China Construction Bank Corporation, Johannesburg Branch

Basel Pillar III
30 September 2025

OV1: Overview of RWA

R' 000			a	b	c
			Risk –weighted assets		Minimum capital requirements N1
		Notes	30-Sep-25	30-Jun-25	30-Sep-25
1	**Credit risk (excluding counterparty credit risk)**		**17 623 883**	**20 173 958**	**2 026 746**
2	Of which: standardised approach (SA)	N5	17 623 883	20 173 958	2 026 746
3	Of which: foundation internal ratings-based (F-IRB) approach		-	-	-
4	Of which: supervisory slotting approach		-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach		-	-	-
6	**Counterparty credit risk (CCR)**		**630 261**	**494 198**	**72 480**
7	Of which: standardised approach for counterparty credit risk	N2	630 261	494 198	72 480
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	**Credit valuation adjustment (CVA)**		**351 692**	**283 339**	**40 445**
11	**Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period**		**-**	**-**	**-**
12	**Equity investments in funds - look-through approach**		-	-	-
13	**Equity investments in funds - mandate-based approach**		-	-	-
14	**Equity investments in funds - fall-back approach**		-	-	-
15	**Settlement risk**		-	-	-
16	**Securitisation exposures in the banking book**		-	-	-
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)		-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)		-	-	-
19	Of which: securitisation standardised approach (SEC-SA)		-	-	-
20	**Market risk**	N3	**279 398**	**6 369**	**32 131**
21	Of which: standardised approach (SA)		279 398	6 369	32 131
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	**Operational risk**		**1 842 783**	**1 797 058**	**211 920**
25	**Amounts below thresholds for deduction (subject to 250% risk weight)**		**100 175**	**131 555**	**11 520**
26	**Output floor applied**		-		
27	**Floor adjustment (before application of transitional cap)**		-		
28	**Floor adjustment (after application of transitional cap)**		-	-	
29	**Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)**	N4	**20 828 191**	**22 886 477**	**2 395 242**

Notes

N1: Minimum capital requirements: South African base minima (9%) + conservation buffer (2.5%).

N2: The increase in Counterparty Credit risk from June to September 2025 is mainly as a result of the fair values movements of the FX derivatives Portfolio (highly correlated to exchange rates).

N3: The increase in market risk is mainly due to the implementation of FRTB.

N4: The decrease in Risk weighted assets is mainly due to the decrease in credit risk. Please refer to N5

N5: The decrease in credit risk is as a result term loans being repaid / matured and not replaced.

KM1: Key Metrics

R'000 Notes			a	b	c	d	e
			30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24	30-Sep-24
	Available capital (amounts)						
1	Common Equity Tier 1 (CET1)		7 681 746	7 529 440	7 397 900	7 300 488	7 172 750
2	Tier 1		7 681 746	7 529 440	7 397 900	7 300 488	7 172 750
3	Total capital		7 778 110	7 635 853	7 507 244	7 409 909	7 306 568
	Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)		20 828 191	22 886 477	20 070 526	18 169 511	23 047 370
4a	Total risk-weighted assets (pre-floor)		20 828 191				
	Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)		36,88%	32,90%	36,86%	40,18%	31,12%
5a	CET1 ratio (%) (pre-floor ratio)		36,88%	32,90%	36,86%	40,18%	31,12%
6	Tier 1 ratio (%)		36,88%	32,90%	36,86%	40,18%	31,12%
6a	Tier 1 ratio (%) (pre-floor ratio)		36,88%	32,90%	36,86%	40,18%	31,12%
7	Total capital ratio (%)		37,34%	33,36%	37,40%	40,78%	31,70%
7a	Total capital ratio (%) (pre-floor ratio)	N1	37,34%	33,36%	37,40%	40,78%	31,70%
	Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)		2,50%	2,50%	2,50%	2,50%	2,50%
9	Countercyclical buffer requirement (%)		0,50%	0,38%	0,36%	0,40%	0,33%
10	Bank G-SIB and/or D-SIB additional requirements (%)		0,00%	0,00%	0,00%	0,00%	0,00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9+ row 10)		3,00%	2,88%	2,86%	2,90%	2,83%
12	CET1 available after meeting the bank's minimum capital requirements (%)	N2	28,50%	24,65%	28,62%	31,91%	22,92%
	Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure		48 853 170	49 254 417	49 795 575	48 832 203	50 148 626
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)		15,72%	15,29%	14,86%	14,95%	14,30%
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)		15,72%				
14b	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets		15,72%				
14c	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets		15,72%	15,29%	14,86%	14,95%	14,30%
	Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)		14 178 911	13 036 294	12 432 911	13 193 376	14 921 392
16	Total net cash outflow	N3	3 754 549	8 043 328	3 294 567	3 093 748	2 988 474
17	LCR ratio (%)	N4	377,65%	162,08%	377,38%	426,45%	499,30%
	Net Stable Funding Ratio (NSFR)						
18	Total available stable funding		22 281 410	21 086 334	21 141 289	22 279 701	23 199 097
19	Total required stable funding		15 275 144	15 345 742	15 053 616	14 880 535	15 945 530
20	NSFR ratio (%)		145,87%	137,41%	140,44%	149,72%	145,49%

Notes

N1: *The increase in Risk-based capital ratios as a percentage of RWA is mainly due to the decrease in Total risk-weighted assets (RWA) from Q2 to Q3 of 2025 as detailed in OV1.*

N2: *The increase in the CET1 available after meeting the bank's minimum capital requirements (%) is mainly due to the decrease in Total risk-weighted assets (RWA) detailed in*

N3: *The decrease in Total net cash outflow is mainly as a result of an increase in total inflows from additional placements from intergroup entities and local banks at the end of September 2025 compared to June 2025.*

N4: *The increase in LCR is mainly as a result of the net effect of an increase in high-quality liquid assets and a decrease in total net cash outflows from June to September 2025.*

LR1: Summary comparison of accounting assets vs leverage ratio exposure measure

R'000		*Notes*	a N1
1	Total consolidated assets as per published financial statements*		46 549 483
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation		-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference		-
4	Adjustments for temporary exemption of central bank reserves (if applicable)		-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure		-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting		-
7	Adjustments for eligible cash pooling transactions		-
8	Adjustments for derivative financial instruments		299 606
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)		-
10	Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)		2 003 992
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital		-39 126
12	Other adjustments		89
13	**Leverage ratio exposure measure**	N2	**48 814 044**

**consolidated assets as per submitted BA returns*

Notes

N1: *Please note that KM1 above contains the comparatives of the Leverage Ratio Exposure measure in aggregate, reference should be made to that disclosure.*

N2: *Line item 11 is required as per LR1 Pillar 3 table. This will result in the leverage ratio exposure measure in line 13 not agreeing to line 24 of LR2.*

LR2: Leverage ratio common disclosure

R'000		Notes	a	b
			30-Sep-25	30-Jun-25
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		46 128 995	46 269 791
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework		-	
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		-	
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		-	
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)		-	
6	(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)		89	-1
7	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of row 1 and 6)		**46 129 084**	**46 269 790**
Derivative exposures				
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)		416 755	394 459
9	Add-on amounts for potential future exposure (PFE) associated with *all* derivatives transactions		303 340	331 113
10	(Exempted central counterparty (CCP) leg of client-cleared trade exposures)		-	-
11	Adjusted effective notional amount of written credit derivatives		-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		-	-
13	**Total derivative exposures (sum of rows 8 to 12)**		**720 094**	**725 572**
Securities financing transactions				
14	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions		-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		-	-
16	Counterparty credit risk (CCR) exposure for SFT assets		-	-
17	Agent transaction exposures		-	-
18	**Total securities financing transaction exposures (sum of rows 14 to 17)**		**-**	**-**
Other off-balance sheet exposures				
19	Off-balance sheet exposure at gross notional amount		5 009 980	4 518 110
20	(Adjustments for conversion to credit equivalent amounts)		-3 005 988	-2 259 055
21	(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		-	
22	**Off-balance sheet items (sum of rows 19 and 21)**	N1	**2 003 992**	**2 259 055**
Capital and total exposures				
23	**Tier 1 capital**		7 681 746	7 529 440
24	**Total exposures (sum of rows 7, 13, 18 and 22)**		**48 853 170**	**49 254 417**
Leverage ratio				
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**		**15,72%**	
25a	**Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)**		**15,72%**	
26	**National minimum leverage ratio requirement**		**4,00%**	
27	**Applicable leverage buffers**		**0,50%**	
Disclosure of mean values				
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		-	
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		-	
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		-	
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		-	
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		-	
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		-	

Notes

N1: *The decrease in off balance sheet items is mainly as a result of a change in the credit conversion factor for revolving credit facilities from 50% to 40% with the implementation of the new standardised approach for measuring credit risk.*

LIQ1: Liquidity coverage ratio (LCR)

R'000		Notes	a Total unweighted value (average)	b Total weighted value (average)
High-Quality Liquid Assets				
1	Total HQLA			13 981 888
Cash outflows				
2	**Retail deposits and deposits from small business customers, of which:**		**13 046**	**1 245**
3	Stable deposits		-	-
4	Less stable deposits		13 046	1 245
5	**Unsecured wholesale funding, of which:**		**16 292 717**	**11 970 196**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		16 292 717	11 970 196
8	Unsecured debt		-	-
9	**Secured wholesale funding**			**-**
10	**Additional requirements, of which:**		**4 967 252**	**566 601**
11	Outflows related to derivative exposures and other collateral requirements		33 925	33 925
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		4 933 327	532 677
14	**Other contractual funding obligations**		**-**	**-**
15	**Other contingent funding obligations**		**-**	**-**
16	**TOTAL CASH OUTFLOWS**			**12 538 043**
Cash inflows				
17	**Secured lending (e.g. reverse repo)**		-	-
18	**Inflows from fully performing exposures**		4 105 991	4 094 758
19	Other cash inflows		359 696	359 696
20	**TOTAL CASH INFLOWS**		**4 465 687**	**4 454 454**
				Total adjusted value
21	**Total HQLA**			**13 981 888**
22	**Total net cash outflows**			**8 089 684**
23	**Liquidity coverage ratio**			**186%**

Notes

N1: CCB-JHB has completed LIQ1 based on the requirements of BCBS 400 - "Pillar 3 disclosure requirements - consolidated and enhanced framework", which prescribes that this return must be presented on a simple daily average over the quarter. The Banks Act Directive 11/2022, has been applied to the daily and monthly calculation.
For reference the LCR ratio as at 30 September 2025 is 377.65%.
The number of data points used in the daily calculation is 92 days.

Note: the following tables as per Directive 10 of 2025 have not been included in the present disclosure due to the reasons as stated below.

Explanation	**Directive 10 of 2025: Quarterly Disclosure required tables per Annex A and B**
CCB-JHB does not make use of the IMA and VaR estimates	MR2, MR3
CCB-JHB does not make use of the IRB approach for measuring Credit Risk	CR8, CR7
CCB-JHB does not make use of the IMM for measuring Counterparty Credit Risk	CCR7
CCB-JHB does not make use of modelled apporach for RWA at risk level	CMS1
CCB-JHB does not make use of SA-CVA	CVA4