

CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
FOR THE SIX MONTHS ENDED 30 JUNE 2026

SECTION A: HONG KONG BRANCH INFORMATION

INCOME STATEMENT

	Note	Six months ended 30 June 2026 HK\$'000	Six months ended 30 June 2025 HK\$'000
Interest income		5,443,829	5,013,947
Interest expense		<u>(4,380,628)</u>	<u>(3,933,979)</u>
Net interest income		<u>1,063,201</u>	<u>1,079,968</u>
Fees and commission income		94,591	81,913
Fees and commission expense		<u>(46,355)</u>	<u>(11,986)</u>
Net fees and commission income		<u>48,236</u>	<u>69,927</u>
Net trading income	1	<u>53,935</u>	<u>138,905</u>
Net gain on disposal arising from investment securities		<u>58,987</u>	<u>13,449</u>
Other operating income, net	2	<u>49,729</u>	<u>48,846</u>
Operating income		<u>1,274,088</u>	<u>1,351,095</u>
Operating expenses	3	<u>(344,282)</u>	<u>(295,198)</u>
Net operating income before net charge of expected credit losses		<u>929,806</u>	<u>1,055,897</u>
Net reversal/(charge) of expected credit losses		<u>115,878</u>	<u>(471,709)</u>
Profit before tax		<u>1,045,684</u>	<u>584,188</u>
Taxation	4	<u>(200,369)</u>	<u>(116,263)</u>
Profit for the period		<u>845,315</u>	<u>467,925</u>

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STATEMENT OF FINANCIAL POSITION

		As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
	Note		
Assets			
Deposits with central banks		1,116,589	1,817,672
Deposits with banks		2,983,745	4,576,297
Placements with banks	5	27,063,732	45,640,829
Financial assets measured at fair value through profit or loss	6	2,579,810	2,664,865
Derivative financial instruments	9	10,331,443	8,772,895
Loans and advances to overseas branches and related companies		17,232,200	5,906,073
Loans and advances to customers and trade bills	10	116,103,394	114,721,050
Financial assets measured at fair value through other comprehensive income	7	100,197,908	97,145,874
Amount due from head office and overseas branches		80,739,029	61,560,177
Deferred tax assets		161,814	54,203
Furniture and equipment		2,044	2,348
Right-of-use assets		77	99
Intangible assets		20	20
Other assets		3,290,806	2,680,919
Total assets		361,802,611	345,543,321
Equity and liabilities			
Borrowings from central banks		2,658,934	-
Deposits from banks		908,474	453,466
Placements from banks and non-bank financial institutions		41,868,726	56,093,896
Deposits from customers	15	126,249,066	137,418,621
Financial assets sold under repurchase agreements		13,371,308	1,010,775
Derivative financial instruments	9	10,213,481	8,808,634
Certificates of deposit and medium-term notes issued		65,285,797	50,875,221
Amount due to related companies		563,412	367,957
Amount due to head office and overseas branches		85,343,778	76,382,164
Lease liabilities		82	105
Current tax liabilities		572,975	377,458
Other liabilities		3,402,146	2,597,660
Total liabilities		350,438,179	334,385,957
Reserves	16	11,364,432	11,157,364
Total equity and liabilities		361,802,611	345,543,321

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NOTES TO THE FINANCIAL INFORMATION

1. Net trading income

	For the six months ended	
	2026	2025
	HK\$'000	HK\$'000
Net (losses)/gains from trading in foreign currencies	(18,407)	62,026
Net gains from other trading activities	72,342	76,879
	<u>53,935</u>	<u>138,905</u>

2. Other operating income, net

	For the six months ended	
	2026	2025
	HK\$'000	HK\$'000
Management fee income	45,051	43,188
Others	4,678	5,658
	<u>49,729</u>	<u>48,846</u>

3. Operating expenses

	For the six months ended	
	2026	2025
	HK\$'000	HK\$'000
Management fee expense	300,515	252,366
Staff expenses	33,039	27,359
Premises expenses	131	147
Others	10,597	15,326
	<u>344,282</u>	<u>295,198</u>

4. Taxation

	For the six months ended	
	2026	2025
	HK\$'000	HK\$'000
Current tax – Hong Kong Profits Tax		
- Provision for the year	195,518	122,466
Deferred tax		
- Origination/(reversal) of temporary differences	4,851	(6,203)
	<u>200,369</u>	<u>116,263</u>

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NOTES TO THE FINANCIAL INFORMATION (Continued)

5. Placements with banks

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Placements with banks with residual contractual maturity:		
- Less than one month	27,038,264	39,953,404
- More than one month and less than twelve months	-	5,678,052
Less: Expected credit losses allowance	<u>(163)</u>	<u>(223)</u>
	27,038,101	45,631,233
Accrued interest receivables	<u>25,631</u>	<u>9,596</u>
	<u>27,063,732</u>	<u>45,640,829</u>

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

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Investment securities	1,385,075	1,051,252
Certificates of deposit held	<u>1,177,098</u>	<u>1,595,584</u>
	2,562,173	2,646,836
Accrued interest receivables	<u>17,637</u>	<u>18,029</u>
	<u>2,579,810</u>	<u>2,664,865</u>

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

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Investment securities	76,174,860	52,628,578
Certificates of deposit held	<u>23,359,025</u>	<u>43,855,749</u>
	99,533,885	96,484,327
Accrued interest receivables	664,726	662,011
Less: Expected credit losses allowance	<u>(703)</u>	<u>(464)</u>
	<u>100,197,908</u>	<u>97,145,874</u>

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NOTES TO THE FINANCIAL INFORMATION (Continued)

8. Financial assets measured at amortised cost

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Investment securities	94,259	93,562
Less: Expected credit losses allowance	<u>(94,259)</u>	<u>(93,562)</u>
	-	-
Accrued interest receivables	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

9. Derivative financial instruments

<u>As at 30 June 2026</u>	Notional amount HK\$'000	Fair value assets HK\$'000	Fair value liabilities HK\$'000
Exchange rate contracts	1,038,258,069	6,062,912	5,895,665
Interest rate contracts	<u>264,910,697</u>	<u>4,268,531</u>	<u>4,317,816</u>
	<u>1,303,168,766</u>	<u>10,331,443</u>	<u>10,213,481</u>
<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>

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 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Loans and advances to customers	118,146,989	116,904,405
Less: Unamortised portion of upfront fees	(60,328)	(80,946)
Expected credit losses		
- 12 months ECL	(438,646)	(508,526)
- Lifetime ECL but not credit impaired	(3,990)	(9,352)
- Lifetime ECL and credit impaired	(1,795,798)	(1,906,333)
	<u>115,848,227</u>	<u>114,399,248</u>
Accrued interest receivables	257,017	531,524
Less: Expected credit losses		
- 12 months ECL	(933)	(1,399)
- Lifetime ECL but not credit impaired	(6)	(10)
- Lifetime ECL and credit impaired	(911)	(208,313)
	<u>255,167</u>	<u>321,802</u>
	<u>116,103,394</u>	<u>114,721,050</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 30 June 2026		As at 31 December 2025	
	HK\$'000	% covered by collateral	HK\$'000	% covered by collateral
<i>Industry categories:</i>				
Industrial, commercial and financial				
- Property development	5,448,820	9.67%	7,212,410	19.44%
- Property investment	1,460,000	48.63%	1,760,000	40.34%
- Financial concern	21,365,320	7.75%	22,738,105	11.33%
- Wholesale and retail trade	1,548,007	0.00%	622,712	0.00%
- Manufacturing	2,745,549	0.00%	1,790,060	0.00%
- Transport and transport equipment	5,991,932	3.81%	7,268,820	3.83%
- Information technology	3,565,381	0.00%	3,561,108	0.00%
- Others	7,915,904	0.00%	8,725,410	0.00%
Loans and advances for use in Hong Kong	50,040,913	6.23%	53,678,625	9.25%
Trade finance	1,930,950	0.00%	492,512	0.00%
Loans and advances for use outside Hong Kong	66,175,126	2.31%	62,733,268	2.86%
Total	<u>118,146,989</u>	<u>3.93%</u>	<u>116,904,405</u>	<u>5.78%</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 30 June 2026</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	93,322,947	1,983,381	-
Others	24,824,042	-	-
Total	118,146,989	1,983,381	-
<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

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 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Impaired loans and advances to customers	1,983,381	2,110,500
As a percentage to total loans and advances to customers	1.68%	1.81%
Expected credit loss on impaired loans and advances to customers	(1,795,798)	(1,906,333)
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 30 June 2026 HK\$'000	% of total Loans and advances to customers	As at 31 December 2025 HK\$'000	% of total Loans and advances to customers
More than one year	-	-	2,110,500	1.81%

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Uncovered portion of overdue loans and advances	-	2,110,500

(b) Rescheduled loans and advances

	As at 30 June 2026 HK\$'000	% of total Loans and advances to customers	As at 31 December 2025 HK\$'000	% of total Loans and advances to customers
Rescheduled advances to customers	1,983,381	1.68%	-	-

(c) Other overdue assets

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Over one year	94,259	93,562

There were no other assets overdue for over three months but one year or less as at 30 June 2026 and 31 December 2025.

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NOTES TO THE FINANCIAL INFORMATION (Continued)

14. Non-bank mainland exposures

<u>As at 30 June 2026</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")	56,244,126	9,635,959	65,880,085
(b) Local governments, local government-owned entities and their subsidiaries and JVs	4,569,629	-	4,569,629
(c) PRC nationals residing in the Mainland or other entities incorporated in the Mainland and their subsidiaries and JVs	9,438,270	2,305,086	11,743,356
(d) Other entities of central government not reported in item (a) above	968,773	74,272	1,043,045
(e) Other entities of local governments not reported in item (b) above	469,272	-	469,272
(f) PRC nationals residing outside the Mainland or entities incorporated outside the Mainland where the credit is granted for use in the Mainland	2,931,440	318,229	3,249,669
(g) Other counterparties where the exposure is considered by the reporting institution to be non-bank Mainland exposures	-	-	-
Total	<u>74,621,510</u>	<u>12,333,546</u>	<u>86,955,056</u>
Total assets after provision	<u>362,996,745</u>		
On-balance sheet exposures as percentage of total assets	<u>20.56%</u>		
<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	<u>74,791,644</u>	<u>11,886,759</u>	<u>86,678,403</u>
Total assets after provision	<u>346,550,300</u>		
On-balance sheet exposures as percentage of total assets	<u>21.58%</u>		

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NOTES TO THE FINANCIAL INFORMATION (Continued)

15. Deposits from customers

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Demand deposits and current accounts	2,823,213	2,439,503
Savings deposits	66,186,800	61,367,465
Time, call and notice deposits	<u>56,897,789</u>	<u>73,292,450</u>
	125,907,802	137,099,418
Accrued interest payables	<u>341,264</u>	<u>319,203</u>
	<u>126,249,066</u>	<u>137,418,621</u>

16. Reserves

The components of reserves are as follows:

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Investment revaluation reserve, net of deferred tax	(224,859)	359,548
Reserve for cash flow hedge, net of deferred tax	(58,946)	(5,106)
Regulatory reserve	194,824	194,824
Retained earnings	<u>11,453,413</u>	<u>10,608,098</u>
Total reserves	<u>11,364,432</u>	<u>11,157,364</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 six months ended 30 June 2026 and year ended 31 December 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 30 June 2026</u>	Banks HK\$'000	Official sector HK\$'000	Non-bank private sector Non-bank financial institutions HK\$'000	Non-financial private sector HK\$'000	Total HK\$'000
Offshore centres	15,588,429	1,365,039	24,517,028	46,681,819	88,152,315
- Of which Hong Kong	<u>14,433,261</u>	<u>1,365,039</u>	<u>24,517,028</u>	<u>46,549,071</u>	<u>86,864,399</u>
Developing Asia and Pacific	111,582,370	4,663,083	887,545	19,258,996	136,391,994
- Of which the Mainland	<u>109,669,851</u>	<u>3,150,680</u>	<u>887,545</u>	<u>17,608,692</u>	<u>131,316,768</u>
Developed countries	<u>29,193,928</u>	<u>22,371,061</u>	<u>1,731,771</u>	<u>2,383,742</u>	<u>55,680,502</u>

<u>As at 31 December 2025</u>	Banks HK\$'000	Official sector HK\$'000	Non-bank private sector Non-bank financial institutions HK\$'000	Non-financial private sector HK\$'000	Total 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 the Mainland	<u>120,060,063</u>	<u>5,798,163</u>	<u>693,761</u>	<u>14,586,305</u>	<u>141,138,292</u>
Developed countries	<u>22,048,582</u>	<u>12,701,484</u>	<u>217,167</u>	<u>2,483,035</u>	<u>37,450,268</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 30 June 2026</u>	USD HK\$'000 equiv	CNY HK\$'000 equiv
Spot assets	182,519,366	77,434,063
Spot liabilities	(174,836,269)	(84,570,538)
Forward purchases	500,390,364	235,825,121
Forward sales	<u>(507,904,644)</u>	<u>(228,680,567)</u>
Net long / (short) position	<u>168,817</u>	<u>8,079</u>

<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>
Net long / (short) position	<u>12,531</u>	<u>(2,273)</u>

There was no structural and option position as at 30 June 2026 and 31 December 2025.

19. Contingent liabilities and commitments

	As at 30 June 2026 HK\$'000	As at 31 December 2025 HK\$'000
Direct credit substitutes	27,892,156	27,840,870
Transaction-related contingencies	67,440	66,942
Trade-related contingencies	535,569	572,133
Other commitments	<u>62,218,003</u>	<u>48,689,100</u>
	<u>90,713,168</u>	<u>77,169,045</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 six months ended 30 June 2026	For the six months ended 30 June 2025
Average Liquidity Maintenance Ratio	<u>52.09%</u>	<u>55.29%</u>

The average LMR for each quarter in 2026 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 six months ended 30 June 2026	For the six months ended 30 June 2025
Average Core Funding Ratio	<u>183.77%</u>	<u>219.48%</u>

The average CFR for each quarter in 2026 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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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
FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
FOR THE SIX MONTHS ENDED 30 JUNE 2026**

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 SIX MONTHS ENDED 30 JUNE 2026

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
FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
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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 30 June 2026 RMB million	As at 31 December 2025 RMB million
Total capital ratio	19.42%	19.69%
Total equity	3,833,826	3,686, 077

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.

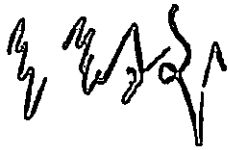
II. Other financial information

	As at 30 June 2026 RMB million	As at 31 December 2025 RMB million
Total assets	47,328,244	45,631,818
Total liabilities	43,494,418	41,945,741
Total loans and advances to customers	28,440,110	26,926,790
Total customer deposits	31,818,419	30,835,574
	For the six months ended	
	2026	2025
	RMB million	RMB million
Profit before tax	197,980	182,441

**CHINA CONSTRUCTION BANK CORPORATION – HONG KONG BRANCH
FINANCIAL INFORMATION DISCLOSURE STATEMENT (UNAUDITED)
FOR THE SIX MONTHS ENDED 30 JUNE 2026**

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 six months ended 2026 has been provided.



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