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China Construction Bank Corporation - Hong Kong Branch
Financial Information Disclosure Statement
For the six months ended 30 June 2016
Section A: Hong Kong Branch Information

Income Statement

	Note	*Six months ended 30 June 2016* HK$'000	*Six months ended 30 June 2015* HK$'000
Interest income		**3,792,881**	4,021,869
Interest expense		**(3,052,800)**	(3,549,481)
Net interest income		**740,081**	472,388
Net fee and commission income	1	**157,328**	94,781
Net trading gains	2	**448,229**	297,848
Other operating income	3	**284,657**	32,834
Operating income		**1,630,295**	897,851
Operating expenses	4	**(218,393)**	(174,741)
		1,411,902	723,110
Impairment allowances charged on loans and advances		**(415,073)**	(21,332)
Impairment allowances charged on available-for-sale and held-to-maturity securities		**-**	(11)
Profit/(loss) on disposal of fixed assets		**30**	(1)
Profit before tax		**996,859**	701,766
Taxation charge	5	**(176,252)**	(115,468)
Net profit		**820,607**	586,298

China Construction Bank Corporation - Hong Kong Branch
Financial Information Disclosure Statement
For the six months ended 30 June 2016

Statement of Financial Position

	Note	*As at 30 June 2016* **HK$'000**	*As at 31 December 2015* HK$'000
Assets			
Cash and deposits with banks		**94,870,690**	81,826,763
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months		**11,367,430**	9,012,890
Amounts due from overseas offices		**74,619,112**	70,462,452
Trade bills		**12,183,255**	21,701,763
Certificates of deposit held		**48,975,303**	37,074,892
Loans and advances to customers and other accounts	6	**226,677,277**	190,076,109
Available-for-sale and held-to-maturity securities	11	**21,168,961**	5,540,419
Unlisted equity investment		**1**	1
Fixed assets		**36**	66
Other assets		**132,177**	2,177
Total assets		**489,994,242**	415,697,532
Equity and liabilities			
Deposits from banks		**175,287,856**	119,529,970
Deposits from customers	12	**116,323,740**	108,703,003
Amounts due to overseas offices		**119,970,155**	47,615,988
Certificates of deposit issued		**68,388,854**	108,180,785
Other liabilities		**8,906,543**	29,888,945
Total liabilities		**488,877,148**	413,918,691
Reserves	15	**1,117,094**	1,778,841
Total equity and liabilities		**489,994,242**	415,697,532

Notes to the financial information

1 *Net fee and commission income*

	For the six months ended 30 June 2016 HK$'000	30 June 2015 HK$'000
Fee and commission income	**219,963**	105,414
Fee and commission expenses	**(62,635)**	(10,633)
	157,328	94,781

2 *Net trading gains*

	For the six months ended 30 June 2016 HK$'000	30 June 2015 HK$'000
Gains less losses arising from trading in foreign currencies	**448,907**	297,848
Gains less losses from other trading activities	**(678)**	-
	448,229	297,848

Net trading gains included a foreign exchange revaluation gain of HKD125 million (30 June 2015: HKD297 million) on RMB foreign exchange contracts entered into for hedging the position of the CCB Group.

3 *Other Operating Income*

	For the six months ended 30 June 2016 HK$'000	30 June 2015 HK$'000
Net gains on disposal of available-for-sale financial assets	**278,315**	27,927
Others	**6,342**	4,907
	284,657	32,834

4 *Operating expenses*

	For the six months ended 30 June 2016 HK$'000	30 June 2015 HK$'000
Premises expenses	**5,834**	10,033
Others	**212,559**	164,708
	218,393	174,741

5 *Taxation charge*

	For the six months ended 30 June 2016 HK$'000	30 June 2015 HK$'000
Current tax - Hong Kong Profits Tax		
- Provision for the year	**232,922**	118,622
Current tax - Overseas		
- Withholding tax charged in the Mainland	**11,829**	18
Deferred tax		
- Origination and reversal of temporary differences	**(68,499)**	(3,172)
	176,252	115,468

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Notes to the financial information (continued)

6 *Loans and advances to customers and other accounts*

	As at 30 June 2016 HK$'000	As at 31 December 2015 HK$'000
Loans and advances to customers	**201,505,395**	177,880,361
Less: Impairment allowances		
- Collectively assessed	**(912,433)**	(496,532)
- Individually assessed	**-**	(6,850)
	(912,433)	(503,382)
	200,592,962	177,376,979
Other accounts		
- Accrued interest receivables	**2,192,308**	1,832,834
- Others	**23,892,007**	10,866,296
	26,084,315	12,699,130
	226,677,277	190,076,109

7 *Analysis of loans and advances to customers*

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

(a) Analysis by industry categories

	As at 30 June 2016		*As at 31 December 2015*	
	HK$'000	*% covered by collateral*	HK$'000	*% covered by collateral*
Industry categories:				
Industrial, commercial and financial				
- Property development	**8,442,999**	**0.00%**	6,437,675	0.00%
- Property investment	**7,251,122**	**74.13%**	2,753,774	56.29%
- Financial concerns	**13,414,938**	**68.13%**	2,892,181	39.28%
- Stockbrokers	**-**	**-**	400,000	0.00%
- Wholesale and retail trade	**9,993,962**	**2.76%**	1,935,636	14.94%
- Manufacturing	**2,126,945**	**51.34%**	2,336,396	61.39%
- Transport and transport equipment	**2,730,449**	**2.75%**	2,054,764	3.96%
- Information technology	**4,397,930**	**0.00%**	6,719,783	1.71%
- Others	**2,587,458**	**0.00%**	5,850,090	46.37%
Loans and advances for use in Hong Kong	**50,945,803**	**31.32%**	31,380,299	23.32%
Trade finance	**20,431,378**	**0.00%**	30,457,660	0.00%
Loans and advances for use outside Hong Kong	**130,128,214**	**42.24%**	116,042,402	58.28%
Total	**201,505,395**	**35.19%**	177,880,361	42.14%

Notes to the financial information (continued)

7 *Analysis of loans and advances to customers (continued)*

(b) Analysis by geographical areas

	Total loans and advances to customers HK$'000	*Impaired loans and advances to customers* HK$'000	*Overdue loans and advances to customers* HK$'000	*Individual impairment allowances* HK$'000	*Collective impairment allowances* HK$'000
As at 30 June 2016					
Hong Kong	**143,690,590**	-	-	-	**726,432**
The Mainland	**44,928,856**	-	-	-	**51,933**
United Arab Emirates	**4,380,384**	-	-	-	**47,137**
Others	**8,505,565**	-	-	-	**86,931**
Total	**201,505,395**	-	-	-	**912,433**
As at 31 December 2015					
Hong Kong	120,217,307	6,833	6,833	6,850	361,575
The Mainland	48,257,845	-	-	-	37,784
United Arab Emirates	4,465,701	-	-	-	51,673
Others	4,939,508	-	-	-	45,500
Total	177,880,361	6,833	6,833	6,850	496,532

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

8 *Overdue and rescheduled assets*

(a) Overdue loans and advances

	As at 30 June 2016		*As at 31 December 2015*	
	HK$'000	***% of total loans and advances to customers***	HK$'000	*% of total loans and advances to customers*
Overdue loans and advances to customers				
- more than 1 month but not more than 3 months	-	-	-	0.00%
- more than 3 months but not more than 6 months	-	-	-	0.00%
- more than 6 months but not more than 1 year	-	-	-	0.00%
- more than 1 year	-	-	6,833	0.00%
	-	-	6,833	0.00%
Fair value of collateral held against the secured overdue loans and advances	-		5,561	
Covered portion	-		5,561	
Uncovered portion	-		1,272	
Individual impairment allowance made	-		6,850	

There were no overdue loans and advances to banks as at 30 June 2016 and 31 December 2015.

Notes to the financial information (continued)

8 *Overdue and rescheduled assets (continued)*

(b) Rescheduled loans and advances

	As at 30 June 2016		*As at 31 December 2015*	
	HK$'000	***% of total loans and advances to customers***	HK$'000	*% of total loans and advances to customers*
Rescheduled loans and advances to customers	-	-	6,833	0.00%

There were no rescheduled loans and advances to banks as at 30 June 2016 and 31 December 2015.

(c) Other overdue assets

	As at 30 June 2016 **HK$'000**	*As at 31 December 2015* HK$'000
Over one year	**94,705**	94,598

There were no other assets overdue for over three months but one year or less as at 30 June 2016 and 31 December 2015.

9 *Impaired loans and advances*

	As at 30 June 2016 **HK$'000**	*As at 31 December 2015* HK$'000
Impaired loans and advances to customers	-	6,833
As a percentage to total loans and advances to customers	-	0.00%
Individual impairment allowances on impaired loans and advances to customers	-	6,850
Value of collateral held against the impaired loans and advances to customers	-	5,561

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.

There were no impaired loans and advances to banks and repossessed assets as at 30 June 2016 and 31 December 2015.

Notes to the financial information (continued)

10 Mainland activities exposures

(i) **As at 30 June 2016**

Types of counterparties	***On-balance sheet exposure*** **HK$'000**	***Off-balance sheet exposure*** **HK$'000**	***Total*** **HK$'000**
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	**87,565,627**	**21,301,224**	**108,866,851**
(b) Local governments, local government-owned entities and their subsidiaries and JVs	**8,914,010**	**2,161,897**	**11,075,907**
(c) PRC nationals residing in the Mainland or other entities incorporated in the Mainland and their subsidiaries and JVs	**54,535,044**	**14,494,432**	**69,029,476**
(d) Other entities of central government not reported in item (a) above	**2,624,379**	**293,630**	**2,918,009**
(e) Other entities of local governments not reported in item (b) above	**391,462**	**-**	**391,462**
(f) PRC nationals residing outside the Mainland or entities incorporated outside the Mainland where the credit is granted for use in the Mainland	**11,105,215**	**1,344,694**	**12,449,909**
(g) Other counterparties where the exposure is considered by the reporting institution to be non-bank Mainland exposures	**1,602,346**	**-**	**1,602,346**
Total	**166,738,083**	**39,595,877**	**206,333,960**
Total assets after provision	**489,994,242**		
On-balance sheet exposures as percentage of total assets	**34.03%**		

(ii) As at 31 December 2015

Types of counterparties	*On-balance sheet exposure* HK$'000	*Off-balance sheet exposure* HK$'000	*Total* HK$'000
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	78,502,438	25,376,378	103,878,816
(b) Local governments, local government-owned entities and their subsidiaries and JVs	8,234,355	1,633,227	9,867,582
(c) PRC nationals residing in the Mainland or other entities incorporated in the Mainland and their subsidiaries and JVs	53,240,543	3,760,606	57,001,149
(d) Other entities of central government not reported in item (a) above	2,175,243	453,518	2,628,761
(e) Other entities of local governments not reported in item (b) above	701,401	-	701,401
(f) PRC nationals residing outside the Mainland or entities incorporated outside the Mainland where the credit is granted for use in the Mainland	12,413,165	2,605	12,415,770
(g) Other counterparties where the exposure is considered by the reporting institution to be non-bank Mainland exposures	1,051,910	-	1,051,910
Total	156,319,055	31,226,334	187,545,389
Total assets after provision	415,697,532		
On-balance sheet exposures as percentage of total assets	37.60%		

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Notes to the financial information (continued)

11 *Available-for-sale and held-to-maturity securities*

		As at 30 June 2016 **HK$'000**	*As at 31 December 2015* HK$'000
Available-for-sale securities		**21,168,961**	5,540,419
Held-to-maturity securities		**94,705**	94,598
		21,263,666	5,635,017
Less:	Impairment allowances		
	- Individually assessed	**(94,705)**	(94,598)
Total		**21,168,961**	5,540,419

12 *Deposits from customers*

	As at 30 June 2016 **HK$'000**	*As at 31 December 2015* HK$'000
Demand deposits and current accounts	**692,654**	2,170,333
Savings deposits	**9,449,809**	9,453,121
Time, call and notice deposits	**106,181,277**	97,079,549
	116,323,740	108,703,003

13 *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.

			Non-bank private sector		
	Banks **HK$'000**	*Official sector* **HK$'000**	*Non-bank financial institutions* **HK$'000**	*Non-financial private sector* **HK$'000**	*Total* **HK$'000**
As at 30 June 2016					
Offshore centres	**79,328,509**	**-**	**6,650,049**	**42,774,271**	**128,752,829**
- of which Hong Kong	**79,323,620**	**-**	**6,559,045**	**40,856,245**	**126,738,910**
Developing Asia and Pacific	**150,303,595**	**14,061,286**	**32,922,760**	**73,898,029**	**271,185,670**
- of which the Mainland	**150,303,595**	**14,061,286**	**32,922,760**	**73,563,160**	**270,850,801**

			Non-bank private sector		
	Banks HK$'000	*Official sector* HK$'000	*Non-bank financial institutions* HK$'000	*Non-financial private sector* HK$'000	*Total* HK$'000
As at 31 December 2015					
Offshore centres	57,979,224	-	29,256,999	8,006,798	95,243,021
- of which Hong Kong	57,933,860	-	29,159,112	7,345,191	94,438,163
Developing Asia and Pacific	145,739,947	-	9,975,205	105,102,728	260,817,880
- of which the Mainland	145,739,947	-	9,975,205	104,735,721	260,450,873

Notes to the financial information (continued)

14 Foreign currency exposures

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

As at 30 June 2016	***USD*** **HK$'000 equiv**	***CNY*** **HK$'000 equiv**
Spot assets	**219,792,870**	**122,683,349**
Spot liabilities	**(213,545,683)**	**(125,068,294)**
Forward purchases	**182,594,177**	**168,238,156**
Forward sales	**(191,919,862)**	**(162,592,247)**
Net (short)/long position	**(3,078,498)**	**3,260,964**

As at 31 December 2015	*USD* HK$'000 equiv	*CNY* HK$'000 equiv
Spot assets	219,945,862	94,910,144
Spot liabilities	(171,918,829)	(118,751,706)
Forward purchases	247,546,682	236,963,717
Forward sales	(302,509,780)	(205,562,027)
Net (short)/long position	(6,936,065)	7,560,128

There was no structural and option position as at 30 June 2016 and 31 December 2015.

15 Reserves

(a) The components of reserves are as follows

	As at 30 June 2016 **HK$'000**	*As at 31 December 2015* HK$'000
Available-for-sale securities revaluation reserve, net of deferred tax	**101,663**	467,513
Regulatory reserve	**194,824**	194,824
Retained earnings	**820,607**	1,116,504
Total reserves	**1,117,094**	1,778,841

(b) Regulatory reserve

	For the six months ended 30 June 2016 **HK$'000**	*For the year ended 31 December 2015* HK$'000
As at 1 January	**194,824**	183,970
Transfer from retained earnings	**-**	10,854
As at 30 June/31 December	**194,824**	194,824

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.

Notes to the financial information (continued)

16 Off-balance sheet exposures

(a) The contractual or notional amounts

	As at 30 June 2016 **HK$'000**	*As at 31 December 2015* HK$'000
Contingent liabilities and commitments		
- Direct credit substitutes	**38,135,467**	40,556,507
- Trade-related contingencies	**639,820**	767,021
- Other commitments	**27,698,563**	17,822,356
	66,473,850	59,145,884

	As at 30 June 2016		*As at 31 December 2015*	
	Trading **HK$'000**	***Hedging*** **HK$'000**	*Trading* HK$'000	*Hedging* HK$'000
Derivatives				
- Exchange rate contracts	**374,935,595**	**174,703**	549,842,603	176,916
- Interest rate contracts	**14,371,169**	**5,532,472**	13,493,226	11,446,159
	389,306,764	**5,707,175**	563,335,829	11,623,075

The contractual or notional amounts of these instruments indicate the volume of transactions outstanding as of the balance sheet date. They do not represent amounts at risk.

(b) Fair value of derivatives

As at 30 June 2016	***Trading***		***Hedging***	
	Positive fair value **HK$'000**	***Negative fair value*** **HK$'000**	***Positive fair value*** **HK$'000**	***Negative fair value*** **HK$'000**
- Exchange rate contracts	**2,922,299**	**(2,686,476)**	**-**	**(8,001)**
- Interest rate contracts	**20,141**	**(20,141)**	**76,033**	**(34,449)**
	2,942,440	**(2,706,617)**	**76,033**	**(42,450)**

As at 31 December 2015	*Trading*		*Hedging*	
	Positive fair value HK$'000	*Negative fair value* HK$'000	*Positive fair value* HK$'000	*Negative fair value* HK$'000
- Exchange rate contracts	4,996,598	(5,440,655)	-	(15,651)
- Interest rate contracts	9,340	(9,340)	73,084	(33,640)
	5,005,938	(5,449,995)	73,084	(49,291)

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

Notes to the financial information (continued)

17 Liquidity

(a) Average liquidity coverage ratio ("LCR")

	2016	*2015*
First quarter	**120.34%**	168.16%
Second quarter	**136.23%**	98.90%

The average LCR for each quarter is based on the arithmetic mean of its LCR as at each month-end in the quarter as required by the Hong Kong Monetary Authority for its regulatory purposes.

The composition of the Branch's high quality liquid assets ("HQLA") as defined under Schedule 2 of the Banking (Liquidity) Rules is shown as below. The majority of the HQLA held by the Branch are Level 1 assets which mainly consist of government debt securities.

	Weighted amount (Average value)			
	Quarter ended 30 June 2016	***Quarter ended 31 March 2016***	*Quarter ended 30 June 2015*	*Quarter ended 31 March 2015*
	HK$'000	**HK$'000**	HK$'000	HK$'000
Level 1 assets	**57,719,338**	**33,910,108**	28,027,497	28,919,074
Level 2B assets	**122,484**	**508,631**	556,310	676,962
Total weighted amount of HQLA	**57,841,822**	**34,418,739**	28,583,807	29,596,036

To comply with the Banking (Disclosure) Rules, the Liquidity Coverage Ratio Standard Disclosure Template is shown in the appendix.

Notes to the financial information (continued)

17 Liquidity (continued)

(b) Liquidity risk management

Liquidity risk management strategy

Liquidity risk is the risk that the Hong Kong Branch of China Construction Bank Corporation (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 Branch adopts a prudent risk appetite in setting liquidity risk tolerance. Risk appetite is set in the form of liquidity risk limit and metric framework.

The Branch sets out its liquidity funding strategy according to the size and sophistication of its business, as well as the nature and complexity of its activities.

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 the 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 funding support provided by the Head Office of China Construction Bank Corporation ("Head Office") is one of the important components in the Branch's funding strategies. The funding support from Head Office also provides additional liquidity cushion in case of a local market liquidity drain.

Liquidity risk management responsibilities

The Executive Committee 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 and development; review or approve liquidity risk management policies and review the Branch's liquidity risk position.

The Asset and Liability Committee ("ALCO") is a committee delegated by the Branch's Senior Management to oversee the Branch's assets and liabilities. Its main responsibility is to develop strategies on the asset and liability structure according to the annual business plan and financial budgets assigned by Head Office.

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

Notes to the financial information (continued)

17 Liquidity (continued)

(b) Liquidity risk management (continued)

Liquidity risk management monitoring framework

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

- Cash Flow Projection is to collect the next 30-day cash flow information arisen from loan and deposit business 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 stress test results are regularly reported to the RMC and ALCO. The definition of liquidity cushion being held by the Branch is consistent to the definition of High Quality Liquid Assets for purposes of determining the Branch's Liquidity Coverage Ratio. 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 gap amount for each time bucket represents the liquidity exposure after netting the assets and liabilities maturing in the same bucket. The Branch daily monitors gap limits for each time 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.

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, is stated.

- Detailed action steps and properly assigned responsibilities to implement the CFP in case of need.

B. Bank Information (consolidated basis)

I. Capital and capital adequacy

	As at 30 June 2016 **RMB million**	*As at 31 December 2015* RMB million
Total capital ratio	**15.09%**	15.39%
Total equity	**1,505,960**	1,445,083

The total capital ratio is calculated in accordance with the guidelines issued by the China Banking Regulatory Commission. 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 2016 **RMB million**	*As at 31 December 2015* RMB million
Total assets	**19,760,148**	18,349,489
Total liabilities	**18,254,188**	16,904,406
Total loans and advances to customers	**10,861,990**	10,234,523
Total customer deposits	**14,675,541**	13,668,533

	For the six months ended *30 June 2016* **RMB million**	*30 June 2015* RMB million
Profit before tax	**169,878**	169,207

Statement of compliance

To the best of my knowledge, the information disclosed complies fully with disclosure provisions of the Banking (Disclosure) Rules.

Jiang Xianzhou
Chief Executive
China Construction Bank Corporation, Hong Kong Branch

China Construction Bank Corporation - Hong Kong Branch
Financial Information Disclosure Statement
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Appendix: Liquidity Coverage Ratio Standard Disclosure Template

Number of data points used in calculating the average value of the Liquidity Coverage Ratio (LCR) and related components set out in this Template for the quarter ending on 31 March 2015, 30 June 2015, 31 March 2016 and 30 June 2016 : (3)		Quarter ended 30 June 2016		Quarter ended 31 March 2016		Quarter ended 30 June 2015		Quarter ended 31 March 2015	
Basis of disclosure: Hong Kong office Currency: HK$'000		UNWEIGHTED AMOUNT (Average Value)	WEIGHTED AMOUNT (Average Value)	UNWEIGHTED AMOUNT (Average Value)	WEIGHTED AMOUNT (Average Value)	UNWEIGHTED AMOUNT (Average Value)	WEIGHTED AMOUNT (Average Value)	UNWEIGHTED AMOUNT (Average Value)	WEIGHTED AMOUNT (Average Value)
A.	HIGH QUALITY LIQUID ASSETS								
1	Total high quality liquid assets (HQLA)		57,841,822		34,418,739		28,583,807		29,596,036
B.	CASH OUTFLOWS								
2	Retail deposits and small business funding, of which	317	32	359	36	389	39	388	39
3	*Stable retail deposits and stable small business funding*	-	-	-	-	-	-	-	-
4	*Less stable retail deposits and less stable small business funding*	317	32	359	36	389	39	388	39
5	*Retail term deposits and small business term funding*	-	-	-	-	-	-	-	-
6	Unsecured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the institution, of which:	176,449,350	154,721,735	127,542,390	101,942,737	130,436,472	108,742,188	89,089,036	65,906,288
7	*Operational deposits*	-	-	-	-	-	-	-	-
8	*Unsecured wholesale funding (other than small business funding) not covered in Row 7*	167,368,887	145,641,272	109,034,952	83,435,299	119,926,385	98,232,101	71,944,468	48,761,721
9	*Debt securities and prescribed instruments issued by the institution and redeemable within the LCR period*	9,080,463	9,080,463	18,507,438	18,507,438	10,510,087	10,510,087	17,144,568	17,144,567
10	Secured funding transactions (including securities swap transactions)		-		-		-		-
11	Additional requirements, of which	20,905,978	3,085,612	16,396,609	2,841,144	15,979,849	1,767,960	16,241,274	1,729,908
12	*Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements*	438,905	438,905	434,799	434,799	188,861	188,861	117,534	117,534
13	*Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions*	-	-	-	-	-	-	-	-
14	*Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)*	20,467,073	2,646,707	15,961,810	2,406,345	15,790,988	1,579,099	16,123,740	1,612,374
15	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows	858,717	858,717	5,415,127	5,415,127	2,259,735	2,259,735	775	775
16	Other contingent funding obligations (whether contractual or non-contractual)	47,657,548	4,235,867	45,605,308	4,203,178	32,037,268	2,842,683	34,663,322	2,762,296
17	TOTAL CASH OUTFLOWS		162,901,963		114,402,222		115,612,605		70,399,306
C.	CASH INFLOWS								
18	Secured lending transactions (including securities swap transactions)	-	-	-	-	-	-	-	-
19	Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions	134,445,199	107,257,711	126,009,341	101,545,219	114,076,800	102,347,525	121,837,428	109,059,802
20	Other cash inflows	8,213,841	13,186,512	3,086,857	17,664,688	278,426	3,333,939	130,741	3,524,468
21	TOTAL CASH INFLOWS	142,659,040	120,444,223	129,096,198	119,209,907	114,355,226	105,681,464	121,968,169	112,584,270
D.	LIQUIDITY COVERAGE RATIO		ADJUSTED VALUE				ADJUSTED VALUE		ADJUSTED VALUE
22	TOTAL HQLA		57,841,822		34,418,739		28,583,807		29,596,036
23	TOTAL NET CASH OUTFLOWS		42,457,740		28,600,556		28,903,151		17,599,826
24	LCR (%)		136.23%		120.34%		98.90%		168.16%