

**CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
FOR THE YEAR ENDED 31 DECEMBER 2025**

SECTION A: HONG KONG BRANCH INFORMATION

INCOME STATEMENT

	Note	2025 HK\$'000	2024 HK\$'000
Interest income		10,338,379	9,787,690
Interest expense		<u>(8,255,232)</u>	<u>(8,365,870)</u>
Net interest income		<u>2,083,147</u>	<u>1,421,820</u>
Fees and commission income		179,835	133,395
Fees and commission expense		<u>(42,657)</u>	<u>(29,091)</u>
Net fees and commission income		<u>137,178</u>	<u>104,304</u>
Net trading gain	1	<u>268,108</u>	<u>481,884</u>
Net gain on disposal arising from investment securities		<u>18,490</u>	<u>57,299</u>
Other operating income, net	2	<u>111,084</u>	<u>197,104</u>
Operating income		2,618,007	2,262,411
Operating expenses	3	<u>(663,363)</u>	<u>(701,060)</u>
Net operating income before impairment losses		1,954,644	1,561,351
Allowance for expected credit losses		<u>(603,446)</u>	<u>(1,350,275)</u>
Profit before tax		1,351,198	211,076
Taxation charge	4	<u>(280,035)</u>	<u>(93,164)</u>
Profit for the period		<u>1,071,163</u>	<u>117,912</u>

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STATEMENT OF FINANCIAL POSITION

		As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
	Note		
Assets			
Deposits with central banks		1,817,672	762,645
Deposits with banks		4,576,297	3,086,046
Placements with banks	5	45,640,829	37,272,876
Financial assets measured at fair value through profit or loss	6	2,664,865	2,556,290
Derivative financial instruments	9	8,772,895	7,010,025
Loans and advances to overseas branches and related companies		5,906,073	5,807,705
Loans and advances to customers and trade bills	10	114,721,050	109,777,378
Financial assets measured at fair value through other comprehensive income	7	97,145,874	94,987,455
Amount due from head office and overseas branches		61,560,177	74,791,232
Deferred tax assets		54,203	55,629
Furniture and equipment		2,348	2,470
Right-of-use assets		99	125
Intangible assets		20	20
Other assets		2,680,919	587,224
Total assets		345,543,321	336,697,120
Equity and liabilities			
Deposits from banks		453,466	654,377
Placements from banks and non-bank financial institutions		56,093,896	66,796,537
Deposits from customers	15	137,418,621	137,211,555
Financial assets sold under repurchase agreements		1,010,775	-
Derivative financial instruments	9	8,808,634	7,145,725
Certificates of deposit and medium-term notes issued		50,875,221	52,326,411
Amount due to related companies		367,957	243,873
Amount due to head office and overseas branches		76,382,164	60,027,904
Lease liabilities		105	127
Current tax liabilities		377,458	123,428
Other liabilities		2,597,660	1,708,070
Total liabilities		334,385,957	326,238,007
Reserves	16	11,157,364	10,459,113
Total equity and liabilities		345,543,321	336,697,120

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NOTES TO THE FINANCIAL INFORMATION

1. Net trading gain

	For the year ended	
	2025	2024
	HK\$'000	HK\$'000
Net gains from trading in foreign currencies	85,049	266,885
Net gains from other trading activities	183,059	214,999
	<u>268,108</u>	<u>481,884</u>

2. Other operating income, net

	For the year ended	
	2025	2024
	HK\$'000	HK\$'000
Management fee income	104,237	192,127
Others	6,847	4,977
	<u>111,084</u>	<u>197,104</u>

3. Operating expenses

	For the year ended	
	2025	2024
	HK\$'000	HK\$'000
Management fee expenses	565,555	507,633
Staff expenses	63,987	146,223
Premises expenses	336	1,288
Others	33,485	45,916
	<u>663,363</u>	<u>701,060</u>

4. Taxation charge

	For the year ended	
	2025	2024
	HK\$'000	HK\$'000
Current tax – Hong Kong Profits Tax		
- Provision for the year	305,612	40,933
Deferred tax		
- (Reversal)/origination of temporary differences	(25,577)	52,231
	<u>280,035</u>	<u>93,164</u>

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NOTES TO THE FINANCIAL INFORMATION (Continued)

5. Placements with banks

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Placements with banks with residual contractual maturity:		
- Less than one month	39,953,404	36,956,938
- More than one month and less than twelve months	5,678,052	235,497
- More than twelve months	-	-
Less: Expected credit losses allowance	<u>(223)</u>	<u>(488)</u>
	45,631,233	37,191,947
Accrued interest receivables	<u>9,596</u>	<u>80,929</u>
	<u>45,640,829</u>	<u>37,272,876</u>

6. Financial assets measured at fair value through profit or loss

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Investment securities	1,051,252	2,537,707
Certificates of deposit held	<u>1,595,584</u>	<u>-</u>
	2,646,836	2,537,707
Accrued interest receivables	<u>18,029</u>	<u>18,583</u>
	<u>2,664,865</u>	<u>2,556,290</u>

7. Financial assets measured at fair value through other comprehensive income

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Investment securities	52,628,578	53,972,250
Certificates of deposit held	<u>43,855,749</u>	<u>40,531,710</u>
	96,484,327	94,503,960
Accrued interest receivables	662,011	483,848
Less: Expected credit losses allowance	<u>(464)</u>	<u>(353)</u>
	<u>97,145,874</u>	<u>94,987,455</u>

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NOTES TO THE FINANCIAL INFORMATION (Continued)

8. Financial assets measured at amortised cost

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Investment securities	93,562	94,355
Less: Expected credit losses allowance	<u>(93,562)</u>	<u>(94,355)</u>
	-	-
Accrued interest receivables	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

9. Derivative financial instruments

<u>As at 31 December 2025</u>	Notional amount HK\$'000	Fair value assets HK\$'000	Fair value liabilities HK\$'000
Exchange rate contracts	800,709,021	4,808,586	4,887,883
Interest rate contracts	<u>255,597,603</u>	<u>3,964,309</u>	<u>3,920,751</u>
	<u>1,056,306,624</u>	<u>8,772,895</u>	<u>8,808,634</u>
<u>As at 30 June 2025</u>	Notional amount HK\$'000	Fair value assets HK\$'000	Fair value liabilities HK\$'000
Exchange rate contracts	868,526,960	4,568,775	4,795,777
Interest rate contracts	<u>163,942,088</u>	<u>2,441,250</u>	<u>2,349,948</u>
	<u>1,032,469,048</u>	<u>7,010,025</u>	<u>7,145,725</u>

There is no effect of bilateral netting agreement on the fair value of derivatives.

The notional amounts of these instruments indicate the volume of transactions outstanding as of the balance sheet date.

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NOTES TO THE FINANCIAL INFORMATION (Continued)

10. Loans and advances to customers and trade bills

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Loans and advances to customers	116,904,405	111,980,035
Less: Unamortised portion of upfront fees	(80,946)	(113,833)
Expected credit losses		
- 12 months ECL	(508,526)	(448,388)
- Lifetime ECL but not credit impaired	(9,352)	(8,189)
- Lifetime ECL and credit impaired	(1,906,333)	(1,898,093)
	<u>114,399,248</u>	<u>109,511,532</u>
Accrued interest receivables	531,524	468,997
Less: Expected credit losses allowance		
- 12 months ECL	(1,399)	(897)
- Lifetime ECL but not credit impaired	(10)	(14)
- Lifetime ECL and credit impaired	(208,313)	(202,240)
	<u>321,802</u>	<u>265,846</u>
	<u>114,721,050</u>	<u>109,777,378</u>

11. Analysis of loans and advances to customers

(a) Analysis by industry categories

The following analysis is based on the categories and definitions used by the Hong Kong Monetary Authority.

	As at 31 December 2025		As at 30 June 2025	
	HK\$'000	% covered by collateral	HK\$'000	% covered by collateral
<i>Industry categories:</i>				
Industrial, commercial and financial				
- Property development	7,212,410	19.44%	7,606,900	18.11%
- Property investment	1,760,000	40.34%	2,210,000	32.13%
- Financial concern	22,738,105	11.33%	22,863,221	11.26%
- Wholesale and retail trade	622,712	0.00%	-	0.00%
- Manufacturing	1,790,060	0.00%	1,430,699	0.00%
- Transport and transport equipment	7,268,820	3.83%	6,644,435	0.85%
- Information technology	3,561,108	0.00%	2,483,147	0.00%
- Others	8,725,410	0.00%	7,215,538	0.00%
Loans and advances for use in Hong Kong	<u>53,678,625</u>	<u>9.25%</u>	<u>50,453,940</u>	<u>9.35%</u>
Trade finance	492,512	0.00%	848,869	0.00%
Loans and advances for use outside Hong Kong	<u>62,733,268</u>	<u>2.86%</u>	<u>60,677,226</u>	<u>4.09%</u>
Total	<u>116,904,405</u>	<u>5.78%</u>	<u>111,980,035</u>	<u>6.43%</u>

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NOTES TO THE FINANCIAL INFORMATION (Continued)

11. Analysis of loans and advances to customers (Continued)

(b) Analysis by geographical areas

<u>As at 31 December 2025</u>	Total loans and advances to customers HK\$'000	Impaired loans and advances to customers HK\$'000	Overdue loans and advances to customers HK\$'000
Hong Kong	91,035,307	2,110,500	2,110,500
Others	25,869,098	-	-
Total	116,904,405	2,110,500	2,110,500
	Total loans and advances to customers HK\$'000	Impaired loans and advances to customers HK\$'000	Overdue loans and advances to customers HK\$'000
<u>As at 30 June 2025</u>			
Hong Kong	100,004,294	2,110,500	2,110,500
Others	11,975,741	-	-
Total	111,980,035	2,110,500	2,110,500

Loans and advances to customers by geographical areas are classified according to the location of the counterparties.

12. Impaired loans and advances

Impaired loans and advances to customers are those loans and advances where full repayment of principal and / or interest is considered unlikely and are so classified as soon as such a situation becomes apparent.

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Impaired loans and advances to customers	2,110,500	2,110,500
As a percentage to total loans and advances to customers	1.81%	1.88%
Expected credit loss on impaired loans and advances to customers	(1,906,333)	(1,898,093)
Value of collateral held against the impaired loans and advances to customers	-	-

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NOTES TO THE FINANCIAL INFORMATION (Continued)

13. Overdue and rescheduled assets

(a) Overdue loans and advances

	As at 31 December 2025 HK\$'000	% of total Loans and advances to customers	As at 30 June 2025 HK\$'000	% of total Loans and advances to customers
More than one year	<u>2,110,500</u>	<u>1.81%</u>	<u>2,110,500</u>	<u>1.88%</u>

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Uncovered portion of overdue loans and advances	<u>2,110,500</u>	<u>2,110,500</u>

(b) Rescheduled loans and advances

There were no rescheduled loans and advances as at 31 December 2025 and 30 June 2025.

(c) Other overdue assets

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Over one year	<u>93,562</u>	<u>94,355</u>

There were no other assets overdue for over three months but one year or less as at 31 December 2025 and 30 June 2025.

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NOTES TO THE FINANCIAL INFORMATION (Continued)

14. Non-bank mainland exposures

<u>As at 31 December 2025</u>	On-balance sheet exposures HK\$'000	Off-balance sheet exposures HK\$'000	Total exposures HK\$'000
Types of counterparties			
(a) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	58,092,537	8,754,743	66,847,280
(b) Local governments, local government-owned entities and their subsidiaries and JVs	4,055,940	-	4,055,940
(c) PRC nationals residing in the Mainland or other entities incorporated in the Mainland and their subsidiaries and JVs	7,441,913	2,418,529	9,860,442
(d) Other entities of central government not reported in item (a) above	1,528,243	102,243	1,630,486
(e) Other entities of local governments not reported in item (b) above	709,836	1,541	711,377
(f) PRC nationals residing outside the Mainland or entities incorporated outside the Mainland where the credit is granted for use in the Mainland	2,963,175	609,703	3,572,878
(g) Other counterparties where the exposure is considered by the reporting institution to be non-bank Mainland exposures	-	-	-
Total	74,791,644	11,886,759	86,678,403
Total assets after provision	<u>346,550,300</u>		
On-balance sheet exposures as percentage of total assets	<u>21.58 %</u>		
 <u>As at 30 June 2025</u>	 On-balance sheet exposures HK\$'000	 Off-balance sheet exposures HK\$'000	 Total exposures HK\$'000
Types of counterparties			
(a) Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	56,482,653	9,538,324	66,020,977
(b) Local governments, local government-owned entities and their subsidiaries and JVs	6,156,355	200,477	6,356,832
(c) PRC nationals residing in the Mainland or other entities incorporated in the Mainland and their subsidiaries and JVs	8,020,505	2,237,291	10,257,796
(d) Other entities of central government not reported in item (a) above	1,731,565	-	1,731,565
(e) Other entities of local governments not reported in item (b) above	-	-	-
(f) PRC nationals residing outside the Mainland or entities incorporated outside the Mainland where the credit is granted for use in the Mainland	3,659,364	685,700	4,345,064
(g) Other counterparties where the exposure is considered by the reporting institution to be non-bank Mainland exposures	-	-	-
Total	76,050,442	12,661,792	88,712,234
Total assets after provision	<u>338,002,175</u>		
On-balance sheet exposures as percentage of total assets	<u>22.5 %</u>		

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NOTES TO THE FINANCIAL INFORMATION (Continued)

15. Deposits from customers

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Demand deposits and current accounts	2,439,503	1,514,812
Savings deposits	61,367,465	69,610,655
Time, call and notice deposits	<u>73,292,450</u>	<u>65,785,919</u>
	137,099,418	136,911,386
Accrued interest payables	<u>319,203</u>	<u>300,169</u>
	<u>137,418,621</u>	<u>137,211,555</u>

16. Reserves

The components of reserves are as follows:

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Investment revaluation reserve, net of deferred tax	359,548	250,608
Reserve for cash flow hedge, net of deferred tax	(5,106)	639
Regulatory reserve	194,824	194,824
Retained earnings	<u>10,608,098</u>	<u>10,013,042</u>
Total reserves	<u>11,157,364</u>	<u>10,459,113</u>

The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority. There was no movement of regulatory reserve during year ended 31 December 2025 and six months ended 30 June 2025.

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NOTES TO THE FINANCIAL INFORMATION (Continued)

17. International claims

The international claims are the sum of cross-border claims in all currencies and local claims in foreign currencies. International claims include loans and advances to customers, deposits and placements with banks and non-bank financial institutions, holdings of trade bills and certificates of deposit and investment securities.

International claims have been disclosed by country and geographical area. A country or geographical area is reported when it constitutes 10% or more of the aggregate amount of international claims, after taking into account any risk transfer. Risk is transferred only when the Branch effectively transfers the risk from a particular country or geographical area to other country or geographical area by applying credit risk mitigants. The credit risk can be mitigated through guarantees, collateral and credit derivatives.

<u>As at 31 December 2025</u>	Banks HK\$'000	Official sector HK\$'000	<u>Non-bank private sector</u>		Total HK\$'000
			Non-bank financial institutions HK\$'000	Non-financial private sector HK\$'000	
Offshore centres	19,847,805	788,364	26,894,639	39,812,363	87,343,171
- Of which Hong Kong	<u>17,329,142</u>	<u>788,364</u>	<u>25,225,375</u>	<u>39,718,581</u>	<u>83,061,462</u>
Developing Asia and Pacific	120,923,801	6,366,005	987,194	15,817,646	144,094,646
- Of which Mainland China	<u>120,060,063</u>	<u>5,798,163</u>	<u>693,761</u>	<u>14,586,305</u>	<u>141,138,292</u>

<u>As at 30 June 2025</u>	Banks HK\$'000	Official sector HK\$'000	<u>Non-bank private sector</u>		Total HK\$'000
			Non-bank financial institutions HK\$'000	Non-financial private sector HK\$'000	
Offshore centres	9,534,325	601,547	24,682,612	45,577,937	80,396,421
- Of which Hong Kong	<u>9,197,351</u>	<u>601,547</u>	<u>24,682,612</u>	<u>45,490,334</u>	<u>79,972,444</u>
Developing Asia and Pacific	165,738,066	5,609,633	109,018	5,630,121	177,086,838
- Of which Mainland China	<u>165,110,610</u>	<u>5,236,414</u>	<u>109,018</u>	<u>5,104,091</u>	<u>175,560,133</u>

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NOTES TO THE FINANCIAL INFORMATION (Continued)

18. Foreign currency exposures

Net foreign currency positions amounting to 10% or more of the net position in all foreign currencies are disclosed as follows:

<u>As at 31 December 2025</u>	USD HK\$'000 equiv	CNY HK\$'000 equiv
Spot assets	163,800,669	67,218,025
Spot liabilities	(155,789,692)	(58,304,321)
Forward purchases	375,830,431	157,873,887
Forward sales	<u>(383,828,877)</u>	<u>(166,789,864)</u>
<i>Net long / (short) position</i>	<u>12,531</u>	<u>(2,273)</u>
<u>As at 30 June 2025</u>	USD HK\$'000 equiv	CNY HK\$'000 equiv
Spot assets	187,138,905	62,645,162
Spot liabilities	(183,053,047)	(42,573,283)
Forward purchases	415,742,454	168,429,627
Forward sales	<u>(419,801,782)</u>	<u>(188,505,658)</u>
<i>Net long / (short) position</i>	<u>26,530</u>	<u>(4,152)</u>

There was no structural and option position as at 31 December 2025 and 30 June 2025.

19. Contingent liabilities and commitments

	As at 31 December 2025 HK\$'000	As at 30 June 2025 HK\$'000
Direct credit substitutes	27,840,870	28,086,426
Transaction-related contingencies	66,942	221,430
Trade-related contingencies	572,133	709,193
Other commitments	<u>48,689,100</u>	<u>44,085,638</u>
	<u>77,169,045</u>	<u>73,102,687</u>

The contractual amounts of the above contingent liabilities and commitments indicate the volume of transactions outstanding as of the balance sheet date.

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20. Liquidity

The Hong Kong Branch of China Construction Bank Corporation ("the Branch") was designated by the HKMA as a category 2A institution and required to comply with the requirements related to the liquidity maintenance ratio ("LMR") and the core funding ratio ("CFR").

(a) Liquidity Maintenance Ratio ("LMR")

	For the year ended 31 December 2025	For the year ended 31 December 2024
Average Liquidity Maintenance Ratio	<u>60.54%</u>	<u>47.44%</u>

The average LMR for each quarter in 2025 is based on the arithmetic mean of the average value of its LMR for each calendar month as reported in the liquidity position return submitted for the reporting period.

The Branch maintained its LMR at healthy levels.

(b) Average Core Funding Ratio ("CFR")

	For the year ended 31 December 2025	For the year ended 31 December 2024
Average Core Funding Ratio	<u>170.74%</u>	<u>213.84%</u>

The average CFR for each quarter in 2025 is based on the arithmetic mean of the average value of its CFR for each calendar month as reported in the stable funding position return submitted for the reporting period.

The Branch maintained its CFR at healthy levels.

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NOTES TO THE FINANCIAL INFORMATION (Continued)

20. Liquidity (Continued)

(c) Liquidity risk management

Liquidity Gap

The table below is an extraction from Part 4 of Liquidity Monitoring Tools return, which sets out the details of the Branch's maturity profile covering on- and off-balance sheet items, broken down into maturity buckets and the resultant liquidity gaps:

As at 31 December 2025

In HK\$'000	Total amount	Next day	Within 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years	Balancing amount
Deposits and balances from customers	137,370,136	71,878,333	32,945,307	16,387,875	15,537,873	620,748	-	-
Amount payable arising from derivative contracts	4,838,644	10,936,114	34,337,859	2,943,283	6,054,803	2,109,941	589,242	-
Due to banks	132,969,633	46,983,016	7,150,484	38,691,573	26,193,497	12,658,936	1,292,127	-
Debt securities issued	50,683,226	-	913,051	6,814,407	21,267,430	21,688,338	-	-
Other liabilities and reserves	16,375,348	122,523	328,815	306,529	4,362,928	90,397	6,795	11,157,361
Total on-balance sheet liabilities	342,236,987	129,919,986	75,675,516	65,143,667	73,416,531	37,168,360	1,888,164	11,157,361
Total off-balance sheet liabilities	45,271,995	75,180	1,990,012	8,965,091	5,831,201	28,410,511	-	-

CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
FOR THE YEAR ENDED 31 DECEMBER 2025

SECTION A: HONG KONG BRANCH INFORMATION

NOTES TO THE FINANCIAL INFORMATION (Continued)

20. Liquidity (Continued)

(c) Liquidity risk management (Continued)

Liquidity Gap (Continued)

As at 31 December 2025

In HK\$'000	Total amount	Next day	Within 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years	Balancing amount
Amount receivable arising from derivative contracts	4,821,960	11,179,842	34,104,722	2,964,341	6,078,222	2,799,246	665,453	-
Balances with central bank	1,817,672	1,817,672	-	-	-	-	-	-
Due from banks	118,998,821	35,324,381	16,190,789	11,956,380	29,751,968	25,775,303	-	-
Debt securities	98,828,949	98,735,387	-	-	-	-	-	93,562
Acceptances and bills of exchange held	-	-	-	-	-	-	-	-
Loans and advances to customers	115,848,012	500,241	22,457,221	27,632,517	26,407,355	29,294,082	7,237,782	2,318,814
Other assets	866,922	223,575	200,041	74,725	3,101,593	-	1,795	(2,734,807)
Total on-balance sheet assets	341,182,336	147,781,098	72,952,773	42,627,963	65,339,138	57,868,631	7,905,030	(322,431)
Total off-balance sheet assets	4,670,340	4,670,340	-	-	-	-	-	-
Contractual Maturity Mismatch	22,456,272	22,456,272	(4,712,755)	(31,480,795)	(13,861,091)	(6,682,392)	6,016,866	-
Cumulative Contractual Maturity Mismatch	22,456,272	22,456,272	17,743,517	(13,737,278)	(27,598,369)	(34,280,761)	(28,263,895)	-

CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
 FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
 FOR THE YEAR ENDED 31 DECEMBER 2025

SECTION A: HONG KONG BRANCH INFORMATION

NOTES TO THE FINANCIAL INFORMATION (Continued)

20. Liquidity (Continued)

(c) Liquidity risk management (Continued)

Liquidity Gap (Continued)

As at 31 December 2024

In HK\$'000	Total amount	Next day	Within 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years	Balancing amount
Deposits and balances from customers	132,956,232	62,036,134	35,465,079	29,012,597	6,442,422	-	-	-
Amount payable arising from derivative contracts	6,775,321	5,588,458	3,769,312	4,437,554	19,091,783	8,207,402	39,010	-
Due to banks	57,790,800	15,994,884	32,545	7,409,442	18,197,633	14,867,339	1,288,957	-
Debt securities issued	27,129,793	-	776,480	1,094,419	9,341,054	15,917,840	-	-
Other liabilities and reserves	11,281,916	16,848	280,880	367,304	765,968	159,316	5,147	9,686,453
Total on-balance sheet liabilities	235,934,062	83,636,324	40,324,296	42,321,316	53,838,660	39,151,897	1,333,114	9,686,453
Total off-balance sheet liabilities	47,125,431	75,872	3,237,445	7,360,264	7,416,926	29,034,924	-	-

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FOR THE YEAR ENDED 31 DECEMBER 2025

SECTION A: HONG KONG BRANCH INFORMATION

NOTES TO THE FINANCIAL INFORMATION (Continued)

20. Liquidity (Continued)

(c) Liquidity risk management (Continued)

Liquidity Gap (Continued)

As at 31 December 2024

In HK\$'000	Total amount	Next day	Within 1 month	> 1 month up to 3 months	> 3 months up to 1 year	> 1 year up to 5 years	Over 5 years	Balancing amount
Amount receivable arising from derivative contracts	7,496,610	6,152,815	3,591,618	4,254,451	19,419,421	8,577,289	40,855	-
Balances with central bank	347,844	347,844	-	-	-	-	-	-
Due from banks	70,645,318	13,766,249	24,591,426	784,472	17,169,010	14,334,161	-	-
Debt securities	63,233,811	61,954,880	-	98,465	1,087,133	-	-	93,333
Acceptances and bills of exchange held	-	-	-	-	-	-	-	-
Loans and advances to customers	94,756,933	-	19,072,012	16,866,393	15,254,264	40,412,457	854,128	2,297,679
Other assets	(521,821)	178,073	204,208	338,823	826,793	22,876	-	(2,092,594)
Total on-balance sheet assets	235,958,695	82,399,861	47,459,264	22,342,604	53,756,621	63,346,783	894,983	298,418
Total off-balance sheet assets	5,435,360	5,435,360	-	-	-	-	-	-
Contractual Maturity Mismatch	4,123,025	4,123,025	3,897,523	(27,338,976)	(7,499,165)	(4,840,036)	(438,131)	-
Cumulative Contractual Maturity Mismatch	4,123,025	4,123,025	8,020,548	(19,318,428)	(26,817,593)	(31,657,631)	(32,095,762)	-

**CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
FOR THE YEAR ENDED 31 DECEMBER 2025**

SECTION A: HONG KONG BRANCH INFORMATION

NOTES TO THE FINANCIAL INFORMATION (Continued)

20. Liquidity (Continued)

(c) Liquidity Risk Management (Continued)

Liquidity Risk Management Strategy

Liquidity risk is the risk that the Branch may not be able to fund the increase in assets or meet obligations as they fall due without incurring unacceptable losses. This may be caused by market disruption or liquidity squeeze whereby the Branch may only unwind specific exposures at significantly discounted values.

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitments and to capitalize on opportunities for business expansion. This includes the Branch's ability to meet deposit withdrawals either on demand or at contractual maturity, to repay borrowings as they mature, to comply with the statutory liquidity ratios, and to make new loans and investments as opportunities arise.

To achieve this purpose, the Branch adopts a prudent risk appetite in setting liquidity risk tolerance. Risk appetite is set in the form of liquidity risk limits and metric framework.

The Branch has established a set of liquidity risk management policies which set out the liquidity risk management framework of the Branch according to the requirements of the HKMA's Supervisory Policy Manuals "Regulatory Framework for Supervision of Liquidity Risk (LM-1)" and "Sound Systems and Controls for Liquidity Risk Management (LM-2)".

Liquidity Risk Management Responsibilities

The Executive Committee ("EC") is ultimately responsible for having an effective liquidity risk management framework in place. Risk Management Committee ("RMC") is set up to oversee the Branch's overall asset quality as well as resolving all important risk-related or governance issues including those on liquidity risk. The RMC is responsible for providing guidance and overseeing the Branch's liquidity risk management strategy; review or approve liquidity risk management policies and review the Branch's liquidity risk position.

The Asset and Liability Committee ("ALCO") is a functional committee formed under the Executive Committee to oversee the Branch's assets and liabilities. Its main responsibility is to develop strategies on the asset and liability structure and capital allocation according to the annual business plan and financial budget assigned by CCB Head Office.

Regular meetings of various committees are held to review the compliance status of liquidity measurements and the needs for change in strategy and policy. Daily liquidity management is performed by the Treasury. Risk Management Division ("RMD") is responsible for the daily monitoring of liquidity limits and measurements, and submits regular reports of the Branch's liquidity profile to ALCO and RMC. RMD timely reports potential liquidity risk issues to EC, RMC and ALCO. Internal Audit periodically performs independent reviews on the Branch's liquidity management framework to ensure the validity and effectiveness of the Branch's liquidity risk management functions.

The Branch has established liquidity risk management indicators and limits for daily measurement and management of liquidity risk. These indicators and limits include, but are not limited to statutory liquidity ratios. The Branch developed management information systems to provide liquidity exposures for computing these indicators on a daily basis.

**CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
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FOR THE YEAR ENDED 31 DECEMBER 2025**

SECTION A: HONG KONG BRANCH INFORMATION

NOTES TO THE FINANCIAL INFORMATION (Continued)

20. Liquidity (Continued)

(c) Liquidity Risk Management (Continued)

Funding Strategy

The Branch sets its liquidity funding strategy according to the size and sophistication of its business, as well as the nature and complexity of its activities. It also ensures that the Branch complies with applicable statutory liquidity requirements.

The objective of the Branch's funding strategy is to strive for a balance between business growth opportunities and funding stability. The Branch seeks to maintain diversified and stable funding sources with an appropriate mix of liabilities including customer deposits, interbank borrowings, issuance of negotiable certificates of deposit and debt instruments.

To manage currency mismatch and avoid over-reliance on the currency swap market, the Branch sets limits on swapped fund ratios of major currency positions which are subject to daily monitoring. The swapped fund ratios limit the extent of one currency's assets being funded by other currencies through the swap market. The extent of diversification in tenors of funding is governed by liquidity metrics such as CFR and medium-term funding ratio. A medium-term funding ratio highlights the extent to which medium-term assets are being financed by the roll-over of short-term liabilities. To mitigate the risk of contagion from other CCB group entities when they are under liquidity stress, the Branch sets intragroup liquidity limits.

The funding support provided by CCB Head Office is one of the Branch's key sources of liquidity backstop during times of liquidity stress.

Liquidity Cushion

Under LMR, the liquidity cushion held by the Branch consists of cash, withdrawable reserves maintained with central banks and marketable debt securities eligible for inclusion in liquefiable assets for the purposes of determining LMR. These securities include those issued or guaranteed by sovereigns, central banks, multilateral development banks, mainland policy banks, corporates and financial institutions.

The extent of the Branch's maturity mismatch and the sufficiency of liquidity cushion are governed by various liquidity metrics and measurement tools such as maturity mismatch limits and liquidity stress tests.

The marketability of the Branch's liquidity cushion is periodically reviewed in keeping update with market conditions. The size of the liquidity cushion being maintained must be sufficient to meet intraday payments and settlement obligations on a timely basis under both normal and stressed conditions.

**CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
FOR THE YEAR ENDED 31 DECEMBER 2025**

SECTION A: HONG KONG BRANCH INFORMATION

NOTES TO THE FINANCIAL INFORMATION (Continued)

20. Liquidity (Continued)

(c) Liquidity Risk Management (Continued)

Liquidity Risk Management Monitoring Framework

The Liquidity risk management monitoring framework is formed by the following measures:

- LMR measures the extent of liquefiable assets covering qualifying liabilities due within one month arising from on-balance sheet and off-balance sheet exposures including contingent funding obligations.
- CFR measures long term funding risk by assessing the degree of the Branch's core funding sources supporting the need in funding its business activities.
- Cash Flow Projection is to collect the next 30-day cash flow information arising from loan and deposit businesses entered into by various front line divisions. By consolidating this projection with the cash flow from Treasury's transactions, the Branch's overall cash flow can be projected and such information will take an important part in the Branch's liquidity funding management.
- Liquidity Stress Testing is regularly conducted to project the Branch's cash flows under stress scenarios and evaluate the sufficiency of liquidity cushion. The stress scenarios cover institution-specific crisis scenario, general market crisis scenario and combined crisis scenario. The cash flows under each stress scenario are determined by applying a standard set of prescribed stress assumptions to the Branch's cash flow projection. The potential cash flow arising from off-balance sheet items is included. The stress test results are regularly reported to the RMC and ALCO.
- Under LMR, liquidity cushion held by the Branch consists of cash, withdrawable reserves maintained with central banks and marketable debt securities eligible for inclusion in liquefiable assets for the purposes of determining LMR. It is the Branch's policy that the liquidity cushion should be able to cover projected cash outflows under various prescribed stress scenarios.
- Maturity Profile Analysis analyzes the assets and liabilities by their remaining maturities into different time buckets. The potential cash flow arising from off-balance sheet items is included. The gap amount for each time bucket represents the liquidity exposure after netting the assets and liabilities maturing in the same bucket.
- Swapped Fund Ratio is designed to measure the reliance of the Branch on FX Swap market to fund the currency mismatch. Branch sets limits on swapped fund ratios of major currency positions which are subject to daily monitoring.

**CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
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SECTION A: HONG KONG BRANCH INFORMATION

NOTES TO THE FINANCIAL INFORMATION (Continued)

20. Liquidity (Continued)

(c) Liquidity Risk Management (Continued)

Contingency Funding Plan ("CFP")

The Branch has a CFP which clearly defines a set of triggering events that will activate the plan as well as the mechanisms for identification, monitoring and reporting of such events. The mechanisms incorporate:

- A set of early warning indicators that helps to identify any emerging liquidity risks at an early stage;
- A list of potential funding sources, with due consideration of their reliability, priority and the expected available time during liquidity crisis; and
- Detailed action steps and properly assigned responsibilities to implement the CFP in case of need.

The extent of liquidity shortfalls estimated from stress testing under various scenarios beyond the level of liquidity cushion is a factor in determining severity levels and strategies to be adopted under the CFP. The Branch developed Business Continuity Plan ("BCP") to handle branch-wide disaster and major crisis including bank run situations. The CFP constitutes an integral part of the BCP as bank run event may lead to liquidity drain.

**CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
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SECTION B: BANK INFORMATION (CONSOLIDATED BASIS)

I. Capital and capital adequacy

	As at 31 December 2025 RMB million	As at 30 June 2025 RMB million
Total capital ratio	19.69%	19.51%
Total equity	3,686,077	3,584,859

The capital adequacy ratio is calculated in accordance with the guidelines issued by the National Financial Regulatory Administration. These guidelines are different from the document or Directive referred to in paragraph (a) Section 105 Chapter 155M of Banking (Disclosure) Rules.

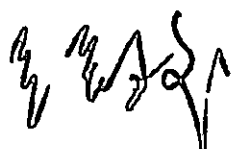
II. Other financial information

	As at 31 December 2025 RMB million	As at 30 June 2025 RMB million
Total assets	45,631,818	44,432,848
Total liabilities	41,945,741	40,847,989
Total loans and advances to customers	26,926,790	27,444,858
Total customer deposits	30,835,574	30,469,491
	For the year ended	
	31 December 2025 RMB million	31 December 2024 RMB million
Profit before tax	380,623	384,377

**CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
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FOR THE YEAR ENDED 31 DECEMBER 2025**

STATEMENT OF COMPLIANCE

In compliance with the Banking (Disclosure) Rules Part 8 "Disclosures to be made by Authorized Institutions incorporated outside Hong Kong", the enclosed unaudited financial information disclosure statement for the year ended 2025 has been provided.



Zhang Jun
Chief Executive
China Construction Bank Corporation, Hong Kong Branch

10/10/10