



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

Regulatory Disclosure Statement

For the six months ended

30 June 2025

(Unaudited)

CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED
Regulatory Disclosures Statement (unaudited)
As at 30 June 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 30 June 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 30 June 2025.

In HK\$ thousands		As at 30 June 2025	
Name of company	Principal activities	Total assets	Total equity
CCB Securities Limited	Securities brokerage business	830,316	515,028
CCB Nominees Limited	Custodian and nominee services	10,248	9,601
CCB (Asia) Trustee Company Limited	Trustee and custodian business	185,383	168,398

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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)
		30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	78,907,295	76,780,924	74,372,991	73,666,930	71,155,043
2 & 2a	Tier 1	102,232,401	100,106,030	97,698,097	81,444,531	78,932,644
3 & 3a	Total capital	104,818,982	102,794,465	100,287,173	84,062,608	81,476,818
	RWA (amount)					
4	Total RWA	379,975,001	390,520,483	398,504,768	399,094,467	385,976,747
4a	Total RWA (pre-floor)	379,975,001	390,520,483	Not applicable	Not applicable	Not applicable
	Risk-based regulatory capital ratios (as a percentage of RWA),					
5 & 5a	CET1 ratio (%)	20.77%	19.66%	18.66%	18.46%	18.44%
5b	CET1 ratio (%) (pre-floor ratio)	20.77%	19.66%	Not applicable	Not applicable	Not applicable
6 & 6a	Tier 1 ratio (%)	26.91%	25.63%	24.52%	20.41%	20.45%
6b	Tier 1 ratio (%) (pre-floor ratio)	26.91%	25.63%	Not applicable	Not applicable	Not applicable
7 & 7a	Total capital ratio (%)	27.59%	26.32%	25.17%	21.06%	21.11%
7b	Total capital ratio (%) (pre-floor ratio)	27.59%	26.32%	Not applicable	Not applicable	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 (%)	0.42%	0.44%	0.43%	0.87%	0.89%
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 (%)	2.92%	2.94%	2.93%	3.37%	3.39%
12	CET1 available after meeting the AI's minimum capital requirements (%)	16.27%	15.16%	14.16%	13.96%	13.94%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	576,211,548	583,990,436	558,943,131	560,242,767	549,829,731
13a	LR exposure measure based on mean values of gross assets of SFTs	572,580,554	584,827,704	Not applicable	Not applicable	Not applicable
14, 14a & 14b	LR (%)	17.74%	17.14%	17.48%	14.54%	14.36%
14c & 14d	LR (%) based on mean values of gross assets of SFTs	17.85%	17.12%	Not applicable	Not applicable	Not applicable

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KM1: Key Prudential Ratios (Continued)

In HK\$ thousands		(a)	(b)	(c)	(d)	(e)
		30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid assets (HQLA)	103,699,969	101,740,226	101,253,720	101,108,515	95,833,728
16	Total net cash outflows	77,903,208	72,432,700	72,370,407	77,053,666	64,381,105
17	LCR (%)	133.82%	141.15%	140.72%	131.57%	150.37%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	374,254,705	373,812,163	349,319,658	332,344,033	333,338,509
19	Total required stable funding	257,793,816	261,488,672	246,080,137	245,788,366	236,237,001
20	NSFR (%)	145.18%	142.96%	141.95%	135.22%	141.10%

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)
		30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024
	Of the material entity at LAC consolidation group level					
1	Internal loss-absorbing capacity available	104,818,982	102,794,465	100,287,173	84,062,608	81,476,818
2	Risk-weighted amount under the LAC Rules	379,975,001	390,520,483	398,504,768	399,094,467	385,976,747
3	Internal LAC risk-weighted ratio	27.59%	26.32%	25.17%	21.06%	21.11%
4	Exposure measure under the LAC Rules	576,211,548	583,990,436	558,943,131	560,242,767	549,829,731
5	Internal LAC leverage ratio	18.19%	17.60%	17.94%	15.00%	14.82%
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 under 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)
		30 Jun 2025	31 Mar 2025	31 Dec 2024	30 Sep 2024	30 Jun 2024
	Of the non-HK resolution entity at resolution group level					
1	External loss-absorbing capacity available ¹	5,021,949	4,743,987	4,560,577	4,753,047	4,466,048
2	Total risk-weighted amount under the relevant non-HK LAC regime ¹	25,735,215	24,773,390	23,161,385	24,566,807	23,202,096
3	External loss-absorbing capacity as a percentage of risk-weighted amount ¹	19.51%	19.15%	19.69%	19.35%	19.25%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime ¹	51,148,784	48,344,084	45,312,112	47,486,203	45,263,627
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure ¹	9.82%	9.81%	10.06%	10.01%	9.87%
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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OV1: Overview of RWA

The following table provides an overview of the capital requirements in terms of detailed breakdown of RWAs for credit 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 30 June 2025	As at 31 March 2025	As at 30 June 2025
1	Credit risk for non-securitization exposures	326,562,396	336,931,089	26,124,992
2	Of which STC approach	326,562,396	336,931,089	26,124,992
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	6,215,046	5,405,553	497,204
7	Of which SA-CCR approach	6,109,645	5,390,516	488,772
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	105,401	15,037	8,432
10	CVA risk	3,709,513	4,444,250	296,761
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	29,598,538	28,397,175	2,367,883
21	Of which STM approach	29,598,538	28,397,175	2,367,883
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	9,206,613	8,823,063	736,529
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	4,682,895	6,519,353	374,631
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	379,975,001	390,520,483	30,398,000

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CC1: Composition of regulatory capital

The following table sets out the detailed composition of the regulatory capital as at 30 June 2025:

As at 30 June 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	48,697,938	6
3	Disclosed reserves	2,401,277	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	79,927,058	
	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)	106,759	12
10	Deferred tax assets (net of associated deferred tax liabilities)	312,395	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)

As at 30 June 2025		(a)	(b)
In HK\$ thousands		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	600,609	
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	600,609	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	1,019,763	
29	CET1 capital	78,907,295	
	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)	102,232,401	

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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			
	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	2,586,581	1+8
51	Tier 2 capital before regulatory deductions	2,586,581	
	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)	2,586,581	
59	Total regulatory capital (TC = T1 + T2)	104,818,982	
60	Total RWA	379,975,001	

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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	20.77%	
62	Tier 1 capital ratio	26.91%	
63	Total capital ratio	27.59%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	2.92%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: bank specific countercyclical capital buffer requirement	0.42%	
67	of which: higher loss absorbency requirement	Not applicable	Not applicable
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	16.27%	
	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)	2,586,581	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	4,218,238	
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)	106,759	-
	<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.		
10	Deferred tax assets (net of associated deferred tax liabilities)	312,395	-
	<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.		
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)	-	-
	<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.		

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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 30 June 2025

	(a)	(b)	(c)
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross referenced to the component of regulatory capital in CC1
In HK\$ thousands			
ASSETS			
Cash and balances with banks and central banks	17,847,487	17,847,487	
Gross cash and balances with banks and central banks	17,847,735	17,847,735	
Collective provision	(248)	(248)	1
Placements with banks	57,636,100	57,636,100	
Gross placement with banks	57,636,450	57,636,450	
Collective provision	(350)	(350)	1
Financial assets measured at fair value through profit or loss	5,902,932	5,902,932	
Derivative financial instruments	3,811,906	3,811,906	
Advances to Bank	10,615,240	10,615,240	
Gross advances to Bank	10,648,990	10,648,990	
Collective provision	(33,750)	(33,750)	1
Advances to customers and trade bills	271,422,402	271,422,402	
Gross advances to customers and trade bills	273,819,569	273,819,569	
Collective provision	(1,726,458)	(1,726,458)	1
Specific provision	(670,709)	(670,709)	
Financial assets measured at fair value through other comprehensive income	157,582,602	157,582,602	
Investment in subsidiaries	-	516,000	
Financial sector entities	-	510,000	2
Commercial entities	-	6,000	
Interest in a joint venture	1,867,158	1,867,158	
Deferred tax assets	312,395	312,395	3
Fixed assets	2,059,556	2,059,502	
Right-of-use assets	1,079,348	1,079,348	
Intangible assets	106,759	106,759	12
Other assets	5,131,748	5,350,577	
Gross other assets	5,138,840	5,357,010	
Collective provision	(7,092)	(6,433)	1
TOTAL ASSETS	535,375,633	536,110,408	

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

As at 30 June 2025	(a)	(b)	(c)
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross referenced to the component of regulatory capital in CC1
In HK\$ thousands			
LIABILITIES			
Deposits and balances with banks	13,425,556	13,425,556	
Deposits from customers	397,001,861	397,698,292	
Financial assets sold under repurchase agreements	4,977,362	4,977,362	
Derivative financial instruments	3,872,010	3,872,010	
Financial liabilities designated at fair value through profit or loss	1,430,013	1,430,013	
Other debt securities issued	3,338,663	3,338,663	
Lease Liabilities	623,211	623,211	
Current tax payable	1,092,974	1,086,554	
Deferred tax liabilities	17,786	17,779	
Other liabilities	6,166,209	6,388,804	
Other liabilities	5,947,476	6,170,071	
Collective provisions	218,733	218,733	1
TOTAL LIABILITIES	431,945,645	432,858,244	
EQUITY			
Share capital	28,827,843	28,827,843	4
Other equity instruments	23,325,106	23,325,106	5
Reserves	51,277,039	51,099,215	
Retained earnings	-	48,697,938	6
General reserve	-	750,956	7
Regulatory reserve	-	600,609	8
Other reserve	-	15,913	9
Investment revaluation reserve	-	971,537	10
Merger reserve	-	62,262	11
TOTAL EQUITY	103,429,988	103,252,164	
TOTAL EQUITY and LIABILITIES	535,375,633	536,110,408	

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 30 Jun 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 30 Jun 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	Fixed	Fixed	Fixed

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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	78,907,295
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	2,586,581
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	2,586,581
11	Internal loss-absorbing capacity arising from regulatory capital	104,818,982
	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	104,818,982
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	104,818,982

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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	379,975,001
24	Exposure measure under the LAC Rules	576,211,548
	Internal LAC ratios and buffers	
25	Internal LAC risk-weighted ratio	27.59%
26	Internal LAC leverage ratio	18.19%
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	16.27%
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)	2.92%
29	Of which: capital conservation buffer requirement	2.50%
30	Of which: institution-specific countercyclical capital buffer requirement	0.42%
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 Equity Tier 1 capital instruments (Note 1)	Additional Tier 1 capital instruments	
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

Note 1: Issued and fully paid ordinary shares.

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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 30 June 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%	221,921,340		
2	Australia	1.000%	8,888		
3	Belgium	1.000%	8		
4	Chile	0.500%	1,414,261		
5	France	1.000%	22		
6	Germany	0.750%	2,728,452		
7	Ireland	1.500%	1,496,752		
8	Netherlands	2.000%	783,679		
9	South Korea	1.000%	64		
10	United Kingdom	2.000%	1,597,323		
11	Sum of above		229,950,789		
12	Total (including those exposures in jurisdictions with zero JCCyB ratio)		287,168,369	0.420%	1,595,895

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 30 June 2025
1	Total consolidated assets as per published financial statements	535,375,633
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	11,991,007
9	Adjustment for SFTs (i.e. repos and similar secured lending)	5,482,140
10	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	24,191,238
11	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from LR exposure measure	(218,733)
12	Other adjustments	(1,125,737)
13	Leverage ratio exposure measure	576,211,548

Compared with 31 December 2024, adjustments for derivative contracts increased mainly due to the increase in total notional amount of outstanding derivative transactions.

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LR2: Leverage ratio

In HK\$ thousands		(a)	(b)
		As at 30 June 2025	As at 31 March 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	534,398,365	542,752,461
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	13,337	10,081
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(1,056,911)	(210,752)
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	(2,437,948)	(2,225,561)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,019,763)	(1,384,340)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	529,897,080	538,941,889
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)	3,488,708	5,240,167
9	Add-on amounts for PFE associated with all derivative contracts	13,371,116	14,763,165
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	16,859,824	20,003,332
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	5,113,681	910,544
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	368,459	31,610
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	5,482,140	942,154
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	101,309,728	102,122,800
20	Less: Adjustments for conversion to credit equivalent amounts	(77,118,491)	(77,806,012)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(218,733)	(213,727)
22	Off-balance sheet items	23,972,504	24,103,061

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LR2: Leverage ratio (Continued)

		(a)	(b)
		As at 30 June 2025	As at 31 March 2025
Capital and total exposures			
23	Tier 1 capital	102,232,401	100,106,030
24	Total exposures	576,211,548	583,990,436
Leverage ratio			
25 & 25a	Leverage ratio	17.74%	17.14%
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	1,482,687	1,747,812
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	5,113,681	910,544
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)	572,580,554	584,827,704
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)	17.85%	17.12%

As at 30 June 2025, the quarter-end gross amount of SFT assets was above the mean value for this quarter, mainly due to the increase in volume of repo transactions during this 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 in the first half of 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 30 June 2025
Level 1 assets	85,643,296
Level 2A assets	6,368,068
Level 2B assets	11,688,605
Total weighted amount of HQLA	103,699,969

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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 30 June 2025 (72 data points)	
		(a)	(b)
Basis of disclosure: Hong Kong office		Unweighted value (average)	Weighted value (average)
A. HQLA			
1	Total HQLA		103,699,969
B. CASH OUTFLOWS			
2	Retail deposits and small business funding, of which:	224,129,583	16,277,337
3	Stable retail deposits and stable small business funding	3,400,705	102,021
4	Less stable retail deposits and less stable small business funding	102,777,427	10,277,743
4a	Retail term deposits and small business term funding	117,951,451	5,897,573
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	137,300,768	81,750,015
6	Operational deposits	-	-
7	Unsecured wholesale funding (other than small business funding) not covered in row 6	137,300,768	81,750,015
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	-	-
9	Secured funding transactions (including securities swap transactions)		230,284
10	Additional requirements, of which:	43,027,954	11,003,721
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	2,856,486	2,856,486
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)	40,171,468	8,147,235
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	10,739,404	10,739,404
15	Other contingent funding obligations (whether contractual or non-contractual)	135,045,560	375,534
16	Total Cash Outflows		120,376,295
C. CASH INFLOWS			
17	Secured lending transactions (including securities swap transactions)	-	-
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	116,704,664	36,305,952
19	Other cash inflows	74,437,450	6,167,135
20	Total Cash Inflows	191,142,114	42,473,087
D. LIQUIDITY COVERAGE RATIO (ADJUSTED VALUE)			
21	Total HQLA		103,699,969
22	Total Net Cash Outflows		77,903,208
23	LCR (%)		133.82%

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LIQ2: Net stable funding ratio – for category 1 institution

For the quarter ended 30 June 2025:

In HK\$ thousands		Quarter ended 30 June 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:	105,179,007	-	-	-	105,179,007
2	Regulatory capital	105,179,007	-	-	-	105,179,007
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	217,414,748	3,694,252	56,468	199,253,755
5	Stable deposits		3,983,725	-	-	3,784,539
6	Less stable deposits		213,431,023	3,694,252	56,468	195,469,216
7	Wholesale funding:		173,314,211	3,943,756	2,748	63,681,378
8	Operational deposits		-	-	-	-
9	Other wholesale funding		173,314,211	3,943,756	2,748	63,681,378
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	19,091,009	5,597,643	3,341,743	6,140,565
12	Net derivative liabilities	-				
13	All other funding and liabilities not included in the above categories	-	19,091,009	5,597,643	3,341,743	6,140,565
14	Total ASF					374,254,705
B. Required stable funding (“RSF”) item						
15	Total HQLA for NSFR purposes		117,994,591			17,137,289
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	75,638	178,367,307	67,863,270	157,900,358	231,270,834
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	72,388,007	32,028,447	32,228,449	59,100,874
20	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:	-	84,897,870	24,712,809	77,650,733	120,808,463
21	With a risk-weight of less than or equal to 35% under the STC approach	-	-	-	-	-

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

For the quarter ended 30 June 2025 (Continued):

In HK\$ thousands		Quarter ended 30 June 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	Performing residential mortgages, of which:	-	903,324	795,249	32,402,076	22,768,535
23	With a risk-weight of less than or equal to 35% under the STC approach	-	812,941	706,326	28,112,581	19,032,811
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	75,638	20,178,106	10,326,765	15,619,100	28,592,962
25	Assets with matching interdependent liabilities					
26	Other assets:	7,872,633	2,805,221	1,440	10,618	7,305,487
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	452,492				384,618
29	Net derivative assets	895,200				895,200
30	Total derivative liabilities before adjustments for deduction of variation margin posted	1,786,726				89,336
31	All other assets not included in the above categories	4,738,215	2,805,221	1,440	10,618	5,936,333
32	Off-balance sheet items				172,223,919	2,080,206
33	Total RSF					257,793,816
34	Net Stable Funding Ratio (%)					145.18%

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

For the quarter ended 31 March 2025:

In HK\$ thousands		Quarter ended 31 March 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:	103,336,188	-	-	-	103,336,188
2	Regulatory capital	103,336,188	-	-	-	103,336,188
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	219,046,023	2,255,679	8,553	199,334,202
5	Stable deposits		3,082,349	-	-	2,928,232
6	Less stable deposits		215,963,674	2,255,679	8,553	196,405,970
7	Wholesale funding:		184,344,299	4,504,874	-	67,246,098
8	Operational deposits		-	-	-	-
9	Other wholesale funding		184,344,299	4,504,874	-	67,246,098
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	22,664,505	1,363,171	3,214,088	3,895,674
12	Net derivative liabilities	-				
13	All other funding and liabilities not included in the above categories	-	22,664,505	1,363,171	3,214,088	3,895,674
14	Total ASF					373,812,162
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes	115,812,376				16,304,246
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	73,634	197,629,206	49,374,575	167,760,708	235,867,054
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	88,445,586	14,081,269	37,037,225	57,344,697
20	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:	-	97,350,070	22,559,828	79,999,100	127,954,184
21	With a risk-weight of less than or equal to 35% under the STC approach	-	-	-	-	-

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

For the quarter ended 31 March 2025 (Continued):

In HK\$ thousands		Quarter ended 31 March 2025				
		(a)	(b)	(c)	(d)	(e)
		Unweighted value by residual maturity				Weighted amount
Basis of disclosure: Hong Kong office		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
22	Performing residential mortgages, of which:	-	855,710	744,239	33,240,245	24,160,527
23	With a risk-weight of less than or equal to 35% under the STC approach	-	705,255	597,141	24,468,277	16,555,578
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	73,634	10,977,840	11,989,239	17,484,138	26,407,645
25	Assets with matching interdependent liabilities					
26	Other assets:	9,298,817	4,229,499	656	8,382	7,222,251
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	469,075				398,714
29	Net derivative assets	706,605				706,605
30	Total derivative liabilities before adjustments for deduction of variation margin posted	3,385,370				169,268
31	All other assets not included in the above categories	4,737,768	4,229,499	656	8,382	5,947,664
32	Off-balance sheet items				173,329,294	2,095,120
33	Total RSF					261,488,671
34	Net Stable Funding Ratio (%)					142.96%

The NSFR of the Bank was maintained at a healthy level in the first half of 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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CR1: Credit quality of exposures

The table below provides an overview of the credit quality of on- and off-balance sheet exposures as at 30 June 2025:

		(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)
In HK\$ thousands		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	1,097,845	360,857,256	(2,437,948)	670,709	1,767,239	-	359,517,153
2	Debt securities	-	157,304,907	-	-	-	-	157,304,907
3	Off-balance sheet exposures	-	101,309,728	(218,733)	-	218,733	-	101,090,995
4	Total	1,097,845	619,471,891	(2,656,681)	670,709	1,985,972	-	617,913,055

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 30 June 2025 and 31 December 2024 respectively:

In HK\$ thousands		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period (31 December 2024)	920,885
2	Loans and debt securities that have defaulted within the reporting period	313,578
3	Returned to non-defaulted status	(1,686)
4	Amounts written off	(84,877)
5	Other changes	(50,055)
6	Defaulted loans and debt securities at end of the current reporting period (30 June 2025)	1,097,845

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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 30 June 2025:

In HK\$ thousands		As at 30 June 2025				
		(a)	(b)	(c)	(d)	(e)
		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	291,204,876	68,312,277	398,019	13,057,059	-
2	Debt securities	137,542,380	19,762,527	-	19,762,527	-
3	Total	428,747,256	88,074,804	398,019	32,819,586	-
4	Of which defaulted	421,825	5,311	3,600	1,367	-

Compared with 31 December 2024, the total exposures secured by recognized collateral decreased by 46% mainly due to decrease in loans fully or partially secured by recognised financial collaterals.

Compared with 31 December 2024, the total exposures secured by recognized guarantees increased by 83% mainly due to increase in debt securities secured by eligible corporate guarantors.

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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 30 June 2025:

In HK\$ thousands		As at 30 June 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	46,807,276	-	46,807,276	-	2,597,268	6%
2	Public sector entity exposures	7,923,851	525,000	9,145,568	150,023	1,859,119	20%
3	Multilateral development bank exposures	15,155,901	-	15,155,901	-	-	0%
3a	Unspecified multilateral body exposures	4,054,312	-	4,054,312	-	1,437,062	35%
4	Bank exposures	129,149,189	1,038,717	129,430,866	250,028	39,892,020	31%
4a	Qualifying non-bank financial institution exposures	275,266	3,900,000	275,266	1,105,069	537,971	39%
5	Eligible covered bond exposures	-	-	-	-	-	0%
6	General corporate exposures	235,145,463	118,349,960	235,069,703	17,796,129	218,946,945	87%
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	60,092,144	24,346,980	60,092,144	2,151,028	50,538,966	81%
6b	Specialized lending	5,256,000	-	4,950,823	-	5,871,709	119%
7	Equity exposures	712,383	-	712,383	-	1,780,958	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	17,224,162	47,143,395	16,942,935	4,632,035	18,583,393	86%
8a	Exposures arising from IPO financing	-	-	-	-	-	0%
9	Real estate exposures	55,317,049	1,501,935	54,080,966	185,190	28,734,439	53%
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	30,162,525	9,007	28,943,847	901	7,385,922	26%

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

In HK\$ thousands		As at 30 June 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		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)	29,372	-	29,372	-	11,516	39%
9c	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	9,632,152	100,189	9,629,750	19,941	6,169,024	64%
9d	Of which: regulatory commercial real estate exposures (materially dependent on cash flows generated by mortgaged properties)	2,076,283	-	2,074,983	-	1,464,377	71%
9e	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	11,374,638	1,301,053	11,361,922	136,253	10,751,187	94%
9f	Of which: other real estate exposures (materially dependent on cash flows generated by mortgaged properties)	1,764,716	28,256	1,763,729	2,723	2,649,678	150%
9g	Of which: land acquisition, development and construction exposures	277,363	63,430	277,363	25,372	302,735	100%
10	Defaulted exposures	1,036,894	381	1,036,894	38	1,543,942	149%
11	Other exposures	4,777,570	-	4,777,570	-	4,777,570	100%
11a	Cash and gold	544,681	-	544,681	-	-	0%
11b	Items in the process of clearing or settlement	69	-	69	-	-	0%
12	Total	523,380,066	172,459,388	522,985,213	24,118,512	326,562,396	60%

Note 1: Due to the implementation of Basel III final reform from 1 January 2025, the above disclosure statement as at 30 June 2025 is prepared with reference to the revised completion instruction.

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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 30 June 2025:

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
1	Sovereign exposures	35,128,154	10,807,645	871,477	-	-	-	46,807,276

		0%	20%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
2	Public sector entity exposures	-	9,295,591	-	-	-	-	9,295,591

		0%	20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3	Multilateral development bank exposures	15,155,901		-	-	-	-	-	15,155,901

		20%	30%	50%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
3a	Unspecified multilateral body exposures	-	2,950,473	1,103,839	-	-	-	4,054,312

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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	16,253,865	100,282,586	789,653	12,228,360	-	126,430	-	-	129,680,894

		20%	30%	40%	50%	75%	100%	150%	Other	Total credit exposure amount (post-CCF and post-CRM)
4a	Qualifying non-bank financial institution exposures	-	1,105,069	-	-	275,266	-	-	-	1,380,335

		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	-	-	53,388,557		33,835,252	4,873,617	156,837,912	3,930,494	-	252,865,832
6a	Of which: non-bank financial institution exposures excluding those reported under row 4a	-	-	14,524,097		18,365,571	-	29,055,034	298,470	-	62,243,172

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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	-	-	-	100,022	1,714,500	3,136,301	-	-	4,950,823

		100%	250%	400%	Other	Total credit exposure amount (post-CCF and post-CRM)
7	Equity exposures		712,383	-	-	712,383

		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	821,428	10,706,179	9,022,236	1,025,127	21,574,970

		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	-	17,099,167	3,748,069	5,025,596	-	1,961,533	32,608	181,840	8,677,526	
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		17,099,167	3,748,069	5,014,253		1,961,533	14,579	181,840	26,280	
9b	Of which: no loan splitting applied		17,099,167	3,748,069	5,014,253		1,961,533	14,579	181,840	26,280	
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	2,907,227	580,803	4,146,550	59,443	8,072,002	-	-	1,766,452	7,340	54,266,156
9a	Of which: regulatory residential real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	891,687	-				-			7,340	28,944,748
9b	Of which: no loan splitting applied	891,687	-				-			7,340	28,944,748
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)				11,343	-		18,029		-	
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)	-	-		-		-		-	8,651,246	
9g	Of which: no loan splitting applied	-	-		-		-		-	8,651,246	
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)		-		-		-			-	29,372
9f	Of which: regulatory commercial real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		2,269	130,847		865,329			-	-	9,649,691
9g	Of which: no loan splitting applied		2,269	130,847		865,329			-	-	9,649,691
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)	2,015,540			59,443			-		-	2,074,983
9k	Of which: other real estate exposures (not materially dependent on cash flows generated by mortgaged properties)		578,534	4,015,703		6,903,938			-	-	11,498,175
9l	Of which: no loan splitting applied		578,534	4,015,703		6,903,938			-	-	11,498,175

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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)								1,766,452	-	1,766,452
9p	Of which: land acquisition, development and construction exposures					302,735			-	-	302,735

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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		8,760	1,023,141	5,031	1,036,932

		100%	1250%	Other	Total credit exposure amount (post-CCF and post-CRM)
11	Other exposures	4,777,570	-	-	4,777,570

		0%	100%	Other	Total credit exposure amount (post-CCF and post-CRM)
11a	Cash and gold	544,681	-	-	544,681

		0%	20%	Other	Total credit exposure amount (post-CCF and post-CRM)
11b	Items in the process of clearing or settlement	69	-	-	69

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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%	215,319,176	4,345,056	0.29	217,409,237
2	40-70%	61,044,491	14,397,218	0.35	82,964,048
3	75%	32,160,989	20,477,336	0.12	45,397,500
4	80%	100,022	-	-	100,022
5	85%	9,795,118	3,476,443	0.09	9,020,167
6	90- 100%	179,896,574	129,734,698	0.12	180,618,853
7	105-130%	4,579,146	-	-	4,161,428
8	150%	19,772,167	28,637	0.10	6,720,087
9	250%	712,383	-	-	712,383
10	400%	-	-	-	-
11	1,250%	-	-	-	-
12	Total exposures	523,380,066	172,459,388	0.14	547,103,725

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

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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 30 June 2025:

In HK\$ thousands		As at 30 June 2025					
		(a)	(b)	(c)	(d)	(e)	(f)
		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)	2,512,708	8,875,072		1.4	15,942,892	6,109,645
1a	CEM (for derivative contracts)	-	-		1.4	-	-
2	IMM(CCR) approach			-	-	-	-
3	Simple Approach (for SFTs)					-	-
4	Comprehensive Approach (for SFTs)					520,529	104,106
5	VaR (for SFTs)					-	-
6	Total						6,213,751

Compared with 31 Dec 2024, the RWA arising from SFTs decreased by 33% due to decrease in average risk weight of bank exposures after the implementation of Basel III final reform.

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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 30 June 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 30 June 2025											
		(a)	(b)	(c)	(ca)	(cb)	(d)	(e)	(ea)	(f)	(g)	(h)	(i)
Risk Weight	Exposure class	0%	10%	20%	30%	40%	50%	75%	85%	100%	150%	Others	Total default risk exposures after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-	-
2	Public sector entity exposures	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-	-
4	Unspecified multilateral body exposures	-	-	-	-	-	-	-	-	-	-	-	-
5	Bank exposures	-	-	1,934,546	12,078,801	48,538	408,933	-	-	-	-	-	14,470,818
6	Qualifying non-bank financial institution exposures	-	-	-	-	-	-	-	-	-	-	-	-
7	General corporate exposures	-	-	-	-	-	-	-	109,257	789,947	6,211	-	905,415
8	Retail exposures	-	-	-	-	-	-	-	-	1,087,188	-	-	1,087,188
9	Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures	-	-	-	-	-	-	-	-	-	-	-	-
11	Total	-	-	1,934,546	12,078,801	48,538	408,933	-	109,257	1,877,135	6,211	-	16,463,421

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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 30 June 2025 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

In HK\$ thousands	As at 30 June 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	-	-	-	-	-	136,799
Cash - other currencies	-	159,902	635,409	1,056,911	4,976,882	-
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	-
Debt securities	-	14,364	-	-	-	5,497,411
Equity securities	-	-	-	-	642,686	-
Total	-	174,266	635,409	1,056,911	5,619,568	5,634,210

Compared with 31 Dec 2024, the decrease in fair value of recognised collateral received and increase in fair value of posted under derivative contracts were mainly driven by decrease in market value of outstanding derivative transactions.

The increases in fair value of recognised collateral received and posted under SFTs were mainly driven by increase in outstanding repo transactions.

CCR6: Credit-related derivatives contracts

The following table presents the amount of credit-related derivative contracts as at 30 June 2025, broken down into credit protection bought and credit protection sold:

In HK\$ thousands	As at 30 June 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 30 June 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 30 June 2025	
		(a)	(b)
		Exposure after CRM	RWA
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		1,295
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	5,359	107
3	(i) OTC derivative transactions	5,359	107
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	-	-
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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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 30 June 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	834,185	
2	Aggregation of idiosyncratic components of CVA risk	214,402	
3	Total		296,761

SEC1: Securitization exposures in banking book

There was no securitisation exposure in the banking book as at 30 June 2025.

SEC2: Securitization exposures in trading book

There was no securitisation exposure in the trading book as at 30 June 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 30 June 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 30 June 2025.

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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 30 June 2025:

In HK\$ thousands		(a) Market risk capital charges under STM approach
1	General interest rate risk	94,790
2	Equity risk	38,507
3	Commodity risk	679
4	Foreign exchange risk	2,071,141
5	Credit spread risk (non-securitization)	89,289
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)	73,477
9	SA-DRC (securitization: non-CTP)	-
10	SA-DRC (securitization: CTP)	-
11	Residual risk add-on	-
12	Total	2,367,883

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ENC: Asset encumbrance

As at 30 June 2025	(a)	(c)	(d)
In HK\$ thousands	Encumbered assets	Unencumbered assets	Total
Cash and balances with banks and central banks	-	17,847,487	17,847,487
Placements with banks	-	57,636,100	57,636,100
Financial assets measured at fair value through profit or loss	-	5,902,932	5,902,932
Derivative financial instruments	-	3,811,906	3,811,906
Advances to Bank	-	10,615,240	10,615,240
Advances to customers and trade bills	-	271,422,402	271,422,402
Financial assets measured at fair value through other comprehensive income	5,410,368	152,172,234	157,582,602
Investment in subsidiaries	-	516,000	516,000
Interest in a joint venture	-	1,867,158	1,867,158
Deferred tax assets	-	312,395	312,395
Fixed assets	-	2,059,502	2,059,502
Right-of-use assets	-	1,079,348	1,079,348
Intangible assets	-	106,759	106,759
Other assets	-	5,350,577	5,350,577
TOTAL ASSETS	5,410,368	530,700,040	536,110,408

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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 30 June 2025	As at 31 December 2024
Direct credit substitutes	38,238	35,231
Transaction-related contingencies	3,493,712	3,607,576
Trade-related contingencies	1,471,297	1,015,272
Other commitments:		
which are unconditionally cancellable or automatically cancellable due to the deterioration in the credit worthiness of the borrower	54,702,358	48,930,640
with original maturity of not more than one year	2,719,990	2,093,219
with original maturity of more than one year	38,884,133	39,945,553
Total	101,309,728	95,627,491
Total RWAs for credit risk of its off-balance sheet exposures	20,063,027	18,622,395

Due to the implementation of Basel III final reform from 1 January 2025, the above disclosure statement as at 30 June 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 30 June 2025					
In HK\$ thousands	Banks	Official sector	Non-bank private sector		Total
			Non-bank financial institutions	Non-financial private sector	
Developed countries	16,938,451	12,415,037	2,118,936	6,747,083	38,219,507
Developing Asia and Pacific	109,546,485	10,440,308	4,460,774	46,061,051	170,508,618
- of which China	108,036,306	9,568,831	3,765,505	41,450,244	162,820,886
Offshore centres	3,508,432	4,940,120	49,537,727	67,367,518	125,353,797
- of which Hong Kong SAR	1,866,130	4,940,120	49,537,727	64,743,938	121,087,915

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 30 June 2025. The geographical analysis is based on location of the customers and has taken into account of transfer of risk.

As of 30 June 2025

In HK\$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Hong Kong	222,054,206	1,076,934	885,549	632,365	1,484,137
China	30,706,266	20,911	18,701	20,842	122,165
Others	31,708,088	-	-	-	147,596
	284,468,560	1,097,845	904,250	653,207	1,753,898

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
	285,176,818	920,885	624,863	576,603	1,605,737

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Gross loans and advances to customers by industry sectors

	As at 30 June 2025		As at 31 December 2024	
	Outstanding balance	% of gross advances covered by collateral	Outstanding balance	% of gross advances covered by collateral
In HK\$ thousands				
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
Property development	14,095,814	85.36	15,398,107	91.54
Property investment	22,639,402	92.85	23,827,620	93.76
Financial concerns	47,822,191	12.38	41,422,537	12.38
Stockbrokers	521,429	0.00	852,944	2.34
Wholesale and retail trade	5,542,522	63.34	5,434,808	73.73
Manufacturing	8,441,802	71.91	7,081,645	70.39
Transport and transport equipment	5,247,667	77.44	10,556,406	44.59
Recreational activities	414,312	0.00	125,000	0.00
Information technology	6,656,634	70.61	6,137,122	45.46
Others	22,534,657	38.91	20,165,986	48.84
	<u>133,916,430</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	279	100.00	364	100.00
Loans for the purchase of other residential properties	27,593,840	99.33	28,818,627	99.99
Credit card advances	3,374,684	0.00	3,535,975	0.00
Others	13,316,757	44.96	13,762,811	46.91
	<u>44,285,560</u>		<u>46,117,777</u>	
Trade finance	<u>1,711,786</u>	57.82	<u>1,866,334</u>	74.49
Loans and advances for use outside Hong Kong	<u>103,676,549</u>	35.64	<u>105,169,959</u>	39.29
Accrued interest receivables	<u>878,235</u>		<u>1,020,573</u>	
Gross loans and advances to customers	<u><u>284,468,560</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 30 June 2025

In HK\$ thousands	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Financial Concerns	47,822,191	-	-	-	77,058
Loans for use outside Hong Kong	103,676,549	237,996	231,149	229,551	512,904

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 30 June 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")	87,202,435	20,631,220	107,833,655
(b) Local governments, local government-owned entities and their subsidiaries and JVs	10,815,868	591,945	11,407,813
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	37,332,525	9,805,019	47,137,544
(d) Other entities of central government not reported in part (a) above	5,070,799	329,071	5,399,870
(e) Other entities of local governments not reported in part (b) above	3,405,521	-	3,405,521
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,429,364	1,408,251	8,837,615
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	835,170	-	835,170
Total	152,091,682	32,765,506	184,857,188
Total assets after provision	533,909,561		
On-balance sheet exposures as percentage of total assets	28.49 %		

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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 30 June 2025	RMB	USD	Others	Total
HK\$ thousands equivalent				
Spot assets	73,967,330	195,999,951	34,283,165	304,250,446
Spot liabilities	(74,882,095)	(174,637,105)	(28,929,436)	(278,448,636)
Forward purchases	166,151,961	291,883,481	39,326,524	497,361,966
Forward sales	(187,177,642)	(311,334,687)	(44,652,275)	(543,164,604)
Net option position	(21,079)	(389,085)	(27,418)	(437,582)
Net (short) / long position (note 2)	(21,961,525)	1,522,555	560	(20,438,410)

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 30 June 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.

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Glossary

<u>Abbreviations</u>	<u>Descriptions</u>
ASF	Available Stable Funding
AT1	Additional Tier 1
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
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