China Construction Bank Corporation, Johannesburg Branch

Basel Pillar III
30 June 2026

OV1: Overview of RWA

R' 000			a	b	c
			Risk –weighted assets		Minimum capital requirements N1
		Notes	30-Jun-26	31-Mar-26	30-Jun-26
1	**Credit risk (excluding counterparty credit risk)**		**19 853 216**	**19 755 818**	**2 283 120**
2	Of which: standardised approach (SA)		19 853 216	19 755 818	2 283 120
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)**		**416 246**	**164 432**	**47 868**
7	Of which: standardised approach for counterparty credit risk	N2	416 246	164 432	47 868
8	Of which: Internal Model Method (IMM)		-	-	-
9	Of which: other CCR		-	-	-
10	**Credit valuation adjustment (CVA)**		**244 046**	**91 626**	**28 065**
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	**208 128**	**985 720**	**23 935**
21	Of which: standardised approach (SA)		208 128	985 720	23 935
22	Of which: internal model approaches (IMA)		-	-	-
23	Capital charge for switch between trading book and banking book		-	-	-
24	**Operational risk**		**1 789 744**	**1 795 536**	**205 821**
25	**Amounts below thresholds for deduction (subject to 250% risk weight)**		**156 722**	**224 869**	**18 023**
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)**		**22 668 102**	**23 018 001**	**2 606 832**

Notes

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

N2: For Counterparty Credit Risk and derivative exposures, the main reason for the movements are the replacement cost of FX derivatives increasing, due to exchange rate volatility, mainly USD/ZAR.

N3: The decrease in market risk is mainly due to the decrease of sensitivity on non-ZAR currency pair FX derivatives.

KM1: Key Metrics

R'000 Notes			a	b	c	d	e
			30-Jun-26	31-Mar-26	31-Dec-25	30-Sept-25	30-Jun-25
	Available capital (amounts)						
1	Common Equity Tier 1 (CET1)		8 024 083	7 847 172	7 777 637	7 681 746	7 529 440
2	Tier 1		8 024 083	7 847 172	7 777 637	7 681 746	7 529 440
3	Total capital		8 091 390	7 908 011	7 846 236	7 778 110	7 635 853
	Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)		22 668 102	23 018 001	18 786 965	20 828 191	22 886 477
4a	Total risk-weighted assets (pre-floor)		22 668 102	23 018 001	18 786 965	20 828 191	-
	Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)		35,40%	34,09%	41,40%	36,88%	32,90%
5a	CET1 ratio (%) (pre-floor ratio)		35,40%	34,09%	41,40%	36,88%	32,90%
6	Tier 1 ratio (%)		35,40%	34,09%	41,40%	36,88%	32,90%
6a	Tier 1 ratio (%) (pre-floor ratio)		35,40%	34,09%	41,40%	36,88%	32,90%
7	Total capital ratio (%)		35,70%	34,36%	41,76%	37,34%	33,36%
7a	Total capital ratio (%) (pre-floor ratio)		35,70%	34,36%	41,76%	37,34%	33,36%
	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 (%)		0,36%	0,45%	0,49%	0,50%	0,38%
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)		2,86%	2,95%	2,99%	3,00%	2,88%
12	CET1 available after meeting the bank's minimum capital requirements (%)		27,54%	26,14%	33,04%	28,50%	24,65%
	Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure		53 536 980	51 319 893	49 379 230	48 853 170	49 254 417
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)		14,99%	15,29%	15,75%	15,72%	15,29%
14a	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)		14,99%	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		14,99%	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		14,99%	15,29%	15,75%	15,72%	15,29%
	Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)		13 738 081	14 073 561	14 436 089	14 178 911	13 036 294
16	Total net cash outflow	N1	4 150 825	6 521 711	6 706 995	3 754 549	8 043 328
17	LCR ratio (%)	N2	330,97%	215,80%	215,24%	377,65%	162,08%
	Net Stable Funding Ratio (NSFR)						
18	Total available stable funding		23 431 229	23 643 011	21 225 043	22 281 410	21 086 334
19	Total required stable funding		18 134 894	15 978 119	13 356 920	15 275 144	15 345 742
20	NSFR ratio (%)		129,21%	147,97%	158,91%	145,87%	137,41%

Notes

N1: The decrease in total net cash outflows is mainly due to the net effect of an increase in both total inflows and total outflows.
- The increase in total inflows is mainly as a result of additional bank placements at the end of June 2026 compared to March 2026.
- The increase in total outflows is mainly due to an increase in unsecured wholesale funding from other legal entities and an increase in committed undrawn credit or liquidity facilities at the end of June 2026 compared to March 2026.

N2: The increase in LCR is as a result of the net effect of a decrease in both HQLA as well as total net cash outflows from March 2026 to June 2026.

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*		50 643 246
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		314 701
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)		2 578 506
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital		-34 889
12	Other adjustments		526
13	**Leverage ratio exposure measure**		**53 502 091**

**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
			30-Jun-26	31-Mar-26
On-balance sheet exposures				
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)		50 347 323	48 636 482
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)		526	557
7	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of row 1 and 6)		**50 347 849**	**48 637 038**
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)		292 534	174 227
9	Add-on amounts for potential future exposure (PFE) associated with *all* derivatives transactions		318 090	216 106
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	**610 624**	**390 333**
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		6 446 266	5 731 304
20	(Adjustments for conversion to credit equivalent amounts)		-3 867 760	-3 438 783
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	**2 578 506**	**2 292 522**
Capital and total exposures				
23	**Tier 1 capital**		8 024 083	7 847 172
24	**Total exposures (sum of rows 7, 13, 18 and 22)**		**53 536 980**	**51 319 893**
Leverage ratio				
25	**Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)**		**14,99%**	**15,29%**
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)		**14,99%**	**15,29%**
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		**-**	**-**
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: There has been no material change in volume of derivatives, notional amounts of FX portfolio or traded currencies

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

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			14 739 035
Cash outflows				
2	**Retail deposits and deposits from small business customers, of which:**		**10 560**	**988**
3	Stable deposits		-	-
4	Less stable deposits		10 560	988
5	**Unsecured wholesale funding, of which:**		**19 059 960**	**14 127 461**
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		-	-
7	Non-operational deposits (all counterparties)		19 059 960	14 127 461
8	Unsecured debt		-	-
9	**Secured wholesale funding**			**-**
10	**Additional requirements, of which:**		**5 602 853**	**823 292**
11	Outflows related to derivative exposures and other collateral requirements		55 591	55 591
12	Outflows related to loss of funding of debt products		-	-
13	Credit and liquidity facilities		5 547 263	767 701
14	**Other contractual funding obligations**		**-**	**-**
15	**Other contingent funding obligations**		**-**	**-**
16	**TOTAL CASH OUTFLOWS**			**14 951 741**
Cash inflows				
17	**Secured lending (e.g. reverse repo)**		-	-
18	**Inflows from fully performing exposures**		6 915 353	6 905 897
19	Other cash inflows		307 390	307 390
20	**TOTAL CASH INFLOWS**		**7 222 742**	**7 213 287**
				Total adjusted value
21	**Total HQLA**			**14 739 035**
22	**Total net cash outflows**			**7 744 660**
23	**Liquidity coverage ratio**			**200%**

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 June 2026 is 331%.

The number of data points used in the daily calculation is 91 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