CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED

Regulatory Disclosures

For the quarter ended

30 September 2025

(Unaudited)

CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED
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(Expressed in thousands of Hong Kong Dollars)

KM1: Key Prudential Ratios

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

In HK$ thousands		(a)	(b)	(c)	(d)	(e)
		30 Sep 2025	**30 Jun 2025**	**31 Mar 2025**	**31 Dec 2024**	**30 Sep 2024**
	Regulatory capital (amount)					
1 & 1a	Common Equity Tier 1 (CET1)	80,456,347	78,907,295	76,780,924	74,372,991	73,666,930
2 & 2a	Tier 1	103,781,453	102,232,401	100,106,030	97,698,097	81,444,531
3 & 3a	Total capital	106,248,199	104,818,982	102,794,465	100,287,173	84,062,608
	RWA (amount)					
4	Total RWA	374,152,837	379,975,001	390,520,483	398,504,768	399,094,467
4a	Total RWA (pre-floor)	374,152,837	379,975,001	390,520,483	Not applicable	Not applicable
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5 & 5a	CET1 ratio (%)	21.50%	20.77%	19.66%	18.66%	18.46%
5b	CET1 ratio (%) (pre-floor ratio)	21.50%	20.77%	19.66%	Not applicable	Not applicable
6 & 6a	Tier 1 ratio (%)	27.74%	26.91%	25.63%	24.52%	20.41%
6b	Tier 1 ratio (%) (pre-floor ratio)	27.74%	26.91%	25.63%	Not applicable	Not applicable
7 & 7a	Total capital ratio (%)	28.40%	27.59%	26.32%	25.17%	21.06%
7b	Total capital ratio (%) (pre-floor ratio)	28.40%	27.59%	26.32%	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 (%)	0.40%	0.42%	0.44%	0.43%	0.87%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total AI-specific CET1 buffer requirements (%)	2.90%	2.92%	2.94%	2.93%	3.37%
12	CET1 available after meeting the AI's minimum capital requirements (%)	17.00%	16.27%	15.16%	14.16%	13.96%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	597,440,133	576,211,548	583,990,436	558,943,131	560,242,767
13a	LR exposure measure based on mean values of gross assets of SFTs	594,571,753	572,580,554	584,827,704	Not applicable	Not applicable
14,14a & 14b	LR (%)	17.37%	17.74%	17.14%	17.48%	14.54%
14c &14d	LR (%) based on mean values of gross assets of SFTs	17.45%	17.85%	17.12%	Not applicable	Not applicable

(Expressed in thousands of Hong Kong Dollars)

KM1: Key Prudential Ratios (Continued)

		(a)	(b)	(c)	(d)	(e)
In HK$ thousands		**30 Sep 2025**	**31 Dec 2024**	**30 Sep 2024**	**30 Jun 2024**	**31 Mar 2024**
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid assets (HQLA)	105,262,366	103,699,969	101,740,226	101,253,720	101,108,515
16	Total net cash outflows	74,616,740	77,903,208	72,432,700	72,370,407	77,053,666
17	LCR (%)	141.58%	133.82%	141.15%	140.72%	131.57%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	377,565,512	374,254,705	373,812,163	349,319,658	332,344,033
19	Total required stable funding	256,157,014	257,793,816	261,488,672	246,080,137	245,788,366
20	NSFR (%)	147.40%	145.18%	142.96%	141.95%	135.22%

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)

		(a)	(b)	(c)	(d)	(e)
In HK$ thousands		**30 Sep 2025**	**30 Jun 2025**	**31 Mar 2025**	**31 Dec 2024**	**30 Sep 2024**
	Of the material entity at LAC consolidation group level					
1	Internal loss-absorbing capacity available	106,248,199	104,818,982	102,794,465	100,287,173	84,062,608
2	Risk-weighted amount under the LAC Rules	374,152,837	379,975,001	390,520,483	398,504,768	399,094,467
3	Internal LAC risk-weighted ratio	28.40%	27.59%	26.32%	25.17%	21.06%
4	Exposure measure under the LAC Rules	597,440,133	576,211,548	583,990,436	558,943,131	560,242,767
5	Internal LAC leverage ratio	17.78%	18.19%	17.60%	17.94%	15.00%
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) 30 Sep 2025	(b) 30 Jun 2025	(c) 31 Mar 2025	(d) 31 Dec 2024	(e) 30 Sep 2024
	Of the non-HK resolution entity at resolution group level (Note 1)					
1	External loss-absorbing capacity available[1]	5,029,188	5,021,949	4,743,987	4,560,577	4,753,047
2	Total risk-weighted amount under the relevant non-HK LAC regime[1]	26,136,140	25,735,215	24,773,390	23,161,385	24,566,807
3	External loss-absorbing capacity as a percentage of risk-weighted amount[1]	19.24%	19.51%	19.15%	19.69%	19.35%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime[1]	51,991,556	51,148,784	48,344,084	45,312,112	47,486,203
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure[1]	9.67%	9.82%	9.81%	10.06%	10.01%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

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

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OV1: Overview of RWA

The following table provides an overview of the capital requirements in terms of detailed breakdown of RWAs for credit risk, 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 Sep 2025**	**As at 30 Jun 2025**	**As at 30 Sep 2025**
1	**Credit risk for non-securitization exposures**	**323,191,494**	**326,562,396**	**25,855,320**
2	Of which STC approach	323,191,494	326,562,396	25,855,320
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**	**4,844,967**	**6,215,046**	**387,597**
7	Of which SA-CCR approach	4,753,753	6,109,645	380,300
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	91,214	105,401	7,297
10	**CVA risk**	**3,065,600**	**3,709,513**	**245,248**
11	Equity positions in banking book under the simple risk-weight method and internal models method	Not applicable	Not applicable	Not applicable
12	Collective investment scheme (“CIS”) exposures – look-through approach / third-party approach	-	-	-
13	CIS exposures – mandate-based approach	-	-	-
14	CIS exposures – fall-back approach	-	-	-
14a	CIS exposures – combination of approaches	-	-	-
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	**Market risk**	**28,387,813**	**29,598,538**	**2,271,025**
21	Of which STM approach	28,387,813	29,598,538	2,271,025
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**	**9,995,175**	**9,206,613**	**799,614**
24a	Sovereign concentration risk	**-**	**-**	**-**
25	**Amounts below the thresholds for deduction (subject to 250% RW)**	**4,667,788**	**4,682,895**	**373,423**
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

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OV1: Overview of RWA (Continued)

		(a)	(b)	(c)
		RWA		Minimum capital requirements
In HK$ thousands		**As at 30 Sep 2025**	**As at 30 Jun 2025**	**As at 30 Sep 2025**
28a	Deduction to RWA	-	-	-
28b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
28c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
29	**Total**	**374,152,837**	**379,975,001**	**29,932,227**

Comparing to 30 Jun 2025, RWA arising from counterparty default risk decreased, mainly due to the decrease in notional amount of derivative contracts.

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LR2: Leverage ratio ("LR")

		(a)	(b)
In HK$ thousands		**As at 30 Sep 2025**	**As at 30 Jun 2025**
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivative contracts and SFTs, but including related on-balance sheet collateral)	559,398,622	534,398,365
2	Gross-up for derivative contracts collateral provided where deducted from balance sheet assets pursuant to the applicable accounting standard	9,340	13,337
3	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	(169,202)	(1,056,911)
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	(2,467,257)	(2,437,948)
6	Less: Asset amounts deducted in determining Tier 1 capital	(1,084,841)	(1,019,763)
7	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	555,686,662	529,897,080
Exposures arising from derivative contracts			
8	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	2,097,805	3,488,708
9	Add-on amounts for PFE associated with all derivative contracts	10,864,226	13,371,116
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	12,962,031	16,859,824
Exposures arising from SFTs			
14	Gross amount of SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	4,512,100	5,113,681
15	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
16	CCR exposure for SFT assets	313,820	368,459
17	Agent transaction exposures	-	-
18	Total exposures arising from SFTs	4,825,920	5,482,140
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	103,467,288	101,309,728
20	Less: Adjustments for conversion to credit equivalent amounts	(79,342,169)	(77,118,491)
21	Less: Specific and collective provisions associated with off-balance sheet exposures that are deducted from Tier 1 capital	(159,599)	(218,733)
22	Off-balance sheet items	23,965,520	23,972,504

(Expressed in thousands of Hong Kong Dollars)

LR2: Leverage ratio ("LR") (Continued)

		(a)	(b)
		As at 30 Sep 2025	**As at 30 Jun 2025**
Capital and total exposures			
23	Tier 1 capital	103,781,453	102,232,401
24	Total exposures	597,440,133	576,211,548
Leverage ratio			
25 & 25a	**Leverage ratio**	**17.37%**	**17.74%**
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	1,643,720	1,482,687
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	4,512,100	5,113,681
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)	594,571,753	572,580,554
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)	17.45%	17.85%

Comparing to 30 Jun 2025, deductions of receivables assets for cash variation margin provided under derivative contracts decreased, mainly due to the decrease of margin collaterals posted by the Bank.

Comparing to 30 Jun 2025, replacement cost associated with all derivative contracts decreased, mainly due to the decrease in positive fair value of derivative contracts.

As at 30 Sep 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 for the third quarter ended 30 September 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 September 2025
Level 1 assets	85,005,672
Level 2A assets	7,741,185
Level 2B assets	12,515,509
Total weighted amount of HQLA	**105,262,366**

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

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

		Quarter ended 30 Sep 2025 (75 data points)	
		(a)	**(b)**
Basis of disclosure: Hong Kong office		**Unweighted value** (average)	**Weighted value** (average)
A.	**HQLA**		
1	Total HQLA		**105,262,366**
B.	**CASH OUTFLOWS**		
2	Retail deposits and small business funding, of which:	**220,350,561**	**16,089,550**
3	Stable retail deposits and stable small business funding	4,140,351	124,200
4	Less stable retail deposits and less stable small business funding	103,088,811	10,304,188
4a	Retail term deposits and small business term funding	113,121,399	5,661,162
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	**136,510,581**	**79,427,378**
6	Operational deposits	-	-
7	Unsecured wholesale funding (other than small business funding) not covered in row 6	136,510,581	79,427,378
8	Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period	-	-
9	Secured funding transactions (including securities swap transactions)		133,352
10	Additional requirements, of which:	**44,638,508**	**10,511,799**
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements	1,962,204	1,966,328
12	Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions	-	-
13	Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)	42,676,304	8,545,471
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	11,046,154	11,033,566
15	Other contingent funding obligations (whether contractual or non-contractual)	113,806,570	373,553
16	Total Cash Outflows		**117,569,198**
C.	**CASH INFLOWS**		
17	Secured lending transactions (including securities swap transactions)	74,967	6,034
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	107,347,666	35,089,552
19	Other cash inflows	78,508,412	7,856,870
20	Total Cash Inflows	**185,931,045**	**42,952,456**
D.	**LIQUIDITY COVERAGE RATIO (ADJUSTED VALUE)**		
21	Total HQLA		**105,262,366**
22	Total Net Cash Outflows		**74,616,740**
23	LCR (%)		**141.58%**