China Construction Bank Corporation, Johannesburg Branch

Basel Pillar III
31 March 2026

OV1: Overview of RWA

R' 000			a	b	c
			Risk –weighted assets		Minimum capital requirements N1
		Notes	31-Mar-26	31-Dec-25	31-Mar-26
1	**Credit risk (excluding counterparty credit risk)**		**19 755 818**	**15 914 844**	**2 271 919**
2	Of which: standardised approach (SA)	N2	19 755 818	15 914 844	2 271 919
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)**		**164 432**	**446 906**	**18 910**
7	Of which: standardised approach for counterparty credit risk	N3	164 432	446 906	18 910
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	**Credit valuation adjustment (CVA)**		**91 626**	**210 626**	**10 537**
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	**985 720**	**292 287**	**113 358**
21	Of which: standardised approach (SA)		985 720	292 287	113 358
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	**Operational risk**		**1 795 536**	**1 842 796**	**206 487**
25	**Amounts below thresholds for deduction (subject to 250% risk weight)**		**224 869**	**79 506**	**25 860**
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	**23 018 001**	**18 786 965**	**2 647 070**

Notes

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

N2: The increase in credit risk is as a result of the extention of term loans to counterparties in Q1 of 2026.

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, N3 and N4.

KM1: Key Metrics

R'000 Notes			a 31-Mar-26	b 31-Dec-25	c 30-Sept-25	d 30-Jun-25	e 31-Mar-25
	Available capital (amounts)						
1	Common Equity Tier 1 (CET1)		7 847 172	7 777 637	7 681 746	7 529 440	7 397 900
2	Tier 1		7 847 172	7 777 637	7 681 746	7 529 440	7 397 900
3	Total capital		7 908 011	7 846 236	7 778 110	7 635 853	7 507 244
	Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	N1	23 018 001	18 786 965	20 828 191	22 886 477	20 070 526
4a	Total risk-weighted assets (pre-floor)		23 018 001	18 786 965	20 828 191		
	Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)		34,09%	41,40%	36,88%	32,90%	36,86%
5a	CET1 ratio (%) (pre-floor ratio)		34,09%	41,40%	36,88%	32,90%	36,86%
6	Tier 1 ratio (%)		34,09%	41,40%	36,88%	32,90%	36,86%
6a	Tier 1 ratio (%) (pre-floor ratio)		34,09%	41,40%	36,88%	32,90%	36,86%
7	Total capital ratio (%)		34,36%	41,76%	37,34%	33,36%	37,40%
7a	Total capital ratio (%) (pre-floor ratio)	N2	34,36%	41,76%	37,34%	33,36%	37,40%
	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 (%)		0,45%	0,49%	0,50%	0,38%	0,36%
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)		2,95%	2,99%	3,00%	2,88%	2,86%
12	CET1 available after meeting the bank's minimum capital requirements (%)	N3	26,14%	33,04%	28,50%	24,65%	28,62%
	Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure		51 319 893	49 379 230	48 853 170	49 254 417	49 795 575
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)		15,29%	15,75%	15,72%	15,29%	14,86%
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)		15,29%	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		15,29%	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		15,29%	15,75%	15,72%	15,29%	14,86%
	Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)		14 073 561	14 436 089	14 178 911	13 036 294	12 432 911
16	Total net cash outflow		6 521 711	6 706 995	3 754 549	8 043 328	3 294 567
17	LCR ratio (%)		215,80%	215,24%	377,65%	162,08%	377,38%
	Net Stable Funding Ratio (NSFR)						
18	Total available stable funding		23 643 011	21 225 043	22 281 410	21 086 334	21 141 289
19	Total required stable funding	N4	15 978 119	13 356 920	15 275 144	15 345 742	15 053 616
20	NSFR ratio (%)		147,97%	158,91%	145,87%	137,41%	140,44%

Notes

N1: The increase in Risk-weighted assets is as a result of to extention in term loans to counterparties in Q1 of 2026.

N2: The decrease in Risk-based capital ratios as a percentage of RWA is mainly due to the increase in Total risk-weighted assets (RWA) from Q4 of 2025 to Q1 of 2026 as detailed in OV1.

N3: The decrease in the CET1 available after meeting the bank's minimum capital requirements (%) is mainly due to the increase in Total risk-weighted assets (RWA) detailed in OV1.

N4: The increase in required stable finding is as result of the increase term loans to financial institutions great than 1 year.

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*		48 842 424
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		184 391
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)		2 292 522
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital		-36 245
12	Other adjustments		557
13	**Leverage ratio exposure measure**		**51 283 647**

**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	b
			31-Mar-26	31-Dec-25
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		48 636 482	46 736 946
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)		557	587
7	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of row 1 and 6)		**48 637 038**	**46 737 533**
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)		174 227	336 212
9	Add-on amounts for potential future exposure (PFE) associated with *all* derivatives transactions		216 106	250 448
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	**390 333**	**586 660**
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		5 731 304	5 137 593
20	(Adjustments for conversion to credit equivalent amounts)		-3 438 783	-3 082 556
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 to 21)**	N2	**2 292 522**	**2 055 037**
Capital and total exposures				
23	**Tier 1 capital**		7 847 172	7 777 637
24	**Total exposures (sum of rows 7, 13, 18 and 22)**		**51 319 893**	**49 379 230**
Leverage ratio				
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**		**15,29%**	**15,75%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		**15,29%**	**15,75%**
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.

N2: The increase in off-balance sheet exposures is as a result of the increase in unutilised committed credit facilties

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			13 822 645
Cash outflows				
2	**Retail deposits and deposits from small business customers, of which:**		**11 874**	**1 132**
3	Stable deposits		-	-
4	Less stable deposits		11 874	1 132
5	**Unsecured wholesale funding, of which:**		**17 358 236**	**13 072 808**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		17 358 236	13 072 808
8	Unsecured debt		-	-
9	**Secured wholesale funding**			**-**
10	**Additional requirements, of which:**		**5 089 910**	**681 315**
11	Outflows related to derivative exposures and other collateral requirements		134 890	134 890
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		4 955 020	546 425
14	**Other contractual funding obligations**		**-**	**-**
15	**Other contingent funding obligations**		**-**	**-**
16	**TOTAL CASH OUTFLOWS**			**13 755 254**
Cash inflows				
17	**Secured lending (e.g. reverse repo)**		-	-
18	**Inflows from fully performing exposures**		5 720 458	5 711 496
19	Other cash inflows		273 982	273 982
20	**TOTAL CASH INFLOWS**		**5 994 439**	**5 985 478**
				Total adjusted value
21	**Total HQLA**			**13 822 645**
22	**Total net cash outflows**			**7 770 043**
23	**Liquidity coverage ratio**			**183%**

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 March 2026 is 216%.

The number of data points used in the daily calculation is 90 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