



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

**Regulatory Disclosure Statement**

**For the six months ended**

**30 June 2022**

**(Unaudited)**

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

**Table of contents**

			Page
Introduction			1
Template	KM1	Key prudential ratios	2
Template	OV1	Overview of RWA	3
Template	CC1	Composition of regulatory capital	4
Template	CC2	Reconciliation of regulatory capital to balance sheet	10
Table	CCA	Main features of regulatory capital instruments	12
Template	CCyB1	Geographical distribution of credit exposures used in countercyclical capital buffer	15
Template	LR1	Summary comparison of accounting assets against leverage ratio exposure measure	16
Template	LR2	Leverage ratio	17
Template	LIQ1	Liquidity coverage ratio – for category 1 institution	18
Template	LIQ2	Net stable funding ratio – for category 1 institution	20
Template	CR1	Credit quality of exposures	24
Template	CR2	Changes in defaulted loans and debt securities	24
Template	CR3	Overview of recognized credit risk mitigation	25
Template	CR4	Credit risk exposures and effects of recognized credit risk mitigation - for STC approach	26
Template	CR5	Credit risk exposures by asset classes and by risk weights - for STC approach	27
Template	CCR1	Analysis of counterparty default risk exposures (other than those to CCPs) by approaches	28
Template	CCR2	CVA capital charge	28
Template	CCR3	Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights - for STC approach	29
Template	CCR5	Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)	30

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

**Table of contents**

			Page
Template	CCR6	Credit-related derivatives contracts	30
Template	CCR8	Exposures to CCPs	31
Template	SEC1	Securitization exposures in banking book	32
Template	SEC2	Securitization exposures in trading book	32
Template	SEC3	Securitization exposures in banking book and associated capital requirements – where AI acts as originator	32
Template	SEC4	Securitization exposures in banking book and associated capital requirements – where AI acts as investor	32
Template	MR1	Market risk under Standardized (market risk) approach (STM approach)	32
		Off-balance sheet exposures other than derivative transactions	33
		International claims	34
		Loans and advances to customers by geographical areas	35
		Gross loans and advances to customers by industry sectors	36
		Mainland activities exposures	38
		Currency concentrations	40
		Glossary	41

# CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED

## Regulatory Disclosures Statement (Unaudited)

### As at 30 June 2022

(Expressed in thousands of Hong Kong Dollars)

#### Introduction

The Information contained in this document is for China Construction Bank (Asia) Limited (“the Bank”) and its subsidiaries (“the Group”), and is prepared in accordance with the Banking (Disclosure) Rules (“BDR”) 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 disclosure 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 Regulatory Disclosure Statement has prepared on a combined basis. 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 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 operational risk, the capital requirement is calculated using the Basic Indicator Approach.

#### 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 of 30 June 2022 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 Nominee Limited (“CCBN”) and CCB (Asia) Trustee Company Limited (“CCBT”) which conduct nonbanking 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 2022.

In HK\$ thousands		As of 30 June 2022	
Name of company	Principal activities	Total assets	Total equity
CCB Securities Limited	Securities brokerage business	931,018	623,336
CCB Nominee Limited	Custodian and nominee services	40,397	39,746
CCB (Asia) Trustee Company Limited	Trustee and custodian business	122,637	94,273

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(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 were calculated in accordance with the Banking (Capital) Rules and Banking (Liquidity) Rules, issued by the HKMA.

		(a)	(b)	(c)	(d)	(e)
		30-Jun-22	31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21
	<b>Regulatory capital (amount)</b>					
1	Common Equity Tier 1 (CET1)	62,524,402	62,542,615	62,915,093	62,375,868	61,244,598
2	Tier 1	78,113,735	78,131,948	78,504,426	77,965,201	76,833,931
3	Total capital	80,963,632	81,103,009	81,409,319	81,068,534	79,856,497
	<b>RWA (amount)</b>					
4	Total RWA	369,940,529	386,943,407	383,383,864	396,437,954	392,193,332
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5	CET1 ratio (%)	16.90%	16.16%	16.41%	15.73%	15.62%
6	Tier 1 ratio (%)	21.12%	20.19%	20.48%	19.67%	19.59%
7	Total capital ratio (%)	21.89%	20.96%	21.23%	20.45%	20.36%
	<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.85%	0.85%	0.86%	0.85%	0.86%
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 (%)	3.35%	3.35%	3.36%	3.35%	3.36%
12	CET1 available after meeting the AI's minimum capital requirements (%)	12.40%	11.66%	11.91%	11.23%	11.12%
	<b>Basel III leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure	504,911,168	530,992,094	534,585,235	543,298,340	542,536,979
14	LR (%)	15.47%	14.71%	14.69%	14.35%	14.16%
	<b>Liquidity Coverage Ratio (LCR)</b>					
15	Total high quality liquid assets (HQLA)	69,987,507	69,942,444	72,650,012	68,337,945	69,264,343
16	Total net cash outflows	49,764,966	48,742,578	49,692,804	45,601,269	50,408,462
17	LCR (%)	141.77%	143.87%	146.80%	150.74%	138.27%
	<b>Net Stable Funding Ratio (NSFR)</b>					
18	Total available stable funding	304,311,246	324,925,931	329,379,452	335,407,011	340,543,248
19	Total required stable funding	238,975,691	254,190,925	253,411,393	267,870,881	262,697,284
20	NSFR (%)	127.34%	127.83%	129.98%	125.21%	129.63%

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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%.

In HK\$ thousands		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2022	As at 31 March 2022	As at 30 June 2022
1	<b>Credit risk for non-securitization exposures</b>	327,131,264	343,832,011	26,170,501
2	Of which STC approach	327,131,264	343,832,011	26,170,501
2a	Of which BSC approach	-	-	-
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
6	<b>Counterparty default risk and default fund contributions</b>	1,784,802	1,488,145	142,784
7	Of which SA-CCR approach	1,491,601	1,174,502	119,328
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	293,201	313,643	23,456
10	<b>CVA risk</b>	1,371,925	1,020,288	109,754
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA*	N/A	N/A	N/A
13	CIS exposures – MBA*	N/A	N/A	N/A
14	CIS exposures – FBA*	N/A	N/A	N/A
14a	CIS exposures – combination of approaches*	N/A	N/A	N/A
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	<b>Market risk</b>	23,591,938	24,503,525	1,887,355
21	Of which STM approach	23,591,938	24,503,525	1,887,355
22	Of which IMM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)*	N/A	N/A	N/A
24	<b>Operational risk</b>	14,785,600	14,824,438	1,182,848
24a	Sovereign concentration risk	-	-	-
25	<b>Amounts below the thresholds for deduction (subject to 250% RW)</b>	1,275,000	1,275,000	102,000
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	-	-	-
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
27	<b>Total</b>	<b>369,940,529</b>	<b>386,943,407</b>	<b>29,595,242</b>

1. Items marked with an asterisk (\*) will be applicable only after their respective policy frameworks take effect.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CC1: Composition of regulatory capital**

The following table sets out the detailed composition of the regulatory capital:

	(a)	(b)	
	Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation (Cross-referenced to CC2)	
<b>CET1 capital: instruments and reserves</b>			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	28,827,843	4
2	Retained earnings	34,835,437	6
3	Disclosed reserves	154,788	7+8+9+10+11
4	<i>Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock companies)</i>	Not applicable	Not applicable
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	<b>CET1 capital before regulatory adjustments</b>	63,818,068	
<b>CET1 capital: regulatory deductions</b>			
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	786,093	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

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CC1: Composition of regulatory capital (Continued)**

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation (Cross-referenced to CC2)
26	National specific regulatory adjustments applied to CET1 capital	507,573	
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	507,573	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	<b>Total regulatory deductions to CET1 capital</b>	1,293,666	
29	<b>CET1 capital</b>	<b>62,524,402</b>	
	<b>AT1 capital: instruments</b>		
30	Qualifying AT1 capital instruments plus any related share premium	15,589,333	5
31	<i>of which: classified as equity under applicable accounting standards</i>	15,589,333	
32	<i>of which: classified as liabilities under applicable accounting standards</i>	-	
33	Capital instruments subject to phase-out arrangements from AT1 capital	-	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	-	
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements</i>	-	
36	<b>AT1 capital before regulatory deductions</b>	15,589,333	
	<b>AT1 capital: regulatory deductions</b>		
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	<b>Total regulatory deductions to AT1 capital</b>	-	
44	<b>AT1 capital</b>	<b>15,589,333</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>78,113,735</b>	
	<b>Tier 2 capital: instruments and provisions</b>		
46	Qualifying Tier 2 capital instruments plus any related share premium	-	
47	Capital instruments subject to phase-out arrangements from Tier 2 capital	-	
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)	-	

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CC1: Composition of regulatory capital (Continued)**

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation (Cross-referenced to CC2)
49	<i>Of which: capital instruments issued by subsidiaries subject to phase-out arrangements</i>	-	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	2,849,897	1+8
51	<b>Tier 2 capital before regulatory deductions</b>	2,849,897	
	<b>Tier 2 capital: regulatory deductions</b>		
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	<b>Total regulatory adjustments to Tier 2 capital</b>	-	
58	<b>Tier 2 capital (T2)</b>	2,849,897	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	80,963,632	
60	<b>Total RWA</b>	369,940,529	
	<b>Capital ratios (as a percentage of RWA)</b>		
61	<b>CET1 capital ratio</b>	16.90%	
62	<b>Tier 1 capital ratio</b>	21.12%	
63	<b>Total capital ratio</b>	21.89%	
64	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)</b>	3.35%	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical capital buffer requirement</i>	0.85%	
67	<i>of which: higher loss absorbency requirement</i>	0.00%	
68	<b>CET1 (as a percentage of RWA) available after meeting minimum capital requirements</b>	12.40%	
	<b>National minima (if different from Basel 3 minimum)</b>		
69	National CET1 minimum ratio	Not applicable	Not applicable

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CC1: Composition of regulatory capital (Continued)**

		(a)	(b)
		Amount	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation (Cross-referenced to CC2)
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
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
	<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>		
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)	2,849,897	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	4,127,388	
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	-	
	<b>Capital instruments subject to phase-out arrangements only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	Current cap on CET1 capital instruments subject to phase-out arrangements	Not applicable	Not applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable	Not applicable
82	Current cap on AT1 capital instruments subject to phase-out arrangements	-	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on Tier 2 capital instruments subject to phase-out arrangements	-	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	-	

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CC1: Composition of regulatory capital (Continued)**

Notes to the Template

	Description	Hong Kong basis	Basel III basis
9	<b>Other intangible assets (net of associated deferred tax liabilities)</b>	-	-
	<p><u>Explanation</u></p> <p>As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.</p>		
10	<b>Deferred tax assets (net of associated deferred tax liabilities)</b>	786,093	-
	<p><u>Explanation</u></p> <p>As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.</p>		
18	<b>Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	-	-
	<p><u>Explanation</u></p> <p>For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>		

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CC1: Composition of regulatory capital (Continued)**

Notes to the Template (Continued)

	Description	Hong Kong basis	Basel III basis
19	<b>Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	-	-
	<p><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.</p>		
39	<b>Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	-	-
	<p><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.</p>		
54	<b>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)</b>	-	-
	<p><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 non-capital 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.</p>		
<p>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.</p>			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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.

	(a) Balance sheet as in published financial statements As at 30 June 2022	(b) Under regulatory scope of consolidation As at 30 June 2022	(c) Cross referenced to the component of regulatory capital in CC1
<b>ASSETS</b>			
Cash and balances with banks and central banks	48,025,067	48,025,067	
Gross cash and balances with banks and central banks	48,025,753	48,025,753	
Collective provision	(686)	(686)	1
Placements with banks	18,409,634	18,409,634	
Advances to customers and trade bills	299,433,766	299,433,766	
Gross advances to customers and trade bills	302,300,651	302,300,651	
Collective provision	(2,021,516)	(2,021,516)	1
Specific provision	(845,369)	(845,369)	
Financial assets measured at fair value through profit or loss	3,000,128	2,957,278	
Financial assets measured at fair value through other comprehensive income	87,173,465	87,173,465	
Gross financial assets measured at fair value through other comprehensive income	87,174,382	87,174,382	
Collective provision	(917)	(917)	1
Other assets measured at amortized costs	3,379,267	3,379,267	
Gross other assets measured at amortized costs	3,386,147	3,386,147	
Collective provision	(6,880)	(6,880)	1
Derivative financial instruments	1,511,331	1,511,331	
Investment in subsidiaries	-	516,000	
Financial sector entities	-	510,000	2
Commercial entities	-	6,000	
Interest in a joint venture	1,933,989	1,933,989	
Deferred tax assets	786,093	786,093	3
Fixed assets	2,363,146	2,362,878	
Right-of-use assets	1,409,358	1,409,358	
Other assets	7,553,764	7,742,340	
Gross other assets	7,554,074	7,742,351	
Collective provision	(310)	(11)	1
<b>TOTAL ASSETS</b>	<b>474,979,008</b>	<b>475,640,466</b>	

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CC2: Reconciliation of regulatory capital to balance sheet (Continued)**

	(a) Balance sheet as in published financial statements As at 30 June 2022	(b) Under regulatory scope of consolidation As at 30 June 2022	(c) Cross referenced to the component of regulatory capital in CC1
<b>LIABILITIES</b>			
Deposits and balances of banks	31,891,456	31,891,456	
Deposits from customers	348,439,563	349,154,081	
Financial assets sold under repurchases agreements	6,877,508	6,877,508	
Financial liabilities designated at fair value through profit or loss	375,112	375,112	
Other debt securities issued	704,979	704,979	
Derivative financial instruments	553,998	553,998	
Lease Liabilities	955,248	955,248	
Current tax payable	417,236	416,403	
Deferred tax liabilities	18,840	18,785	
Other liabilities	5,095,514	5,285,495	
Other liabilities	4,783,200	4,973,181	
Collective provision	312,314	312,314	1
<b>TOTAL LIABILITIES</b>	<b>395,329,454</b>	<b>396,233,065</b>	
<b>EQUITY</b>			
Share capital	28,827,843	28,827,843	4
Other equity instruments	15,589,333	15,589,333	5
Reserves	35,232,378	34,990,225	
Retained earnings	35,077,590	34,835,437	6
General reserve	750,956	750,956	7
Regulatory reserve	507,573	507,573	8
Other capital reserve	15,913	15,913	9
Investment revaluation reserve	(1,181,916)	(1,181,916)	10
Merger reserve	62,262	62,262	11
<b>TOTAL EQUITY</b>	<b>79,649,554</b>	<b>79,407,401</b>	
<b>TOTAL EQUITY &amp; LIABILITIES</b>	<b>474,979,008</b>	<b>475,640,466</b>	

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.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CCA: Main features of regulatory capital instruments**

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	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
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	Not applicable	XS1743529767	XS2092236434	XS2142208573
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 (subordination governed by Hong Kong Law)
	<i>Regulatory treatment</i>					
4	Transitional Basel III rules <sup>#</sup>	Common Equity Tier 1	Common Equity Tier 1	Not applicable	Not applicable	Not applicable
5	Post-transitional Basel III rules <sup>+</sup>	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo*/group/ solo & group	Solo and Group	Solo and Group	Solo and Group	Solo and Group	Solo and Group
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
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	HKD6,511 million	HKD22,317 million	HKD7,812 million	HKD3,901 million	HKD3,876 million
9	Par value of instrument	HKD40 each	RMB40 each	USD1 billion	USD500 million	USD500 million
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	Since incorporation	15-Aug-2013	29-Dec-2017	13-Dec-2019	26-Mar-2020
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	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
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	29-Dec-2022. Redemption in whole at 100%	13-Dec-2024. Redemption in whole at 100%	26-Mar-2025. 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

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CCA: Main features of regulatory capital instruments (Continued)**

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
	<i>Coupons / dividends</i>					
17	Fixed or floating dividend/coupon	Not applicable	Not applicable	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Not applicable	Not applicable	Year 1-5: 4.70% per annum payable semiannually 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: 4.31% per annum payable semiannually 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: 3.18% per annum payable semiannually 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
20	Fully discretionary, partially discretionary or mandatory	Not applicable	Not applicable	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	No	No	No
22	Noncumulative or cumulative	Not applicable	Not applicable	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Not applicable	Not applicable	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	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
26	If convertible, conversion rate	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
28	If convertible, specify instrument type convertible into	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

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CCA: Main features of regulatory capital instruments (Continued)**

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
30	Write-down feature	Not applicable	Not applicable	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
32	If write-down, full or partial	Not applicable	Not applicable	Partial	Partial	Partial
33	If write-down, permanent or temporary	Not applicable	Not applicable	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
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.
36	Non-compliant transitioned features	Not applicable	Not applicable	No	No	No
37	If yes, specify non-compliant features	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

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

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer ("CCyB")**

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 Group's CCyB ratio as at 30 June 2022 was 0.849% as the majority of its private sector credit exposures are attributed to Hong Kong whose applicable JCCyB has been updated to 1.00% effective from 16 March 2020.

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 2022			
		(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	1.000%	246,122,922		
2	Sum of above		246,122,922		
3	Total (including those exposures in jurisdictions with zero JCCyB ratio)		289,951,749	0.849%	3,140,795

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.
2. Effective from 16 March 2020, the applicable JCCyB ratio in effect in Hong Kong decreased from 2.00% to 1.00%.
3. The private sector credit exposures decreased comparing with 31 December 2021, mainly driven by the decrease in loans and advances to customers.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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.

	<b>Item</b>	<b>Value under the LR framework As at 30 June 2022</b>
1	Total consolidated assets as per published financial statements	474,979,008
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
2a	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure	-
3a	Adjustments for eligible cash pooling transactions	-
4	Adjustments for derivative contracts	874,313
5	Adjustment for SFTs (i.e. repos and similar secured lending)	7,379,476
6	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	22,828,409
6a	Adjustments for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure	(312,314)
7	Other adjustments	(1,353,724)
8	<b>Leverage ratio exposure measure</b>	<b>504,911,168</b>

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**LR2: Leverage ratio**

		(a)	(b)
		As at 30 June 2022	As at 31 March 2022
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	476,462,722	495,302,573
2	Less: Asset amounts deducted in determining Tier 1 capital	(1,293,666)	(819,123)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	475,169,056	494,483,450
<b>Exposures arising from derivative contracts</b>			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	950,787	692,853
5	Add-on amounts for PFE associated with all derivative contracts	1,434,857	1,224,924
6	Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	-	-
8	Less: Exempted CCP leg of client-cleared trade exposures	-	-
9	Adjusted effective notional amount of written credit-related derivative contracts	-	-
10	Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts	-	-
11	Total exposures arising from derivative contracts	2,385,644	1,917,777
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	7,201,880	10,975,672
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	513,872	429,669
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	7,715,752	11,405,341
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	92,915,036	101,166,863
18	Less: Adjustments for conversion to credit equivalent amounts	(70,086,627)	(74,251,851)
19	Off-balance sheet items	22,828,409	26,915,012
<b>Capital and total exposures</b>			
20	Tier 1 capital	78,113,735	78,131,948
20a	Total exposures before adjustments for specific and collective provisions	508,098,861	534,721,580
20b	Adjustments for specific and collective provisions	(3,187,693)	(3,729,486)
21	Total exposures after adjustments for specific and collective provisions	504,911,168	530,992,094
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>15.47%</b>	<b>14.71%</b>

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022.

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 <b>30 June 2022</b>
Level 1 assets	<b>64,161,242</b>
Level 2A assets	<b>617,903</b>
Level 2B assets	<b>5,208,362</b>
<b>Total weighted amount of HQLA</b>	<b>69,987,507</b>

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 June 2022 (71 data points)	
		(a)	(b)
Basis of disclosure: Hong Kong office		Unweighted value (average)	Weighted value (average)
<b>A. HQLA</b>			
1	Total HQLA		<b>69,987,507</b>
<b>B. CASH OUTFLOWS</b>			
2	Retail deposits and small business funding, of which:	<b>191,126,001</b>	<b>14,896,719</b>
3	<i>Stable retail deposits and stable small business funding</i>	4,305,966	129,179
4	<i>Less stable retail deposits and less stable small business funding</i>	108,530,756	10,853,076
4a	<i>Retail term deposits and small business term funding</i>	78,289,279	3,914,464
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	<b>128,904,438</b>	<b>78,153,508</b>
6	<i>Operational deposits</i>	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	128,904,438	78,153,508
8	<i>Debt securities and prescribed instruments issued by the AI and redeemable within the LCR period</i>	-	-
9	Secured funding transactions (including securities swap transactions)		2,455,914
10	Additional requirements, of which:	<b>36,496,020</b>	<b>7,138,481</b>
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	817,884	817,884
12	<i>Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions</i>	-	-
13	<i>Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)</i>	35,678,136	6,320,597
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	7,137,664	7,137,664
15	Other contingent funding obligations (whether contractual or non-contractual)	178,128,163	446,178
16	Total Cash Outflows		<b>110,228,464</b>
<b>C. CASH INFLOWS</b>			
17	Secured lending transactions (including securities swap transactions)	115,070	-
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	137,713,637	56,218,752
19	Other cash inflows	66,613,769	4,244,746
20	Total Cash Inflows	<b>204,442,476</b>	<b>60,463,498</b>
<b>D. LIQUIDITY COVERAGE RATIO (ADJUSTED VALUE)</b>			
21	Total HQLA		<b>69,987,507</b>
22	Total Net Cash Outflows		<b>49,764,966</b>
23	LCR (%)		<b>141.77%</b>

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**LIQ2: Net stable funding ratio – for category 1 institution**

For the quarter ended 30 June 2022:

		(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	
<b>A. Available stable funding (“ASF”) item</b>						
1	Capital:	81,592,487	-	-	-	81,592,487
2	<i>Regulatory capital</i>	81,592,487	-	-	-	81,592,487
2a	<i>Minority interests not covered by row 2</i>	-	-	-	-	-
3	<i>Other capital instruments</i>	-	-	-	-	-
4	Retail deposits and small business funding:	-	177,373,049	4,614,795	64,189	164,070,788
5	<i>Stable deposits</i>	-	4,350,795	-	-	4,133,255
6	<i>Less stable deposits</i>	-	173,022,254	4,614,795	64,189	159,937,533
7	Wholesale funding:	-	203,046,662	2,801,199	-	57,946,448
8	<i>Operational deposits</i>	-	-	-	-	-
9	<i>Other wholesale funding</i>	-	203,046,662	2,801,199	-	57,946,448
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	4,093,002	-	701,523	701,523
12	<i>Net derivative liabilities</i>	-	-	-	-	-
13	<i>All other funding and liabilities not included in the above categories</i>	-	4,093,002	-	701,523	701,523
14	<b>Total ASF</b>	-	-	-	-	304,311,246
<b>B. Required stable funding (“RSF”) item</b>						
15	Total HQLA for NSFR purposes	-	-	-	76,908,410	8,235,978
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	42,682	176,875,287	35,061,867	170,404,845	220,149,071
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	-	-	-	-
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	-	73,637,665	9,053,884	18,678,716	34,251,308
20	<i>Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:</i>	-	101,139,625	22,508,204	94,523,952	142,169,274
21	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	-	-	-	-	-
22	<i>Performing residential mortgages, of which:</i>	-	935,409	839,734	40,100,139	27,244,160

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

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

For the quarter ended 30 June 2022 (Continued):

		(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	
23	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	-	805,038	786,496	38,642,650	25,913,490
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	42,682	1,162,588	2,660,045	17,102,038	16,484,329
25	Assets with matching interdependent liabilities					
26	Other assets:	8,126,451	7,024,833	800	6,458	9,010,905
27	<i>Physical traded commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	449,630				382,186
29	<i>Net derivative assets</i>	862,109				862,109
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	222,914				11,146
31	<i>All other assets not included in the above categories</i>	6,591,798	7,024,833	800	6,458	7,755,464
32	Off-balance sheet items				214,056,362	1,579,737
33	<b>Total RSF</b>					238,975,691
34	<b>Net Stable Funding Ratio (%)</b>					127.34%

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

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

For the quarter ended 31 March 2022:

		(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	
<b>A. Available stable funding (“ASF”) item</b>						
1	Capital:	81,644,701	-	-	-	81,644,701
2	Regulatory capital	81,644,701	-	-	-	81,644,701
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	198,057,462	4,099,695	21,028	182,176,630
5	Stable deposits	-	4,283,211	-	-	4,069,051
6	Less stable deposits	-	193,774,251	4,099,695	21,028	178,107,579
7	Wholesale funding:	-	201,460,044	1,402,662	-	60,366,295
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	201,460,044	1,402,662	-	60,366,295
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	6,299,420	-	738,305	738,305
12	Net derivative liabilities	-	-	-	-	-
13	All other funding and liabilities not included in the above categories	-	6,299,420	-	738,305	738,305
14	<b>Total ASF</b>					<b>324,925,931</b>
<b>B. Required stable funding (“RSF”) item</b>						
15	Total HQLA for NSFR purposes				78,527,204	8,511,081
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	47,750	185,213,858	35,425,825	183,179,626	235,623,374
18	Performing loans to financial institutions secured by Level 1 HQLA	-	743,655	-	-	74,366
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	73,753,599	8,812,861	21,524,673	36,994,143
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:	-	108,693,523	22,580,488	104,447,348	154,417,251
21	With a risk-weight of less than or equal to 35% under the STC approach	-	-	-	-	-
22	Performing residential mortgages, of which:	-	1,004,056	925,570	39,279,663	26,795,310

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

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

For the quarter ended 31 March 2022 (Continued):

		(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	
23	<i>With a risk-weight of less than or equal to 35% under the STC approach</i>	-	874,845	874,440	37,786,083	25,435,596
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	47,750	1,019,025	3,106,906	17,927,942	17,342,304
25	Assets with matching interdependent liabilities					
26	Other assets:	7,241,500	4,571,032	912	6,258	8,153,942
27	<i>Physical traded commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>	453,693				385,639
29	<i>Net derivative assets</i>	473,020				473,020
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	541,564				27,078
31	<i>All other assets not included in the above categories</i>	5,773,223	4,571,032	912	6,258	7,268,205
32	Off-balance sheet items				212,605,194	1,902,528
33	<b>Total RSF</b>					254,190,925
34	<b>Net Stable Funding Ratio (%)</b>					127.83%

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022:

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	
	Gross carrying amounts of		Allowances /impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b-c)	
	Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions			
1	Loans	2,777,484	374,803,365	(2,867,582)	845,369	2,022,213	-	374,713,267
2	Debt securities	-	90,393,563	(7,797)	-	7,797	-	90,385,766
3	Off-balance sheet exposures	-	36,605,300	(312,314)	-	312,314	-	36,292,986
4	<b>Total</b>	<b>2,777,484</b>	<b>501,802,228</b>	<b>(3,187,693)</b>	<b>845,369</b>	<b>2,342,324</b>	<b>-</b>	<b>501,392,019</b>

**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 2022 and 31 December 2021 respectively:

	(a)	
	Amount	
1	<b>Defaulted loans and debt securities at end of the previous reporting period (31 December 2021)</b>	<b>1,940,724</b>
2	Loans and debt securities that have defaulted since the last reporting period	2,284,150
3	Returned to non-defaulted status	(845,550)
4	Amounts written off	(632,855)
5	Other changes*	31,015
6	<b>Defaulted loans and debt securities at end of the current reporting period (30 June 2022)</b>	<b>2,777,484</b>

\* Other changes include loan repayment and exchange rate difference

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022:

		(a)	(b1)	(b)	(d)	(f)
		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	350,812,467	23,900,800	1,787,795	22,113,005	-
2	Debt securities	87,377,666	3,008,100	-	3,008,100	-
<b>3</b>	<b>Total</b>	<b>438,190,133</b>	<b>26,908,900</b>	<b>1,787,795</b>	<b>25,121,105</b>	<b>-</b>
4	Of which defaulted	1,884,876	47,239	41,797	5,442	-

Compared with 31 December 2021, the exposures secured by recognized collateral decreased by 29% mainly due to decrease of loans secured by cash collateral.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022:

	Exposure classes	(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	42,082,322	-	42,083,574	-	2,651,335	6%
2	PSE exposures	722,181	1,500,000	2,487,131	750,000	647,426	20%
2a	Of which: domestic PSEs	722,181	1,500,000	2,487,131	750,000	647,426	20%
2b	Of which: foreign PSEs	-	-	-	-	-	0%
3	Multilateral development bank exposures	1,812,283	-	1,812,283	-	-	0%
4	Bank exposures	87,538,604	17,739	100,804,624	8,870	35,888,521	36%
5	Securities firm exposures	2,363,880	1,176,795	3,593,053	588,398	2,090,725	50%
6	Corporate exposures	270,224,552	36,570,788	254,644,267	15,674,961	248,061,752	92%
7	CIS exposures	-	-	-	-	-	0%
8	Cash items	169,348	-	169,348	-	1,952	1%
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	0%
10	Regulatory retail exposures	11,985,175	50,842,710	11,875,811	582	8,907,295	75%
11	Residential mortgage loans	41,853,201	-	40,113,564	-	15,030,084	37%
12	Other exposures which are not past due exposures	14,358,834	2,807,004	13,779,313	-	13,779,313	100%
13	Past due exposures	67,223	-	67,223	-	72,861	108%
14	Significant exposures to commercial entities	-	-	-	-	-	0%
15	<b>Total</b>	<b>473,177,603</b>	<b>92,915,036</b>	<b>471,430,191</b>	<b>17,022,811</b>	<b>327,131,264</b>	<b>67%</b>

Compared with 31 December 2021, total post-CRM of off-balance sheet amount decreased by 29% mainly due to decrease in unused commitment.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022:

	Exposure class	Risk Weight										Total credit risk exposures amount (post CCF and post CRM)
		(a) 0%	(b) 10%	(c) 20%	(d) 35%	(e) 50%	(f) 75%	(g) 100%	(h) 150%	(ha) 250%	(i) Others	
1	Sovereign exposures	28,826,899	-	13,256,675	-	-	-	-	-	-	-	42,083,574
2	PSE exposures	-	-	3,237,131	-	-	-	-	-	-	-	3,237,131
2a	Of which: domestic PSEs	-	-	3,237,131	-	-	-	-	-	-	-	3,237,131
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	1,812,283	-	-	-	-	-	-	-	-	-	1,812,283
4	Bank exposures	-	-	48,394,082	-	52,419,412	-	-	-	-	-	100,813,494
5	Securities firm exposures	-	-	-	-	4,181,451	-	-	-	-	-	4,181,451
6	Corporate exposures	-	-	287,413	-	44,362,131	-	225,362,646	307,038	-	-	270,319,228
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Cash items	167,396	-	-	-	-	-	1,952	-	-	-	169,348
9	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	-	-	-	-	-	-	-	-	-	-	-
10	Regulatory retail exposures	-	-	-	-	-	11,876,393	-	-	-	-	11,876,393
11	Residential mortgage loans	-	-	-	38,500,143	-	233,548	1,379,873	-	-	-	40,113,564
12	Other exposures which are not past due exposures	-	-	-	-	-	-	13,779,313	-	-	-	13,779,313
13	Past due exposures	-	-	5,442	-	-	-	41,797	19,984	-	-	67,223
14	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
15	<b>Total</b>	<b>30,806,578</b>	<b>-</b>	<b>65,180,743</b>	<b>38,500,143</b>	<b>100,962,994</b>	<b>12,109,941</b>	<b>240,565,581</b>	<b>327,022</b>	<b>-</b>	<b>-</b>	<b>488,453,002</b>

Compared with 31 December 2021, 21% decrease in credit risk exposures under 0% risk weight and 85% decrease in credit risk exposures under 150% risk weight were mainly due to decrease of debt securities and customer loans respectively.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022:

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha ( $\alpha$ ) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR approach (for derivative contracts)	929,207	1,375,967		1.4	3,227,244	1,491,601
1a	CEM (for derivative contracts)	-	-		-	-	-
2	IMM(CCR) approach			-	-	-	-
3	Simple approach (for SFTs)					-	-
4	Comprehensive approach (for SFTs)					899,769	293,201
5	VaR (for SFTs)					-	-
<b>6</b>	<b>Total</b>						<b>1,784,802</b>

**CCR2: CVA capital charge**

The following table presents information on portfolios subject to the CVA capital charge and the CVA calculations based on standardized CVA method and advanced CVA method as at 30 June 2022:

		(a)	(b)
		EAD post CRM	RWA
	Netting sets for which CVA capital charge is calculated by the advanced CVA method	-	-
1	(i) VaR (after application of multiplication factor if applicable)		-
2	(ii) Stressed VaR (after application of multiplication factor if applicable)		-
3	Netting sets for which CVA capital charge is calculated by the standardized CVA method	3,213,311	1,371,925
<b>4</b>	<b>Total</b>	<b>3,213,311</b>	<b>1,371,925</b>

Compared with 31 Dec 2021, increase in RWA by 109% was mainly driven by increase in unrated replacement cost of derivative contracts.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022, 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:

	Exposure class	(a)	(b)	(c)	(ca)	(d)	(e)	(f)	(g)	(ga)	(h)	(i)
		0%	10%	20%	35%	50%	75%	100%	150%	250%	Others	Total default risk exposure after CRM
1	Sovereign exposures	-	-	-	-	-	-	-	-	-	-	-
2	PSE exposures	-	-	-	-	-	-	-	-	-	-	-
2a	Of which: domestic PSEs	-	-	-	-	-	-	-	-	-	-	-
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	1,153,581	-	1,640,773	-	-	-	-	-	2,794,354
5	Securities firm exposures	-	-	-	-	1,196,422	-	-	-	-	-	1,196,422
6	Corporate exposures	-	-	-	-	-	-	133,231	-	-	-	133,231
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Regulatory retail exposures	-	-	-	-	-	3,006	-	-	-	-	3,006
9	Residential mortgage loans	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures which are not past due exposures	-	-	-	-	-	-	-	-	-	-	-
11	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
12	<b>Total</b>	-	-	<b>1,153,581</b>	-	<b>2,837,195</b>	<b>3,006</b>	<b>133,231</b>	-	-	-	<b>4,127,013</b>

Compared with 31 Dec 2021, total default risk exposures after CRM increased by HK\$283 million mainly driven by increase in replacement cost of derivative contracts.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022 in respect of derivative contracts or SFTs entered into, including contracts or transactions cleared through a CCP:

	(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	-	-	-	-	-	336,276
Cash - other currencies	-	261,248	449,630	99,321	6,865,604	107,951
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	2,004,070
Other Debt Securities	-	-	-	-	-	5,653,349
Equity securities	-	-	-	-	336,273	-
<b>Total</b>	-	<b>261,248</b>	<b>449,630</b>	<b>99,321</b>	<b>7,201,877</b>	<b>8,101,646</b>

Compared with 31 December 2021, the fair value of recognised collateral received (unsegregated) and posted collateral (unsegregated) under derivative contracts increased by 218% and decreased by 37% respectively mainly driven by change in market value and transaction volume.

**CCR6: Credit-related derivatives contracts**

The following table presents the amount of credit-related derivative contracts as at 30 June 2022, broken down into credit protection bought and credit protection sold:

	(a)	(b)
	Protection bought	Protection sold
<b>Notional amounts</b>		
Single-name credit default swaps	-	-
Index credit default swaps	-	-
Total return swaps	-	-
Credit-related options	-	-
Other credit-related derivative contracts	-	-
<b>Total notional amounts</b>	-	-
<b>Fair values</b>		
Positive fair value (asset)	-	-
Negative fair value (liability)	-	-

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022, 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):

		(a)	(b)
		Exposure after CRM	RWA
<b>1</b>	<b>Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)</b>		-
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	-	-
3	(i) OTC derivative transactions	-	-
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	-	-
10	Unfunded default fund contributions	-	-
<b>11</b>	<b>Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)</b>		-
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	-	-

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**SEC1: Securitization exposures in banking book**

There was no securitisation exposure in the banking book as at 30 June 2022.

**SEC2: Securitization exposures in trading book**

There was no securitisation exposure in the trading book as at 30 June 2022.

**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 2022.

**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 2022.

**MR1: Market risk under Standardised (market risk) approach (STM approach)**

The table below provides the components of the market risk capital requirements calculated using the STM approach as at 30 June 2022:

		(a)
		RWA
	Outright product exposures	
1	Interest rate exposures (general and specific risk)	1,267,588
2	Equity exposures (general and specific risk)	-
3	Foreign exchange (including gold) exposures	22,324,350
4	Commodity exposures	-
	Option exposures	
5	Simplified approach	-
6	Delta-plus approach	-
7	Other approach	-
8	Securitization exposures	-
<b>9</b>	<b>Total</b>	<b>23,591,938</b>

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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:

	As at 30 June 2022	As at 31 December 2021
Direct credit substitutes	<b>102,911</b>	101,818
Transaction-related contingencies	<b>2,994,922</b>	4,531,319
Trade-related contingencies	<b>1,912,724</b>	1,473,461
Other commitments:		
which are unconditionally cancellable or automatically cancellable due to the deterioration in the credit worthiness of the borrower	<b>56,309,736</b>	56,675,692
with an original maturity up to one year	<b>1,942,846</b>	1,741,383
with an original maturity over one year	<b>29,651,897</b>	41,900,422
<b>Total</b>	<b>92,915,036</b>	106,424,095
<b>Total RWAs for credit risk of its off-balance sheet exposures</b>	<b>14,519,426</b>	21,341,568

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.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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:

	<b>As at 30 June 2022</b>				
	<b>Banks</b>	<b>Official sector</b>	<b>Non-bank private sector</b>		<b>Total</b>
			<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	
Developing Asia and Pacific	<b>81,880,013</b>	<b>13,266,491</b>	<b>4,731,107</b>	<b>44,835,586</b>	<b>144,713,197</b>
- of which China	<b>81,880,013</b>	<b>13,266,491</b>	<b>4,731,107</b>	<b>41,928,406</b>	<b>141,806,017</b>
Offshore centres	<b>4,106,591</b>	<b>761,815</b>	<b>35,857,888</b>	<b>62,596,323</b>	<b>103,322,617</b>
- of which Hong Kong SAR	<b>3,285,939</b>	<b>761,815</b>	<b>35,857,888</b>	<b>61,076,597</b>	<b>100,982,239</b>

  

	<b>As at 31 December 2021</b>				
	<b>Banks</b>	<b>Official sector</b>	<b>Non-bank private sector</b>		<b>Total</b>
			<b>Non-bank financial institutions</b>	<b>Non-financial private sector</b>	
Developing Asia and Pacific	72,324,521	18,803,676	3,973,064	45,721,472	140,822,733
- of which China	72,324,521	18,803,676	3,973,064	42,640,955	137,742,216
Offshore centres	8,175,656	1,307,016	34,425,583	67,947,007	111,855,262
- of which Hong Kong SAR	3,653,009	808,901	34,424,996	65,354,094	104,241,000

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**Loans and advances to customers by geographical areas**

The following table breaks down the Bank's loans and advances exposure by geographical region as of 30 June 2022. The geographical analysis is based on location of the customers and has taken into account of transfer of risk.

**As of 30 June 2022**

	<b>Gross advances</b>	<b>Impaired advances</b>	<b>Overdue advances</b>	<b>Specific provisions</b>	<b>Collective provisions</b>
Hong Kong	264,736,257	2,493,143	144,088	713,291	1,644,279
China	23,779,719	284,341	75,258	132,078	217,007
Macau	83,545	-	-	-	8,326
Others	13,701,130	-	-	-	151,904
	<b>302,300,651</b>	<b>2,777,484</b>	<b>219,346</b>	<b>845,369</b>	<b>2,021,516</b>

**As of 31 December 2021**

	<b>Gross advances</b>	<b>Impaired advances</b>	<b>Overdue advances</b>	<b>Specific provisions</b>	<b>Collective provisions</b>
Hong Kong	266,430,765	1,655,037	709,956	767,753	1,619,955
China	22,632,850	285,687	67,598	133,647	353,295
Macau	85,597	-	-	-	8,976
Others	14,148,139	-	-	-	179,045
	<b>303,297,351</b>	<b>1,940,724</b>	<b>777,554</b>	<b>901,400</b>	<b>2,161,270</b>

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**Gross loans and advances to customers by industry sectors**

	<u>As at 30 June 2022</u>		<u>As at 31 December 2021</u>	
	<b>Outstanding balance</b>	<b>% of gross advances covered by collateral</b>	<b>Outstanding balance</b>	<b>% of gross advances covered by collateral</b>
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
Property development	14,445,876	94.70	19,366,960	90.06
Property investment	27,498,865	91.05	27,023,353	92.24
Financial concerns	36,348,094	30.18	36,069,234	22.22
Stockbrokers	1,037,100	43.39	1,620,000	37.04
Wholesale and retail trade	4,491,598	97.30	5,506,145	86.52
Manufacturing	7,096,894	68.95	6,583,844	77.10
Transport and transport equipment	8,107,797	62.10	10,542,598	64.16
Recreational activities	1,150,811	0.93	1,836,934	0.63
Information technology	3,979,707	61.61	3,961,728	72.45
Others	14,893,548	70.01	17,737,014	75.14
	<u>119,050,290</u>		<u>130,247,810</u>	
Individuals				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	1,181	100.00	1,457	100.00
Loans for the purchase of other residential properties	37,781,101	99.80	35,334,745	100.00
Credit card advances	3,233,415	0.00	3,599,555	0.00
Others	14,280,625	24.39	15,423,053	27.00
	<u>55,296,322</u>		<u>54,358,810</u>	
Trade finance	<u>4,223,375</u>	68.06	<u>3,116,180</u>	78.10
Loans and advances for use outside Hong Kong	<u>123,273,510</u>	52.98	<u>115,235,121</u>	53.82
Accrued interest receivables	<u>457,154</u>		<u>339,430</u>	
<b>Gross loans and advances to customers</b>	<u><b>302,300,651</b></u>		<u><b>303,297,351</b></u>	

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022**

	<b>Gross advances</b>	<b>Impaired advances</b>	<b>Overdue advances</b>	<b>Specific provisions</b>	<b>Collective provisions</b>
Financial concerns	36,348,094	-	-	-	32,968
Loans for use outside Hong Kong	123,273,510	2,451,609	-	664,840	489,008
Loans for the purchase of other residential properties	37,781,101	-	931	-	367,411

**As of 31 December 2021**

	<b>Gross advances</b>	<b>Impaired advances</b>	<b>Overdue advances</b>	<b>Specific provisions</b>	<b>Collective provisions</b>
Financial concerns	36,069,234	-	-	-	38,050
Loans for use outside Hong Kong	115,226,312	293,000	77,000	141,108	610,028
Loans for the purchase of other residential properties	35,334,745	1,676	18,478	1,676	232,800

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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 2022

<b>Types of Counterparties</b>	<b>On-balance sheet exposure</b>	<b>Off-balance sheet exposure</b>	<b>Total</b>
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (“JVs”)	92,742,769	12,672,650	105,415,419
(b) Local governments, local government-owned entities and their subsidiaries and JVs	17,103,927	1,118,795	18,222,722
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	59,199,586	10,556,059	69,755,645
(d) Other entities of central government not reported in part (a) above	9,595,122	1,400,045	10,995,167
(e) Other entities of local governments not reported in part (b) above	-	-	-
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	16,154,475	2,134,311	18,288,786
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	773,560	271,650	1,045,210
<b>Total</b>	<b>195,569,439</b>	<b>28,153,510</b>	<b>223,722,949</b>
Total assets after provision	<u><b>472,795,142</b></u>		
On-balance sheet exposures as percentage of total assets	<u><b>41.36 %</b></u>		

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**Mainland activities exposures (Continued)**

As at 31 December 2021

<b>Types of Counterparties</b>	<b>On-balance sheet exposure</b>	<b>Off-balance sheet exposure</b>	<b>Total</b>
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (“JVs”)	98,898,724	12,146,044	111,044,768
(b) Local governments, local government-owned entities and their subsidiaries and JVs	16,043,757	795,132	16,838,889
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	62,214,355	13,148,360	75,362,715
(d) Other entities of central government not reported in part (a) above	8,115,437	2,655,539	10,770,976
(e) Other entities of local governments not reported in part (b) above	-	-	-
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	12,613,610	3,483,821	16,097,431
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,122,463	236,865	1,359,328
<b>Total</b>	<b>199,008,346</b>	<b>32,465,761</b>	<b>231,474,107</b>
Total assets after provision	<u>494,977,430</u>		
On-balance sheet exposures as percentage of total assets	<u>40.21%</u>		

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**Currency concentrations**

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

As at 30 June 2022

<b>HKD equivalent</b>	<b>RMB</b>	<b>USD</b>	<b>Others</b>	<b>Total</b>
Spot assets	42,395,286	147,354,778	26,454,607	216,204,671
Spot liabilities	(71,974,413)	(146,030,429)	(19,355,106)	(237,359,948)
Forward purchases	30,362,112	54,742,199	4,370,449	89,474,760
Forward sales	(23,003,895)	(58,316,661)	(11,538,705)	(92,859,261)
Net (short) / long position (note 2)	<u>(22,220,910)</u>	<u>(2,250,113)</u>	<u>(68,755)</u>	<u>(24,539,778)</u>

As at 31 December 2021

<b>HKD equivalent</b>	<b>RMB</b>	<b>USD</b>	<b>Others</b>	<b>Total</b>
Spot assets	48,933,347	174,420,296	24,551,399	247,905,042
Spot liabilities	(79,383,518)	(148,497,401)	(15,589,582)	(243,470,501)
Forward purchases	29,230,973	64,589,783	3,831,156	97,651,912
Forward sales	(20,974,572)	(90,279,569)	(12,795,502)	(124,049,643)
Net (short) / long position (note 2)	<u>(22,193,770)</u>	<u>233,109</u>	<u>(2,529)</u>	<u>(21,963,190)</u>

There was no net option position as at 30 June 2022.

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.

**CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED**  
**Regulatory Disclosures Statement (Unaudited)**  
**As at 30 June 2022**

(Expressed in thousands of Hong Kong Dollars)

**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
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