



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

Regulatory Disclosure Statement

For the six months ended

30 June 2024

(Unaudited)

CHINA CONSTRUCTION BANK (ASIA) CORPORATION LIMITED
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Introduction

The Information contained in this document is for China Construction Bank (Asia) Corporation Limited (“the Bank”) and its subsidiaries (“the Group”), and is prepared in accordance with the Banking (Disclosure) Rules (“BDR”), Part 6 of the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules (“LAC Rules”), and disclosure templates issued by the Hong Kong Monetary Authority (“HKMA”).

These banking disclosures are governed by the Group’s disclosure policy, which has been approved by the Board. The disclosure policy sets out the governance, control and assurance requirements for publication of the document. While the regulatory 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 Banking Disclosure Statement has been prepared on the basis of regulatory scope of consolidation specified by the HKMA to the Bank. The basis of consolidation for regulatory purposes is different from that for accounting purposes. Information regarding subsidiaries that are not included in the consolidation for regulatory purposes is set out in the “Basis of consolidation” section in this document. The banking disclosure statement includes the information required under the BDR and the LAC Rules. According to the BDR and the LAC Rules, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates.

The capital adequacy ratios (“CAR”) were compiled in accordance with the Banking (Capital) Rules (“BCR”) issued by the 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.

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Basis of consolidation

The basis of consolidation for regulatory purposes is different from that for accounting purposes. Subsidiaries included in the consolidation for regulatory purposes are specified in a notice from the HKMA in accordance with Section 3C(1) of the BCR.

The CAR as of 30 June 2024 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 non-banking related business. In accordance with the thresholds as determined in Part 3 of the BCR, the Bank’s shareholdings in CCBS, CCBN and CCBT were included in the total risk weighted assets of the Group.

The following entities are within the Group’s accounting scope of consolidation but are excluded from its regulatory scope of consolidation as at 30 June 2024.

In HK\$ thousands		As of 30 June 2024	
Name of company	Principal activities	Total assets	Total equity
CCB Securities Limited	Securities brokerage business	783,696	616,523
CCB Nominee Limited	Custodian and nominee services	10,353	9,646
CCB (Asia) Trustee Company Limited	Trustee and custodian business	155,450	131,315

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KM1: Key Prudential Ratios

The following table provides an overview of the Bank's key prudential ratios which were calculated in accordance with the Banking (Capital) Rules and Banking (Liquidity) Rules, issued by the HKMA.

		(a)	(b)	(c)	(d)	(e)
		30 Jun 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023	30 Jun 2023
	Regulatory capital (amount)					
1	Common Equity Tier 1 (CET1)	71,155,043	69,579,414	68,248,400	66,332,482	65,283,775
2	Tier 1	78,932,644	77,357,015	76,026,001	74,110,083	73,061,376
3	Total capital	81,476,818	79,800,034	78,437,446	76,549,894	75,524,389
	RWA (amount)					
4	Total RWA	385,976,747	367,075,766	362,197,487	350,981,407	353,281,949
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	18.44%	18.96%	18.84%	18.90%	18.48%
6	Tier 1 ratio (%)	20.45%	21.07%	20.99%	21.12%	20.68%
7	Total capital ratio (%)	21.11%	21.74%	21.66%	21.81%	21.38%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	0.89%	0.88%	0.90%	0.89%	0.89%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total AI-specific CET1 buffer requirements (%)	3.39%	3.38%	3.40%	3.39%	3.39%
12	CET1 available after meeting the AI's minimum capital requirements (%)	13.94%	14.46%	14.34%	14.40%	13.98%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	549,829,731	515,228,660	528,628,739	512,467,950	508,345,477
14	LR (%)	14.36%	15.01%	14.38%	14.46%	14.37%
	Liquidity Coverage Ratio (LCR)					
15	Total high quality liquid assets (HQLA)	95,833,728	92,205,773	97,100,101	90,359,063	86,648,398
16	Total net cash outflows	64,381,105	68,189,231	72,361,263	68,292,015	66,323,450
17	LCR (%)	150.37%	136.12%	134.67%	132.66%	130.80%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	333,338,509	319,142,410	320,355,171	309,478,766	292,234,358
19	Total required stable funding	236,237,001	230,475,433	222,367,035	217,048,871	220,425,834
20	NSFR (%)	141.10%	138.47%	144.07%	142.58%	132.58%

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KM2(A): Key Metrics – LAC Requirements for the Group (at LAC Consolidation Group Level)

		(a)	(b)	(c)	(d)	(e)
		30 Jun 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023	30 Jun 2023
Of the material entity at LAC consolidation group level						
1	Internal loss-absorbing capacity available	81,476,818	79,800,034	78,437,446	76,549,894	75,524,389
2	Risk-weighted amount under the LAC Rules	385,976,747	367,075,766	362,197,487	350,981,407	353,281,949
3	Internal LAC risk-weighted ratio	21.11%	21.74%	21.66%	21.81%	21.38%
4	Exposure measure under the LAC Rules	549,829,731	515,228,660	528,628,739	512,467,950	508,345,477
5	Internal LAC leverage ratio	14.82%	15.49%	14.84%	14.94%	14.86%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? ¹	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? ¹	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied ¹	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Note 1: The subordination exemptions under Section 11 of the Financial Stability Board (“FSB”) Total Loss-absorbing Capacity Term Sheet (“TLAC Term Sheet”) do not apply in Hong Kong under the LAC Rules.

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KM2(B): Key Metrics – TLAC Requirements for Non-HK Resolution Entity (at Resolution Group Level)

		(HK\$'million)				
		(a)	(b)	(c)	(d)	(e)
		30 Jun 2024	31 Mar 2024	31 Dec 2023	30 Sep 2023	30 Jun 2023
Of the non-HK resolution entity at resolution group level						
1	External loss-absorbing capacity available ¹	4,466,048	4,500,050	4,405,919	4,195,643	4,095,080
2	Total risk-weighted amount under the relevant non-HK LAC regime ¹	23,202,096	23,265,168	24,541,872	23,874,896	23,540,650
3	External loss-absorbing capacity as a percentage of risk-weighted amount ¹	19.25%	19.34%	17.95%	17.57%	17.40%
4	Leverage ratio exposure measure under the relevant non-HK LAC regime ¹	45,263,627	45,091,629	43,983,119	42,657,311	43,169,417
5	External loss-absorbing capacity as a percentage of leverage ratio exposure measure ¹	9.87%	9.98%	10.02%	9.84%	9.49%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

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

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OV1: Overview of RWA

The following table provides an overview of the capital requirements in terms of detailed breakdown of RWAs for credit risk, market risk and operational risk. Minimum capital requirement means the amount of capital required to be held for that risk based on its risk-weighted amount multiplied by 8%.

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		As at 30 June 2024	As at 31 March 2024	As at 30 June 2024
1	Credit risk for non-securitization exposures	329,738,672	317,237,750	26,379,094
2	Of which STC approach	329,738,672	317,237,750	26,379,094
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	Counterparty default risk and default fund contributions	8,828,137	5,628,278	706,251
7	Of which SA-CCR approach	8,578,774	5,442,209	686,302
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
8a	Of which counterparty default risk to CCPs in respect of derivative contracts	1,413	1,149	113
9	Of which others	247,950	184,920	19,836
10	CVA risk	3,034,338	2,208,375	242,747
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	Market risk	27,397,300	25,300,600	2,191,784
21	Of which STM approach	27,397,300	25,300,600	2,191,784
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	Operational risk	15,703,300	15,425,763	1,256,264
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	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	Total	385,976,747	367,075,766	30,878,140

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

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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)
CET1 capital: instruments and reserves			
1	Directly issued qualifying CET1 capital instruments plus any related share premium	28,827,843	4
2	Retained earnings	42,148,147	6
3	Disclosed reserves	1,384,162	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	CET1 capital before regulatory adjustments	72,360,152	
CET1 capital: regulatory deductions			
7	Valuation adjustments	-	
8	Goodwill (net of associated deferred tax liabilities)	-	
9	Other intangible assets (net of associated deferred tax liabilities)	-	
10	Deferred tax assets (net of associated deferred tax liabilities)	514,592	3
11	Cash flow hedge reserve	-	
12	Excess of total EL amount over total eligible provisions under the IRB approach	-	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	-	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	-	
17	Reciprocal cross-holdings in CET1 capital instruments	-	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable

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CC1: Composition of regulatory capital (Continued)

		(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	690,517	
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	690,517	8
26c	Securitization exposures specified in a notice given by the MA	-	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	-	
26e	Capital shortfall of regulated non-bank subsidiaries	-	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	-	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	-	
28	Total regulatory deductions to CET1 capital	1,205,109	
29	CET1 capital	71,155,043	
	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	7,777,601	5
31	<i>of which: classified as equity under applicable accounting standards</i>	7,777,601	
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	AT1 capital before regulatory deductions	7,777,601	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	-	
38	Reciprocal cross-holdings in AT1 capital instruments	-	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	-	
41	National specific regulatory adjustments applied to AT1 capital	-	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	-	
43	Total regulatory deductions to AT1 capital	-	
44	AT1 capital	7,777,601	
45	Tier 1 capital (T1 = CET1 + AT1)	78,932,644	
	Tier 2 capital: instruments and provisions		
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)	-	

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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	2,544,174	1+8
51	Tier 2 capital before regulatory deductions	2,544,174	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	-	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	-	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	-	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	-	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	
56	National specific regulatory adjustments applied to Tier 2 capital	-	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	-	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR	-	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	2,544,174	
59	Total regulatory capital (TC = T1 + T2)	81,476,818	
60	Total RWA	385,976,747	
	Capital ratios (as a percentage of RWA)		
61	CET1 capital ratio	18.44%	
62	Tier 1 capital ratio	20.45%	
63	Total capital ratio	21.11%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)	3.39%	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical capital buffer requirement</i>	0.89%	
67	<i>of which: higher loss absorbency requirement</i>	0.00%	
68	CET1 (as a percentage of RWA) available after meeting minimum capital requirements	13.94%	
	National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable	Not applicable

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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
Amounts below the thresholds for deduction (before risk weighting)			
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	-	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	510,000	2
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
Applicable caps on the inclusion of provisions in Tier 2 capital			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	2,544,174	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	4,248,005	
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	-	
Capital instruments subject to phase-out arrangements only applicable between 1 Jan 2018 and 1 Jan 2022)			
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)	-	

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CC1: Composition of regulatory capital (Continued)

Notes to the Template

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

	Description	Hong Kong basis	Basel III basis
9	Other intangible assets (net of associated deferred tax liabilities)	-	-
	<p><u>Explanation</u> As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.</p>		
10	Deferred tax assets (net of associated deferred tax liabilities)	514,592	-
	<p><u>Explanation</u> As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.</p>		
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)	-	-
	<p><u>Explanation</u> For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.</p>		

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CC1: Composition of regulatory capital (Continued)

Notes to the Template (Continued)

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

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CC2: Reconciliation of regulatory capital to balance sheet

The table below identifies the differences between the scope of accounting consolidation and the scope of regulatory consolidation, and to show the link between the balance sheet in its published financial statements and the numbers that are used in the composition of regulatory capital disclosure template set out in Template CC1.

	(a) Balance sheet as in published financial statements As at 30 June 2024	(b) Under regulatory scope of consolidation As at 30 June 2024	(c) Cross referenced to the component of regulatory capital in CC1
ASSETS			
Cash and balances with banks and central banks	37,979,962	37,979,962	
Gross cash and balances with banks and central banks	37,980,281	37,980,281	
Collective provision	(319)	(319)	1
Placements with banks	36,689,266	36,689,266	
Gross placements with banks	36,690,028	36,690,028	
Collective provision	(762)	(762)	1
Financial assets held under reverse repurchase agreements	1,699,776	1,699,776	
Advances to customers and trade bills	274,223,115	274,223,115	
Gross advances to customers and trade bills	278,337,497	278,337,497	
Collective provision	(1,612,463)	(1,612,463)	1
Specific provision	(2,501,919)	(2,501,919)	
Financial assets measured at fair value through profit or loss	2,459,248	2,459,248	
Financial assets measured at fair value through other comprehensive income	138,017,011	138,017,011	
Other assets measured at amortized costs	1,198,255	1,198,255	
Gross other assets measured at amortized costs	1,198,878	1,198,878	
Collective provision	(623)	(623)	1
Derivative financial instruments	4,151,209	4,151,209	
Investment in subsidiaries	-	516,000	
Financial sector entities	-	510,000	2
Commercial entities	-	6,000	
Interest in a joint venture	1,863,219	1,863,219	
Deferred tax assets	514,592	514,592	3
Fixed assets	2,160,392	2,159,433	
Right-of-use assets	1,227,727	1,227,727	
Other assets	2,929,523	3,017,504	
Gross other assets	2,930,718	3,017,511	
Collective provision	(1,195)	(7)	1
TOTAL ASSETS	505,113,295	505,716,317	

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

	(a) Balance sheet as in published financial statements As at 30 June 2024	(b) Under regulatory scope of consolidation As at 30 June 2024	(c) Cross referenced to the component of regulatory capital in CC1
LIABILITIES			
Deposits and balances of banks	10,251,282	10,251,282	
Deposits from customers	377,481,305	378,249,347	
Financial assets sold under repurchases agreements	11,036,380	11,036,380	
Financial liabilities designated at fair value through profit or loss	11,801,533	11,801,533	
Other debt securities issued	644,534	644,534	
Derivative financial instruments	2,992,409	2,992,409	
Lease Liabilities	775,733	775,733	
Current tax payable	947,347	942,105	
Deferred tax liabilities	17,931	17,779	
Other liabilities	8,784,807	8,867,462	
Other liabilities	8,545,324	8,627,979	
Collective provision	239,483	239,483	1
TOTAL LIABILITIES	424,733,261	425,578,564	
EQUITY			
Share capital	28,827,843	28,827,843	4
Other equity instruments	7,777,601	7,777,601	5
Reserves	43,774,590	43,532,309	
Retained earnings		42,148,147	6
General reserve		750,956	7
Regulatory reserve		690,517	8
Other capital reserve		15,913	9
Investment revaluation reserve		(135,486)	10
Merger reserve		62,262	11
TOTAL EQUITY	80,380,034	80,137,753	
TOTAL EQUITY & LIABILITIES	505,113,295	505,716,317	

Notes:

Collective provisions are equivalent to the amount of expected credit loss ("ECL") provided under *Stage 1: 12 month ECL* and *Stage 2: Lifetime ECL but not credit impaired* for financial accounting purposes.

Specific provisions are equivalent to the amount of ECL provided under *Stage 3: lifetime ECL and credit impaired* for financial accounting purposes.

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments

Instruments that meet both regulatory capital and LAC requirement

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
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
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	Not applicable	Not applicable	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)
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law)	Not applicable	Not applicable	Not applicable	Not applicable
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules [#]	Common Equity Tier 1	Common Equity Tier 1	Not applicable	Not applicable
5	Post-transitional Basel III rules [*]	Common Equity Tier 1	Common Equity Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo*/group/ solo & group (for regulatory capital purposes)	Solo and Group	Solo and Group	Solo and Group	Solo and Group
6a	Eligible at solo / LAC consolidation group / solo and LAC consolidation group (for LAC purposes)	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group	Solo and LAC consolidation group
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Ordinary shares	Additional Tier 1 capital instruments	Additional Tier 1 capital instruments
8	Amount recognised in regulatory capital (Currency in million, as of 30-June-2024)	HKD6,511 million	HKD22,317 million	HKD3,901 million	HKD3,876 million
8a	Amount recognised in loss-absorbing capacity (Currency in million, as of 30-June-2024)	HKD6,511 million	HKD22,317 million	HKD3,901 million	HKD3,876 million
9	Par value of instrument	HKD40 each	RMB40 each	USD500 million	USD500 million
10	Accounting classification	Shareholders' equity	Shareholders' equity	Shareholders' equity	Shareholders' equity
11	Original date of issuance	Since incorporation	15-Aug-2013	13-Dec-2019	26-Mar-2020

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Not applicable	Not applicable	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Not applicable	Not applicable	13-Dec-2024. Redemption in whole at 100%	26-Mar-2025. Redemption in whole at 100%
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
	<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Not applicable	Not applicable	Fixed	Fixed
18	Coupon rate and any related index	Not applicable	Not applicable	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
20	Fully discretionary, partially discretionary or mandatory	Not applicable	Not applicable	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	Not applicable	Not applicable	No	No
22	Noncumulative or cumulative	Not applicable	Not applicable	Noncumulative	Noncumulative
23	Convertible or non-convertible	Not applicable	Not applicable	Non-convertible	Non-convertible

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
24	If convertible, conversion trigger (s)	Not applicable	Not applicable	Not applicable	Not applicable
25	If convertible, fully or partially	Not applicable	Not applicable	Not applicable	Not applicable
26	If convertible, conversion rate	Not applicable	Not applicable	Not applicable	Not applicable
27	If convertible, mandatory or optional conversion	Not applicable	Not applicable	Not applicable	Not applicable
28	If convertible, specify instrument type convertible into	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
30	Write-down feature	Not applicable	Not applicable	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
32	If write-down, full or partial	Not applicable	Not applicable	Both	Both
33	If write-down, permanent or temporary	Not applicable	Not applicable	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	Not applicable	Not applicable	Not applicable	Not applicable
34a	Type of subordination	Contractual	Contractual	Contractual	Contractual

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CCA(A): Main features of regulatory capital instruments and Non-capital LAC Debt instruments (Continued)

Instruments that meet both regulatory capital and LAC requirement (Continued)

		CET1 capital HKD ordinary shares	CET1 capital RMB ordinary shares	AT1 Perpetual capital instruments	AT1 Perpetual capital instruments
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.
36	Non-compliant transitioned features	Not applicable	Not applicable	No	No
37	If yes, specify non-compliant features	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

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TLAC1(A): LAC Composition of Material subsidiary (at LAC Consolidation Group Level)

		(a)
	Regulatory capital elements of internal loss-absorbing capacity and adjustments	
1	Common Equity Tier 1 ("CET1") capital	71,155,043
2	Additional Tier 1 ("AT1") capital before LAC adjustments	7,777,601
3	AT1 capital instruments ineligible as internal loss-absorbing capacity as not issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	-
4	Other adjustments	-
5	AT1 capital eligible under the LAC Rules	7,777,601
6	Tier 2 ("T2") capital before LAC adjustments	2,544,174
7	Amortized portion of T2 capital instruments that are internal LAC debt instruments issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	-
8	T2 capital instruments ineligible as internal loss-absorbing capacity as not issued directly or indirectly to, and held directly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	-
9	Other adjustments	-
10	T2 capital eligible under the LAC Rules	2,544,174
11	Internal loss-absorbing capacity arising from regulatory capital	81,476,818
	Non-regulatory capital elements of internal loss-absorbing capacity	
12	Internal non-capital LAC debt instruments issued directly or indirectly to, and held indirectly or indirectly by, the resolution entity or non-HK resolution entity in the material subsidiary's resolution group	-
17	Internal loss-absorbing capacity arising from non-capital LAC debt instruments before adjustments	-
	Non-regulatory capital elements of internal loss-absorbing capacity: adjustments	
18	Internal loss-absorbing capacity before deductions	81,476,818
19	Deductions of exposures between the material subsidiary's LAC consolidation group and group companies outside that group that correspond to non-capital items eligible for internal loss-absorbing capacity	-
20	Deduction of holdings of its own non-capital LAC liabilities	-
21	Other adjustments to internal loss-absorbing capacity	-
22	Internal loss-absorbing capacity after deductions	81,476,818

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TLAC1(A): LAC Composition of Material subsidiary (at LAC Consolidation Group Level)
(Continued)

		(a)
	Risk-weighted amount and exposure measure under the LAC Rules for internal loss-absorbing capacity purposes	
23	Risk-weighted amount under the LAC Rules	385,976,747
24	Exposure measure under the LAC Rules	549,829,731
	Internal LAC ratios and buffers	
25	Internal LAC risk-weighted ratio	21.11%
26	Internal LAC leverage ratio	14.82%
27	CET1 capital (as a percentage of RWA under the Banking (Capital) Rules ("BCR")) available after meeting the LAC consolidation group's minimum capital and LAC requirements	13.94%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer requirements plus higher loss absorbency requirement, expressed as a percentage of RWA under the BCR)	3.39%
29	Of which: capital conservation buffer requirement	2.50%
30	Of which: institution-specific countercyclical capital buffer requirement	0.89%
31	Of which: higher loss absorbency requirement	-

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TLAC2: Material subsidiary – Creditor Ranking at Legal Entity Level

		Creditor ranking				Sum of values in columns 1 to 2
		1 (most junior)	1 (most junior)	2 (most senior)	2 (most senior)	
1	Is a resolution entity or a non-HK resolution entity the creditor/investor?	Yes	Yes	Yes	Yes	
2	Description of creditor ranking	Ordinary shares (Note 1)		Additional Tier 1 capital instruments		
3	Total capital and liabilities net of credit risk mitigation	6,511,043	22,316,800	3,901,107	3,876,494	36,605,444
4	Subset of row 3 that are excluded liabilities	-	-	-	-	-
5	Total capital and liabilities less excluded liabilities	6,511,043	22,316,800	3,901,107	3,876,494	36,605,444
6	Subset of row 5 that are eligible as internal loss-absorbing capacity	6,511,043	22,316,800	3,901,107	3,876,494	36,605,444
7	Subset of row 6 with 1 year \leq residual maturity < 2 years	-	-	-	-	-
8	Subset of row 6 with 2 years \leq residual maturity < 5 years	-	-	-	-	-
9	Subset of row 6 with 5 years \leq residual maturity < 10 years	-	-	-	-	-
10	Subset of row 6 with residual maturity \geq 10 years, but excluding perpetual securities	-	-	-	-	-
11	Subset of row 6 that is perpetual securities	6,511,043	22,316,800	3,901,107	3,876,494	36,605,444

Note 1: Issued and fully paid ordinary shares.

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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 2024 was 0.889% as the majority of its private sector credit exposures are attributed to Hong Kong whereas JCCyB is 1.00%. Chile, Netherlands & South Korea whose applicable JCCyB has been updated to 0.50%, 2.00% & 1.00% effective from May 2024 respectively.

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:

		As at 30 June 2024			
		(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%	245,599,893		
2	Australia	1.000%	9,180		
3	Chile	0.500%	330,809		
4	Germany	0.750%	2,390,267		
5	Netherlands	2.000%	590,550		
6	South Korea	1.000%	104,189		
7	United Kingdom	2.000%	1,916,223		
8	Sum of above		250,941,111		
9	Total (including those exposures in jurisdictions with zero JCCyB ratio)		284,264,340	0.889%	3,431,333

Notes:

1. The geographical allocation of private sector credit exposure is determined with reference to the principle set out in the HKMA Return of International Banking Statistics, on the "Ultimate Risk" basis.

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LR1: Summary comparison of accounting assets against leverage ratio exposure measure

Below shows the reconciliation from the total assets in the published financial statements to the LR exposure measure.

	Item	Value under the LR framework As at 30 June 2024
1	Total consolidated assets as per published financial statements	505,113,295
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	9,049,261
5	Adjustment for SFTs (i.e. repos and similar secured lending)	11,844,978
6	Adjustment for off-balance sheet ("OBS") items (i.e. conversion to credit equivalent amounts of OBS exposures)	24,723,640
6a	Adjustments for specific and collective provisions that are allowed to be excluded from exposure measure	(239,484)
7	Other adjustments	(1,177,959)
8	Leverage ratio exposure measure	549,829,731

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LR2: Leverage ratio

		(a)	(b)
		As at 30 June 2024	As at 31 March 2024
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	503,652,544	479,055,582
2	Less: Asset amounts deducted in determining Tier 1 capital	(1,205,109)	(1,269,020)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	502,447,435	477,786,562
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	3,080,373	1,826,652
5	Add-on amounts for PFE associated with all derivative contracts	10,120,097	6,773,750
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	13,200,470	8,600,402
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12,924,096	8,350,044
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	CCR exposure for SFT assets	889,667	578,942
15	Agent transaction exposures	-	-
16	Total exposures arising from SFTs	13,813,763	8,928,986
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	92,428,842	91,658,104
18	Less: Adjustments for conversion to credit equivalent amounts	(67,705,202)	(67,185,123)
19	Off-balance sheet items	24,723,640	24,472,981
Capital and total exposures			
20	Tier 1 capital	78,932,644	77,357,015
20a	Total exposures before adjustments for specific and collective provisions	554,185,308	519,788,931
20b	Adjustments for specific and collective provisions	(4,355,577)	(4,560,271)
21	Total exposures after adjustments for specific and collective provisions	549,829,731	515,228,660
Leverage ratio			
22	Leverage ratio	14.36%	15.01%

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LIQ1: Liquidity coverage ratio- for category 1 institution

The average LCR for each quarter is based on the arithmetic mean of its LCR as at the end of each working day for each quarter for the Bank as required by the HKMA for its regulatory purposes. LCR measures the extent of liquid assets covering total net cash outflow due within 30 days arising from on-balance sheet and off-balance sheet exposures including contingent funding obligations.

The average LCR of the Bank was maintained at a steady level in the first half of 2024.

The Bank's High Quality Liquidity Assets ("HQLA") consists of cash, balances at central banks and high quality marketable securities issued or guaranteed by sovereigns, central banks, mainland policy banks and non-financial corporate debt securities. The Bank's primary sources of funds were retail and corporate customer deposits. The funding base was also supplemented by wholesale funding such as issuance of certificates of deposit, term debts and short-term interbank money market borrowing.

The Bank's customer deposits are mainly denominated in HKD and USD. To meet customers' loan demand, the Bank swaps surplus HKD funding into USD and other foreign currencies. This results in some currency mismatch in the LCR.

The currency mismatch between the HQLA and the net cash outflow in the calculation of LCR is controlled and monitored via individual currency LCR limits. The HQLA mix is further governed by concentration caps and limits in accordance with statutory requirements and internal policy requirements for risk management purposes.

The Bank closely monitors all its exchange traded and over-the-counter derivative exposures arising from customer transactions and their corresponding hedging activities. Collateral may be required to be posted to counterparties depending on the marked-to-market position of the derivative contracts. Nonetheless, such exposures are not material and hence the impact of the relevant cash outflows was minimal to the LCR levels.

The Bank manages its liquidity independently of other members of the CCB Group and has not granted any liquidity facility to any group member. However, CCB Head Office provides strong liquidity support to the Bank which forms an important part of the Bank's funding sources.

The composition of the Bank's HQLA was:

	Weighted amount (average value) at quarter ended
	30 June 2024
Level 1 assets	82,318,076
Level 2A assets	5,107,880
Level 2B assets	8,407,772
Total weighted amount of HQLA	95,833,728

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

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

		Quarter ended 30 June 2024 (73 data points)	
		(a)	(b)
Basis of disclosure: Hong Kong office		Unweighted value (average)	Weighted value (average)
A. HQLA			
1	Total HQLA		95,833,728
B. CASH OUTFLOWS			
2	Retail deposits and small business funding, of which:	207,392,957	14,811,397
3	<i>Stable retail deposits and stable small business funding</i>	2,553,558	76,607
4	<i>Less stable retail deposits and less stable small business funding</i>	89,856,391	8,985,640
4a	<i>Retail term deposits and small business term funding</i>	114,983,008	5,749,150
5	Unsecured wholesale funding (other than small business funding), and debt securities and prescribed instruments issued by the AI, of which:	128,011,519	76,122,749
6	<i>Operational deposits</i>	-	-
7	<i>Unsecured wholesale funding (other than small business funding) not covered in row 6</i>	128,011,519	76,122,749
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)		991,681
10	Additional requirements, of which:	35,932,537	9,104,021
11	<i>Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements</i>	1,592,868	1,592,868
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>	34,339,669	7,511,153
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	7,803,917	7,803,917
15	Other contingent funding obligations (whether contractual or non-contractual)	173,285,153	373,794
16	Total Cash Outflows		109,207,559
C. CASH INFLOWS			
17	Secured lending transactions (including securities swap transactions)	-	-
18	Secured and unsecured loans (other than secured lending transactions covered in row 17) and operational deposits placed at other financial institutions	110,934,643	41,394,127
19	Other cash inflows	71,330,015	3,432,327
20	Total Cash Inflows	182,264,658	44,826,454
D. LIQUIDITY COVERAGE RATIO (ADJUSTED VALUE)			
21	Total HQLA		95,833,728
22	Total Net Cash Outflows		64,381,105
23	LCR (%)		150.37%

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LIQ2: Net stable funding ratio – for category 1 institution

For the quarter ended 30 June 2024:

		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: Hong Kong office		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A. Available stable funding (“ASF”) item						
1	Capital:	81,925,264	-	-	-	81,925,264
2	<i>Regulatory capital</i>	81,925,264	-	-	-	81,925,264
2a	<i>Minority interests not covered by row 2</i>	-	-	-	-	-
3	<i>Other capital instruments</i>	-	-	-	-	-
4	Retail deposits and small business funding:	-	202,959,148	3,907,135	15,334	186,326,466
5	<i>Stable deposits</i>	-	2,629,541	-	-	2,498,064
6	<i>Less stable deposits</i>	-	200,329,607	3,907,135	15,334	183,828,402
7	Wholesale funding:	-	191,601,942	2,001,119	131,347	64,171,691
8	<i>Operational deposits</i>	-	-	-	-	-
9	<i>Other wholesale funding</i>	-	191,601,942	2,001,119	131,347	64,171,691
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	17,234,030	1,830,175	-	915,088
12	<i>Net derivative liabilities</i>	-	-	-	-	-
13	<i>All other funding and liabilities not included in the above categories</i>	-	17,234,030	1,830,175	-	915,088
14	Total ASF					333,338,509
B. Required stable funding (“RSF”) item						
15	Total HQLA for NSFR purposes				113,688,818	13,079,561
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	56,594	188,713,052	30,943,709	160,163,268	214,493,105
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>	-	83,847,885	4,880,314	28,987,684	44,005,024
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>	-	96,372,456	20,305,959	81,140,992	127,309,050
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>	-	841,504	710,387	33,834,587	23,011,794

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

For the quarter ended 30 June 2024 (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>	-	754,112	670,315	32,617,754	21,913,754
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	56,594	7,651,207	5,047,049	16,200,005	20,167,237
25	Assets with matching interdependent liabilities					
26	Other assets:	8,382,642	2,149,808	1,344	6,210	6,860,531
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>	464,748				395,036
29	<i>Net derivative assets</i>	1,119,650				1,119,650
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	2,108,130				105,406
31	<i>All other assets not included in the above categories</i>	4,690,114	2,149,808	1,344	6,210	5,240,439
32	Off-balance sheet items				201,823,294	1,803,802
33	Total RSF					236,236,999
34	Net Stable Funding Ratio (%)					141.10%

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

For the quarter ended 31 March 2024:

		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: Hong Kong office		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A. Available stable funding (“ASF”) item						
1	Capital:	80,405,692	-	-	-	80,405,692
2	Regulatory capital	80,405,692	-	-	-	80,405,692
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	194,391,235	4,539,460	-	179,163,102
5	Stable deposits	-	2,509,532	-	-	2,384,055
6	Less stable deposits	-	191,881,703	4,539,460	-	176,779,047
7	Wholesale funding:	-	179,153,710	2,058,241	-	58,920,460
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	179,153,710	2,058,241	-	58,920,460
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	13,175,338	1,306,309	-	653,155
12	Net derivative liabilities	-	-	-	-	-
13	All other funding and liabilities not included in the above categories	-	13,175,338	1,306,309	-	653,155
14	Total ASF					319,142,409
B. Required stable funding (“RSF”) item						
15	Total HQLA for NSFR purposes				107,655,498	13,127,635
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	60,324	165,529,589	34,768,193	158,594,491	208,357,611
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	67,715,027	3,888,277	24,738,409	36,839,802
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:	-	89,203,776	23,530,271	84,063,684	127,821,155
21	With a risk-weight of less than or equal to 35% under the STC approach	-	-	-	-	-
22	Performing residential mortgages, of which:	-	830,137	725,567	34,554,047	23,490,417

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

For the quarter ended 31 March 2024 (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>	-	741,858	684,614	33,291,876	22,352,955
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	60,324	7,780,649	6,624,078	15,238,351	20,206,237
25	Assets with matching interdependent liabilities					
26	Other assets:	6,965,003	2,792,208	1,486	6,669	7,226,116
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>	424,385				360,727
29	<i>Net derivative assets</i>	1,048,697				1,048,697
30	<i>Total derivative liabilities before adjustments for deduction of variation margin posted</i>	1,023,175				51,159
31	<i>All other assets not included in the above categories</i>	4,468,746	2,792,208	1,486	6,669	5,765,533
32	Off-balance sheet items				211,124,317	1,764,073
33	Total RSF					230,475,435
34	Net Stable Funding Ratio (%)					138.47%

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CR1: Credit quality of exposures

The table below provides an overview of the credit quality of on- and off-balance sheet exposures as at 30 June 2024:

		(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	2,665,427	352,106,830	(4,115,470)	2,501,919	1,613,551	-	350,656,787
2	Debt securities	-	138,964,718	(623)	-	623	-	138,964,095
3	Off-balance sheet exposures	-	40,917,473	(239,483)	-	239,483	-	40,677,990
4	Total	2,665,427	531,989,021	(4,355,576)	2,501,919	1,853,657	-	530,298,872

The Group identifies the exposures as “default” if the exposure is past due for more than 90 days or other qualitative factors that the borrower is unlikely to pay in full for the credit obligations to the Group.

CR2: Changes in defaulted loans and debt securities

The table below provides information on the changes in defaulted loans and debt securities, including any changes in the amount of defaulted exposures, movements between non-defaulted and defaulted exposures, and reductions in the defaulted exposures due to write-offs as at 30 June 2024 and 31 December 2023 respectively:

		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period (31 December 2023)	2,824,983
2	Loans and debt securities that have defaulted since the last reporting period	139,102
3	Returned to non-defaulted status	-
4	Amounts written off	(298,649)
5	Other changes include exchange rate differences	(9)
6	Defaulted loans and debt securities at end of the current reporting period (30 June 2024)	2,665,427

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CR3: Overview of recognized credit risk mitigation

The following table presents the extent of credit risk exposures covered by different types of recognized CRM as at 30 June 2024:

		(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	335,703,661	14,953,126	984,069	13,969,057	-
2	Debt securities	137,353,195	1,610,900	-	1,610,900	-
3	Total	473,056,856	16,564,026	984,069	15,579,957	-
4	Of which defaulted	56,736	106,772	106,180	592	-

Compared with 31 December 2023, the defaulted exposures secured by recognized collateral increased by 24% mainly due to increase of loans secured by properties collateral.

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

The following table illustrates the effect of any recognized CRM (including recognized collateral under both comprehensive and simple approaches) on the calculation of credit risk capital requirements under STC approach as at 30 June 2024:

		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
	Exposure classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	53,423,229	-	53,423,229	-	2,546,301	5%
2	PSE exposures	4,267,034	1,400,000	5,763,539	692,500	1,291,208	20%
2a	Of which: domestic PSEs	4,267,034	1,400,000	5,763,539	692,500	1,291,208	20%
2b	Of which: foreign PSEs	-	-	-	-	-	0%
3	Multilateral development bank exposures	12,921,311	-	12,921,311	-	-	0%
4	Bank exposures	107,769,315	658,275	110,490,235	329,138	44,436,778	40%
5	Securities firm exposures	443,663	-	1,347,870	-	673,935	50%
6	Corporate exposures	259,274,969	40,398,142	255,149,301	18,485,407	247,376,277	90%
7	CIS exposures	-	-	-	-	-	0%
8	Cash items	196,976	-	196,976	-	-	0%
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	12,298,125	47,007,849	12,251,737	2,096	9,190,376	75%
11	Residential mortgage loans	33,887,365	-	32,426,107	-	12,125,443	37%
12	Other exposures which are not past due exposures	12,334,580	2,964,576	11,967,693	-	11,967,693	100%
13	Past due exposures	123,013	-	123,013	-	130,661	106%
14	Significant exposures to commercial entities	-	-	-	-	-	0%
15	Total	496,939,580	92,428,842	496,061,011	19,509,141	329,738,672	64%

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CR5: Credit risk exposures by asset classes and by risk weights – for STC approach

The following table presents a breakdown of credit risk exposures under STC approach by asset classes and by risk weights as at 30 June 2024:

	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	40,691,723	-	12,731,506	-	-	-	-	-	-	-	53,423,229
2	PSE exposures	-	-	6,456,039	-	-	-	-	-	-	-	6,456,039
2a	Of which: domestic PSEs	-	-	6,456,039	-	-	-	-	-	-	-	6,456,039
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	12,921,311	-	-	-	-	-	-	-	-	-	12,921,311
4	Bank exposures	-	-	36,576,365	-	74,243,008	-	-	-	-	-	110,819,373
5	Securities firm exposures	-	-	-	-	1,347,870	-	-	-	-	-	1,347,870
6	Corporate exposures	-	-	2,959,921	-	49,290,805	-	219,874,167	1,509,815	-	-	273,634,708
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Cash items	196,976	-	-	-	-	-	-	-	-	-	196,976
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	-	-	-	-	-	12,253,833	-	-	-	-	12,253,833
11	Residential mortgage loans	-	-	-	31,118,063	-	295,691	1,012,353	-	-	-	32,426,107
12	Other exposures which are not past due exposures	-	-	-	-	-	-	11,967,693	-	-	-	11,967,693
13	Past due exposures	-	-	592	-	-	-	106,180	16,241	-	-	123,013
14	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
15	Total	53,810,010	-	58,724,423	31,118,063	124,881,683	12,549,524	232,960,393	1,526,056	-	-	515,570,152

Compared with 31 December 2023, significant increase in credit risk exposures under 150% risk weight was mainly due to increase in commercial loan.

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CCR1: Analysis of counterparty default risk exposures (other than those to CCPs) by approaches

The following table presents a comprehensive breakdown of counterparty default risk exposures (other than those to CCPs), RWAs, and, where applicable, main parameters under the approaches used to calculate default risk exposures in respect of derivative contracts and SFTs as at 30 June 2024:

		(a)	(b)	(c)	(d)	(e)	(f)
		Replacement cost (RC)	PFE	Effective EPE	Alpha (α) used for computing default risk exposure	Default risk exposure after CRM	RWA
1	SA-CCR approach (for derivative contracts)	3,099,688	9,250,694		1.4	17,290,533	8,578,774
1a	CEM (for derivative contracts)	-	-		-	-	-
2	IMM(CCR) approach			-	-	-	-
3	Simple approach (for SFTs)					-	-
4	Comprehensive approach (for SFTs)					1,669,816	247,950
5	VaR (for SFTs)					-	-
6	Total						8,826,724

Compared with 31 Dec 2023, the RWA increased by 268% mainly due to increase in volume of derivative contracts.

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 2024:

		(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	17,287,790	3,034,338
4	Total	17,287,790	3,034,338

Compared with 31 Dec 2023, the RWA increased by 138% mainly due to increase in CVA of exchange rate contracts as of 30 Jun 2024.

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CCR3: Counterparty default risk exposures (other than those to CCPs) by asset classes and by risk weights – for STC approach

The following table presents a breakdown of default risk exposures as at 30 June 2024, 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	161,056	-	-	-	-	-	-	-	-	-	161,056
2	PSE exposures	-	-	-	-	-	-	-	-	-	-	-
2a	Of which: domestic PSEs	-	-	-	-	-	-	-	-	-	-	-
2b	Of which: foreign PSEs	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development bank exposures	-	-	-	-	-	-	-	-	-	-	-
4	Bank exposures	-	-	2,715,664	-	13,538,469	-	-	-	-	-	16,254,133
5	Securities firm exposures	-	-	-	-	1,407,276	-	-	-	-	-	1,407,276
6	Corporate exposures	-	-	-	-	1,324	-	737,139	-	-	-	738,463
7	CIS exposures	-	-	-	-	-	-	-	-	-	-	-
8	Regulatory retail exposures	-	-	-	-	-	333,104	-	-	-	-	333,104
9	Residential mortgage loans	-	-	-	-	-	-	-	-	-	-	-
10	Other exposures which are not past due exposures	-	-	-	-	-	-	66,317	-	-	-	66,317
11	Significant exposures to commercial entities	-	-	-	-	-	-	-	-	-	-	-
12	Total	161,056	-	2,715,664	-	14,947,069	333,104	803,456	-	-	-	18,960,349

Compared with 31 December 2023, total default risk exposures after CRM increased by 253% mainly driven by increase in volume of exchange rate contracts.

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CCR5: Composition of collateral for counterparty default risk exposures (including those for contracts or transactions cleared through CCPs)

The following table presents a breakdown of all types of collateral posted or recognized collateral received to support or reduce the exposures to counterparty default risk exposures as at 30 June 2024 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	-	-	-	-	-	269,009
Cash - other currencies	-	192,863	515,970	141,485	10,955,311	1,705,054
Domestic sovereign debt	-	-	-	-	-	-
Other sovereign debt	-	-	-	-	-	1,397,706
Other Debt Securities	-	-	-	-	1,884,066	10,905,887
Equity securities	-	-	-	-	269,009	-
Total	-	192,863	515,970	141,485	13,108,386	14,277,656

Compared with 31 Dec 2023, the 7% increase in fair value of recognised collateral received (unsegregated), the 30% decrease in fair value of posted collateral (segregated) and 62% decrease in fair value of posted collateral (unsegregated) under derivative contracts were mainly driven by change of market value and outstanding transaction volume.

The increases in fair value of recognised collateral received and posted collateral under SFTs were mainly driven by increase in transaction volume.

CCR6: Credit-related derivatives contracts

The following table presents the amount of credit-related derivative contracts as at 30 June 2024, broken down into credit protection bought and credit protection sold:

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

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CCR8: Exposures to CCPs

The following table provides a comprehensive breakdown of exposures to both qualifying and non-qualifying CCPs and the respective RWAs as at 30 June 2024, 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
1	Exposures of the AI as clearing member or clearing client to qualifying CCPs (total)		1,413
2	Default risk exposures to qualifying CCPs (excluding items disclosed in rows 7 to 10), of which:	2,483	50
3	(i) OTC derivative transactions	2,483	50
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	55,300	1,363
10	Unfunded default fund contributions	-	-
11	Exposures of the AI as clearing member or clearing client to non-qualifying CCPs (total)	-	-
12	Default risk exposures to non-qualifying CCPs (excluding items disclosed in rows 17 to 20), of which:	-	-
13	(i) OTC derivative transactions	-	-
14	(ii) Exchange-traded derivative contracts	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets subject to valid cross-product netting agreements	-	-
17	Segregated initial margin	-	
18	Unsegregated initial margin	-	-
19	Funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

Compared with 31 December 2023, the 27% increase in qualifying CCPs was mainly driven by increase in the default risk exposures from OTC derivative transactions.

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SEC1: Securitization exposures in banking book

There was no securitisation exposure in the banking book as at 30 June 2024.

SEC2: Securitization exposures in trading book

There was no securitisation exposure in the trading book as at 30 June 2024.

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 2024.

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 2024.

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 2024:

		(a)
		RWA
	Outright product exposures	
1	Interest rate exposures (general and specific risk)	5,395,763
2	Equity exposures (general and specific risk)	-
3	Foreign exchange (including gold) exposures	22,001,537
4	Commodity exposures	-
	Option exposures	
5	Simplified approach	-
6	Delta-plus approach	-
7	Other approach	-
8	Securitization exposures	-
9	Total	27,397,300

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Off-balance sheet exposures other than derivative transactions

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments to extend credit:

	As at 30 June 2024	As at 31 December 2023
Direct credit substitutes	37,818	56,451
Transaction-related contingencies	3,368,142	3,173,537
Trade-related contingencies	1,435,480	1,494,581
Other commitments:		
which are unconditionally cancellable or automatically cancellable due to the deterioration in the credit worthiness of the borrower	51,511,369	51,009,753
with an original maturity up to one year	1,581,663	1,117,015
with an original maturity over one year	34,494,370	34,588,302
Total	92,428,842	91,439,639
Total RWAs for credit risk of its off-balance sheet exposures	16,085,843	15,995,008

Contingent liabilities and commitments are credit-related instruments which include letters of credits, guarantees and commitments to extend credit. The risk involved is essentially the same as the credit risk involved in extending loan facilities to customers. These transactions are, therefore, subject to the same credit application, portfolio maintenance and collateral requirements as for customers applying for the loans. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client defaults. As the facilities may expire without being drawn upon, the contractual amounts do not represent expected future cash flows.

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International claims

International claims are exposures recorded on the statement of financial position based on the location of the counterparties after taking into account the transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate international claims are shown as follows:

	As at 30 June 2024				
	Banks	Official sector	Non-bank private sector		Total
			Non-bank financial institutions	Non-financial private sector	
Developed countries	17,609,597	11,235,860	1,027,396	8,961,257	38,834,110
Developing Asia and Pacific	80,461,155	11,952,733	3,534,205	28,801,136	124,749,229
- of which China	80,367,630	11,952,733	3,000,156	24,785,388	120,105,907
Offshore centres	10,075,674	5,205,570	40,793,294	84,334,591	140,409,129
- of which Hong Kong SAR	7,252,014	5,205,570	40,793,294	81,188,865	134,439,743

	As at 31 December 2023				
	Banks	Official sector	Non-bank private sector		Total
			Non-bank financial institutions	Non-financial private sector	
Developed countries	12,306,410	11,194,844	290,055	13,651,464	37,442,773
Developing Asia and Pacific	92,322,291	13,029,075	2,759,936	26,251,823	134,363,125
- of which China	92,207,867	13,029,075	2,150,780	22,473,707	129,861,429
Offshore centres	11,464,183	6,428,840	37,672,723	76,283,467	131,849,213
- of which Hong Kong SAR	8,419,905	6,428,840	37,671,833	73,000,563	125,521,141

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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 2024. The geographical analysis is based on location of the customers and has taken into account of transfer of risk.

As of 30 June 2024

	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Hong Kong	246,780,690	2,598,532	1,608,257	2,435,127	1,320,951
China	14,121,951	66,894	87,952	66,792	84,271
Macau	49,928	-	-	-	301
Others	17,384,927	-	-	-	206,940
	278,337,496	2,665,426	1,696,209	2,501,919	1,612,463

As of 31 December 2023

	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Hong Kong	232,385,522	2,770,251	1,541,266	2,652,466	1,313,949
China	10,508,107	54,732	69,192	54,624	110,547
Macau	51,208	-	-	-	193
Others	21,351,961	-	-	-	181,575
	264,296,798	2,824,983	1,610,458	2,707,090	1,606,264

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Gross loans and advances to customers by industry sectors

	As at 30 June 2024		As at 31 December 2023	
	Outstanding balance	% of gross advances covered by collateral	Outstanding balance	% of gross advances covered by collateral
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
Property development	16,427,935	88.43	14,464,089	96.52
Property investment	24,280,880	91.37	24,997,475	92.29
Financial concerns	37,929,979	19.60	38,047,570	17.22
Stockbrokers	759,001	32.94	1,147,094	37.05
Wholesale and retail trade	5,739,261	71.73	5,794,247	70.46
Manufacturing	7,093,292	75.78	7,022,543	84.41
Transport and transport equipment	9,448,118	47.53	8,327,551	55.54
Recreational activities	100,000	0.00	771,030	0.00
Information technology	10,709,212	69.58	8,930,591	85.74
Others	17,478,788	61.84	13,116,906	81.78
	<u>129,966,466</u>		<u>122,619,096</u>	
Individuals				
Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	461	100.00	556	100.00
Loans for the purchase of other residential properties	30,080,197	100.00	31,800,843	100.00
Credit card advances	3,345,321	0.00	3,643,167	0.00
Others	13,996,481	44.46	13,627,848	34.87
	<u>47,422,460</u>		<u>49,072,414</u>	
Trade finance	<u>3,207,271</u>	63.84	<u>1,640,672</u>	70.07
Loans and advances for use outside Hong Kong	<u>96,807,913</u>	48.31	<u>90,047,668</u>	46.00
Accrued interest receivables	<u>933,387</u>		<u>916,947</u>	
Gross loans and advances to customers	<u>278,337,497</u>		<u>264,296,798</u>	

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Gross loans and advances to customers by industry sectors (Continued)

Analysis of gross loans and advances to customers which constitute not less than 10% of gross loans and advances to customers are as follows:

As of 30 June 2024

	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Financial concerns	37,929,979	-	-	-	43,671
Loans for use outside Hong Kong	96,807,913	2,268,131	1,330,960	2,231,996	585,450
Loans for the purchase of other residential properties	30,080,197	5,125	3,201	5,125	141,394

As of 31 December 2023

	Gross advances	Impaired advances	Overdue advances	Specific provisions	Collective provisions
Financial concerns	38,047,570	-	-	-	42,681
Loans for use outside Hong Kong	90,047,668	2,496,151	1,331,890	2,423,348	413,594
Loans for the purchase of other residential properties	31,800,843	6,891	4,908	6,891	149,858

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Mainland activities exposures

The table below summarises the Mainland activities exposure of the Bank, categorised by types of non-bank counterparties:

As at 30 June 2024

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (“JVs”)	91,779,533	16,371,658	108,151,191
(b) Local governments, local government-owned entities and their subsidiaries and JVs	12,633,804	563,264	13,197,068
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	39,212,503	8,356,400	47,568,903
(d) Other entities of central government not reported in part (a) above	4,574,317	398,250	4,972,567
(e) Other entities of local governments not reported in part (b) above	3,498,283	-	3,498,283
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,102,648	1,071,117	8,173,765
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	311,374	-	311,374
Total	159,112,462	26,760,689	185,873,151
Total assets after provision	503,148,819		
On-balance sheet exposures as percentage of total assets	31.62%		

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Mainland activities exposures (Continued)

As at 31 December 2023

Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (“JVs”)	83,430,268	15,580,073	99,010,341
(b) Local governments, local government-owned entities and their subsidiaries and JVs	12,614,851	1,159,300	13,774,151
(c) PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	45,291,587	9,103,987	54,395,574
(d) Other entities of central government not reported in part (a) above	4,312,417	260,750	4,573,167
(e) Other entities of local governments not reported in part (b) above	4,012,764	-	4,012,764
(f) PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	7,576,926	1,231,309	8,808,235
(g) Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	333,509	-	333,509
Total	157,572,322	27,335,419	184,914,741
Total assets after provision	491,792,246		
On-balance sheet exposures as percentage of total assets	32.04%		

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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 2024

HKD equivalent	RMB	USD	Others	Total
Spot assets	55,555,828	188,493,359	28,273,372	272,322,559
Spot liabilities	(82,385,816)	(159,772,812)	(21,302,654)	(263,461,282)
Forward purchases	199,677,544	241,907,545	17,308,696	458,893,785
Forward sales	(194,626,833)	(271,957,862)	(24,313,275)	(490,897,970)
Net (short) / long position	(21,779,277)	(1,329,770)	(33,861)	(23,142,908)

As at 31 December 2023

HKD equivalent	RMB	USD	Others	Total
Spot assets	54,385,492	181,601,110	27,842,968	263,829,570
Spot liabilities	(74,200,124)	(179,737,597)	(17,039,254)	(270,976,975)
Forward purchases	46,527,340	86,936,958	13,437,308	146,901,606
Forward sales	(48,877,066)	(90,038,789)	(24,302,913)	(163,218,768)
Net (short) / long position	(22,164,358)	(1,238,318)	(61,891)	(23,464,567)

There was no net option nor structural position as at 30 June 2024.

Note 1: The Group's foreign exchange exposures in the table above are prepared in accordance with the HKMA 'Return of Foreign Currency Position - (MA(BS)6)'.

Note 2: The RMB spot liabilities include the RMB17.6 billion share capital (HK\$22.3 billion). The net short RMB position was mainly stemmed from the conversion of RMB capital related assets into Hong Kong dollars in 2015.

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Glossary

<u>Abbreviations</u>	<u>Descriptions</u>
ASF	Available Stable Funding
AT1	Additional Tier 1
BSC	Basic Approach
CCF	Credit Conversion Factor
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CCyB	Countercyclical Capital Buffer
CEM	Current Exposure Method
CIS	Collective Investment Scheme
CRM	Credit Risk Mitigation
CVA	Credit Valuation Adjustment
D-SIB	Domestic Systemically Important Authorized Institution
EAD	Exposure at Default
EPE	Expected Positive Exposure
FBA	Fall-back Approach
G-SIB	Global Systemically Important Banks
IMM	Internal Models Approach
IMM (CCR)	Internal Models (Counterparty Credit Risk) Approach
IRB	Internal Ratings-Based Approach
LAC	Loss-absorbing Capacity
LTA	Look-through Approach
MBA	Mandate-Based Approach
N/A	Not Applicable
PFE	Potential Future Exposure
PSE	Public Sector Entity
RC	Replacement Cost
RSF	Required Stable Funding
RW	Risk-Weight
RWA	Risk-Weighted Asset/Risk-Weighted Amount
SA-CCR	Standardized Approach for Counterparty Credit Risk
SEC-ERBA	Securitization External Ratings Based Approach
SEC-FBA	Securitization Fall-Back Approach
SEC-IRBA	Securitization Internal Ratings-Based Approach
SEC-SA	Securitization Standardized Approach
SFT	Securities Financing Transaction
STC	Standardized (Credit Risk) Approach
STM	Standardized (Market Risk) Approach
VaR	Value at Risk