



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

Regulatory Disclosure Statement

For the quarter ended

31 March 2026

(Unaudited)

CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED
Regulatory Disclosure Statement (unaudited)
As at 31 March 2026

(Expressed in thousands of Hong Kong Dollars)

KM1: Key Prudential Ratios

The following table provides an overview of the Bank's Key Prudential ratios which are calculated in accordance with the Banking (Capital) Rules ("BCR") and Banking (Liquidity) Rules ("BLR") issued by the HKMA.

In HK\$ thousands		(a)	(b)	(c)	(d)	(e)
		31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
Regulatory capital (amount)						
1 & 1a	Common Equity Tier 1 (CET1)	82,415,739	81,005,604	80,456,347	78,907,295	76,780,924
2 & 2a	Tier 1	105,740,845	104,330,710	103,781,453	102,232,401	100,106,030
3 & 3a	Total capital	108,949,157	107,529,676	106,248,199	104,818,982	102,794,465
RWA (amount)						
4	Total RWA	386,701,278	374,984,602	374,152,837	379,975,001	390,520,483
4a	Total RWA (pre-floor)	386,701,278	374,984,602	374,152,837	379,975,001	390,520,483
Risk-based regulatory capital ratios (as a percentage of RWA)						
5 & 5a	CET1 ratio (%)	21.31%	21.60%	21.50%	20.77%	19.66%
5b	CET1 ratio (%) (pre-floor ratio)	21.31%	21.60%	21.50%	20.77%	19.66%
6 & 6a	Tier 1 ratio (%)	27.34%	27.82%	27.74%	26.91%	25.63%
6b	Tier 1 ratio (%) (pre-floor ratio)	27.34%	27.82%	27.74%	26.91%	25.63%
7 & 7a	Total capital ratio (%)	28.17%	28.68%	28.40%	27.59%	26.32%
7b	Total capital ratio (%) (pre-floor ratio)	28.17%	28.68%	28.40%	27.59%	26.32%
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%	0.40%	0.42%	0.44%
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%	2.90%	2.92%	2.94%
12	CET1 available after meeting the AI's minimum capital requirements (%)	16.81%	17.10%	17.00%	16.27%	15.16%
Basel III leverage ratio						
13	Total leverage ratio (LR) exposure measure	616,212,097	595,321,310	597,440,133	576,211,548	583,990,436
13a	LR exposure measure based on mean values of gross assets of SFTs	614,117,541	599,092,754	594,571,753	572,580,554	584,827,704
14, 14a & 14b	LR (%)	17.16%	17.53%	17.37%	17.74%	17.14%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	17.22%	17.41%	17.45%	17.85%	17.12%

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KM1: Key Prudential Ratios (Continued)

In HK\$ thousands		(a)	(b)	(c)	(d)	(e)
		31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
Liquidity Coverage Ratio (LCR)						
15	Total high quality liquid assets (HQLA)	114,561,176	111,779,302	105,262,366	103,699,969	101,740,226
16	Total net cash outflows	84,268,089	81,668,172	74,616,740	77,903,208	72,432,700
17	LCR (%)	136.10%	137.57%	141.58%	133.82%	141.15%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	378,579,654	369,630,040	377,565,512	374,254,705	373,812,163
19	Total required stable funding	268,084,456	252,181,956	256,157,014	257,793,816	261,488,672
20	NSFR (%)	141.22%	146.51%	147.40%	145.18%	142.96%

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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 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
Of the material entity at LAC consolidation group level						
1	Internal loss-absorbing capacity available	108,949,157	107,529,676	106,248,199	104,818,982	102,794,465
2	Risk-weighted amount under the LAC Rules	386,701,278	374,984,602	374,152,837	379,975,001	390,520,483
3	Internal LAC risk-weighted ratio	28.17%	28.68%	28.40%	27.59%	26.32%
4	Exposure measure under the LAC Rules	616,212,097	595,321,310	597,440,133	576,211,548	583,990,436
5	Internal LAC leverage ratio	17.68%	18.06%	17.78%	18.19%	17.60%
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 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2025
Of the non-HK resolution entity at resolution group level (Note 1)						
1	External loss-absorbing capacity available ¹	5,361,275	5,196,427	5,029,188	5,021,949	4,743,987
2	Total risk-weighted amount under the relevant non-HK LAC regime ¹	28,214,695	26,392,241	26,136,140	25,735,215	24,773,390
3	External loss-absorbing capacity as a percentage of risk-weighted amount ¹	19.00%	19.69%	19.24%	19.51%	19.15%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime ¹	56,387,762	53,590,553	51,991,556	51,148,784	48,344,084
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure ¹	9.51%	9.70%	9.67%	9.82%	9.81%
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, so 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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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%.

In HK\$ thousands		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 31 Mar 2026	As at 31 Dec 2025	As at 31 Mar 2026
1	Credit risk for non-securitization exposures	337,840,195	326,580,628	27,027,216
2	Of which STC approach	337,840,195	326,580,628	27,027,216
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	-	-	-
5c	Of which cryptoasset exposures to credit risk calculated in accordance with section 376 and Divisions 5, 6 and 8 of Part 12 of the BCR	-	-	-
6	Counterparty default risk and default fund contributions	2,438,329	3,573,283	195,067
7	Of which SA-CCR approach	2,380,635	3,566,471	190,451
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which method for group 2b cryptoasset derivative contracts	-	-	-
9	Of which others	57,694	6,812	4,616
10	CVA risk	2,084,913	2,375,313	166,793
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	29,371,288	28,131,625	2,349,703
21	Of which STM approach	29,371,288	28,131,625	2,349,703
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	10,291,575	9,660,875	823,326
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	4,674,978	4,662,878	373,998

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OV1: Overview of RWA (Continued)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
In HK\$ thousands		As at 31 Mar 2026	As at 31 Dec 2025	As at 31 Mar 2026
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	386,701,278	374,984,602	30,936,103

Compared with 31 Dec 2025, RWA from counterparty default risk under SA-CCR approach decreased mainly due to decrease in outstanding derivative contracts.

Compared with 31 Dec 2025, RWA from counterparty default risk other than SA-CCR approach increased mainly due to increase in outstanding repo contracts.

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LR2: Leverage ratio (“LR”)

In HK\$ thousands		(a)	(b)
		As at 31 Mar 2026	As at 31 Dec 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	582,012,349	560,326,912
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	9,994	10,308
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(293,798)	(264,355)
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	(3,012,076)	(3,035,251)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,138,440)	(1,203,841)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	577,578,029	555,833,773
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)	1,585,205	2,518,403
9	Add-on amounts for PFE associated with all derivative contracts	5,053,857	7,472,094
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	6,639,062	9,990,497
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	8,346,389	2,611,462
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	38,425	182,069
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	8,384,814	2,793,531
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	96,648,933	106,145,090
20	Less: Adjustments for conversion to credit equivalent amounts	(72,876,174)	(79,262,384)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(162,567)	(179,197)
22	Off-balance sheet items	23,610,192	26,703,509

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LR2: Leverage ratio (“LR”) (Continued)

		(a)	(b)
		As at 31 Mar 2026	As at 31 Dec 2025
Capital and total exposures			
23	Tier 1 capital	105,740,845	104,330,710
24	Total exposures	616,212,097	595,321,310
Leverage ratio			
25 & 25a	Leverage ratio	17.16%	17.53%
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	6,251,833	6,382,906
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	8,346,389	2,611,462
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)	614,117,541	599,092,754
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)	17.22%	17.41%

Comparing with 31 Dec 2025, total exposures arising from derivative contracts decreased mainly due to decrease of outstanding derivative contracts.

Comparing with 31 Dec 2025, total exposures arising from SFTs was increased due to increase in outstanding repo contracts.

As at 31 Mar 2026, the quarter-end gross amount of SFT assets was above the mean value for this quarter, mainly due to the lower volume of repo transactions during the quarter.

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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 for the first quarter ended 31 March 2026.

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 Mar 2026
Level 1 assets	85,680,046
Level 2A assets	13,753,206
Level 2B assets	15,127,924
Total weighted amount of HQLA	114,561,176

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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.

		Quarter ended 31 Mar 2026 (73 data points)	
		(a)	(b)
Basis of disclosure: Hong Kong office		Unweighted value (average)	Weighted value (average)
A. HQLA			
1	Total HQLA		114,561,176
B. CASH OUTFLOWS			
2	Retail deposits and small business funding, of which:	204,333,476	15,777,083
3	Stable retail deposits and stable small business funding	1,217,743	37,994
4	Less stable retail deposits and less stable small business funding	99,749,211	10,361,830
4a	Retail term deposits and small business term funding	103,366,522	5,377,259
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	141,697,398	83,030,997
6	Operational deposits	-	-
7	Unsecured wholesale funding (other than small business funding) not covered in row 6	141,697,398	83,030,997
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	-	-
9	Secured funding transactions (including securities swap transactions)		-
10	Additional requirements, of which:	45,670,687	11,006,993
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	2,110,257	2,110,257
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)	43,560,430	8,896,736
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	12,261,281	12,261,281
15	Other contingent funding obligations (whether contractual or non-contractual)	118,253,727	368,155
16	Total Cash Outflows		122,444,509
C. CASH INFLOWS			
17	Secured lending transactions (including securities swap transactions)	985,043	-
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	99,890,316	28,915,206
19	Other cash inflows	84,735,318	9,261,214
20	Total Cash Inflows	185,610,677	38,176,420
D. LIQUIDITY COVERAGE RATIO (ADJUSTED VALUE)			
21	Total HQLA		114,561,176
22	Total Net Cash Outflows		84,268,089
23	LCR (%)		136.10%