

**FOR IMMEDIATE RELEASE**



**China Construction Bank (Asia) announces  
consolidated net profit after tax of HKD6,724 million for 2025**

**Hong Kong – April 29, 2026** – China Construction Bank (Asia) Corporation Limited (“CCB (Asia)”) today announced its consolidated net profit after tax reached HKD6,724 million for the year ended December 31, 2025, an increase of HKD804 million, or 13.6%, compared with 2024. Set out below are the highlights:

- Total operating income of CCB (Asia) for 2025 amounted to HKD12,528 million, which was HKD2,111 million or 20.3% higher than that of 2024. If the foreign currency swap amortization costs are included, net interest income amounted to HKD9,051 million, representing an increase of 13.9% compared with 2024, mainly driven by the improvement in net interest margin and the growth in average interest-earning assets. Non-interest income was HKD3,477 million (after exclusion of aforementioned foreign currency swap amortization costs), representing an increase of 40.6% compared with 2024, mainly attributable to the increase in net trading income (after exclusion of aforementioned foreign currency swap amortization costs) by 34.7%, the increase in net fees and commission income by 17.2%, as well as the decrease in net losses from financial instruments designated at fair value through profit or loss by 77.0%.
- Total operating expenses increased by 6.1% to HKD3,359 million while the cost-to-income ratio enhanced by 3.6 percentage points to 26.8%. In 2025, the amount of impairment allowance charges increased by 437.6% to HKD1,172 million, mainly due to certain loan downgrades and higher charges for existing non-performing loans.
- As at December 31, 2025, total consolidated assets stood at HKD560.5 billion, an increase of 7.3% from HKD522.3 billion at the end of 2024. The gross advances to banks, customers and trade bills decreased by 4.5% to HKD272.5 billion, which was mainly due to the drop in bilateral loans and property mortgage loans. As at December 31, 2025, the impaired loan ratio was 0.30%, enhanced by 0.02 percentage point versus that at the end of 2024.



- The financial assets measured at fair value through other comprehensive income increased by 21.3% to HKD175.6 billion, mainly driven by the increase in holding of corporate bonds and certificates of deposit issued by banks. The aggregate of cash and balances with banks and central banks and placement with banks increased by 35.6% to HKD98.2 billion, while the financial assets measured at fair value through profit or loss also grew by 10.0% to HKD4.4 billion.
- The total liabilities increased by 7.5% to HKD454.9 billion. The deposits from customers increased by 10.1% to HKD409.4 billion, of which the demand, current and savings deposits from customers (“CASA”) increased by 13.3%, leading to the enhancement of CASA ratio to 32.2%. The deposits and balances of banks and repurchase agreements also increased by 86.6% to HKD32.1 billion. On the other hand, the financial liabilities measured at fair value through profit or loss decreased by HKD17.3 billion, as structured deposits newly taken during 2025 were classified as deposits from customers, whereas those taken before 2025 mostly matured before year-end.
- The Total Capital Ratio, Leverage Ratio and Net Stable Funding Ratio as at December 31, 2025 were 28.7%, 17.5% and 146.5% respectively. The annual Average Liquidity Coverage Ratio for 2025 was 138.6%. All the aforementioned ratios were maintained at sound levels and well above regulatory requirements.

### **About China Construction Bank (Asia)**

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

For more information about CCB (Asia), please visit [www.asia.ccb.com](http://www.asia.ccb.com).

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