

FOR IMMEDIATE RELEASE



**China Construction Bank (Asia) announces
consolidated net profit after tax of HKD3,997 million for the first half of 2025**

Hong Kong – September 29, 2025 – China Construction Bank (Asia) Corporation Limited (“CCB (Asia)”) today announced its consolidated net profit after tax reached HKD3,997 million for the first six months ended June 30, 2025, an increase of HKD1,256 million or 45.8%, as compared with the same period in 2024. Set out below are the highlights:

- Total operating income of CCB (Asia) for the first half of 2025 amounted to HKD6,590 million, an increase of HKD1,739 million or 35.9% as compared with the first half of 2024. If the foreign currency swap amortization income/ costs are included, net interest income amounted to HKD4,488 million, representing an increase of 28.3% as compared with the same period of 2024. Non-interest income was HKD2,102 million (after exclusion of aforementioned foreign currency swap amortization income/ costs), representing an increase of 55.4% as compared with the same period of 2024, of which trading income (after exclusion of aforementioned foreign currency swap amortization income/ costs) increased by HKD569 million or 110.9% and net fees and commission income also increased by HKD98 million or 11.1%.
- Total operating expenses increased by 3.4% to HKD1,535 million while the cost-to-income ratio enhanced by 7.3 percentage points to 23.3% as compared with the same period of 2024.
- In the first half of 2025, the amount of impairment allowance charges increased by 211.7% to HKD293 million; the impaired loan ratio was 0.39%, slightly increased by 0.07 percentage point versus that at the end of 2024, but still at a relatively low level.
- As at June 30, 2025, total consolidated assets stood at HKD535.4 billion, an increase of 2.5% from HKD522.3 billion at end of 2024.
- The gross advances to banks, customers and trade bills slightly decreased by 0.2% to HKD284.5 billion, which was mainly caused by the decrease in property mortgage loans and consumer loans, but partially offset by the increase in bilateral loans and syndicated loans.

Certified True Copy

1 

Justin HY Wong





- The financial assets measured at fair value through other comprehensive income increased by 8.8% to HKD157.6 billion, mainly due to the increase in holding certificates of deposits issued by banks as well as corporate bonds.
- The cash and balances with banks and central banks, placement with banks increased by 4.3% to HKD75.5 billion, the financial assets measured at fair value through profit or loss also grew by 47.5% to HKD5.9 billion.
- The total liabilities increased by 2.1%. Deposits from customers increased by 6.8% to HKD397.0 billion, of which demand, current and savings deposits ("CASA") increased by 12.2%, leading to the enhancement of CASA ratio by 1.6 percentage points to 32.8%. Deposits from customers accounted for 91.9% of the total liabilities, while deposits and balances of banks continued to account for only a small portion of total liabilities (i.e. 4.3%).
- The Total Capital Adequacy Ratio, Leverage Ratio and Net Stable Funding Ratio as at June 30, 2025 were 27.6%, 17.7% and 145.2% respectively. The Average Liquidity Coverage Ratio for the first half of 2025 was 137.5%. All the aforementioned ratios were maintained at sound levels and well above regulatory requirements.

About China Construction Bank (Asia) Corporation Limited

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

For more information about CCB (Asia), please visit www.asia.ccb.com.

END

即時發佈



中國建設銀行(亞洲)公佈
2025 年上半年綜合除稅後溢利達 39 億 9,700 萬港元

香港 – 2025年9月29日 – 中國建設銀行(亞洲)股份有限公司(「建行(亞洲)」)今日公佈截至2025年6月30日止的上半年綜合除稅後溢利達39億9,700萬港元，較2024年同期上升12億5,600萬港元或45.8%。摘要如下：

- 2025年上半年建行(亞洲)之經營收入總額為65億9,000萬港元，較2024年同期增加17億3,900萬港元或35.9%。如計入外匯掉期攤銷收入/成本，利息收入淨額為44億8,800萬港元，較2024年同期增加28.3%。非利息收入（剔除上述的外匯掉期攤銷收入/成本）為21億200萬港元，較2024年同期上升55.4%，其中交易收益淨額（剔除上述的外匯掉期攤銷收入/成本）增加5億6,900萬港元或110.9%，手續費及佣金收入淨額亦增加9,800萬港元或11.1%。
- 經營費用總額上升3.4%至15億3,500萬港元，成本收入比率較2024年同期優化7.3個百分點至23.3%。
- 2025年上半年減值準備計提支出增加211.7%至2億9,300萬港元；減值貸款率為0.39%，較2024年末輕微上升0.07個百分點，但仍處於較低水平。
- 於2025年6月30日，綜合資產總額為5,354億港元，較2024年末的5,223億港元上升2.5%。
- 銀行、客戶貸款及貿易票據總額輕微減少0.2%至2,845億港元，主要是樓宇按揭貸款及零售客戶貸款減少所致，但部分被雙邊貸款及銀團貸款增加所抵消。
- 按公允價值計量且其變動計入其他全面收益的金融資產增加8.8%至1,576億港元，主要是增持銀行發行的存款證以及企業債所致。

Certified True Copy

Justin HY Wong



- 現金、在銀行及中央銀行的結存及存放銀行款項餘額增加4.3%至755億港元，按公允價值計量且其變動計入損益的金融資產亦增加47.5%至59億港元。
- 負債總額增加2.1%。客戶存款增加6.8%至3,970億港元，其中活期、往來及儲蓄存款（「活期存款」）上升12.2%，帶動活期存款佔比提升1.6個百分點至32.8%。客戶存款佔總負債的91.9%，而銀行的存款和結存佔總負債比則仍較少，只有4.3%。
- 於2025年6月30日，總資本充足比率、槓桿比率及淨穩定資金比率分別為27.6%、17.7%及145.2%。2025年上半年平均流動性覆蓋比率為137.5%。上述各項比率皆保持在良好水準並高於監管要求。

關於中國建設銀行(亞洲)

中國建設銀行(亞洲)股份有限公司(「建行(亞洲)」)是中國建設銀行股份有限公司在香港地區的全功能綜合性商業銀行服務平台，是建行集團海外業務旗艦。建行(亞洲)擁有多功能牌照，業務涵蓋零售銀行服務、商業銀行服務、企業銀行服務和金融市場服務等，在人民幣業務、金融科技、跨境服務、綠色金融等領域具備行業領先優勢。透過建行集團在內地及香港的龐大網絡和多元化的服務渠道，建行(亞洲)向個人、企業及機構客戶提供全方位、一站式綜合金融解決方案。始終秉承「以市場為導向、以客戶為中心」的經營理念，建行(亞洲)以綜合化經營平台為基礎，以金融科技為核心驅動力，以創新發展為引領，為廣大社會公眾提供高效、安全、嶄新的智慧銀行服務。

更多有關建行(亞洲)之詳情，請瀏覽 www.asia.ccb.com。

完