



# CCB (Asia) Institutional Banking

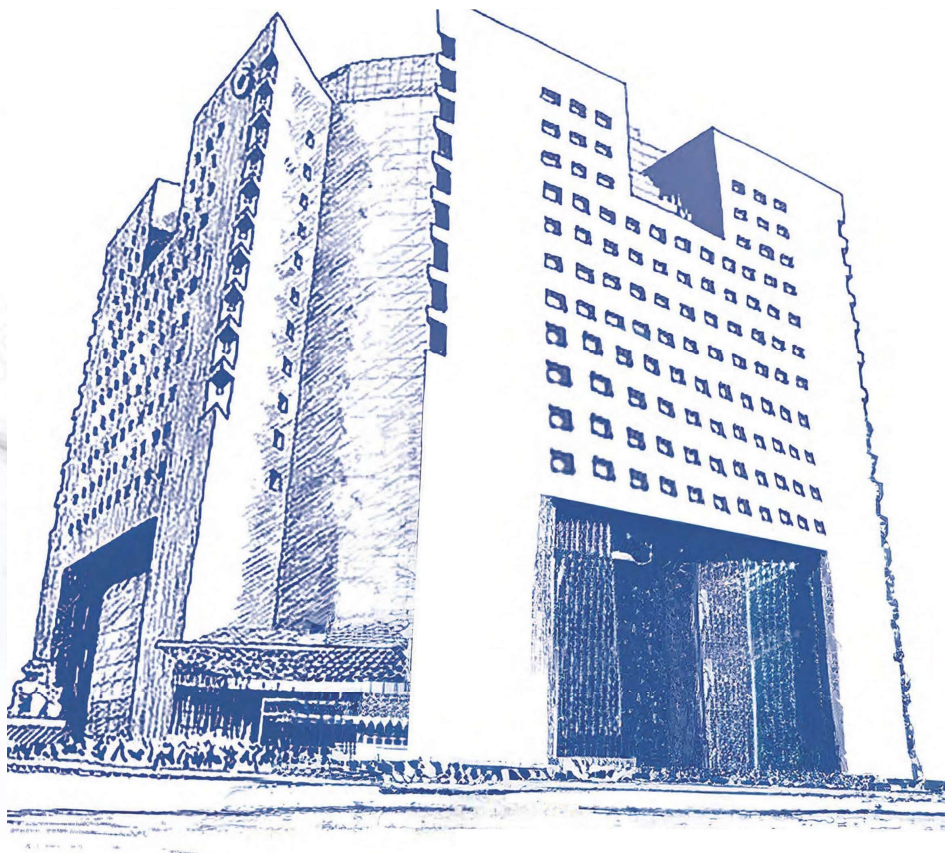


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- 1 Introduction to China Construction Bank
- 2 Corporate Profile of CCB (Asia)
- 3 Overview of Institutional Banking at CCB (Asia)







# PART 1

## Introduction to CCB

# Introduction to China Construction Bank



## History of CCB Group

China Construction Bank Corporation, headquartered in Beijing, is a leading large-scale commercial bank in China. Its predecessor, People's Construction Bank of China, was established in October 1954.

1954

- CCB was established in 1954 as a wholly state-owned bank under the Ministry of Finance - known then as the People's Construction Bank of China
- Responsible for managing and allocating funds for basic construction, during planned economy era

1983

- The People's Construction Bank of China was spun off from the central bank
- Began to undertake more commercial banking functions
- Focused on providing financial services related to basic construction investment

1994

- After the National Development Bank was established and assumed the responsibilities of policy-based lending, the People's Construction Bank of China progressively transformed into a commercial bank offering comprehensive financial

2005

- State-owned banks undergo restructuring and receive capital injections from the Ministry of Finance
- CCB became the first major state-owned commercial bank to list on the Hong Kong Stock Exchange in October 2005

# Introduction to China Construction Bank



## Achievements of CCB Group

With its strong capital base, high asset quality, and steady operating performance, China Construction Bank holds a significant position in the international banking industry.

**Tier 1 Capital** **455.4** billion USD  
**2<sup>nd</sup>** among global banks

**Total Assets** **5.6** Trillion USD  
**3<sup>rd</sup>** among global financial institutions

**Market Capitalization** **212.2** billion USD  
**4<sup>th</sup>** among global financial institutions



UK magazine The Banker  
**Second**  
in Top 1000 World Banks  
Ranking 2024

### Brand Finance

UK consulting company  
Brand Finance

**Second**  
in Top 500 Banking Brands

**FORTUNE**  
US magazine FORTUNE  
**30<sup>th</sup>**  
in Global 500 2024

**MSCI**  
ESG RATINGS  
**AAA**  
MSCI  
ESG rating  
**rising to AAA**

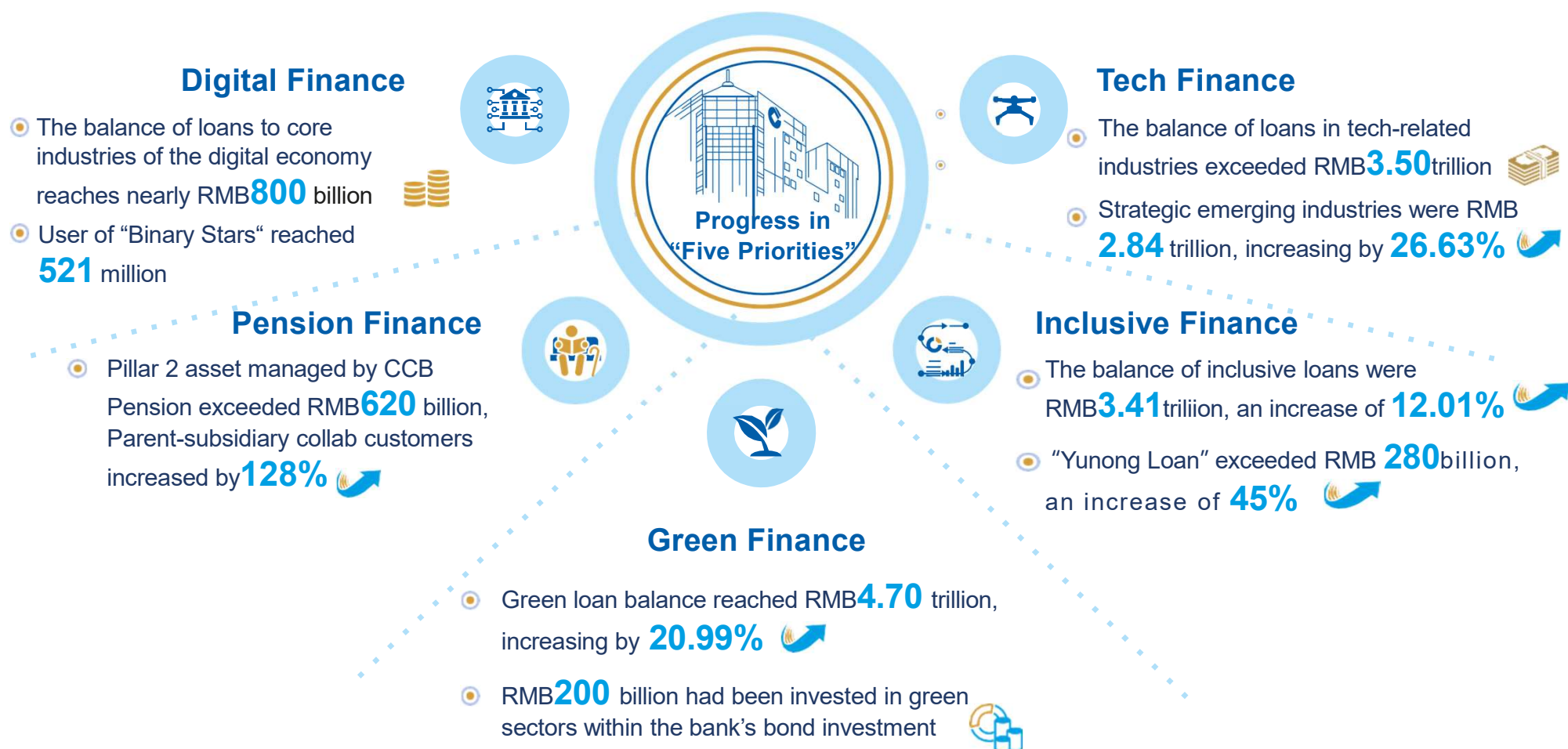


US magazine GLOBAL FINANCE  
Best Investment Bank in China 2024  
Best Sub-Custodian Bank in China 2024  
Best Bank for Renminbi Internationalization 2024

Source: Bloomberg, 11 June 2025

# Introduction to China Construction Bank

## Group Strategy & 2024 Progress



# Introduction to China Construction Bank

## Main Segments of CCB Group

China Construction Bank is a leading commercial bank in China, offering a comprehensive range of commercial banking products, with its business in three main segments.

### Corporate Finance

- ◆ Customer Operation
- ◆ Corporate Credit Business
- ◆ Institutional Business
- ◆ Investment Banking Business
- ◆ International Business
- ◆ Settlement and Cash Management Business

### Personal Finance

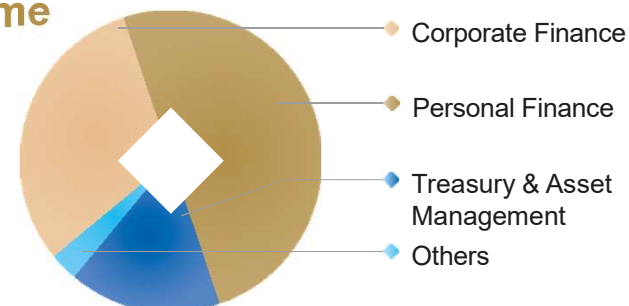
- ◆ Customer Operation
- ◆ Personal Credit
- ◆ Personal Payments
- ◆ Wealth Management
- ◆ Private Banking
- ◆ Rural Revitalisation
- ◆ Housing Rental
- ◆ Entrusted Housing Finance

### Treasury & Asset Management

- ◆ Financial Market Business
- ◆ Asset Management Business
- ◆ Financial Institutional Business
- ◆ Asset Custody Business

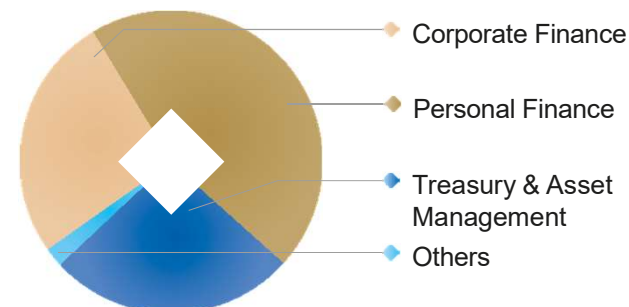
## 2024 Group's Business by Segment Operating Income

RMB 728.6 billion



## 2024 Group's Business by Segment Profit before Tax

RMB 336.3 billion





# Introduction to China Construction Bank



## Key Metrics of CCB Group

(in billion RMB)	FY 2024	FY 2023	FY 2022	Change (2024 vs. 2023)	
Total assets	40,571.1	38,324.8	34,600.7	↑	5.9%
Loans and Advances to Customers	25,040.4	23,083.4	20,493.0	↑	8.5%
Total Liabilities	37,227.2	35,152.7	31,724.5	↑	5.9%
Customers Deposits	28,713.9	27,654.0	25,020.8	↑	3.8%
NPL Ratio	1.34%	1.37%	1.38%	↓	0.03pps
	FY 2024	FY 2023	FY 2022	Change (2024 vs. 2023)	
Operating Income	728.6	745.6	757.5	↓	2.3%
Net Interest Income	589.9	617.2	643.7	↓	4.4%
Net Fee & Commission Income	104.9	115.7	116.1	↓	9.3%
Net Profit	336.3	332.5	324.9	↑	1.1%
Earnings per Share	1.31	1.31	1.28	■	0%

Source: CCB Group 2024 Annual Report



# Introduction to China Construction Bank



## Credit rating of CCB Group and CCB (Asia)

		CCB Group	CCB (Asia)
<b>MOODY'S</b> RATINGS	Long-Term	A1	A1
	Short-Term	P-1	P-1
	Outlook	Negative	Negative
<b>S&amp;P Global</b> Ratings	Long-Term	A	--
	Short-Term	A-1	--
	Outlook	Stable	--
<b>FitchRatings</b>	Long-Term	A	A
	Short-Term	F1+	F1+
	Outlook	Stable	Stable

As at 11 Jun 2025

# Introduction to China Construction Bank

## CCB Group Overseas Operations



- As of the end of 2024, CCB Group has overseas operations in **6 continents**, across **28 countries & regions**, totaling **35 institutions**.
- CCB (Asia) is the **largest overseas entity** within the CCB Group.



## PART 2

### Corporate Profile of CCB (Asia)

# Corporate Profile of CCB (Asia)



## CCB (Asia) History

CCB (Asia) is the comprehensive and integrated commercial banking platform of CCB Group in Hong Kong. Its former entity, the Bank of Canton, was established in 1912 as the first Chinese-owned bank in Hong Kong.

1912

- Established in 1912, the Bank of Canton is the first Chinese-owned Bank.



1993

- After several mergers, the bank became a subsidiary of the Bank of America Group in 1992, and later renamed to Bank of America (Asia) in 2001.



2006

- In 2006, CCB Group acquired Bank of America (Asia), and renamed to "China Construction Bank (Asia)".



2013

- In June 2013, CCB Group announced integration of its Hong Kong business, consolidating Hong Kong branch operations with those of CCB (Asia).





# Corporate Profile of CCB (Asia)

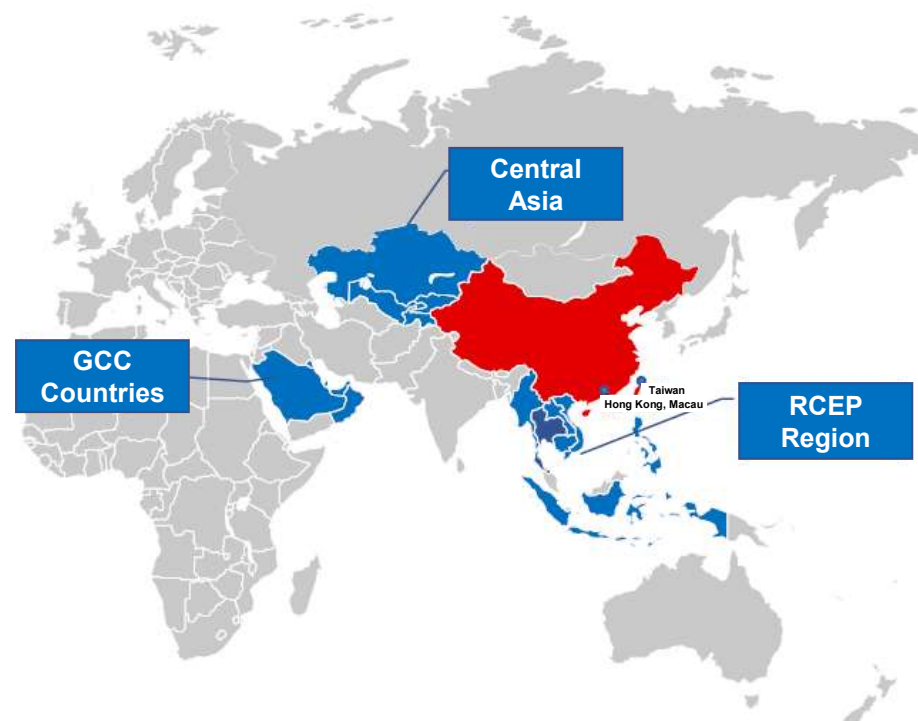
## CCB Group's Overseas Flagship

### The largest overseas entity in CCB Group

- As the **overseas flagship**, CCB (Asia) holds multiple business licenses, covering retail banking, commercial banking, corporate banking, and capital market services, etc. It possesses industry-leading advantages in RMB business, fintech, cross-border services, and green finance.

Overseas Asset Composition	Hong Kong	Other Regions
	39%	61%
Operating Income	Hong Kong	Other Regions
	52%	48%
Net Income	Hong Kong	Other Regions
	57%	43%

### Operating regions



# Corporate Profile of CCB (Asia)

## Key Metrics of CCB (Asia)

(in billion HKD)	FY 2024	FY 2023	FY 2022	Change (2024 vs. 2023)	
Total assets	522.3	493.9	460.4	↑	5.8%
Loans and advances to customers	275.7	260.0	270.4	↑	6.0%
Total liabilities	423.0	416.4	387.9	↑	1.6%
Customers Deposits	371.8	381.1	352.6	↓	2.4%
NPL	0.32%	1.07%	1.04%	↓	0.75pps
	FY 2024	FY 2023	FY 2022	Change (2024 vs. 2023)	
Operating Income	10.4	8.9	7.9	↑	16.9%
Net Interest Income	8.1	6.5	5.8	↑	24.6%
Net Fee and Commission Income	1.7	1.6	1.4	↑	6.3%
Net Profit	5.9	4.0	3.1	↑	47.5%

Source: CCB (Asia) 2024 Annual Report



# PART 3

## Overview of Institutional Banking at CCB (Asia)

# CCB (Asia) Institutional Banking

## Overview of Institutional Banking

### Overview



#### Serving Institutional Clients

Clients include banks, non-bank FI, governments, central banks, SWFs, and other public entities



#### Integrated Services

Client-centricity  
A comprehensive one-stop shop for financial products & services



#### Client Acquisition

Self-expansion within operating regions  
Collaboration with overseas branches  
Key strategic customers of the Group

### Strength



#### National Strategies Alignment

Aligning with the Belt and Road Initiative  
leveraging RMB internationalization  
strengthening overseas operations & competitiveness



#### Strong Support from Head Office

Integrated group-wide operation, cooperation across domestic and overseas offices, and large client base form a robust foundation



#### Enhancing Asset-based Engagement

Strengthening marketing efforts for RMB internationalization needs  
Broadening product offerings around customer transaction scenarios



# CCB (Asia) Institutional Banking

## Client type & Product Offerings

### Major Client Types

- **Banks**
  - Licensed banks
  - Virtual banks
  - Restricted licensed banks
  - Deposit taking companies
  - Local representative offices
- **Non-bank financial institution**
  - Asset management companies
  - Insurance companies
  - Security brokers
  - Trustees
- **Public Institutions**
  - Governments
  - Central banks
  - Sovereign wealth funds
  - Educational entities

### Product Offerings

- Cross-selling bank products and services across treasury, capital markets, debt capital markets, custody, and cash management, including certificates of deposit and bond issuance
- Maintenance of correspondent banking relationship
- Trade finance business
- Syndicated loans
- Trustee Services
- (R)QDII, (R)QFII , QDLP custody business
- Stock Connect, Bond Connect and Swap Connect related settlements services

# CCB (Asia) Institutional Banking

## Recent deals in RCEP and Middle East



The Arab Energy Fund

US\$600,000,000

Joint Lead Manager



PT Bank Rakyat Indonesia  
(Persero) Tbk

US\$1,000,000,000

3-yr Syndicated Term Loan  
Facility



Riyad Bank  
US\$1,500,000,000  
5-yr Syndicated Term Loan Facility  
MLAB



PT Mineral Industri Indonesia (Persero)  
US\$1,500,000,000

3-yr Syndicated Term and Revolving  
Facility  
MLA



Banque Saudi Fransi  
US\$500,000,000 5-year  
Syndicated Term Loan Facility  
MLAB



HSBC Bank Middle East  
Bilateral loan



PT Bank Negara Indonesia  
(Persero) Tbk  
Bilateral loan



PT Perusahaan Listrik Negara  
(Persero)  
US\$750,000,000  
5-yr Syndicated Term Loan  
(Green Financing)  
MLAB



New Development Bank  
US\$1,250,000,000 3-year  
Syndicated Term Loan Facility  
MLA



Saudi National Bank  
US\$850,000,000 5-year  
Syndicated Term Loan Facility



SCB X Public Company Limited  
US\$1,200,000,000 &  
JPY75,000,000,000  
2-yr Syndicated Term Loan  
Facility  
MLAB



Pengerang Refining Company  
Project Marigold  
US\$9,682,000,000  
15.5-yr Term Loan Facility  
CCB as Initial Facility Creditor  
MLAB,  
Sole Coordinator

# CCB (Asia) Institutional Banking

## Recent deals in RCEP and Middle East



**PT Mineral Industri Indonesia (Persero)**  
US\$1,500,000,000  
3-yr Syndicated Term and Revolving Facility  
MLA



**PT Sarana Multi Infrastruktur (Persero)**  
USD700,000,000  
Sustainability-Linked Syndicated Term Loan Facility



**PT Pertamina (Persero)**  
US\$1,400,000,000  
3-yr Syndicated Term Loan Facility  
MLA



**The Red Sea Project**  
US\$1,500,000,000  
4.5-yr US\$125,000,000 EBL Financing



**Porsche SE's**  
EUR8,900,000,000 acquisition financing on Porsche AG 12.5% shares  
MLA



**PT Perusahaan Listrik Negara (Persero)**  
US\$750,000,000  
5-yr Syndicated Term Loan (Green Financing)  
MLAB



**Ek-Chai Distribution System**  
US\$2,500,000,000 equivalent Term Loan Facilities  
MLAB



**CP All Public Company Limited/ C.P. Retail Development Company Limited**  
US\$7,200,000,000 equivalent Term Loan Facilities  
MLAB and Underwriter



**أرامكو السعودية**  
saudi aramco  
**Saudi Aramco's Gas Pipeline Minority Interests Sell-up**  
US\$13.4bn Bridge-to-Loan Facility  
USD1.8bn 19-Year Refinancing Facility



**ARM's USD8,500,000,000 Pre-IPO Syndicated Facility**  
Senior Lead Arranger



**Pengerang Refining Company Sdn. Bhd.**  
Project Marigold  
US\$9,682,000,000  
15.5-yr Term Loan Facility  
CCB as Initial Commercial Facility Creditor  
MLAB,  
Sole Coordinator



**Dubai Aerospace Enterprise (DAE) Ltd**  
US\$420,000,000 Term Loan Facility  
Sole MLAB, Global Coordinator



**Amiral**  
US\$2,030,000,000  
15-yr Syndicated Project Financing



**The Department of Finance for the Government of Dubai**  
US\$250,000,000 Term Loan Facility  
Global Co-Ordinator  
MLAB & Agent Bank



**Pengerang Refining Company**  
Project Marigold  
US\$9,682,000,000  
15.5-yr Term Loan Facility  
CCB as Initial Facility Creditor  
MLAB,  
Sole Coordinator



Thank you!

**善建者行** A Partner Forever  
An Excellence-pursuer **成其久远**