the results of the overall performance evaluation of the Bank at the end of the year. Failure to achieve financial and non-financial targets will result in reduction in variable remuneration pool at the Bank and divisional level. Award of variable remuneration of individual employee is linked to the performance of the Bank as a whole, the relevant Division and the employee concerned. Misconduct or adverse performance in non-financial factors, where appropriate, should override outstanding financial achievements and could have a significant negative impact on the overall performance rating. Employees who fail to achieve satisfactory non-financial performance results or are accountable for misconduct, will result in a reduction or elimination of variable remuneration. Employees who are beyond those directly responsible for misconduct would also be subject to adjustment to remuneration. The amount of remuneration to be adjusted should be commensurate with the severity of the non-compliance or misconduct outcome, by taking into account all relevant factors and indicators of the severity of the impact of the outcome as depicted in the Performance Management Policy and Procedural Guidelines of the Bank.

Payout and Deferral of Variable Remuneration

The overall amount of variable remuneration shall take into account of the Bank's performance over the longer term. To align variable remuneration with the Bank's sustainable performance, the payout of variable remuneration is subject to deferment in certain circumstances in connection with activities or employees in roles where the risks taken by them are harder to measure or will be realized over a longer timeframe, and other situations as defined in the Policy or determined by the Committee or the Board of the Bank. In general, the proportion of variable remuneration, which is subject to deferment, increases in line with seniority and responsibilities of employees and in proportionate to the amount of bonus as compared to the fixed remuneration. In particular for Senior Management and Key Personnel of the bank, the proportion of variable remuneration subject to deferral arrangements is substantially higher.

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REMA: Remuneration Policy (Continued)

Payout and Deferral of Variable Remuneration (Continued)

The award of deferred remuneration is subject to a minimum vesting period and pre-defined vesting conditions in accordance with the Policy. The vesting period shall not be less than three years on a gradual manner and aligned with the nature and risks of business, activities undertaken by employees and the time horizon of the risks from the activities. Payout of deferral may be subject to forfeiture in accordance with the Bank's vesting conditions. Early payment of deferral amount is normally not allowed except for cases in the event of death or disability. The unvested payment will be forfeited if the employee tender resignation from the Bank or is terminated by the Bank before the payout date. The deferred payment is vested continuously in the event of retirement or redundancy according to the defined vesting schedule. Any exception to the defined arrangements is subject to approval by the Board, the Committee or Chief Executive Officer as defined in the Policy.

Unvested deferred variable remuneration shall be subject to "Malus" and any paid and vested deferred variable remuneration shall be subject to "Clawback" if it is later established that any performance measurement was based on data which is subsequently proven to have been manifestly misstated, or it is later established that there has been fraud or other malfeasance on the part of the employee or violation of the Bank's internal control policies/ procedures. Exception to malus/clawback shall be subject to approval by the Board, the Committee or Chief Executive Officer as defined in the Policy.

On-going Monitoring of the Remuneration System

A multi-level monitoring mechanism is in place to ensure that the Policy is scrupulously observed and adhered to in an appropriate manner.

The Board and the Committee have exercised oversight over the overall remuneration matters of the Bank, ensuring alignment with the culture, strategy, risk tolerance and control environment of the Bank. Engagement and insights from risk management, compliance, finance and human resources have been solicited as appropriate in the formulation and execution phases of the Policy and associated systems, with particular emphasis on risk considerations at various levels of the Bank. In order to sustain the market competitiveness of the Bank's remuneration, the Bank sustained its collaboration with Willis Towers Watson for the market remuneration data throughout 2025.

The audit function of the Bank has conducted regular review (at least annually), independently of management, assessing the sufficiency and effectiveness of the Policy alongside the adherence of the Bank's remuneration system operations. In 2025, the evaluation of the Bank's remuneration system against the principles as outlined in the Supervisory Policy Manual CG-5 "Guidelines on a Sound Remuneration System" which was issued by HKMA was conducted independently of management by the audit function of the Bank, and the result of the review was submitted to the Board and the Committee.

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REM1: Remuneration awarded during financial year

Total value of remuneration in 2025:

In HK\$ thousands	2025*		2024	
Total value of remuneration awards for the current financial year	Non- deferred	Deferred	Non- deferred	Deferred
(i) Senior management				
Fixed remuneration				
• Number of employees	10		9	
• Cash-Based [^]	24,906	-	36,678	-
Variable remuneration				
• Number of employees	10		9	
• Cash-Based	5,804	4,914	5,069	4,533
• Shares and shared-linked instruments	-	-	-	-
(ii) Key Personnel				
Fixed remuneration				
• Number of employees	13		14	
• Cash-Based	30,735	-	28,574	-
Variable remuneration				
• Number of employees	13		13	
• Cash-Based	10,903	7,264	9,467	6,947
• Shares and shared-linked instruments	-	-	-	-

REM2: Special payments

In 2024 and 2025, no guaranteed bonuses, sign-on, or severance payments were made to the Senior Management and Key Personnel of the Bank.

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REM3: Deferred remuneration

Outstanding deferred remunerations at the end of 2025:

In HK\$ thousands	2025* (include award for performance year 2025)		2024# (include award for performance year 2024)	
	Vested	Unvested ⁺	Vested	Unvested ⁺
Outstanding deferred remunerations				
(A) Senior management				
• Cash-Based	3,864	15,204	4,129	12,615
• Shares and shared-linked instruments	-	-	-	-
• Others (Please specify)	-	-	-	-
(B) Key Personnel				
• Cash-Based	4,759	21,757	2,552	17,468
• Shares and shared-linked instruments	-	-	-	-
• Others (Please specify)	-	-	-	-

Employees' exposures to implicit and explicit adjustments of deferred remunerations and retained remunerations

In HK\$ thousands	2025*		2024#	
	Senior management	Key personnel	Senior management	Key personnel
Total outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/or implicit adjustments ⁺	15,204	21,757	12,615	17,468
Total reductions during the financial year due to ex post explicit adjustments	-	-	-	-
Total reductions during the financial year due to ex post implicit adjustments	-	-	-	-
Total deferred remuneration paid out during the financial year	3,864	4,759	4,129	2,552

*Note 1: As of the date of the issuance of consolidated financial statements, the above compensation packages including discretionary bonus for senior management and key personnel for the year ended 31 December 2025 has not been finalized yet, and only accrued figures are presented.

#Note 2: The outstanding deferred remunerations at the end of 2024 were presented in previous disclosure, and are now restated with actual figures in this disclosure. The 2024 actual unvested deferred remunerations for Senior Management and Key Personnel decreased by 1.3% and increased by 0.6% respectively compared with the amount presented in previous disclosure.

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REM3: Deferred remuneration (Continued)

Note 3: There were no changes to the Senior Management composition in 2024. In 2025, personnel movements consisted of one seconded senior management staff transferred back to Head Office and one newly seconded senior management staff transferred from Head Office to the Bank.

For the Key Personnel category, in 2024, two additional staff assumed Key Personnel position and one individual departed from the Bank. Progressing to 2025, one individual departed from the Bank while one individual assumed Key Personnel position.

The total number of employees reflected in the aforementioned table includes all those who held such positions at any point throughout the year.

^Note 4: Fixed remuneration paid out to Senior Management during the financial year decreased from HK\$36.7 million in 2024 to HK\$24.9 million in 2025, constituting an HK\$11.8 million (-31%) reduction. The main reason for this change is the adjustment of the compensation structure for seconded senior management.

+Note 5: The aggregate sum of outstanding deferral remunerations escalated from HK\$30.1 million in 2024 to HK\$37.0 million in 2025, marking an increase of HK\$6.9 million (+23%). This rise aligns with the appointment of the Senior management and Key personnel during the period.

Note 6: Starting from 2020, according to Head Office guideline and the PRC Individual Income Tax requirement, PRC secondees are liable for the PRC Individual Income Tax. For Senior Management who are PRC secondees, the above figures have included the gross-up amount being the tax allowance, which are the value equivalent to the tax difference between PRC and Hong Kong tax.

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ORA: General information on operational risk framework

The Group has established policies and procedures for operational risk management, and developed a risk management framework that is tailored to the nature, scale, complexity, and risk characteristics of its business. This framework clearly defines the governance structure and responsibilities, reinforces the coordinated control of “three lines of defense”, and is guided by the Group’s operational risk appetite and its transmission. It is supported by a range of operational risk management tools, while being underpinned by operational risk culture, workforce, incentives and restraint mechanisms, and IT systems. The framework ensures the continuous identification, assessment, control, mitigation, monitoring, reporting, and capital measurement of operational risks across business products and management activities. It also includes periodic reviews and optimization of the operational risk management framework, effectively controlling operational risk, minimizing losses, enhancing the organization’s resilience to both internal and external incidents, and keeping operational risk exposure within control.

The Board of Directors of the Group considers operational risk to be one of the primary risks faced by the organization and assumes ultimate responsibility for operational risk management. Senior management is responsible for the implementation of operational risk management, with key duties including the organization and formulation of the operational risk management policies and procedures. An operational risk organizational structure is established with clear roles & responsibilities and well-established reporting relationships. Specifically, all units, business and supporting units alike, are functioning as the first line of defense in operational risk management. It is the direct bearer and manager of operational risk, responsible for identifying, assessing, controlling, mitigating, monitoring, and reporting operational risk within its own domain. Operational Risk Management Team under Legal and Compliance Division, together with certain units involved in management of internal process, people and system, serve as the second line of defense, responsible for guiding and overseeing the operational risk management activities in the first line of defense. Internal Audit Division, as the third line of defense, is responsible for supervising and evaluating the effectiveness and performance of both the first and second lines of defense.

The Group upholds a steady, prudent, comprehensive and proactive risk culture, and advocates for risk management to be started at the senior level and be communicated throughout the organization, promotes the concept of all participation, full coverage, whole processes and proactive. Under the overall framework based on its risk appetite, the Group effectively sets operational risk appetite and drives its transmission, and continues to strengthen risk monitoring to ensure that operational risk remains at an acceptable level. The Group emphasizes the regular reporting of the overall status of operational risk management and major operational risk incidents to the Board of Directors and senior management, providing effective support for decision making.

The Group views strengthening internal control as effective means of managing operational risk. Based on the results of risk identification and assessment, internal control requirements are fully considered and mitigation measures are implemented in policies, business processes, and IT systems. For different levels of operational risk, the Group adopts differentiated management strategies such as acceptance, reduction, transfer, and avoidance. For businesses with higher operational risks, measures such as purchasing insurance and outsourcing are taken to mitigate risks. For those that cannot be effectively mitigated, an avoidance strategy is adopted, strictly controlling product and business access.

The Bank has incorporated internal loss data from the operational risk management system to support systematic measurement of operational risk capital.

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OR1: Historical losses

The table below provides the aggregate operational risk losses incurred over the last 10 annual reporting periods, based on the accounting date of the incurred losses.

In HK\$ thousands		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
		2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	Average
Using HKD200,000 threshold												
1	Total amount of operational losses net of recoveries (no exclusions)	1,278	115	1,238	4,889	8,500	177	12,182	390	185	1,466	3,042
2	Total number of operational risk losses	2	1	2	1	1	9	12	1	1	3	3
3	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
4	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
5	Total amount of operational losses net of recoveries and net of excluded losses	1,278	115	1,238	4,889	8,500	177	12,182	390	185	1,466	3,042
Using HKD1 million threshold												
6	Total amount of operational losses net of recoveries (no exclusions)	-	-	-	4,889	8,500	177	11,545	-	-	-	2,511
7	Total number of operational risk losses	-	-	-	1	1	9	11	-	-	-	2
8	Total amount of excluded operational risk losses	-	-	-	-	-	-	-	-	-	-	-
9	Total number of exclusions	-	-	-	-	-	-	-	-	-	-	-
10	Total amount of operational losses net of recoveries and net of excluded losses	-	-	-	4,889	8,500	177	11,545	-	-	-	2,511

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OR1: Historical losses (Continued)

Details of operational risk capital charge calculation		
11	Are losses used to calculate the ILM (yes/no)?	Yes
12	If "no" in row 11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards (yes/no)?	Not applicable
13	Loss event threshold: HKD200,000 or HKD 1 million for the operational risk capital charge calculation if applicable	HKD200,000

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OR2: Business indicator and business indicator components breakdown

The table below provides the business indicator (BI) and a breakdown of its components, which inform the operational risk capital charge calculation.

In HK\$ thousands		(a)	(b)	(c)
	BI and its subcomponents	T	T-1	T-2
1	Interest, leases and dividend component	8,483,996		
1a	Interest and leases income	22,278,615	24,195,696	21,570,200
1b	Interest and leases expenses	12,635,848	15,567,354	14,582,965
1c	Interest earning assets	541,883,093	499,098,937	466,092,253
1d	Dividend income	80,986	106,866	5,792
2	Services component	1,960,767		
2a	Fee and commission income	1,612,869	1,272,391	1,146,083
2b	Fee and commission expenses	322,172	217,584	221,434
2c	Other operating income	636,100	622,214	592,644
2d	Other operating expenses	-	-	-
3	Financial component	438,796		
3a	Net P&L on trading book	895,069	11,626	329,702
3b	Net P&L on banking book	(60,426)	(324)	(19,242)
4	BI	10,883,559		
5	Business indicator component (BIC)	1,332,534		

OR3: Minimum operational risk capital requirement

In HK\$ thousands		(a)
1	Business indicator component (BIC)	1,332,534
2	Internal loss multiplier (ILM)	0.58
3	Minimum operational risk capital requirement	772,870
4	Total RWA for operational risk	9,660,875

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ENC: Asset encumbrance

The following table presents a breakdown of encumbered and unencumbered assets on the balance sheet.

As at 31 December 2025	(a)	(c)	(d)
In HK\$ thousands	Encumbered assets	Unencumbered assets	Total
Cash and balances with banks and central banks and Placement with banks	-	98,170,603	98,170,603
Investment in equities and debt securities	2,586,362	179,771,160	182,357,522
Loans and advances	-	269,444,570	269,444,570
Other assets	-	11,207,157	11,207,157
TOTAL ASSETS	2,586,362	558,593,490	561,179,852

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Off-balance sheet exposures other than derivative transactions

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments to extend credit:

In HK\$ thousands	As at 31 December 2025	As at 31 December 2024
Direct credit substitutes	34,627	35,231
Transaction-related contingencies	3,425,286	3,607,576
Trade-related contingencies	1,150,501	1,015,272
Other commitments: which are unconditionally cancellable or automatically cancellable due to the deterioration in the credit worthiness of the borrower	52,361,781	48,930,640
with original maturity of not more than one year	29,144,228	2,093,219
with original maturity of more than one year	20,028,667	39,945,553
Total	106,145,090	95,627,491
Total RWAs for credit risk of its off-balance sheet exposures	22,337,014	18,622,395

Due to the implementation of Basel III final reform from 1 January 2025, the above disclosure statement as at 31 December 2025 is prepared with reference to the revised completion instruction.

Contingent liabilities and commitments are credit-related instruments which include letters of credits, guarantees and commitments to extend credit. The risk involved is essentially the same as the credit risk involved in extending loan facilities to customers. These transactions are, therefore, subject to the same credit application, portfolio maintenance and collateral requirements as for customers applying for the loans. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client defaults. As the facilities may expire without being drawn upon, the contractual amounts do not represent expected future cash flows.

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International claims

International claims are exposures recorded on the statement of financial position based on the location of the counterparties after taking into account the transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

As at 31 December 2025					
In HK\$ thousands	Banks	Official sector	Non-bank private sector		Total
			Non-bank financial institutions	Non-financial private sector	
Developed countries	41,554,509	14,987,247	2,211,270	6,613,508	65,366,534
Developing Asia and Pacific	109,078,447	8,205,315	4,466,208	50,845,870	172,595,840
- of which China	107,157,346	7,202,623	4,408,444	44,831,816	163,600,229
Offshore centres	3,609,984	5,984,405	52,781,842	60,706,497	123,082,728
- of which Hong Kong SAR	984,816	5,984,405	52,781,842	58,388,389	118,139,452

As at 31 December 2024					
In HK\$ thousands	Banks	Official sector	Non-bank private sector		Total
			Non-bank financial institutions	Non-financial private sector	
Developed countries	19,480,117	13,271,417	608,429	5,875,755	39,235,718
Developing Asia and Pacific	90,327,650	13,551,048	4,994,733	41,167,825	150,041,256
- of which China	88,766,388	12,786,440	4,352,530	36,350,505	142,255,863
Offshore centres	5,632,699	5,469,457	50,047,558	76,035,253	137,184,967
- of which Hong Kong SAR	1,085,652	5,469,457	50,047,558	72,696,614	129,299,281

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Loans and advances to customers by geographical areas

The following table breaks down the Group's loans and advances exposure by geographical region as of 31 December 2025. The geographical analysis is based on location of the customers and has taken into account of transfer of risk.

As of 31 December 2025

In HK\$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Hong Kong	204,362,990	800,252	684,785	470,479	1,727,552
China	32,790,476	4,411	2,526	4,356	617,996
Others	35,317,889	15	-	14	206,389
	<u>272,471,355</u>	<u>804,678</u>	<u>687,311</u>	<u>474,849</u>	<u>2,551,937</u>

As of 31 December 2024

In HK\$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Hong Kong	239,581,244	863,600	572,020	519,402	1,334,506
China	22,876,474	57,285	52,843	57,201	105,396
Others	22,719,100	-	-	-	165,835
	<u>285,176,818</u>	<u>920,885</u>	<u>624,863</u>	<u>576,603</u>	<u>1,605,737</u>

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Gross loans and advances to customers by industry sectors

In HK\$ thousands	As at 31 December 2025		As at 31 December 2024	
	Outstanding balance	% of gross advances covered by collateral	Outstanding balance	% of gross advances covered by collateral
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
Property development	10,092,034	71.30	15,398,107	91.54
Property investment	20,832,788	93.40	23,827,620	93.76
Financial concerns	46,395,165	11.68	41,422,537	12.38
Stockbrokers	634,663	0.00	852,944	2.34
Wholesale and retail trade	3,834,784	82.69	5,434,808	73.73
Manufacturing	6,372,448	58.51	7,081,645	70.39
Transport and transport equipment	6,163,895	80.99	10,556,406	44.59
Recreational activities	439,174	0.00	125,000	0.00
Information technology	8,745,693	68.35	6,137,122	45.46
Others	27,256,795	33.63	20,165,986	48.84
	<u>130,767,439</u>		<u>131,002,175</u>	
Individuals				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	196	100.00	364	100.00
Loans for the purchase of other residential properties	26,634,642	99.68	28,818,627	99.99
Credit card advances	3,530,651	0.00	3,535,975	0.00
Others	15,721,299	40.71	13,762,811	46.91
	<u>45,886,788</u>		<u>46,117,777</u>	
Trade finance	<u>1,052,088</u>	26.22	<u>1,866,334</u>	74.49
Loans and advances for use outside Hong Kong	<u>94,008,175</u>	29.95	<u>105,169,959</u>	39.29
Accrued interest receivables	<u>756,865</u>		<u>1,020,573</u>	
Gross loans and advances to customers	<u><u>272,471,355</u></u>		<u><u>285,176,818</u></u>	

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Gross loans and advances to customers by industry sectors (Continued)

Analysis of gross loans and advances to customers which constitute not less than 10% of gross loans and advances to customers are as follows:

As of 31 December 2025

In HK\$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Financial Concerns	46,395,165	-	9	-	86,393
Loans for use outside Hong Kong	94,008,175	22,632	15,842	15,867	984,340

As of 31 December 2024

In HK\$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Financial concerns	41,422,537	-	-	-	63,691
Loans for use outside Hong Kong	105,169,959	250,018	247,748	233,941	555,182

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Mainland activities exposures

The table below summarises the Mainland activities exposure of the Bank, categorised by types of non-bank counterparties:

As at 31 December 2025

In HK\$ thousands

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (“JVs”)	79,556,436	20,627,619	100,184,055
(b) Local governments, local government-owned entities and their subsidiaries and JVs	9,888,548	719,927	10,608,475
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	38,499,116	8,856,094	47,355,210
(d) Other entities of central government not reported in part (a) above	4,287,828	266,659	4,554,487
(e) Other entities of local governments not reported in part (b) above	3,403,484	289,132	3,692,616
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,348,003	1,762,642	9,110,645
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,015,066	-	1,015,066
Total	143,998,481	32,522,073	176,520,554
Total assets after provision	558,857,650		
On-balance sheet exposures as percentage of total assets	25.77 %		

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(Expressed in thousands of Hong Kong Dollars)

Mainland activities exposures (Continued)

As at 31 December 2024

In HK\$ thousands

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (“JVs”)	98,901,080	17,995,591	116,896,671
(b) Local governments, local government-owned entities and their subsidiaries and JVs	9,788,866	776,227	10,565,093
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	33,346,401	8,170,970	41,517,371
(d) Other entities of central government not reported in part (a) above	4,581,969	339,795	4,921,764
(e) Other entities of local governments not reported in part (b) above	3,397,179	-	3,397,179
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	6,960,470	1,191,687	8,152,157
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	703,315	21,010	724,325
Total	157,679,280	28,495,280	186,174,560
Total assets after provision	520,593,712		
On-balance sheet exposures as percentage of total assets	30.29 %		

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Currency concentrations

The Group had the following net foreign currency exposures which exceeded 10% of the total net foreign currency exposure in all currencies:

As at 31 December 2025	RMB	USD	Others	Total
HK\$ thousands equivalent				
Spot assets	69,454,465	232,199,625	34,035,898	335,689,988
Spot liabilities	(82,822,414)	(186,436,173)	(36,984,248)	(306,242,835)
Forward purchases	113,253,748	219,634,569	51,002,982	383,891,299
Forward sales	(122,172,314)	(247,590,360)	(48,160,914)	(417,923,588)
Net option position	(239,369)	6,054	-	(233,315)
Net (short) / long position (note 2)	(22,525,884)	17,813,715	(106,282)	(4,818,451)

As at 31 December 2024	RMB	USD	Others	Total
HK\$ thousands equivalent				
Spot assets	68,425,233	198,733,082	31,601,942	298,760,257
Spot liabilities	(73,385,043)	(177,368,681)	(26,127,718)	(276,881,442)
Forward purchases	196,342,346	265,161,487	25,118,549	486,622,382
Forward sales	(213,301,316)	(287,224,103)	(30,596,573)	(531,121,992)
Net option position	6,965	(7,044)	-	(79)
Net (short) / long position (note 2)	(21,911,815)	(705,259)	(3,800)	(22,620,874)

The net option position is calculated in the basis of the delta-weighted position of all foreign currency option contracts. There was no net structural position as at 31 December 2025 and 31 December 2024.

Note 1: The Group's foreign exchange exposures in the table above are prepared in accordance with the HKMA 'Return of Foreign Currency Position - (MA(BS)6)'.

Note 2: The RMB spot liabilities include the RMB17.6 billion share capital (HK\$22.3 billion). The net short RMB position was mainly stemmed from the conversion of RMB capital related assets into Hong Kong dollars in 2015.

Note 3: The USD spot liabilities include the USD3 billion AT1 capital instruments (HK\$23.3 billion).

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Glossary

<u>Abbreviations</u>	<u>Descriptions</u>
ASF	Available Stable Funding
AT1	Additional Tier 1
BI	Business indicator
BIC	Business indicator component
BSC	Basic Approach
CCF	Credit Conversion Factor
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CCyB	Countercyclical Capital Buffer
CEM	Current Exposure Method
CIS	Collective Investment Scheme
CRM	Credit Risk Mitigation
CVA	Credit Valuation Adjustment
D-SIB	Domestic Systemically Important Authorized Institution
EAD	Exposure at Default
EPE	Expected Positive Exposure
FBA	Fall-back Approach
G-SIB	Global Systemically Important Banks
ILM	Internal loss multiplier
IMM	Internal Models Approach
IMM (CCR)	Internal Models (Counterparty Credit Risk) Approach
IRB	Internal Ratings-Based Approach
LAC	Loss-absorbing Capacity
LTA	Look-through Approach
MBA	Mandate-Based Approach
N/A	Not Applicable
PFE	Potential Future Exposure
PSE	Public Sector Entity
RC	Replacement Cost
RSF	Required Stable Funding
RW	Risk-Weight
RWA	Risk-Weighted Asset/Risk-Weighted Amount
SA-CCR	Standardized Approach for Counterparty Credit Risk
SEC-ERBA	Securitization External Ratings Based Approach
SEC-FBA	Securitization Fall-Back Approach
SEC-IRBA	Securitization Internal Ratings-Based Approach
SEC-SA	Securitization Standardized Approach
SFT	Securities Financing Transaction
STC	Standardized (Credit Risk) Approach
STM	Standardized (Market Risk) Approach
VaR	Value at Risk