

**China Construction Bank Corporation – Hong Kong Branch**  
**Financial Information Disclosure Statement (Unaudited)**  
**For the year ended 31 December 2019**

**Section A: Hong Kong Branch Information**

**Income Statement**

	<i>Note</i>	<i>2019</i> <b>HK\$'000</b>	<i>2018</i> <b>HK\$'000</b>
Interest income		<b>10,007,171</b>	12,702,113
Interest expense		<b>(8,497,926)</b>	(10,926,405)
<b>Net interest income</b>		<b>1,509,245</b>	1,775,708
Net fee and commission income	1	<b>244,721</b>	426,682
Net trading gains	2	<b>141,475</b>	411,695
Other operating income	3	<b>561,885</b>	153,355
<b>Operating income</b>		<b>2,457,326</b>	2,767,440
Operating expenses	4	<b>(747,162)</b>	(540,090)
		<b>1,710,164</b>	2,227,350
Release/(charge) in expected credit losses		<b>422,095</b>	(299,811)
<b>Profit before tax</b>		<b>2,132,259</b>	1,927,539
Taxation charge	5	<b>(399,434)</b>	(316,292)
<b>Net profit</b>		<b>1,732,825</b>	1,611,247

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**Statement of Financial Position**

	Note	<i>As at</i> <b>31 December</b> <i>2019</i> HK\$'000	<i>As at</i> <b>30 June</b> <i>2019</i> HK\$'000
<b>Assets</b>			
Cash and balances with banks		20,408,099	31,310,638
Placements with banks with residual contractual maturity more than one month but not more than twelve months		25,111,482	13,951,057
Loans to banks		1,617,166	1,763,097
Amounts due from overseas offices		101,543,642	119,127,576
Trade bills		1,396,358	1,327,710
Certificates of deposit held		11,487,409	11,465,883
Loans and advances to customers and other accounts	6	93,300,678	114,238,627
Financial assets measured at fair value through profit or loss		7,047,080	3,640,920
Investment securities	11	28,288,799	47,789,602
Unlisted equity investment		1	1
Fixed assets		54,828	58,021
Other assets		143,530	100,992
<b>Total assets</b>		<b>290,399,072</b>	<b>344,774,124</b>
<b>Equity and liabilities</b>			
Deposits from banks		26,270,076	45,846,229
Financial assets sold under repurchase agreements		1,195,411	3,390,887
Deposits from customers	12	127,228,217	136,600,862
Amounts due to overseas offices		47,638,125	69,588,277
Certificates of deposit issued		77,878,893	75,589,670
Other liabilities		4,526,701	8,393,453
<b>Total liabilities</b>		<b>284,737,423</b>	<b>339,409,378</b>
Reserves	15	5,661,649	5,364,746
<b>Total equity and liabilities</b>		<b>290,399,072</b>	<b>344,774,124</b>

# China Construction Bank Corporation – Hong Kong Branch

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### For the year ended 31 December 2019

#### Notes to the financial information

<b>1 Net fee and commission income</b>	<b>For the year ended 31 December</b>	
	<b>2019</b>	<b>2018</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
Fee and commission income	252,724	435,239
Fee and commission expense	(8,003)	(8,557)
	<u>244,721</u>	<u>426,682</u>
<b>2 Net trading gains</b>	<b>For the year ended 31 December</b>	
	<b>2019</b>	<b>2018</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
Gains less losses from trading in foreign currencies	72,318	394,421
Gains less losses from other trading activities	69,157	17,274
	<u>141,475</u>	<u>411,695</u>
<b>3 Other operating income</b>	<b>For the year ended 31 December</b>	
	<b>2019</b>	<b>2018</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
Net gains on disposal of debt investments measured at fair value through other comprehensive income	492,484	135,965
Others	69,401	17,390
	<u>561,885</u>	<u>153,355</u>
<b>4 Operating expenses</b>	<b>For the year ended 31 December</b>	
	<b>2019</b>	<b>2018</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
Management fee paid	725,326	520,830
Premises expenses	3,585	12,639
Others	18,251	6,621
	<u>747,162</u>	<u>540,090</u>
<b>5 Taxation charge</b>	<b>For the year ended 31 December</b>	
	<b>2019</b>	<b>2018</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
Current tax – Hong Kong Profits Tax		
- Provision for the year	329,140	365,687
Deferred tax		
- Origination and (reversal) of temporary differences	70,294	(49,395)
	<u>399,434</u>	<u>316,292</u>

# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

##### 6 Loans and advances to customers and other accounts

	<i>As at 31 December 2019 HK\$'000</i>	<i>As at 30 June 2019 HK\$'000</i>
Loans and advances to customers	91,308,303	109,359,861
Less: Expected credit losses	(1,004,250)	(897,303)
	<u>90,304,053</u>	<u>108,462,558</u>
Other accounts		
- Accrued interest receivables	1,147,011	1,770,443
- Others	1,849,614	4,005,626
	<u>2,996,625</u>	<u>5,776,069</u>
	<u>93,300,678</u>	<u>114,238,627</u>

##### 7 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:

	<i>As at 31 December 2019</i>		<i>As at 30 June 2019</i>	
	<i>HK\$'000</i>	<i>% covered by collateral</i>	<i>HK\$'000</i>	<i>% covered by collateral</i>
<i>Industry categories:</i>				
Industrial, commercial and financial				
- Property development	5,350,126	0.00%	6,136,317	5.19%
- Property investment	2,267,000	0.00%	1,200,000	0.00%
- Financial concerns	8,057,718	0.00%	7,777,589	0.00%
- Wholesale and retail trade	4,494,300	5.02%	4,541,272	4.71%
- Transport and transport equipment	3,115,176	11.78%	3,108,425	14.96%
- Others	1,820,000	0.00%	5,246,400	58.07%
Loans and advances for use in Hong Kong	25,104,320	2.36%	28,010,003	14.44%
Trade Finance	2,481,364	95.78%	733,573	9.29%
Loans and advances for use outside Hong Kong	63,722,619	46.80%	80,616,285	55.64%
Total	<u>91,308,303</u>	<u>35.91%</u>	<u>109,359,861</u>	<u>44.78%</u>



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## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

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

##### (b) Analysis by geographical areas

	<i>Total loans and advances to customers HK\$'000</i>	<i>Expected Credit losses ("ECL") HK\$'000</i>
<b>As at 31 December 2019</b>		
Hong Kong	79,642,064	901,540
The Mainland	8,146,183	14,786
Others	3,520,056	87,924
<b>Total</b>	<b>91,308,303</b>	<b>1,004,250</b>
<b>As at 30 June 2019</b>		
Hong Kong	88,492,739	799,105
The Mainland	17,157,197	20,064
Others	3,709,925	78,134
<b>Total</b>	<b>109,359,861</b>	<b>897,303</b>

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

There were no stage 3 "lifetime ECL and credit-impaired" made as at 31 December 2019 and 30 June 2019.

#### 8 Overdue and rescheduled assets

##### (a) Overdue loans and advances

There were no overdue loans and advances as at 31 December 2019 and 30 June 2019.

##### (b) Rescheduled loans and advances

There were no rescheduled loans and advances as at 31 December 2019 and 30 June 2019.

##### (c) Other overdue assets

	<i>As at 31 December 2019 HK\$'000</i>	<i>As at 30 June 2019 HK\$'000</i>
Over one year	93,596	95,367

There were no other assets overdue for over three months but one year or less as at 31 December 2019 and 30 June 2019.

# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

##### 9 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.

There were no impaired loans and advances and repossessed assets as at 31 December 2019 and 30 June 2019.

##### 10 Mainland activities exposures

###### (i) As at 31 December 2019

<i>Types of counterparties</i>	<i>On-balance sheet exposure HK\$'000</i>	<i>Off-balance sheet exposure HK\$'000</i>	<i>Total HK\$'000</i>
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	56,377,538	18,038,335	74,415,873
(b) Local governments, local government-owned entities and their subsidiaries and JVs	2,091,904	189,324	2,281,228
(c) PRC nationals residing in the Mainland or other entities incorporated in the Mainland and their subsidiaries and JVs	14,609,083	3,176,812	17,785,895
(d) Other entities of central government not reported in item (a) above	452,335	30,000	482,335
(e) Other entities of local governments not reported in item (b) above	313,521	-	313,521
(f) PRC nationals residing outside the Mainland or entities incorporated outside the Mainland where the credit is granted for use in the Mainland	1,627,115	297,176	1,924,291
(g) Other counterparties where the exposure is considered by the reporting institution to be non-bank Mainland exposures	-	-	-
Total	<u>75,471,496</u>	<u>21,731,647</u>	<u>97,203,143</u>
Total assets after provision	<u>290,399,072</u>		
On-balance sheet exposures as percentage of total assets	<u>25.99%</u>		

# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

#### 10 Mainland activities exposures (continued)

(ii) As at 30 June 2019

<i>Types of counterparties</i>	<i>On-balance sheet exposure HK\$'000</i>	<i>Off-balance sheet exposure HK\$'000</i>	<i>Total HK\$'000</i>
(a) Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	62,527,342	20,816,460	83,343,802
(b) Local governments, local government-owned entities and their subsidiaries and JVs	10,918,659	113,973	11,032,632
(c) PRC nationals residing in the Mainland or other entities incorporated in the Mainland and their subsidiaries and JVs	19,114,585	2,340,086	21,454,671
(d) Other entities of central government not reported in item (a) above	676,727	30,000	706,727
(e) Other entities of local governments not reported in item (b) above	314,933	-	314,933
(f) PRC nationals residing outside the Mainland or entities incorporated outside the Mainland where the credit is granted for use in the Mainland	1,294,387	262,602	1,556,989
(g) Other counterparties where the exposure is considered by the reporting institution to be non-bank Mainland exposures	-	-	-
Total	<u>94,846,633</u>	<u>23,563,121</u>	<u>118,409,754</u>
Total assets after provision	<u>344,774,124</u>		
On-balance sheet exposures as percentage of total assets	<u>27.51%</u>		

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**Notes to the financial information (continued)**

<b>11</b>	<b><i>Investment securities</i></b>	<i>As at</i> <b>31 December 2019</b> <b>HK\$'000</b>	<i>As at</i> <b>30 June 2019</b> <b>HK\$'000</b>
	Debt investments measured at fair value through other comprehensive income	<b>28,288,799</b>	46,933,957
	Debt investments measured at fair value through profit or loss	-	55,652
	Debt investments measured at amortized costs	<b>93,596</b>	895,367
		<b>28,382,395</b>	47,884,976
	Less: Expected credit losses	<b>(93,596)</b>	(95,374)
	Total	<b>28,288,799</b>	47,789,602
<b>12</b>	<b><i>Deposits from customers</i></b>	<i>As at</i> <b>31 December 2019</b> <b>HK\$'000</b>	<i>As at</i> <b>30 June 2019</b> <b>HK\$'000</b>
	Demand deposits and current accounts	<b>829,333</b>	2,216,573
	Savings deposits	<b>14,236,595</b>	16,746,529
	Time, call and notice deposits	<b>112,162,289</b>	117,637,760
		<b>127,228,217</b>	136,600,862



# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

#### 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.

derivatives.

			<i>Non-bank private sector</i>		
	<i>Banks</i>	<i>Official</i>	<i>Non-bank</i>	<i>Non- financial</i>	<i>Total</i>
	HK\$'000	sector	financial	private sector	
		HK\$'000	institutions	HK\$'000	HK\$'000
<b>As at 31 December 2019</b>					
Offshore centres	5,024,653	79,431	542,000	29,095,244	34,741,328
- of which					
Hong Kong	<u>5,006,482</u>	<u>79,431</u>	<u>506,619</u>	<u>28,333,504</u>	<u>33,926,036</u>
Developing Asia and Pacific	157,707,573	-	1,488,085	35,276,654	194,472,312
- of which the Mainland	<u>153,721,469</u>	<u>-</u>	<u>1,472,634</u>	<u>35,096,052</u>	<u>190,290,155</u>
			<i>Non-bank private sector</i>		
	<i>Banks</i>	<i>Official</i>	<i>Non-bank</i>	<i>Non- financial</i>	<i>Total</i>
	HK\$'000	sector	financial	private sector	
		HK\$'000	institutions	HK\$'000	HK\$'000
<b>As at 30 June 2019</b>					
Offshore centres	19,582,922	79,966	691,862	24,460,695	44,815,445
- of which					
Hong Kong	<u>19,471,910</u>	<u>79,966</u>	<u>647,523</u>	<u>23,637,550</u>	<u>43,836,949</u>
Developing Asia and Pacific	179,296,509	-	1,347,228	47,861,862	228,505,599
- of which the Mainland	<u>177,381,912</u>	<u>-</u>	<u>1,304,409</u>	<u>47,657,811</u>	<u>226,344,132</u>

# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

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#### 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 31 December 2019	USD HK\$'000 equiv	EUR HK\$'000 equiv	CNY HK\$'000 equiv
Spot assets	154,350,674	25,306,435	37,089,435
Spot liabilities	(169,814,534)	(25,394,960)	(24,221,815)
Forward purchases	161,776,263	10,892,569	59,304,208
Forward sales	(146,255,505)	(10,844,431)	(72,175,944)
Net long / (short) position	56,898	(40,387)	(4,116)
As at 30 June 2019	USD HK\$'000 equiv	EUR HK\$'000 equiv	CNY HK\$'000 equiv
Spot assets	182,328,294	29,264,856	45,385,337
Spot liabilities	(188,513,941)	(35,733,160)	(36,082,370)
Forward purchases	155,428,423	27,329,459	41,803,703
Forward sales	(149,190,827)	(20,901,474)	(51,023,826)
Net long / (short) position	51,949	(40,319)	82,844

There was no structural and option position as at 31 December 2019 and 30 June 2019.

##### 15 Reserves

The components of reserves are as follows:

	As at 31 December 2019 HK\$'000	As at 30 June 2019 HK\$'000
Investment revaluation reserve, net of deferred tax	240,240	394,657
Reserve for cash flow hedge, net of deferred tax	(7,625)	(1,276)
Regulatory reserve	194,824	194,824
Retained earnings	5,234,210	4,776,541
Total reserves	5,661,649	5,364,746

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 end 31 December 2019 and six months ended 30 June 2019.

# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

##### 16 Off-balance sheet exposures

(a) The contractual or notional amounts

	<i>As at</i> <b>31 December</b> <b>2019</b> <b>HK\$'000</b>	<i>As at</i> <b>30 June</b> <b>2019</b> <b>HK\$'000</b>
Contingent liabilities and commitments		
- Direct credit substitutes	33,685,482	29,625,564
- Trade-related contingencies	935,700	1,334,809
- Other commitments	21,757,165	22,110,268
	<u>56,378,347</u>	<u>53,070,641</u>

	<i>As at 31 December 2019</i>		<i>As at 30 June 2019</i>	
	<i>Trading</i> <b>HK\$'000</b>	<i>Hedging</i> <b>HK\$'000</b>	<i>Trading</i> <b>HK\$'000</b>	<i>Hedging</i> <b>HK\$'000</b>
Derivatives				
- Exchange rate contracts	321,574,406	-	310,494,277	-
- Interest rate contracts	-	8,657,140	-	7,730,923
	<u>321,574,406</u>	<u>8,657,140</u>	<u>310,494,277</u>	<u>7,730,923</u>

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 31 December 2019	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	1,500,496	(1,563,020)	-	-
- Interest rate contracts	-	-	6,281	(131,175)
	<u>1,500,496</u>	<u>(1,563,020)</u>	<u>6,281</u>	<u>(131,175)</u>

  

As at 30 June 2019	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	966,718	(788,630)	-	-
- Interest rate contracts	-	-	11,844	(140,732)
	<u>966,718</u>	<u>(788,630)</u>	<u>11,844</u>	<u>(140,732)</u>

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



# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

#### 17 Liquidity

##### (a) Average Liquidity Coverage Ratio ("LCR")

	2019	2018
First quarter	433.99%	282.69%
Second quarter	335.77%	316.48%
Third quarter	319.73%	355.84%
Fourth quarter	234.47%	477.77%

The average LCR for each quarter in 2019 and 2018 is based on the arithmetic mean of its LCR as at the end of each working day in the quarter as required by the Hong Kong Monetary Authority for its regulatory purposes.

The average LCR of the Hong Kong Branch of China Construction Bank Corporation (the "Branch") was maintained at a healthy level in 2019 and 2018. The Branch managed its High quality liquid assets and improved concentration of asset types. Through disposal of some debt securities issued by Mainland policy banks, the Branch calibrated its LCR orderly to a range to achieve higher efficiency.

The Branch's High quality liquid assets ("HQLA") consist of cash, balances at central banks and high quality marketable securities issued or guaranteed by sovereigns, central banks, and Mainland policy banks.

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

The Branch's primary sources of funds are corporate customer deposits, certificates of deposit issued and interbank money market borrowings.



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**Notes to the financial information (continued)**

**17 Liquidity (continued)**

(a) Average Liquidity Coverage Ratio ("LCR") (continued)

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.

	<i>Weighted amount (Average value)</i>			
	<i>Quarter ended</i>	<i>Quarter ended</i>	<i>Quarter ended</i>	<i>Quarter ended</i>
	<i>31 December</i>	<i>30 September</i>	<i>30 June</i>	<i>31 March</i>
	<i>2019</i>	<i>2019</i>	<i>2019</i>	<i>2019</i>
	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>
Level 1 assets	37,790,196	55,008,068	69,367,556	101,458,408
Level 2A assets	1,048,312	378,475	44,611	-
Total weighted amount of HQLA	<u>38,838,508</u>	<u>55,386,543</u>	<u>69,412,167</u>	<u>101,458,408</u>

  

	<i>Weighted amount (Average value)</i>			
	<i>Quarter ended</i>	<i>Quarter ended</i>	<i>Quarter ended</i>	<i>Quarter ended</i>
	<i>31 December</i>	<i>30 September</i>	<i>30 June</i>	<i>31 March</i>
	<i>2018</i>	<i>2018</i>	<i>2018</i>	<i>2018</i>
	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>
Level 1 assets	110,495,227	125,474,162	135,810,599	139,037,926
Level 2A assets	-	-	-	-
Total weighted amount of HQLA	<u>110,495,227</u>	<u>125,474,162</u>	<u>135,810,599</u>	<u>139,037,926</u>

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

# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

##### 17 Liquidity (continued)

###### (b) Net Stable Funding Ratio ("NSFR")

	2019	2018
First quarter	121.30%	143.83%
Second quarter	117.03%	117.77%
Third quarter	120.97%	118.42%
Fourth quarter	117.42%	121.00%

The NSFR of the Branch was maintained at a healthy level in both 2019 and 2018.

Net stable funding ratio means the ratio of the amount of the Branch's available stable funding ("ASF") to the amount of the Branch's required stable funding ("RSF").

ASF is the sum of weighted amounts of the Branch's capital and on-balance sheet liabilities. The Branch's liabilities include customer deposits, certificates of deposit issued and interbank money market borrowing.

RSF is the sum of weighted amounts of the Branch's on-balance sheet assets and off-balance sheet obligations. The Branch's assets include loans to customers, interbank money market lending and debt securities held. The Branch's off-balance sheet obligations mainly involve potential drawdown of undrawn committed facilities.

To comply with the Banking (Disclosure) Rules, the Net Stable Funding Ratio Standard Disclosure Template is shown in the appendix.

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**Notes to the financial information (continued)**

**17 Liquidity (continued)**

(c) Liquidity risk management

*Liquidity Gap*

The table below analyses the on- and off-balance sheet items, broken down into maturity buckets:

**As at 31 December 2019**

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	128,008,374	18,096,401	38,614,909	49,667,787	20,328,965	1,300,312	-	-
Due to banks	74,302,835	8,779,522	5,846,506	448,097	24,561,919	33,374,199	1,292,592	-
Debt securities issued	77,887,782	-	2,349,182	7,347,636	29,559,012	38,631,952	-	-
Other liabilities	8,970,588	12,902,073	48,174,815	4,196,848	2,046,102	583,156	-	5,661,649
Total on-balance sheet liabilities	289,169,579	39,777,996	94,985,412	61,660,368	76,495,998	73,889,619	1,292,592	5,661,649
Total off-balance sheet liabilities	57,575,101	415,447	4,264,966	1,659,223	17,310,535	11,742,170	22,182,760	-

**China Construction Bank Corporation – Hong Kong Branch**  
**Financial Information Disclosure Statement (Unaudited)**  
**For the year ended 31 December 2019**

**Notes to the financial information (continued)**

**17 Liquidity (continued)**

(c) Liquidity risk management (continued)

*Liquidity Gap (continued)*

**As at 31 December 2019**

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
Balances with central bank	4,309,677	4,309,677	-	-	-	-	-	-
Due from banks	144,842,163	15,139,856	25,817,467	30,688,852	38,017,036	35,118,962	59,990	-
Debt securities	38,608,114	36,185,129	-	-	-	2,329,389	-	93,596
Loans and advances to customers	98,683,533	22,884	15,641,928	5,339,383	34,307,234	38,452,278	4,919,826	-
Trade bills	1,423,607	-	-	1,161,836	261,771	-	-	-
Other assets	1,170,198	12,550,169	48,128,316	4,198,877	1,547,301	1,259,228	347,714	(1,165,986)
Total on-balance sheet assets	289,037,292	68,207,715	89,587,711	41,388,948	74,133,342	77,159,857	5,327,530	(1,072,390)
Total off-balance sheet assets	10,657,043	9,344,040	813,586	-	-	499,417	-	-
Contractual Maturity Mismatch		37,358,312	(8,849,081)	(21,930,643)	(19,673,191)	(7,972,515)	(18,147,822)	
Cumulative Contractual Maturity Mismatch		37,358,312	28,509,231	6,578,588	(13,094,603)	(21,067,118)	(39,214,940)	



**China Construction Bank Corporation – Hong Kong Branch**  
**Financial Information Disclosure Statement (Unaudited)**  
**For the year ended 31 December 2019**

**Notes to the financial information (continued)**

**17 Liquidity (continued)**

(c) Liquidity risk management (continued)

*Liquidity Gap (continued)*

As at 31 December 2018

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	144,256,799	14,214,912	40,910,113	47,330,992	38,533,662	3,267,120	-	-
Due to banks	158,197,713	12,428,282	17,778,356	13,869,184	57,918,590	54,903,621	1,299,680	-
Debt securities issued	93,498,694	716,359	7,685,625	9,297,120	18,480,599	57,318,991	-	-
Other liabilities	7,222,104	11,620	676,464	837,428	1,417,020	20,743	-	4,258,829
Total on-balance sheet liabilities	403,175,310	27,371,173	67,050,558	71,334,724	116,349,871	115,510,475	1,299,680	4,258,829
Total off-balance sheet liabilities	60,696,299	96,251	3,943,782	4,061,858	20,358,136	15,204,218	17,032,054	-

# China Construction Bank Corporation – Hong Kong Branch

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### Notes to the financial information (continued)

#### 17 Liquidity (continued)

#### (c) Liquidity risk management (continued)

#### Liquidity Gap (continued)

As at 31 December 2018

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
Balances with central bank	3,297,435	3,297,435	-	-	-	-	-	-
Due from banks	162,466,564	20,334,964	39,569,942	23,199,394	37,965,656	41,369,799	26,809	-
Debt securities	104,369,474	101,481,473	-	-	-	2,340,036	547,965	-
Loans and advances to customers	130,109,448	-	12,835,666	9,200,397	44,872,904	57,833,117	5,367,364	-
Trade bills	612,731	-	136,209	333,229	143,293	-	-	-
Other assets	2,319,247	60,681	618,528	832,352	1,114,738	1,134,922	156,699	(1,598,673)
Total on-balance sheet assets	403,174,899	125,174,553	53,160,345	33,565,372	84,096,591	102,677,874	6,098,837	(1,598,673)
Total off-balance sheet assets	21,660,144	14,277,386	386,106	3,970,145	283,145	1,654,648	1,088,714	-
Contractual Maturity Mismatch		111,984,515	(17,447,889)	(37,861,065)	(52,328,271)	(26,382,171)	(11,144,183)	
Cumulative Contractual Maturity Mismatch		111,984,515	94,536,626	56,675,561	4,347,290	(22,034,881)	(33,179,064)	

# **China Construction Bank Corporation – Hong Kong Branch**

## **Financial Information Disclosure Statement (Unaudited)**

### **For the year ended 31 December 2019**

#### **Notes to the financial information (continued)**

##### **17 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 (LM1)" and "Sound Systems and Controls for Liquidity Risk Management (LM2)" updated in 2016.

# **China Construction Bank Corporation – Hong Kong Branch**

## **Financial Information Disclosure Statement (Unaudited)**

### **For the year ended 31 December 2019**

#### **Notes to the financial information (continued)**

##### **17 Liquidity (continued)**

###### **(c) Liquidity risk management (continued)**

###### *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 LCR and NSFR. 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 year ended 31 December 2019**

#### **Notes to the financial information (continued)**

##### **17 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 NSFR and medium-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 key sources of liquidity backstop during times of liquidity stress.

###### *Liquidity Cushion*

The Branch's liquidity cushion consists of cash, balances at central banks, high quality and other marketable securities issued or guaranteed by sovereigns, central banks, and mainland policy banks. Liquidity cushion being held by the Branch consists of High Quality Liquid Assets for purposes of determining the Branch's LCR and other marketable debt securities.

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 2019**

#### **Notes to the financial information (continued)**

##### **17 Liquidity (continued)**

###### **(c) Liquidity risk management (continued)**

###### *Liquidity Risk Management Monitoring Framework*

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

- LCR measures the extent of liquid assets covering total net cash outflow due within 30 days arising from on-balance sheet and off-balance sheet exposures including contingent funding obligations.
- NSFR measures long term funding risk by assessing the degree of the Branch's stable 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. Liquidity cushion being held by the Branch consists of High Quality Liquid Assets for purposes of determining the Branch's Liquidity Coverage Ratio and other marketable debt securities. 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)**  
**For the year ended 31 December 2019**

**Notes to the financial information (continued)**

**17 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

## Financial Information Disclosure Statement (Unaudited)

### For the year ended 31 December 2019

#### B. Bank Information (consolidated basis)

##### I. Capital and capital adequacy

	<i>As at</i> <i>31 December</i> <i>2019</i> <b>RMB million</b>	<i>As at</i> <i>30 June</i> <i>2019</i> <b>RMB million</b>
Total capital ratio	<b>17.52%</b>	17.06%
Total equity	<b>2,235,127</b>	2,072,038

The capital adequacy ratio is calculated in accordance with the guidelines issued by the China Banking and Insurance 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

	<i>As at</i> <i>31 December</i> <i>2019</i> <b>RMB million</b>	<i>As at</i> <i>30 June</i> <i>2019</i> <b>RMB million</b>
Total assets	<b>25,436,261</b>	24,383,151
Total liabilities	<b>23,201,134</b>	22,311,113
Total loans and advances to customers	<b>14,540,667</b>	14,087,296
Total customer deposits	<b>18,366,293</b>	18,214,072

	<i>For the year ended 31 December</i> <i>2019</i> <b>RMB million</b>	<i>2018</i> <b>RMB million</b>
Profit before tax	<b>326,597</b>	308,160



**China Construction Bank Corporation – Hong Kong Branch**  
**Financial Information Disclosure Statement (Unaudited)**  
**For the year ended 31 December 2019**

**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 2019 has been provided.



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

China Construction Bank Corporation - Hong Kong Branch  
Financial Information Disclosure Statement (Unaudited)  
For the year ended 31 December 2019  
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 30 Sep 2019 and 31 Dec 2019.			Quarter ended 31 Dec 2019 (Number of data points: 62)		Quarter ended 30 Sep 2019 (Number of data points: 65)	
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)
A. HIGH QUALITY LIQUID ASSETS						
1	Total high quality liquid assets (HQLA)			38,838,487		55,386,543
B. CASH OUTFLOWS						
2	Retail deposits and small business funding, of which		-	-	-	-
3	Stable retail deposits and stable small business funding		-	-	-	-
4	Less stable retail deposits and less stable small business funding		-	-	-	-
4a	Retail term deposits and small business term funding		-	-	-	-
5	Unsecured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the institution, of which:		75,306,948	49,115,470	87,187,121	56,008,138
6	Operational deposits		-	-	-	-
7	Unsecured wholesale funding (other than small business funding) not covered in Row 7		73,535,422	47,343,944	83,082,221	51,903,238
8	Debt securities and prescribed instruments issued by the institution and redeemable within the LCR period		1,771,526	1,771,526	4,104,900	4,104,900
9	Secured funding transactions (including securities swap transactions)			-		-
10	Additional requirements, of which		26,658,572	5,647,825	28,688,183	6,010,905
11	Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements		241,378	241,378	304,986	304,986
12	Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions		-	-	-	-
13	Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)		26,417,194	5,406,447	28,383,197	5,705,919
14	Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows		1,668,116	1,668,116	5,628,779	5,628,779
15	Other contingent funding obligations (whether contractual or non-contractual)		89,316,299	3,417,764	85,397,207	2,973,045
16	TOTAL CASH OUTFLOWS			59,849,175		70,620,867
C. CASH INFLOWS						
17	Secured lending transactions (including securities swap transactions)		39,245	-	1,321,836	-
18	Secured and unsecured loans (other than secured lending transactions covered in Row 18) and operational deposits placed at other financial institutions		52,542,899	39,165,313	79,933,006	62,996,415
19	Other cash inflows		18,434,440	3,577,559	19,649,718	3,997,735
20	TOTAL CASH INFLOWS		71,016,584	42,742,872	100,904,560	66,994,150
D. LIQUIDITY COVERAGE RATIO						
21	TOTAL HQLA			38,838,487		55,386,543
22	TOTAL NET CASH OUTFLOWS			17,600,645		18,081,813
23	LCR (%)			234.47%		319.73%



**China Construction Bank Corporation - Hong Kong Branch**  
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For the year ended 31 December 2019  
Appendix: Net Stable Funding Ratio Standard Disclosure Template

		For the quarter ended 31 December 2019				
		(a)	(b)	(c)	(d)	(e)
Basis of disclosure: Hong Kong office (Currency: HKD'000)		Unweighted value by residual maturity				Weighted amount
		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A. Available stable funding ("ASF") item						
1	Capital:	-	-	-	-	-
2	Regulatory capital	-	-	-	-	-
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	-	-	-	-
5	Stable deposits		-	-	-	-
6	Less stable deposits		-	-	-	-
7	Wholesale funding:	-	135,689,240	31,438,824	36,379,899	102,376,830
8	Operational deposits		-	-	-	-
9	Other wholesale funding	-	135,689,240	31,438,824	36,379,899	102,376,830
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	172,718	28,449,556	12,382,731	45,406,844	51,598,210
12	Net derivative liabilities	172,718				
13	All other funding and liabilities not included in the above categories	-	28,449,556	12,382,731	45,406,844	51,598,210
14	Total ASF					153,975,040
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes				40,494,806	1,783,351
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	115,687,065	51,149,846	81,841,309	127,647,957
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	90,297,658	21,117,034	43,748,981	67,852,147
20	Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:	-	24,562,559	30,032,812	35,257,272	57,266,367
21	With a risk-weight of less than or equal to 35% under the STC approach	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk-weight of less than or equal to 35% under the STC approach	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	826,848	-	2,835,056	2,529,443
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	2,031,802	413,046	44,143	2,346	518,192
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-				-
29	Net derivative assets	-				-
30	Total derivative liabilities before deduction of variation margin posted	1,744,551				N/A
31	All other assets not included in the above categories	287,251	413,046	44,143	2,346	518,192
32	Off-balance sheet items				115,286,291	1,184,698
33	Total RSF					131,134,198
34	Net Stable Funding Ratio (%)					117.42%



**China Construction Bank Corporation - Hong Kong Branch**  
**Financial Information Disclosure Statement (Unaudited)**

For the year ended 31 December 2019

Appendix: Net Stable Funding Ratio Standard Disclosure Template

		For the quarter ended 30 September 2019				
		(a)	(b)	(c)	(d)	(e)
		Unweighted value by residual maturity				Weighted amount
Basis of disclosure: Hong Kong office (Currency: HKD'000)		No specified term to maturity	<6 months or repayable on demand	6 months to < 12 months	12 months or more	
A. Available stable funding ("ASF") item						
1	Capital:	-	-	-	-	-
2	Regulatory capital	-	-	-	-	-
2a	Minority interests not covered by row 2	-	-	-	-	-
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and small business funding:	-	-	-	-	-
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale funding:	-	162,892,848	19,780,990	47,805,071	104,860,617
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	162,892,848	19,780,990	47,805,071	104,860,617
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	62,048	9,750,288	19,739,539	46,422,065	56,291,835
12	Net derivative liabilities	62,048	-	-	-	-
13	All other funding and liabilities not included in the above categories	-	9,750,288	19,739,539	46,422,065	56,291,835
14	Total ASF	-	-	-	-	161,152,452
B. Required stable funding ("RSF") item						
15	Total HQLA for NSFR purposes	-	-	-	49,237,371	2,207,018
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	-	128,659,130	47,851,589	79,307,645	128,711,510
18	Performing loans to financial institutions secured by Level 1 HQLA	-	1,216,558	-	-	121,656
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	92,708,048	15,822,102	42,890,513	64,707,771
20	Performing loans, other than performing residential mortgage, to non-financial corporate clients, retail and small business customers, sovereigns, the Monetary Authority for the account of the Exchange Fund, central banks and PSEs, of which:	-	27,196,270	32,029,487	33,567,496	58,145,250
21	With a risk-weight of less than or equal to 35% under the STC approach	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk-weight of less than or equal to 35% under the STC approach	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	7,538,254	-	2,849,636	5,736,833
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	2,094,083	1,037,465	85,816	2,463	835,474
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	Net derivative assets	-	-	-	-	-
30	Total derivative liabilities before deduction of variation margin posted	1,822,713	-	-	-	N/A
31	All other assets not included in the above categories	271,370	1,037,465	85,816	2,463	835,474
32	Off-balance sheet items	-	-	-	111,911,031	1,466,485
33	Total RSF	-	-	-	-	133,220,487
34	Net Stable Funding Ratio (%)	-	-	-	-	120.97%