China Construction Bank Corporation, Johannesburg Branch

Basel Pillar III
31 December 2025

OV1: Overview of RWA

R' 000		Notes	a	b	c
			Risk –weighted assets		Minimum capital requirements N1
		Notes	31-Dec-25	30-Sept-25	31-Dec-25
1	**Credit risk (excluding counterparty credit risk)**		**15,914,844**	**17,623,883**	**1,830,207**
2	Of which: standardised approach (SA)	N2	15,914,844	17,623,883	1,830,207
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)**		**446,906**	**630,261**	**51,394**
7	Of which: standardised approach for counterparty credit risk	N3	446,906	630,261	51,394
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	**Credit valuation adjustment (CVA)**		**210,626**	**351,692**	**24,222**
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**	N4	**292,287**	**279,398**	**33,613**
21	Of which: standardised approach (SA)		292,287	279,398	33,613
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	**Operational risk**		**1,842,796**	**1,842,783**	**211,922**
25	**Amounts below thresholds for deduction (subject to 250% risk weight)**		**79,506**	**100,175**	**9,143**
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)**	N5	**18,786,965**	**20,828,191**	**2,160,501**

Notes

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

N2: The decrease in credit risk is mainly explained by maturing term loans not replaced during 2025.

N3: The decrease in counterparty credit risk is mainly driven by the decrease of replacement cost of USD/ZAR FX derivatives contracted with local banks.

N4: The increase is mainly due to an increased sensitivity of the FX portfolio (CCB-JHB uses the Sensitivity Based Method to measure market risk).

N5: Please refer to N2 and N3.

KM1: Key Metrics

R'000 Notes			a 31-Dec-25	b 30-Sept-25	c 30-Jun-25	d 31-Mar-25	e 31-Dec-24
	Available capital (amounts)						
1	Common Equity Tier 1 (CET1)		7,777,637	7,681,746	7,529,440	7,397,900	7,300,488
2	Tier 1		7,777,637	7,681,746	7,529,440	7,397,900	7,300,488
3	Total capital		7,846,236	7,778,110	7,635,853	7,507,244	7,409,909
	Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)		18,786,965	20,828,191	22,886,477	20,070,526	18,169,511
4a	Total risk-weighted assets (pre-floor)		18,786,965	20,828,191			
	Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)		41.40%	36.88%	32.90%	36.86%	40.18%
5a	CET1 ratio (%) (pre-floor ratio)		41.40%	36.88%	32.90%	36.86%	40.18%
6	Tier 1 ratio (%)		41.40%	36.88%	32.90%	36.86%	40.18%
6a	Tier 1 ratio (%) (pre-floor ratio)		41.40%	36.88%	32.90%	36.86%	40.18%
7	Total capital ratio (%)		41.76%	37.34%	33.36%	37.40%	40.78%
7a	Total capital ratio (%) (pre-floor ratio)	N1	41.76%	37.34%	33.36%	37.40%	40.78%
	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 (%)		0.49%	0.50%	0.38%	0.36%	0.40%
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)		2.99%	3.00%	2.88%	2.86%	2.90%
12	CET1 available after meeting the bank's minimum capital requirements (%)	N2	33.04%	28.50%	24.65%	28.62%	31.91%
	Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure		49,379,230	48,853,170	49,254,417	49,795,575	48,832,203
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)		15.75%	15.72%	15.29%	14.86%	14.95%
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)		15.75%	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		15.75%	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		15.75%	15.72%	15.29%	14.86%	14.95%
	Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)		14,436,089	14,178,911	13,036,294	12,432,911	13,193,376
16	Total net cash outflow	N3	6,706,995	3,754,549	8,043,328	3,294,567	3,093,748
17	LCR ratio (%)	N4	215.24%	377.65%	162.08%	377.38%	426.45%
	Net Stable Funding Ratio (NSFR)						
18	Total available stable funding		21,225,043	22,281,410	21,086,334	21,141,289	22,279,701
19	Total required stable funding		13,356,920	15,275,144	15,345,742	15,053,616	14,880,535
20	NSFR ratio (%)		158.91%	145.87%	137.41%	140.44%	149.72%

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 Q3 to Q4 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 OV1.*

N3: *The increase in Total net cash outflow is mainly as a result of the net effect of an increase in total outflows and a decrease in total inflows.*
- The increase in total outflows was mainly attributed to additional placements from intergroup counterparties at the end of December 2025 as well as an increase in committed undrawn facility at the end of December 2025; and
- The decrease in total net cash inflows is mainly due to placements to intergroup counterparties maturing exceeding the increase in local bank placements at the end of December 2025.

N4: *The decrease in LCR is mainly as a result of the net effect of an increase in high-quality liquid assets and an increase in total net cash outflows from September to December 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*		47,083,064
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		240,543
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)		2,055,037
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital		-65,301
12	Other adjustments		587
13	**Leverage ratio exposure measure**		**49,313,929**

**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.*

LR2: Leverage ratio common disclosure

R'000		Notes	a 31-Dec-25	b 30-Sept-25
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		46,736,946	46,128,995
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)		587	89
7	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of row 1 and 6)		**46,737,533**	**46,129,084**
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)		336,212	416,755
9	Add-on amounts for potential future exposure (PFE) associated with *all* derivatives transactions		250,448	303,340
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)**	N1	**586,660**	**720,094**
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		5,137,593	5,009,980
20	(Adjustments for conversion to credit equivalent amounts)		-3,082,556	-3,005,988
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)**		**2,055,037**	**2,003,992**
Capital and total exposures				
23	**Tier 1 capital**		7,777,637	7,681,746
24	**Total exposures (sum of rows 7, 13, 18 and 22)**		**49,379,230**	**48,853,170**
Leverage ratio				
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**		**15.75%**	**15.72%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		**15.75%**	**15.72%**
26	**National minimum leverage ratio requirement**		**4.00%**	**4.00%**
27	**Applicable leverage buffers**		**0.50%**	**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 replacement cost is mainly driven by fluctuations of USD/ZAR affecting replacement cost of FX derivatives.

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			14,708,335
Cash outflows				
2	**Retail deposits and deposits from small business customers, of which:**		**13,135**	**1,255**
3	Stable deposits		-	-
4	Less stable deposits		13,135	1,255
5	**Unsecured wholesale funding, of which:**		**14,875,107**	**11,110,453**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		14,875,107	11,110,453
8	Unsecured debt		-	-
9	**Secured wholesale funding**			**-**
10	**Additional requirements, of which:**		**5,228,896**	**636,070**
11	Outflows related to derivative exposures and other collateral requirements		7,998	7,998
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		5,220,898	628,072
14	**Other contractual funding obligations**		**-**	**-**
15	**Other contingent funding obligations**		**-**	**-**
16	**TOTAL CASH OUTFLOWS**			**11,747,778**
Cash inflows				
17	**Secured lending (e.g. reverse repo)**		-	-
18	**Inflows from fully performing exposures**		7,036,004	7,026,202
19	Other cash inflows		332,831	332,831
20	**TOTAL CASH INFLOWS**		**7,368,835**	**7,359,034**
				Total adjusted value
21	**Total HQLA**			**14,708,335**
22	**Total net cash outflows**			**4,485,742**
23	**Liquidity coverage ratio**			**362%**

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 31 December 2025 is 215%.
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 approach for RWA at risk level	CMS1
CCB-JHB does not make use of SA-CVA	CVA4