China Construction Bank Corporation

Capital Management Pillar III

Third Quarter Report 2026

中国建设银行
China Construction Bank

1 Introduction 1
1.1 Report Basis 1
1.2 Declaration 1
2 Key Prudential Regulatory Indicators and Risk-weighted Assets 2
2.1 Overview of Key Prudential Regulatory Indicators 2
2.2 Overview of Risk Weighted Assets 5
3 Indicators for the Assessment of Global Systemically Important Banks 7
4 Leverage Ratio 8
5 Liquidity Risk 11
Table Index 13

1 Introduction

1.1 Report Basis

The Report is prepared in accordance with the *Rules on Capital Management of Commercial Banks* issued by the National Financial Regulatory Administration.

1.2 Declaration

CCB strictly adheres to regulatory requirements, has established a governance framework for the capital management Pillar III information disclosure, and formulated management policy. The Board of Directors of the Bank has approved the effective internal control process which is implemented by senior management. The process comprehensively enhanced the standardisation and procedural management of information disclosure, ensuring the authenticity and reliability.

The Report has been reviewed by senior management and approved by the Board of Directors on 30 October 2026.

2 Key Prudential Regulatory Indicators and Risk-weighted Assets

2.1 Overview of Key Prudential Regulatory Indicators

According to the regulatory requirements, CCB shall calculate and disclose capital adequacy ratios in accordance with the *Rules on Capital Management of Commercial Banks*. Based on the approval to implement the advanced capital measurement method in 2014, the former China Banking and Insurance Regulatory Commission approved the Group to expand the implementation scope of the advanced capital measurement method in April 2020. According to regulatory requirements, the Group continues to apply the Internal Ratings-Based (IRB) Approach to measure capital requirements for credit risk within the approved scope, parts uncovered by IRB using the Regulatory Weighting Approach. For both market risk and operational risk, the Standardised Approach is implemented to calculate capital requirements. The Group calculates capital adequacy ratios with both the advanced approach and other approaches and complies with the relevant requirements for capital floors.

Key prudential regulatory indicators include capital adequacy ratios, leverage ratio, and liquidity risk-related metrics. As of 30 September 2026, key prudential regulatory indicators of the Group met regulatory requirements, and the overview is as follows.

Table 1 (KM1): Regulatory Consolidated Key Prudential Regulatory Indicators

(In millions of RMB, except percentages)		a	b	c	d	e
		30 September 2026	30 June 2026	31 March 2026	31 December 2025	30 September 2025
Available capital						
1	Common Equity Tier 1 capital (CET1)	3,671,581	3,579,066	3,549,227	3,464,852	3,437,715
2	Tier 1 capital	3,941,256	3,808,054	3,748,179	3,663,783	3,636,619
3	Total capital	4,988,697	4,879,991	4,728,014	4,663,426	4,607,363
Risk-weighted assets (RWA)						
4	Total RWA	25,522,363	25,132,550	24,882,044	23,685,171	23,943,962
4a	Total RWA (before the application of capital floor)	25,522,363	25,132,550	24,882,044	23,685,171	23,943,962
Capital adequacy ratios						
5	CET1 ratio (%)	14.39	14.24	14.26	14.63	14.36
5a	CET1 ratio (%) (before the application of capital floor)	14.39	14.24	14.26	14.63	14.36
6	Tier 1 ratio (%)	15.44	15.15	15.06	15.47	15.19
6a	Tier 1 ratio (%) (before the application of capital floor)	15.44	15.15	15.06	15.47	15.19
7	Total capital ratio (%)	19.55	19.42	19.00	19.69	19.24
7a	Total capital ratio (%) (before the application of capital floor)	19.55	19.42	19.00	19.69	19.24
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirements (%)	2.50	2.50	2.50	2.50	2.50

(In millions of RMB, except percentages)		a	b	c	d	e
		30 September 2026	30 June 2026	31 March 2026	31 December 2025	30 September 2025
9	Countercyclical buffer requirements (%)	0.00	0.00	0.00	0.00	0.00
10	Bank G-SIBs and/or D-SIBs additional requirements (%)	1.50	1.50	1.50	1.50	1.50
11	Total of bank CET1 specific buffer requirements (%) (8 + 9 + 10)	4.00	4.00	4.00	4.00	4.00
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.39	9.15	9.06	9.47	9.19
Leverage ratio						
13	On- and off-balance sheet assets after adjustments	51,272,231	49,916,418	49,727,377	48,093,733	47,630,745
14	Leverage ratio (%)	7.69	7.63	7.54	7.62	7.64
14a	Leverage ratio a (%)[1]	7.69	7.63	7.54	7.62	7.64
14b	Leverage ratio b (%)[2]	7.65	7.50	7.44	7.56	7.60
14c	Leverage ratio c (%)[3]	7.65	7.50	7.44	7.56	7.60
Liquidity coverage ratio (LCR)[4]						
15	Total high-quality liquid assets (HQLA)	8,340,003	7,382,915	7,322,021	6,875,591	6,683,214
16	Total net cash outflows	5,948,391	5,841,884	5,310,039	5,099,688	5,049,662
17	Liquidity coverage ratio (%)	140.20	126.58	138.12	135.47	132.40
Net stable funding ratio (NSFR)						
18	Total available stable funding	32,346,085	31,994,292	31,945,083	30,556,990	30,455,916
19	Total required stable funding	25,277,426	24,705,473	24,800,321	23,131,933	23,149,418
20	Net stable funding ratio (%)	127.96	129.50	128.81	132.10	131.56

1. The leverage ratio a refers to the leverage ratio calculated by the quarter-end value of securities financing transactions, excluding the impact of the temporary exemption of deposit reserves. For detailed information, please refer to the "4. Leverage Ratio" section.
2. The leverage ratio b refers to the leverage ratio calculated by the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter, including the impact of the temporary exemption of deposit reserves. For detailed information, please refer to the "4. Leverage Ratio" section.
3. The leverage ratio c refers to the leverage ratio calculated by the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter, excluding the impact of the temporary exemption of deposit reserves. For detailed information, please refer to the "4. Leverage Ratio" section.
4. The liquidity coverage ratio data above represent simple arithmetic means of the values for each calendar days within the latest quarter. For detailed information, please refer to the "5. Liquidity Risk" section.

The following table shows the key prudential regulatory indicators for the Group's Total Loss-Absorbing Capacity (TLAC).

Table 2 (KM2): Key Prudential Regulatory Indicators: Regulatory Requirements for Total Loss-Absorbing Capacity (TLAC) at Resolution Group Level

(In millions of RMB, except percentages)		a	b	c	d	e
		30 September 2026	30 June 2026	31 March 2026	31 December 2025	30 September 2025
1	Total Loss-Absorbing Capacity (TLAC) available	5,786,756	5,618,305	5,400,065	5,305,555	5,255,962
2	Total RWA at the level of the resolution group	25,522,363	25,132,550	24,882,044	23,685,171	23,943,962
3	TLAC as a percentage of RWA (row1/row2, %)[1]	22.67	22.35	21.70	22.40	21.95
4	Leverage exposure measure at the level of the resolution group	51,272,231	49,916,418	49,727,377	48,093,733	47,630,745
5	TLAC as a percentage of leverage exposure measure (row1/row4, %)	11.29	11.26	10.86	11.03	11.03

1. According to the *Measures for Administration of the Total Loss-Absorbing Capacity of Global Systemically Important Banks*, the bank shall meet both external TLAC risk-weighted ratio requirements (16%) and capital buffer requirements (4%), which include capital conservation buffer (2.5%) and G-SIBs additional capital requirements (1.5%), totalling 20%.

2.2 Overview of Risk Weighted Assets

The following table shows the Group's risk-weighted assets and capital requirements.

Table 3 (OV1): Overview of Risk-weighted Assets

	(In millions of RMB)	a	b	c
		Risk-weighted assets		Minimum capital requirements
		30 September 2026	30 June 2026	30 September 2026
1	**Credit risk**	23,432,900	23,074,664	1,874,631
2	**Credit risk (exclusive of counterparty credit risk, credit valuation adjustment risk, asset management products in the banking book, and banking book securitisation)**	22,846,439	22,491,345	1,827,715
3	of which: Regulatory weighting approach	6,846,410	6,672,995	547,713
4	of which: Risk exposure formed in the clearing process of securities, commodities, and foreign currencies transactions	0	0	0
5	of which: Amounts below the threshold deductions	391,636	408,756	31,331
6	of which: Foundation internal ratings-based (F-IRB) approach	13,946,976	13,772,894	1,115,758
7	of which: Regulatory mapping approach	-	-	-
8	of which: Advanced internal ratings-based (A-IRB) approach	2,053,053	2,045,456	164,244
9	**Counterparty credit risk**	132,427	125,984	10,594
10	of which: Standardised approach	132,427	125,984	10,594
11	of which: Current exposure method	-	-	-
12	of which: Other approaches	-	-	-
13	**Credit valuation adjustment risk**	34,190	30,106	2,735
14	**Asset management products in the banking book**	380,890	398,396	30,471
15	of which: Look-through approach	123	136	10
16	of which: Mandate-based approach	379,516	396,812	30,361
17	of which: 1250% risk weight applies	1,251	1,448	100
18	**Banking book securitisation**	38,954	28,833	3,116
19	of which: Internal ratings-based approach for securitisation	-	-	-
20	of which: External ratings-based approach for securitisation	12,389	9,003	991
21	of which: Standardised approach for securitisation	5,666	6,011	453
	of which: 1250% risk weight applies	91,058	76,324	7,285
	of which: Adjustment for applying the capital charge cap	(70,159)	(62,505)	(5,613)
22	**Market risk**	405,696	367,869	32,456
23	of which: Standardised approach	405,696	367,869	32,456
24	of which: Internal model-based approach (IMA)	-	-	-
25	of which: Simplistically standardised approach	-	-	-

(In millions of RMB)		a	b	c
		Risk-weighted assets		Minimum capital requirements
		30 September 2026	30 June 2026	30 September 2026
26	**Capital charge for switch between trading book and banking book**	18,508	24,758	1,481
27	**Operational risk**	1,665,259	1,665,259	133,221
28	**Additional adjustments due to the application of capital floor**	0	0	
29	**Total**	25,522,363	25,132,550	2,041,789

3 Indicators for the Assessment of Global Systemically Important Banks

Since 2015, the Group publicly disclosed Global Systemically Important Banks assessment indicators in its annual reports.

(website link: https://en.ccb.com/eng/investor/performancereports/annual_reports/index.shtml)

Since 2024, in accordance with regulatory requirements, the above-mentioned indicators were disclosed in its Capital Management Pillar III Annual Report.

(website link: https://en.ccb.com/eng/investor/announcement/regulatorycapital/index.shtml)

4 Leverage Ratio

As of 30 September 2026, the Group's leverage ratio was 7.69%, meeting regulatory requirements.

The following table shows the difference between the on- and off-balance sheet assets after adjustments used for calculating the Group's leverage ratio and the total assets of the Group's balance sheet.

Table 4 (LR1): Difference in Leverage Ratio Regulatory Items and Relevant Accounting Items

(In millions of RMB)		a
		30 September 2026
1	Total consolidated assets[1]	48,725,437
2	Adjustment for consolidation[2]	(364,756)
3	Adjustment for clients' assets	-
4	Adjustment for derivatives	291,303
5	Adjustment for securities financing transactions	77,275
6	Adjustment for off-balance sheet items[3]	2,549,771
7	Adjustment for securitisation transactions	-
8	Adjustment for unsettled financial assets	-
9	Adjustment for cash pool	-
10	Adjustment for deposit reserves (if applicable)[4]	-
11	Adjustment for prudent valuation and provisions	-
12	Other adjustments[5]	(6,799)
13	**On- and off-balance sheet assets after adjustments**	51,272,231

1. Total consolidated assets refer to the total assets calculated in accordance with financial accounting standards.
2. Adjustment for consolidation refers to the difference between regulatory consolidated total assets and accounting consolidated total assets.
3. Adjustment for off-balance sheet items refers to the off-balance sheet asset after conversion in accordance with the *Rules on Capital Management of Commercial Banks*.
4. Adjustment for deposit reserves refers to the balance of reserves that the Bank has deposited to the People's Bank of China, which could be temporarily exempted from on-balance asset, in accordance with the *Rules on Capital Management of Commercial Banks*.
5. Other adjustments are regulatory adjustments to Tier 1 capital.

The following table shows the Group's leverage ratio calculation items, calculation results, leverage ratio requirements and other information.

Table 5 (LR2): Leverage Ratio

(In millions of RMB, except percentages)		a 30 September 2026	b 30 June 2026
On-balance sheet items			
1	On-balance sheet assets (excluding derivatives and securities financing transactions)	48,671,136	47,598,478
2	Less: Provisions	(911,203)	(935,817)
3	Less: Regulatory adjustments to Tier 1 capital	(6,799)	(8,002)
4	**Adjusted on-balance sheet assets (exclusive of derivatives and securities financing transactions)**	47,753,134	46,654,659
Derivative items			
5	Replacement costs associated with derivative transactions (deducting eligible margin and considering the impact of the bilateral netting agreement)	95,065	110,244
6	Potential future exposure associated with derivative transactions	259,081	226,849
7	Gross-up for derivatives collateral deducted from the balance sheet	-	-
8	Less: Assets receivable due to eligible margin	-	-
9	Less: Derivative assets with CCPs from client-cleared service	-	-
10	The notional principal of written credit derivatives	-	-
11	Less: Deductions for written credit derivatives	-	-
12	**Balance of derivatives**	354,146	337,093
Balance of securities financing transactions			
13	Securities financing transactions assets	537,905	237,868
14	Less: Deductible securities financing transactions	-	-
15	Counterparty credit risk exposure for securities financing transactions	77,275	52,650
16	Agent securities financing transactions assets	-	-
17	**Balance of securities financing transactions assets**	615,180	290,518
Off-balance sheet items			
18	Gross notional amount of off-balance sheet items	9,489,084	9,464,839
19	Less: Adjustments to conversion to credit equivalent amounts	(6,918,213)	(6,808,624)
20	Less: Provisions	(21,100)	(22,067)
21	**Off-balance sheet assets after adjustments**	2,549,771	2,634,148
Tier 1 capital and on- and off-balance sheet assets after adjustments			
22	Tier 1 capital	3,941,256	3,808,054
23	On- and off-balance sheet assets after adjustments	51,272,231	49,916,418
Leverage ratio			
24	Leverage ratio (%)	7.69	7.63
24a	Leverage ratio a (%)[1]	7.69	7.63
25	Minimum leverage ratio requirement (%)	4.00	4.00
26	Additional leverage ratio requirement (%)	0.75	0.75

	(In millions of RMB, except percentages)	a 30 September 2026	b 30 June 2026
Disclosure of mean values			
27	Quarter mean value of securities financing transactions	754,499	1,088,261
27a	Quarter-end value of securities financing transactions	537,905	237,868
28	On- and off-balance sheet assets after adjustments a[2]	51,488,825	50,766,811
28a	On- and off-balance sheet assets after adjustments b[3]	51,488,825	50,766,811
29	Leverage ratio b (%)[4]	7.65	7.50
29a	Leverage ratio c (%)[5]	7.65	7.50

1. The leverage ratio a refers to the leverage ratio calculated by the quarter-end value of securities financing transactions, excluding the impact of the temporary exemption of deposit reserves.
2. On- and off-balance sheet assets after adjustments a refers to the on- and off-balance sheet assets after adjustments calculated by the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter, including the impact of the temporary exemption of deposit reserves.
3. On- and off-balance sheet assets after adjustments b refers to the on- and off-balance sheet assets after adjustments calculated by the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter, excluding the impact of the temporary exemption of deposit reserves.
4. Leverage ratio b refers to the leverage ratio calculated by the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter, including the impact of the temporary exemption of deposit reserves.
5. Leverage ratio c refers to the leverage ratio calculated by the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter, excluding the impact of the temporary exemption of deposit reserves.

5 Liquidity Risk

In accordance with the requirements of the *Rules on Liquidity Risk Management of Commercial Banks*, the liquidity coverage ratio equals to high-quality liquid assets divided by net cash outflows in future 30 days. High-quality liquid assets of the Group mainly include cash, excess reserve deposits with the central bank that are available under stressed conditions, and debt securities that meet the definitions of Level 1 and Level 2 assets under the requirements of the *Rules on Liquidity Risk Management of Commercial Banks*. The average daily liquidity coverage ratio of the Group in the third quarter of 2026 was 140.20%, meeting the regulatory requirements. It increased by 13.62 percentage points over the previous quarter, mainly due to increase in high-quality liquid assets.

The following table shows the composition of the Group's cash outflows and cash inflows as well as high-quality liquid assets.

Table 6 (LIQ1): Liquidity Coverage Ratio

(In millions of RMB, except percentages)		a	b
		The Third Quarter of 2026	
		The value before conversion	The value after conversion
High-quality liquid assets (HQLA)			
1	Total high-quality liquid assets (HQLA)		8,340,003
Cash outflows			
2	Retail deposits and deposits from small business customers	17,869,028	1,619,028
3	of which: Stable deposits	3,356,188	167,744
4	of which: Less stable deposits	14,512,840	1,451,284
5	Unsecured wholesale funding	14,766,767	5,728,827
6	of which: Operational deposits (excluding those generated from correspondent banking activates)	8,447,121	2,096,760
7	of which: Non-operational deposits (all counterparties)	6,051,516	3,363,937
8	of which: Unsecured debt	268,130	268,130
9	Secured funding		2,274
10	Additional requirements	2,377,017	268,868
11	of which: Outflows related to derivative exposures and other collateral requirements	34,251	34,251
12	of which: Outflows related to loss of funding on secured debt products	911	911
13	of which: Credit and liquidity facilities	2,341,855	233,706
14	Other contractual funding obligations	5	-
15	Other contingent funding obligations	7,047,131	613,674
16	**Total cash outflows**		8,232,671
Cash inflows			
17	Secured lending (including reverse repos and securities borrowing)	750,572	746,486
18	Inflow from fully performing exposures	2,591,033	1,489,129
19	Other cash inflows	48,747	48,665
20	**Total cash inflows**	3,390,352	2,284,280
			The value after adjustment
21	**Total high-quality liquid assets (HQLA)**		8,340,003
22	**Total net cash outflows**		5,948,391

(In millions of RMB, except percentages)		a	b
		The Third Quarter of 2026	
		The value before conversion	The value after conversion
23	**Liquidity coverage ratio (%)[1]**		140.20

1. All the data above represent simple arithmetic means of the values for 92 calendar days in the latest quarter, calculated in accordance with the current applicable regulatory requirements, definitions and accounting standards.

Table Index

Table 1 (KM1): Regulatory Consolidated Key Prudential Regulatory Indicators..... 2
Table 2 (KM2): Key Prudential Regulatory Indicators: Regulatory Requirements for Total Loss-Absorbing Capacity (TLAC) at Resolution Group Level..... 4
Table 3 (OV1): Overview of Risk-weighted Assets..... 5
Table 4 (LR1): Difference in Leverage Ratio Regulatory Items and Relevant Accounting Items..... 8
Table 5 (LR2): Leverage Ratio..... 9
Table 6 (LIQ1): Liquidity Coverage Ratio..... 11