

China Construction Bank Corporation

**Capital Management Pillar III
Half-Year Report 2025**



| | | |
|------------|---------------------------------------------------------------------------------------------------------|-----------|
| 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 | Capital and Total Loss-Absorbing Capacity (TLAC) Composition | 7 |
| 3.1 | Main Features of Regulatory Capital Instruments and Eligible External TLAC Instruments | 7 |
| 3.2 | Composition of Regulatory Capital..... | 7 |
| 3.3 | Reconciliation of Regulatory Capital to Balance Sheet | 10 |
| 3.4 | Composition of Total Loss-Absorbing Capacity (TLAC)..... | 11 |
| 3.5 | Creditor ranking at legal entity level for Material subgroup entity and Resolution entity . | 12 |
| 4 | Credit Risk | 15 |
| 4.1 | Regulatory Weighting Approach | 15 |
| 4.2 | Internal Ratings-based Approach | 16 |
| 5 | Counterparty Credit Risk | 20 |
| 6 | Securitisation..... | 21 |
| 7 | Market Risk..... | 22 |
| 8 | Indicators for the Assessment of Global Systemically Important Banks | 23 |
| 9 | Leverage Ratio | 24 |
| 10 | Liquidity Risk | 27 |
| | Table Index..... | 32 |

1 Introduction

1.1 Report Basis

The Report is prepared in accordance with the *Rules on Capital Management of Commercial Banks* issued by 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 29 August 2025.

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, 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 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 June 2025, 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 June 2025 | 31 March 2025 | 31 December 2024 | 30 September 2024 | 30 June 2024 |
| Available capital | | | | | | |
| 1 | Common Equity Tier 1 capital (CET1) | 3,367,925 | 3,232,913 | 3,165,549 | 3,124,043 | 3,038,387 |
| 2 | Tier 1 capital | 3,566,821 | 3,391,788 | 3,324,424 | 3,322,954 | 3,237,254 |
| 3 | Total capital | 4,582,571 | 4,427,994 | 4,303,263 | 4,285,564 | 4,175,087 |
| Risk-weighted assets (RWA) | | | | | | |
| 4 | Total RWA | 23,483,601 | 23,123,253 | 21,854,590 | 22,150,555 | 21,690,492 |
| 4a | Total RWA (before the application of capital floor) | 23,483,601 | 23,123,253 | 21,854,590 | 22,150,555 | 21,690,492 |
| Capital adequacy ratios | | | | | | |
| 5 | CET1 ratio (%) | 14.34 | 13.98 | 14.48 | 14.10 | 14.01 |
| 5a | CET1 ratio (%) (before the application of capital floor) | 14.34 | 13.98 | 14.48 | 14.10 | 14.01 |
| 6 | Tier 1 ratio (%) | 15.19 | 14.67 | 15.21 | 15.00 | 14.92 |
| 6a | Tier 1 ratio (%) (before the application of capital floor) | 15.19 | 14.67 | 15.21 | 15.00 | 14.92 |
| 7 | Total capital ratio (%) | 19.51 | 19.15 | 19.69 | 19.35 | 19.25 |
| 7a | Total capital ratio (%) (before the application of capital floor) | 19.51 | 19.15 | 19.69 | 19.35 | 19.25 |
| 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 June 2025 | 31 March 2025 | 31 December 2024 | 30 September 2024 | 30 June 2024 |
| 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 (%) | 9.19 | 8.67 | 9.21 | 9.00 | 8.92 |
| Leverage ratio | | | | | | |
| 13 | On and off-balance sheet assets after adjustments | 46,673,697 | 45,123,921 | 42,755,544 | 42,815,730 | 42,314,726 |
| 14 | Leverage ratio (%) | 7.64 | 7.52 | 7.78 | 7.76 | 7.65 |
| 14a | Leverage ratio a (%) ¹ | 7.64 | 7.52 | 7.78 | 7.76 | 7.65 |
| 14b | Leverage ratio b (%) ² | 7.71 | 7.55 | 7.69 | 7.75 | 7.65 |
| 14c | Leverage ratio c (%) ³ | 7.71 | 7.55 | 7.69 | 7.75 | 7.65 |
| Liquidity coverage ratio (LCR)⁴ | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | 6,373,935 | 6,311,992 | 6,237,408 | 6,148,940 | 6,115,852 |
| 16 | Total net cash outflows | 5,230,404 | 5,061,751 | 4,957,733 | 5,119,129 | 4,877,791 |
| 17 | Liquidity coverage ratio (%) | 122.06 | 124.79 | 125.73 | 120.29 | 125.43 |
| Net stable funding ratio (NSFR) | | | | | | |
| 18 | Total available stable funding | 29,823,343 | 29,382,514 | 28,158,322 | 28,350,638 | 28,236,945 |
| 19 | Total required stable funding | 22,674,562 | 21,948,714 | 21,027,700 | 20,928,125 | 20,917,739 |
| 20 | Net stable funding ratio (%) | 131.53 | 133.87 | 133.91 | 135.47 | 134.99 |

1. The leverage ratio a refers to the leverage ratio calculated without considering the temporary exemption of deposit reserves and using quarter-end value of securities financing transactions. For detailed information, please refer to the "9. Leverage Ratio" section.

2. The leverage ratio b refers to the leverage ratio calculated by considering the temporary exemption of deposit reserves and using the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter. For detailed information, please refer to the "9. Leverage Ratio" section.

3. The leverage ratio c refers to the leverage ratio calculated without considering the temporary exemption of deposit reserves and using simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter. For detailed information, please refer to the "9. 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 "10. Liquidity Risk" section."

In June 2025, the Bank issued 11,589,403,973 A-shares to the Ministry of Finance. Total proceeds raised were RMB105.0 billion, and net proceeds after deducting issuance-related costs amounted to RMB104,969 million. For details, please refer to the announcement published by the Bank on 25 June 2025.

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 |
|------------------------------------------|------------------------------------------------------------------|-------------------------|--------------------------|
| | | 30 June 2025 | 31 March 2025 |
| 1 | Total Loss-Absorbing Capacity (TLAC) available | 5,219,661 | 5,056,075 |
| 2 | Total RWA at the level of the resolution group | 23,483,601 | 23,123,253 |
| 3 | TLAC as a percentage of RWA (row1/row2, %) ¹ | 22.23 | 21.87 |
| 4 | Leverage exposure measure at the level of the resolution group | 46,673,697 | 45,123,921 |
| 5 | TLAC as a percentage of leverage exposure measure (row1/row4, %) | 11.18 | 11.20 |

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 (OVI): Overview of Risk-weighted Assets

| (In millions of RMB) | | a | b | c |
|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|---------------|------------------------------|
| | | Risk-weighted assets | | Minimum capital requirements |
| | | 30 June 2025 | 31 March 2025 | 30 June 2025 |
| 1 | Credit risk | 21,272,593 | 20,950,112 | 1,701,807 |
| 2 | Credit risk (exclusive of counterparty credit risk, credit valuation adjustment risk, asset management products in the banking book, and banking book securitisation) | 20,909,142 | 20,587,826 | 1,672,731 |
| 3 | of which: Regulatory weighting approach | 6,247,293 | 6,151,900 | 499,783 |
| 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 | 402,512 | 394,281 | 32,201 |
| 6 | of which: Foundation internal ratings-based (F-IRB) approach | 12,431,667 | 12,178,812 | 994,533 |
| 7 | of which: Regulatory mapping approach | - | - | - |
| 8 | of which: Advanced internal ratings-based (A-IRB) approach | 2,230,182 | 2,257,114 | 178,415 |
| 9 | Counterparty credit risk | 112,232 | 118,992 | 8,979 |
| 10 | of which: Standardised approach | 112,232 | 118,992 | 8,979 |
| 11 | of which: Current exposure method | - | - | - |
| 12 | of which: Other approaches | - | - | - |
| 13 | Credit valuation adjustment risk | 26,511 | 26,897 | 2,121 |
| 14 | Asset management products in the banking book | 211,177 | 202,239 | 16,894 |
| 15 | of which: Look-through approach | 4,149 | 3,325 | 332 |
| 16 | of which: Mandate-based approach | 198,544 | 192,417 | 15,883 |
| 17 | of which: 1250% risk weight applies | 8,484 | 6,497 | 679 |
| 18 | Banking book securitisation¹ | 13,531 | 14,158 | 1,082 |
| 19 | of which: Internal ratings-based approach for securitisation | - | - | - |
| 20 | of which: External ratings-based approach for securitisation | 656 | 522 | 52 |
| 21 | of which: Standardised approach for securitisation | 4,149 | 60,712 | 332 |
| 22 | Market risk | 343,033 | 283,875 | 27,443 |
| 23 | of which: Standardised approach | 343,033 | 283,875 | 27,443 |
| 24 | of which: Internal model-based approach (IMA) | - | - | - |
| 25 | of which: Simplistically standardised approach | - | - | - |
| 26 | Capital charge for switch between trading book and banking book | 123,556 | 144,847 | 9,884 |
| 27 | Operational risk | 1,744,419 | 1,744,419 | 139,554 |

| (In millions of RMB) | | a | b | c |
|----------------------|-----------------------------------------------------------------------|----------------------|---------------|------------------------------|
| | | Risk-weighted assets | | Minimum capital requirements |
| | | 30 June 2025 | 31 March 2025 | 30 June 2025 |
| 28 | Additional adjustments due to the application of capital floor | 0 | 0 | |
| 29 | Total | 23,483,601 | 23,123,253 | 1,878,688 |

1. Besides the items 19, 20, 21, the Group's banking book securitisation risk-weighted assets also includes the item "1250% risk weight applies" of RMB 58,406 million, and the item "Adjustment for applying the capital charge cap" of RMB -49,680 million.

3 Capital and Total Loss-Absorbing Capacity (TLAC) Composition

3.1 Main Features of Regulatory Capital Instruments and Eligible External TLAC Instruments

In compliance with the relevant requirements of the *Rules on Capital Management of Commercial Banks* released by National Financial Regulatory Administration, the main features of regulatory capital instruments and eligible external TLAC instruments are published on CCB website separately from the report.

(Website link: <https://en.ccb.com/eng/investor/announcement/monitorcapital/index.shtml>).

3.2 Composition of Regulatory Capital

The following table shows the Group's regulatory capital composition, and the corresponding relationship with the regulatory consolidated balance sheet.

Table 4 (CC1): Composition of Regulatory Capital

| (In millions of RMB, except percentages) | | a | b |
|----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------|
| | | 30 June 2025 Amount | Code |
| Common Equity Tier 1 capital (CET1): instruments and reserves | | | |
| 1 | Qualifying common share capital and capital reserve | 490,687 | e+g |
| 2 | Retained earnings | 2,830,089 | |
| 2a | Surplus reserve | 402,196 | h |
| 2b | General reserve | 534,985 | i |
| 2c | Undistributed profits | 1,892,908 | j |
| 3 | Accumulated other comprehensive income | 50,284 | |
| 4 | Non-controlling interest given recognition in Common Equity Tier 1 capital | 3,718 | |
| 5 | Common Equity Tier 1 capital (CET1) before regulatory adjustments | 3,374,778 | |
| Common Equity Tier 1 capital (CET1): regulatory adjustments | | | |
| 6 | Prudent valuation adjustments | - | |
| 7 | Goodwill (net of deferred tax liabilities) | 2,110 | a-c |
| 8 | Other intangible assets (excluding land use rights) (net of deferred tax liabilities) | 4,285 | b-d |
| 9 | Net deferred tax assets relying on future profitability and arising from operating losses | - | |
| 10 | Cash flow hedge reserves that relate to the hedging of items that are not fair valued on the balance sheet | 458 | |
| 11 | Shortfall of provisions to expected losses | - | |
| 12 | Gains from sales of securitisation | - | |
| 13 | Unrealised profit / loss arising from the changes in own credit risk on fair values of liability | - | |
| 14 | Net defined-benefit pension assets (net of deferred tax liabilities) | - | |
| 15 | Directly or indirectly investments in own shares | - | |
| 16 | Deduction for reciprocal cross-holdings in common equity | - | |
| 17 | Deduction for non-significant investments in the Common Equity Tier 1 capital of financial institutions outside the regulatory scope of consolidation | - | |
| 18 | Deduction for significant investments in the Common Equity Tier 1 capital of financial institutions outside the regulatory scope of consolidation | - | |
| 19 | Deduction for deferred tax assets relying on the Bank's future profitability | - | |
| 20 | Deduction for significant investments in the capital of financial | - | |

| (In millions of RMB, except percentages) | | a | b |
|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------|
| | | 30 June 2025 Amount | Code |
| | institutions outside the regulatory scope of consolidation and other net deferred tax assets that rely on the Bank's future profitability after all deduction (amount exceeding the 15% threshold) | | |
| 21 | of which: Deduction for significant investments in the capital of financial institutions | - | |
| 22 | of which: Deduction for other deferred tax assets that rely on the Bank's future profitability | - | |
| 23 | Other deductions for Common Equity Tier 1 capital | - | |
| 24 | Deduction for Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 | - | |
| 25 | Total regulatory adjustments to Common Equity Tier 1 capital (CET1) | 6,853 | |
| 26 | Common Equity Tier 1 capital (CET1) | 3,367,925 | |
| Additional Tier 1 capital (AT1) : instruments | | | |
| 27 | Qualifying Additional Tier 1 instruments | 199,977 | |
| 28 | of which: Equity | 199,977 | |
| 29 | of which: Liabilities | - | |
| 30 | Non-controlling interest given recognition in Additional Tier 1 capital | 137 | |
| 31 | Additional Tier 1 capital (AT1) before regulatory adjustments | 200,114 | |
| Additional Tier 1 capital (AT1): regulatory adjustments | | | |
| 32 | Direct or indirect investments in own Additional Tier 1 instruments | - | |
| 33 | Deduction for reciprocal cross-holdings in the Additional Tier 1 instruments | - | |
| 34 | Deduction for non-significant investments in the Additional Tier 1 capital of financial institutions outside the regulatory scope of consolidation | - | |
| 35 | Significant investments in the Additional Tier 1 capital of financial institutions outside the regulatory scope of consolidation | 1,218 | |
| 36 | Other deductions for Additional Tier 1 capital | - | |
| 37 | Deduction for Additional Tier 1 due to insufficient Tier 2 | - | |
| 38 | Total regulatory adjustments to Additional Tier 1 capital (AT1) | 1,218 | |
| 39 | Additional Tier 1 capital (AT1) | 198,896 | |
| 40 | Tier 1 capital (T1 = CET1 + AT1) | 3,566,821 | |
| Tier 2 capital: instruments and provisions | | | |
| 41 | Qualifying Tier 2 instruments | 619,248 | |
| 42 | Non-controlling interest given recognition in Tier 2 capital | 214 | |
| 43 | Provisions in Tier 2 | 396,288 | |
| 44 | Tier 2 capital before regulatory adjustments | 1,015,750 | |
| Tier 2 capital: regulatory adjustments | | | |
| 45 | Direct or indirect investments in own Tier 2 instruments | - | |
| 46 | Reciprocal cross-holdings in Tier 2 instruments and TLAC investment | - | |
| 47 | Deduction for non-significant investments in Tier 2 capital of financial institutions outside the regulatory scope of consolidation | - | |
| 47a | Deduction for non-significant investments in TLAC of financial institutions outside the regulatory scope of consolidation (applicable for G-SIBs only) | - | |
| 48 | Deduction for significant investments in the Tier 2 capital of financial institutions outside the regulatory scope of consolidation | - | |
| 48a | Deduction for significant investments in TLAC of financial institutions outside the regulatory scope of consolidation (applicable for G-SIBs only) | - | |
| 49 | Other deductions for Tier 2 capital | - | |
| 50 | Total regulatory adjustments to Tier 2 capital | - | |

| (In millions of RMB, except percentages) | | a | b |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------|
| | | 30 June 2025 Amount | Code |
| 51 | Tier 2 capital | 1,015,750 | |
| 52 | Total capital (= Tier 1 + Tier2) | 4,582,571 | |
| 53 | Total RWA | 23,483,601 | |
| Capital adequacy ratios and capital requirements | | | |
| 54 | CET1 ratio (%) | 14.34 | |
| 55 | Tier 1 ratio (%) | 15.19 | |
| 56 | Total capital ratio (%) | 19.51 | |
| 57 | Additional CET1 buffer requirements (%) | 4.00 | |
| 58 | of which: Capital conservation buffer requirements | 2.50 | |
| 59 | of which: Countercyclical buffer requirements | 0.00 | |
| 60 | of which: Bank G-SIBs and/or D-SIBs additional requirements | 1.50 | |
| 61 | CET1 available after meeting the bank's minimum capital requirements (%) | 9.19 | |
| Minimum regulatory capital requirements | | | |
| 62 | CET1 ratio (%) | 5.00 | |
| 63 | Tier 1 ratio (%) | 6.00 | |
| 64 | Total capital ratio (%) | 8.00 | |
| Amounts below the threshold for deductions | | | |
| 65 | Amount not deducted from non-significant investments in the capital of other financial institutions outside of the regulatory scope of consolidation | 152,576 | |
| 65a | Amount not deducted from non-significant investments in TLAC of other financial institutions outside the regulatory scope of consolidation (applicable for G-SIBs only) | 19,036 | |
| 66 | Amount not deducted from significant investments in the capital of other financial institutions outside of the regulatory scope of consolidation | 16,832 | |
| 67 | Other deferred tax assets relying on the Bank's future profitability (net of deferred tax liabilities) | 138,323 | |
| Caps on the inclusion of provisions in Tier 2 capital | | | |
| 68 | Excess of provisions to expected losses related to portfolios uncovered by IRB approach | 182,301 | |
| 69 | Excess of provisions to expected losses related to portfolios uncovered by IRB approach to be included in Tier 2 capital | 81,614 | |
| 70 | Excess of provisions to expected losses related to portfolios covered by IRB approach | 353,797 | |
| 71 | Excess of provisions to expected losses related to portfolios covered by IRB approach to be included in Tier 2 capital | 314,674 | |

3.3 Reconciliation of Regulatory Capital to Balance Sheet

As of 30 June 2025, the difference between the scope of the Group's regulatory consolidation and accounting consolidation mainly includes CCB Life Insurance Co., Ltd., as well as other insurance and industrial and commercial subsidiaries. Detailed information of CCB Life Insurance Co., Ltd. is disclosed in the half-year report 2025 of CCB.

The following table shows the differences between the Group's balance sheet of the accounting scope of consolidation and regulatory scope of consolidation and the constitutive relation between the balance sheet and the capital items disclosed in Table CC1.

Table 5 (CC2): Reconciliation of Regulatory Capital to Balance Sheet

| (In millions of RMB) | | a | b | c |
|----------------------|----------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------|
| | | 30 June 2025 | | Code |
| | | Balance sheet of the accounting scope of consolidation | Balance sheet of the regulatory scope of consolidation | |
| Assets | | | | |
| 1 | Cash and deposits with central banks | 2,976,660 | 2,976,654 | |
| 2 | Deposits with banks and non-bank financial institutions | 165,763 | 148,511 | |
| 3 | Precious metals | 141,611 | 141,611 | |
| 4 | Placements with banks and non-bank financial institutions | 780,987 | 780,987 | |
| 5 | Positive fair value of derivatives | 50,911 | 50,911 | |
| 6 | Financial assets held under resale agreements | 1,272,031 | 1,269,160 | |
| 7 | Loans and advances to customers | 26,575,492 | 26,577,489 | |
| 8 | Financial investments | 11,770,356 | 11,463,169 | |
| 9 | Financial assets measured at fair value through profit or loss | 746,460 | 623,299 | |
| 10 | Financial assets measured at amortised cost | 7,418,599 | 7,376,292 | |
| 11 | Financial assets measured at fair value through other comprehensive income | 3,605,297 | 3,463,578 | |
| 12 | Long-term equity investments | 25,802 | 40,902 | |
| 13 | Fixed assets | 163,011 | 161,123 | |
| 14 | Construction in progress | 3,865 | 3,653 | |
| 15 | Land use rights | 12,167 | 11,797 | |
| 16 | Intangible assets | 4,942 | 4,285 | b |
| 17 | Goodwill | 2,461 | 2,110 | a |
| 18 | Deferred tax assets | 140,362 | 138,323 | |
| 19 | Other assets | 346,427 | 329,044 | |
| 20 | Total assets | 44,432,848 | 44,099,729 | |
| Liabilities | | | | |
| 21 | Borrowings from central banks | 1,199,086 | 1,199,086 | |
| 22 | Deposits from banks and non-bank financial institutions | 3,787,648 | 3,790,953 | |
| 23 | Placements from banks and non-bank financial institutions | 520,598 | 518,498 | |
| 24 | Financial liabilities measured at fair value through profit or loss | 218,602 | 217,247 | |
| 25 | Negative fair value of derivatives | 73,429 | 73,419 | |
| 26 | Financial assets sold under repurchase agreements | 1,038,739 | 1,008,681 | |
| 27 | Deposits from customers | 30,469,491 | 30,472,913 | |
| 28 | Accrued staff costs | 57,224 | 55,071 | |

| (In millions of RMB) | | a | b | c |
|----------------------|--------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|------|
| | | 30 June 2025 | | Code |
| | | Balance sheet of the accounting scope of consolidation | Balance sheet of the regulatory scope of consolidation | |
| 29 | Taxes payable | 35,787 | 35,512 | |
| 30 | Provisions | 30,583 | 30,583 | |
| 31 | Debt securities issued | 2,913,134 | 2,900,876 | |
| 32 | Deferred tax liabilities | 1,345 | 812 | |
| 33 | of which: Related to goodwill | - | - | c |
| 34 | of which: Related to intangible assets | - | - | d |
| 35 | Other liabilities | 502,323 | 207,892 | |
| 36 | Total liabilities | 40,847,989 | 40,511,543 | |
| Equity | | | | |
| 37 | Share capital | 261,600 | 261,600 | e |
| 38 | Other equity instruments - preference shares | 59,977 | 59,977 | |
| 39 | Other equity instruments - perpetual bonds | 140,000 | 140,000 | |
| 40 | Capital reserve | 229,113 | 229,087 | g |
| 41 | Other comprehensive income | 43,309 | 50,284 | |
| 42 | Surplus reserve | 402,196 | 402,196 | h |
| 43 | General reserve | 535,432 | 534,985 | i |
| 44 | Undistributed profits | 1,891,671 | 1,892,908 | j |
| 45 | Total equity attributable to equity shareholders of the Bank | 3,563,298 | 3,571,037 | |
| 46 | Non-controlling interests | 21,561 | 17,149 | |
| 47 | Total equity | 3,584,859 | 3,588,186 | |

3.4 Composition of Total Loss-Absorbing Capacity (TLAC)

The following table shows the Group's TLAC composition.

Table 6 (TLAC1): TLAC Composition for G-SIBs (at resolution group level)

| (In millions of RMB, except percentages) | | a |
|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------|
| | | 30 June 2025 |
| | | Amount |
| Regulatory capital elements of TLAC and adjustments | | |
| 1 | Common Equity Tier 1 capital (CET1) | 3,367,925 |
| 2 | Additional Tier 1 capital (AT1) before TLAC adjustments | 198,896 |
| 3 | Deduction items of TLAC (if applicable) | - |
| 4 | Additional Tier 1 instruments eligible under the TLAC framework | 198,896 |
| 5 | Tier 2 capital before TLAC adjustments | 1,015,750 |
| 6 | Amortised portion of Tier 2 instruments where remaining maturity > 1 year | - |
| 7 | Deduction items of TLAC (if applicable) | - |
| 8 | Tier 2 instruments eligible under the TLAC framework | 1,015,750 |
| 9 | TLAC arising from regulatory capital | 4,582,571 |
| Non-regulatory capital elements of TLAC | | |
| 10 | External TLAC instruments issued directly by the bank and subordinated to excluded liabilities | 50,000 |
| 11 | External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities | |

| (In millions of RMB, except percentages) | | a |
|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|---------------------|
| | | 30 June 2025 |
| | | Amount |
| 12 | of which: amount eligible as TLAC after application of the caps | |
| 13 | Eligible ex ante commitments to recapitalise a G-SIBs in resolution | 587,090 |
| 14 | TLAC arising from non-regulatory capital instruments before deduction | 637,090 |
| Non-regulatory capital elements of TLAC: adjustments | | |
| 15 | TLAC before deductions | 5,219,661 |
| 16 | Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs) | - |
| 17 | Deduction of investments in own other TLAC liabilities | - |
| 18 | Other adjustments to TLAC | - |
| 19 | TLAC after deductions | 5,219,661 |
| RWA and leverage exposure measure for TLAC purposes | | |
| 20 | Total RWA | 23,483,601 |
| 21 | Leverage exposure measure | 46,673,697 |
| TLAC ratios and buffers | | |
| 22 | TLAC (as a percentage of RWA adjusted as permitted under the TLAC regime) (%) | 22.23 |
| 23 | TLAC (as a percentage of leverage exposure) (%) | 11.18 |
| 24 | CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements (%) | 6.23 |
| 25 | Additional CET1 buffer requirements (%) | 4.00 |
| 26 | of which: Capital conservation buffer requirements | 2.50 |
| 27 | of which: Countercyclical buffer requirements | 0.00 |
| 28 | of which: Bank G-SIBs and/or D-SIBs additional requirements | 1.50 |

3.5 Creditor ranking at legal entity level for Material subgroup entity and Resolution entity

The following table shows the creditor ranking information of the material subgroup entity.

Table 7 (TLAC2): Material subgroup entity - creditor ranking at legal entity level

| (In millions of RMB) | | 30 June 2025 | | |
|----------------------|-----------------------------------------------------------------------------|------------------------------------|---------------------------------------------------------------|-------------------|
| | | Creditor ranking | | Sum of 1-2 |
| | | 1 | 2 | |
| | | most junior | most senior | |
| 1 | Is the resolution entity the creditor/investor? | Yes | Yes | |
| 2 | Description of creditor ranking | Equity instruments (Common Shares) | Additional Tier 1 capital instruments (Undated Capital Bonds) | |
| 3 | Total capital and liabilities net of credit risk mitigation | 26,313 | 21,290 | 47,603 |
| 4 | Subset of row 3 that are excluded liabilities | - | - | - |
| 5 | Total capital and liabilities less excluded liabilities (row 3 minus row 4) | 26,313 | 21,290 | 47,603 |
| 6 | Subset of row 5 that are eligible as TLAC | 26,313 | 21,290 | 47,603 |
| 7 | Subset of row 6 with 1 year \leq residual maturity < 2 years | - | - | - |

| | | 30 June 2025 | | |
|----------------------|-------------------------------------------------------------------------------------------|------------------|------------------|------------|
| (In millions of RMB) | | Creditor ranking | | Sum of 1-2 |
| | | 1 most junior | 2 most senior | |
| 8 | Subset of row 6 with 2 years \leq residual maturity < 5 years | - | - | - |
| 9 | Subset of row 6 with 5 years \leq residual maturity < 10 years | - | - | - |
| 10 | Subset of row 6 with residual maturity \geq 10 years, but excluded perpetual securities | - | - | - |
| 11 | Subset of row 6 that is perpetual securities | 26,313 | 21,290 | 47,603 |

The following table shows the creditor ranking information of the Group resolution entity.

Table 8 (TLAC3): Resolution entity - creditor ranking at legal entity level

| | | 30 June 2025 | | | | | Sum of 1 - 5 |
|----------------------|-----------------------------------------------------------------------------|------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------|----------------------------|-----------------------------------------|--------------|
| (In millions of RMB) | | Creditor Ranking | | | | | |
| | | 1 most junior | 2 | 3 | 4 | 5 most senior | |
| 1 | Description of creditor ranking | Equity instruments (Common Shares) | Additional Tier 1 capital instruments (Preference Shares) | Additional Tier 1 capital instruments (Undated Capital Bonds) | Tier 2 capital instruments | Non-regulatory Capital Elements of TLAC | |
| 2 | Total capital and liabilities net of credit risk mitigation | 295,797 | 59,977 | 140,000 | 619,248 | 50,000 | 1,165,022 |
| 3 | Subset of row 2 that are excluded liabilities | - | - | - | - | - | - |
| 4 | Total capital and liabilities less excluded liabilities (row 2 minus row 3) | 295,797 | 59,977 | 140,000 | 619,248 | 50,000 | 1,165,022 |
| 5 | Subset of row 4 that are potentially eligible as TLAC | 295,797 | 59,977 | 140,000 | 619,248 | 50,000 | 1,165,022 |
| 6 | Subset of row 5 with 1 year \leq residual maturity < 2 years | - | - | - | - | - | - |

| | | 30 June 2025 | | | | | |
|----------------------|-------------------------------------------------------------------------------------------|---------------------|--------|---------|---------|---------------------|-----------------|
| (In millions of RMB) | | Creditor Ranking | | | | | Sum of 1 - 5 |
| | | 1 most junior | 2 | 3 | 4 | 5 most senior | |
| 7 | Subset of row 5 with 2 years \leq residual maturity < 5 years | - | - | - | - | 35,000 | 35,000 |
| 8 | Subset of row 5 with 5 years \leq residual maturity < 10 years | - | - | - | 471,275 | 15,000 | 486,275 |
| 9 | Subset of row 5 with residual maturity \geq 10 years, but excluded perpetual securities | - | - | - | 147,973 | - | 147,973 |
| 10 | Subset of row 5 that is perpetual securities | 295,797 | 59,977 | 140,000 | - | - | 495,774 |

4 Credit Risk

This chapter shows the banking book credit risk exposure under different measurement methods, excluding counterparty credit risk, credit valuation adjustment risk, asset management products and securitisations.

4.1 Regulatory Weighting Approach

The following table shows the credit risk exposure uncovered by IRB approach grouped by risk weight.

Table 9 (CR5-2): Credit Risk Exposure and Credit Conversion Factor (By Risk Weight)

| (In millions of RMB, except percentages) | | a | b | c | d |
|------------------------------------------|----------------|--------------------------------------|---------------------------------------------------------|-------------|-----------------------------------------------------------------------------------------|
| | | 30 June 2025 | | | |
| Risk weight | | On-balance sheet assets ¹ | Off-balance sheet assets before conversion ¹ | Average CCF | On/off-balance sheet risk exposure (after conversion, and risk mitigation) ² |
| 1 | Lower than 40% | 15,010,754 | 208,914 | 11.96% | 15,853,199 |
| 2 | 40-70% | 482,991 | 87,246 | 39.71% | 515,063 |
| 3 | 75% | 2,803,449 | 968,025 | 10.82% | 2,901,456 |
| 4 | 85% | 32,810 | 7,897 | 42.33% | 33,654 |
| 5 | 90-100% | 1,766,828 | 534,111 | 43.75% | 1,195,327 |
| 6 | 105-130% | 6,902 | 1,512 | 37.33% | 7,397 |
| 7 | 150% | 24,501 | 647 | 29.40% | 22,788 |
| 8 | 250% | 259,632 | - | - | 259,632 |
| 9 | 400% | 176 | - | - | 176 |
| 10 | 1250% | 21,447 | - | - | 21,447 |
| 11 | Total | 20,409,490 | 1,808,352 | 22.24% | 20,810,139 |

1. On-balance sheet assets and off-balance sheet assets before conversion refer to asset balance without considering credit risk mitigation.

2. On/off-balance sheet risk exposure (after conversion and risk mitigation) cannot be directly calculated with columns a, b and c due to the consideration of risk mitigation.

4.2 Internal Ratings-based Approach

The following table shows the credit risk exposure covered by IRB approach under different categories of risk exposure and PD ranges.

Table 10 (CR6): Credit Risk Exposure under the F-IRB Approach (By Category of Risk Exposure and PD Range)

Credit Risk Exposure under the F-IRB Approach

| (In millions of RMB, except percentages and the number of obligors) | | a | b | c | d | e | f | g | h | i | j | k | l | |
|---------------------------------------------------------------------|----------------|--------------------------------------|---------------------------------------------------------|-------------|---------------------------------------------------------|----------------------------------------|--------------------|--------------------------|--------------------------------------|-----------------------------------|-------------|----------------------------|------------|--|
| | | 30 June 2025 | | | | | | | | | | | | |
| Category of risk exposure | PD ranges (%) | On-balance sheet assets ¹ | Off-balance sheet assets before conversion ¹ | Average CCF | EAD (after risk mitigation and conversion) ² | Average PD (weighted EAD) ² | Number of obligors | Average LGD ² | Average maturity (year) ² | Risk-weighted assets ² | Risk weight | Expected loss ² | Provisions | |
| Financial institutions | [0.00,0.15) | 2,630,020 | 167,470 | 28.76% | 2,681,804 | 0.10% | 92 | 43.07% | 2.34 | 955,617 | 36% | 1,087 | | |
| | [0.15,0.25) | 842,220 | 63,054 | 23.69% | 859,399 | 0.19% | 144 | 39.84% | 2.26 | 418,675 | 49% | 651 | | |
| | [0.25,0.50) | 482,919 | 41,091 | 26.77% | 494,018 | 0.25% | 92 | 38.03% | 2.18 | 267,502 | 54% | 470 | | |
| | [0.50,0.75) | 249,376 | 11,268 | 37.50% | 247,896 | 0.62% | 225 | 25.74% | 1.70 | 123,723 | 50% | 396 | | |
| | [0.75,2.50) | 45,211 | 413 | 49.63% | 45,416 | 1.11% | 90 | 18.00% | 1.31 | 18,822 | 41% | 88 | | |
| | [2.50,10.00) | 832 | - | - | 568 | 3.49% | 4 | 6.96% | 0.81 | 145 | 26% | 1 | | |
| | [10.00,100.00) | - | - | - | - | - | - | - | - | - | - | - | - | |
| | 100 (Default) | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Subtotal | 4,250,578 | 283,296 | 27.72% | 4,329,101 | 0.17% | 647 | 40.60% | 2.26 | 1,784,484 | 41% | 2,693 | 3,359 | |
| Corporate ³ | [0.00,0.15) | 639,483 | 117,454 | 23.85% | 672,028 | 0.11% | 152 | 40.00% | 2.50 | 185,836 | 28% | 305 | | |
| | [0.15,0.25) | 241,646 | 52,261 | 26.58% | 281,417 | 0.19% | 171 | 40.00% | 2.50 | 106,646 | 38% | 214 | | |
| | [0.25,0.50) | 290,110 | 79,868 | 35.32% | 329,427 | 0.25% | 215 | 39.81% | 2.50 | 143,905 | 44% | 328 | | |
| | [0.50,0.75) | 2,902,021 | 1,730,344 | 41.76% | 3,944,449 | 0.65% | 6,532 | 39.22% | 2.50 | 2,662,241 | 67% | 10,127 | | |
| | [0.75,2.50) | 7,763,736 | 2,807,889 | 21.21% | 8,160,157 | 1.40% | 39,229 | 38.11% | 2.50 | 6,692,213 | 82% | 43,343 | | |
| | [2.50,10.00) | 743,409 | 191,698 | 42.44% | 698,259 | 3.88% | 10,496 | 32.84% | 2.50 | 637,352 | 91% | 8,752 | | |
| | [10.00,100.00) | 139,896 | 15,849 | 52.70% | 138,771 | 28.71% | 2,499 | 35.49% | 2.50 | 198,653 | 143% | 14,462 | | |
| | 100 (Default) | 193,037 | 3,219 | 33.88% | 183,371 | 100.00% | 2,765 | 38.67% | 2.50 | 20,337 | 11% | 141,159 | | |
| | Subtotal | 12,913,338 | 4,998,582 | 29.90% | 14,407,879 | 2.73% | 62,059 | 38.31% | 2.50 | 10,647,183 | 74% | 218,690 | 514,485 | |

| (In millions of RMB, except percentages and the number of obligors) | | a | b | c | d | e | f | g | h | i | j | k | l |
|---------------------------------------------------------------------|----------------|--------------------------------------|---------------------------------------------------------|-------------|---------------------------------------------------------|----------------------------------------|--------------------|--------------------------|--------------------------------------|-----------------------------------|-------------|----------------------------|------------|
| | | 30 June 2025 | | | | | | | | | | | |
| Category of risk exposure | PD ranges (%) | On-balance sheet assets ¹ | Off-balance sheet assets before conversion ¹ | Average CCF | EAD (after risk mitigation and conversion) ² | Average PD (weighted EAD) ² | Number of obligors | Average LGD ² | Average maturity (year) ² | Risk-weighted assets ² | Risk weight | Expected loss ² | Provisions |
| Of which: Corporate - Specialised lending | [0.00,0.15) | 30,786 | 25,810 | 30.58% | 39,513 | 0.14% | 10 | 40.00% | 2.50 | 12,641 | 32% | 22 | |
| | [0.15,0.25) | 9,445 | 4,479 | 18.35% | 10,400 | 0.19% | 7 | 40.00% | 2.50 | 3,946 | 38% | 8 | |
| | [0.25,0.50) | 10,004 | 1,806 | 13.23% | 12,802 | 0.25% | 7 | 40.00% | 2.50 | 5,630 | 44% | 13 | |
| | [0.50,0.75) | 72,873 | 44,297 | 8.08% | 123,098 | 0.68% | 109 | 40.00% | 2.50 | 86,345 | 70% | 336 | |
| | [0.75,2.50) | 1,073,294 | 681,802 | 5.57% | 1,076,252 | 1.41% | 3,558 | 39.86% | 2.50 | 968,040 | 90% | 6,030 | |
| | [2.50,10.00) | 72,138 | 26,052 | 4.79% | 59,108 | 3.58% | 292 | 39.85% | 2.50 | 70,073 | 119% | 842 | |
| | [10.00,100.00) | 7,590 | 731 | 27.24% | 7,789 | 14.91% | 29 | 40.00% | 2.50 | 14,946 | 192% | 465 | |
| | 100 (Default) | - | - | - | - | - | - | - | - | - | - | - | - |
| Subtotal | 1,276,130 | 784,977 | 6.73% | 1,328,962 | 1.46% | 4,012 | 39.88% | 2.50 | 1,161,621 | 87% | 7,716 | 35,143 | |
| Total F-IRB approach (all risk exposure) | | 17,163,916 | 5,281,878 | 29.78% | 18,736,980 | 2.14% | 62,706 | 38.83% | 2.44 | 12,431,667 | 66% | 221,383 | 517,844 |

1. On-balance sheet assets, off-balance sheet assets before conversion are both without considering the risk mitigation.

2. The result of EAD, average PD, average LGD, average maturity, risk-weighted assets, expected loss have considered risk mitigation.

3. The corporate risk exposure includes general corporate, SME treated as corporate, and specialised lending. This table shows corporate risk exposure and specialised lending as one composition of it.

Credit Risk Exposure under the A-IRB Approach

| (In millions of RMB, except percentages and the number of obligors) | | a | b | c | d | e | f | g | h | i | j | k | l |
|---------------------------------------------------------------------|----------------|--------------------------------------|---------------------------------------------------------|-------------|---------------------------------------------------------|----------------------------------------|---------------------------------|--------------------------|--------------------------------------|-----------------------------------|-------------|----------------------------|------------|
| | | 30 June 2025 | | | | | | | | | | | |
| Category of risk exposure | PD ranges (%) | On-balance sheet assets ¹ | Off-balance sheet assets before conversion ¹ | Average CCF | EAD (after risk mitigation and conversion) ² | Average PD (weighted EAD) ² | Number of obligors ³ | Average LGD ² | Average maturity (year) ² | Risk-weighted assets ² | Risk weight | Expected loss ² | Provisions |
| Retail - Individual residential mortgage | [0.00,0.15) | - | - | - | - | - | - | - | - | - | - | - | - |
| | [0.15,0.25) | 398,149 | - | - | 398,149 | 0.21% | 1,158,832 | 25.31% | - | 46,183 | 12% | 232 | - |
| | [0.25,0.50) | 3,765,265 | - | - | 3,765,265 | 0.43% | 9,381,141 | 24.30% | - | 713,302 | 19% | 4,376 | - |
| | [0.50,0.75) | 1,195,951 | - | - | 1,195,951 | 0.66% | 2,608,373 | 25.70% | - | 323,646 | 27% | 2,258 | - |
| | [0.75,2.50) | 406,518 | - | - | 406,518 | 1.57% | 907,642 | 25.05% | - | 186,084 | 46% | 1,768 | - |
| | [2.50,10.00) | 183,404 | - | - | 183,404 | 5.71% | 417,252 | 25.10% | - | 178,995 | 98% | 2,935 | - |
| | [10.00,100.00) | 158,108 | - | - | 158,108 | 19.79% | 399,105 | 25.02% | - | 219,047 | 139% | 8,752 | - |
| | 100 (Default) | 50,993 | - | - | 50,993 | 100.00% | 121,975 | 60.72% | - | 165,093 | 324% | 21,932 | - |
| Subtotal | 6,158,388 | - | - | 6,158,388 | 2.01% | 14,994,320 | 25.03% | - | 1,832,350 | 30% | 42,253 | 91,265 | |
| Retail - Qualified revolving retail | [0.00,0.15) | 37,801 | 646,163 | 51.06% | 367,760 | 0.10% | 23,813,105 | 63.11% | - | 13,970 | 4% | 232 | - |
| | [0.15,0.25) | 61,228 | 318,798 | 57.96% | 246,017 | 0.22% | 15,008,078 | 67.67% | - | 19,199 | 8% | 366 | - |
| | [0.25,0.50) | 120 | 24,999 | 40.26% | 10,184 | 0.30% | 1,583,976 | 50.29% | - | 767 | 8% | 16 | - |
| | [0.50,0.75) | 36 | 143 | 57.14% | 118 | 0.50% | 186,480 | 64.38% | - | 17 | 14% | - | - |
| | [0.75,2.50) | 137,159 | 161,918 | 66.13% | 244,229 | 1.50% | 13,303,410 | 76.49% | - | 96,022 | 39% | 2,863 | - |
| | [2.50,10.00) | 75,178 | 12,845 | 84.43% | 86,024 | 5.27% | 4,169,250 | 84.61% | - | 90,723 | 105% | 3,832 | - |
| | [10.00,100.00) | 27,637 | 2,192 | 78.53% | 29,358 | 29.07% | 1,682,830 | 84.28% | - | 55,034 | 187% | 7,196 | - |
| | 100 (Default) | 12,893 | - | - | 12,893 | 100.00% | 626,640 | 92.20% | - | 7,366 | 57% | 11,937 | - |
| Subtotal | 352,052 | 1,167,058 | 55.23% | 996,583 | 3.07% | 60,373,769 | 70.24% | - | 283,098 | 28% | 26,442 | 32,761 | |

| (In millions of RMB, except percentages and the number of obligors) | | a | b | c | d | e | f | g | h | i | j | k | l |
|---------------------------------------------------------------------|----------------|--------------------------------------|---------------------------------------------------------|-------------|---------------------------------------------------------|----------------------------------------|---------------------------------|--------------------------|--------------------------------------|-----------------------------------|-------------|----------------------------|------------|
| | | 30 June 2025 | | | | | | | | | | | |
| Category of risk exposure | PD ranges (%) | On-balance sheet assets ¹ | Off-balance sheet assets before conversion ¹ | Average CCF | EAD (after risk mitigation and conversion) ² | Average PD (weighted EAD) ² | Number of obligors ³ | Average LGD ² | Average maturity (year) ² | Risk-weighted assets ² | Risk weight | Expected loss ² | Provisions |
| Retail - Other retails lending | [0.00,0.15) | - | - | - | - | - | - | - | - | - | - | - | - |
| | [0.15,0.25) | - | - | - | - | - | - | - | - | - | - | - | - |
| | [0.25,0.50) | 36 | - | - | 36 | 0.47% | 48 | 15.00% | - | 4 | 11% | - | - |
| | [0.50,0.75) | 47,771 | - | - | 47,771 | 0.52% | 265,247 | 32.96% | - | 11,645 | 24% | 83 | - |
| | [0.75,2.50) | 95,913 | - | - | 95,913 | 1.87% | 153,630 | 45.90% | - | 55,535 | 58% | 826 | - |
| | [2.50,10.00) | 52,615 | 1 | 10.00% | 52,615 | 3.72% | 76,388 | 49.05% | - | 36,746 | 70% | 942 | - |
| | [10.00,100.00) | 3,882 | - | - | 3,882 | 40.08% | 14,769 | 37.78% | - | 2,932 | 76% | 635 | - |
| | 100 (Default) | 7,473 | - | - | 7,473 | 100.00% | 24,733 | 65.87% | - | 7,872 | 105% | 5,411 | - |
| Subtotal | 207,690 | 1 | 10.00% | 207,690 | 6.27% | 534,815 | 44.28% | - | 114,734 | 55% | 7,897 | 9,903 | |
| Total A-IRB approach (all risk exposure) | | 6,718,130 | 1,167,059 | 55.23% | 7,362,661 | 2.28% | 75,902,904 | 31.69% | - | 2,230,182 | 30% | 76,592 | 133,929 |

1. On-balance sheet assets, off-balance sheet assets before conversion are both without considering the risk mitigation.

2. The result of EAD, average PD, average LGD, average maturity, risk-weighted assets, expected loss have considered risk mitigation.

3. In accordance with regulatory requirements, the number of obligors on retail exposures shows the number of debts under respective risk exposure category.

5 Counterparty Credit Risk

The following table shows the Group's exposure at default, risk-weighted assets, and their calculation parameters under the counterparty credit risk framework.

Table 11 (CCRI): Counterparty Credit Risk Exposure (By Measurement Method)

| (In millions of RMB, except coefficient) | | a | b | c | d | e | f |
|------------------------------------------|---------------------------------------|------------------------|---------------------------------|----------------------------------------------|-----------------------------------------------------|----------------------------------|-----------------------------------|
| | | 30 June 2025 | | | | | |
| | | Replacement costs (RC) | Potential future exposure (PFE) | Add-on factors for potential future exposure | α (used to measure regulatory risk exposure) | EAD after credit risk mitigation | Risk-weighted assets ¹ |
| 1 | Standardised approach (derivatives) | 40,389 | 130,545 | | 1.4 | 239,308 | 83,885 |
| 2 | Current exposure method (derivatives) | - | | - | 1 | - | - |
| 3 | Securities financing transactions | | | | | 1,089,552 | 308 |
| 4 | Total | | | | | 1,328,860 | 84,193 |

1. The RWA of counterparty credit risk excludes the risk-weighted assets of central counterparty (CCP) risk exposure of RMB 28,039 million.

6 Securitisation

The following table shows the carrying amount of securitisation exposure in the Group's banking book, excluding the securitisation exposure under asset management products. On 30 June 2025, there is no securitisation exposure in the Group's trading book.

Table 12 (SEC1): Banking Book Securitisation

| (In millions of RMB) | | a | b | c | d | e | f | g | h | i | j | k | l |
|----------------------|---------------------------------------|-----------------------------|---------------|-----------|----------|--------------------------|---------------|-----------|----------|---------------------------|---------------|-----------|----------|
| | | 30 June 2025 | | | | | | | | | | | |
| | | The Bank acts as originator | | | | The Bank acts as sponsor | | | | The Bank acts as investor | | | |
| | | Traditional | of which: STC | Synthetic | Subtotal | Traditional | of which: STC | Synthetic | Subtotal | Traditional | of which: STC | Synthetic | Subtotal |
| 1 | Total retail securitisation | 1,716 | - | - | 1,716 | - | - | - | - | 372 | - | - | 372 |
| 2 | of which: Residential mortgages | 1,659 | - | - | 1,659 | - | - | - | - | 372 | - | - | 372 |
| 3 | of which: Credit cards | 46 | - | - | 46 | - | - | - | - | - | - | - | - |
| 4 | of which: Other retail exposures | 11 | - | - | 11 | - | - | - | - | - | - | - | - |
| 5 | of which: Re-securitisation | - | | - | - | - | | - | - | - | | - | - |
| 6 | Total wholesale securitisation | 43 | - | - | 43 | - | - | - | - | - | - | - | - |
| 7 | of which: Corporate loans | 43 | - | - | 43 | - | - | - | - | - | - | - | - |
| 8 | of which: Commercial mortgages | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 | of which: Lease and receivables | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | of which: Other wholesale exposures | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | of which: Re-securitisation | - | | - | - | - | | - | - | - | | - | - |

7 Market Risk

The following table shows the Group's composition of capital requirements under the standardised approach for market risk.

Table 13 (MRI): Market Risk Capital Requirements under the Standardised Approach

| (In millions of RMB) | | a |
|----------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------|
| | | 30 June 2025 |
| | | Capital requirements under the standardised approach |
| 1 | General interest rate risk | 3,130 |
| 2 | Equity risk | 1,171 |
| 3 | Commodity risk | 6,796 |
| 4 | Foreign exchange risk | 3,370 |
| 5 | Credit spread risk - Non-securitisation products | 4,675 |
| 6 | Credit spread risk - Securitisation (non-correlation trading portfolio) | - |
| 7 | Credit spread risk - Securitisation (correlation trading portfolio) | - |
| 8 | Default risk - Non-securitisation products | 7,438 |
| 9 | Default risk - Securitisation (non-correlation trading portfolio) | - |
| 10 | Default risk - Securitisation (correlation trading portfolio) | - |
| 11 | Residual risk add-on | 863 |
| 12 | Total | 27,443 |

8 Indicators for the Assessment of Global Systemically Important Banks

The Group publicly disclosed Global Systemically Important Banks assessment indicators in 2015 annual report for the first time. Please refer to CCB's official website (website link: https://en.ccb.com/eng/investor/performancereports/annual_reports/index.shtml) for the indicators of 2023 and previous periods. The Group's indicators of 2024 please refer to *China Construction Bank Corporation Capital Management Pillar III Annual Report 2024*.

9 Leverage Ratio

As of 30 June 2025, the Group's leverage ratio was 7.64%, 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 14 (LR1): Difference in Leverage Ratio Regulatory Items and Relevant Accounting Items

| (In millions of RMB) | | a |
|----------------------|--------------------------------------------------------------|---------------------|
| | | 30 June 2025 |
| 1 | Total consolidated assets ¹ | 44,432,848 |
| 2 | Adjustment for consolidation ² | (333,119) |
| 3 | Adjustment for clients' assets | - |
| 4 | Adjustment for derivatives | 343,472 |
| 5 | Adjustment for securities financing transactions | 53,185 |
| 6 | Adjustment for off-balance sheet items ³ | 2,185,382 |
| 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 | (8,071) |
| 13 | On and off-balance sheet assets after adjustments | 46,673,697 |

1. Total consolidated assets is calculated in accordance with financial and 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 composition of the leverage ratio calculation items, actual leverage ratio, minimum leverage ratio requirement, additional leverage ratio requirement and other relevant information.

Table 15 (LR2): Leverage Ratio

| (In millions of RMB, except percentages) | | a | b |
|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|--------------------------|
| | | 30 June 2025 | 31 March 2025 |
| On-balance sheet items | | | |
| 1 | On-balance sheet assets (excluding derivatives and securities financing transactions) | 43,685,215 | 42,512,416 |
| 2 | Less: Provisions | (901,372) | (878,935) |
| 3 | Less: Regulatory adjustments to Tier 1 capital | (8,071) | (8,425) |
| 4 | Adjusted on-balance sheet assets (exclusive of derivatives and securities financing transactions) | 42,775,772 | 41,625,056 |
| Derivative items | | | |
| 5 | Replacement costs associated with derivative transactions (deducting eligible margin and considering the impact of the bilateral netting agreement) | 79,166 | 109,448 |
| 6 | Potential future exposure associated with derivative transactions | 310,542 | 284,335 |
| 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 | 389,708 | 393,783 |
| Balance of securities financing transactions | | | |
| 13 | Securities financing transactions assets | 1,269,650 | 766,453 |
| 14 | Less: Deductible securities financing transactions | - | - |
| 15 | Counterparty credit risk exposure for securities financing transactions | 53,185 | 55,985 |
| 16 | Agent securities financing transactions assets | - | - |
| 17 | Balance of securities financing transactions assets | 1,322,835 | 822,438 |
| Off-balance sheet items | | | |
| 18 | Gross notional amount of off-balance sheet items | 8,261,278 | 8,248,385 |
| 19 | Less: Adjustments to conversion to credit equivalent amounts | (6,048,988) | (5,939,263) |
| 20 | Less: Provisions | (26,908) | (26,478) |
| 21 | Off-balance sheet assets after adjustments | 2,185,382 | 2,282,644 |
| Tier 1 capital and on and off-balance sheet assets after adjustments | | | |
| 22 | Tier 1 capital | 3,566,821 | 3,391,788 |
| 23 | On and off-balance sheet assets after adjustments | 46,673,697 | 45,123,921 |
| Leverage ratio | | | |
| 24 | Leverage ratio (%) | 7.64 | 7.52 |
| 24a | Leverage ratio a (%) ¹ | 7.64 | 7.52 |
| 25 | Minimum leverage ratio requirement (%) | 4.00 | 4.00 |
| 26 | Additional leverage ratio requirement (%) | 0.75 | 0.75 |
| Disclosure of mean values | | | |

| (In millions of RMB, except percentages) | | a | b |
|------------------------------------------|------------------------------------------------------------------|-------------------------|--------------------------|
| | | 30 June 2025 | 31 March 2025 |
| 27 | Quarter mean value of securities financing transactions | 849,915 | 542,443 |
| 27a | Quarter-end value of securities financing transactions | 1,269,650 | 766,453 |
| 28 | On and off-balance sheet assets after adjustments a ² | 46,253,962 | 44,899,911 |
| 28a | On and off-balance sheet assets after adjustments b ³ | 46,253,962 | 44,899,911 |
| 29 | Leverage ratio b (%) ⁴ | 7.71 | 7.55 |
| 29a | Leverage ratio c (%) ⁵ | 7.71 | 7.55 |

1. The leverage ratio a refers to the leverage ratio calculated without considering the temporary exemption of deposit reserves and using quarter-end value of securities financing transactions.

2. On and off-balance sheet assets after adjustments a refers to the on and off-balance sheet assets after adjustments calculated by considering the temporary exemption of deposit reserves and using the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter.

3. On and off-balance sheet assets after adjustments b refers to the on and off-balance sheet assets after adjustments calculated without considering the temporary exemption of deposit reserves and using the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter.

4. Leverage ratio b refers to the leverage ratio calculated by considering the temporary exemption of deposit reserves and using the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter.

5. Leverage ratio c refers to the leverage ratio calculated without considering the temporary exemption of deposit reserves and using the simple arithmetic mean of the daily balance of securities financing transactions within the latest quarter.

10 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 second quarter of 2025 was 122.06%, meeting the regulatory requirements. It decreased by 2.73 percentage points over the previous quarter, mainly due to the increase in net cash outflows.

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

Table 16 (LIQ1): Liquidity Coverage Ratio

| (In millions of RMB, except percentages) | | a | | b | |
|------------------------------------------|-------------------------------------------------------------------------------------------------|-----------------------------|------------|----------------------------|-----------------------------------|
| | | The Second Quarter of 2025 | | | |
| | | The value before conversion | | The value after conversion | |
| High-quality liquid assets (HQLA) | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | | | | 6,373,935 |
| Cash outflows | | | | | |
| 2 | Retail deposits and deposits from small business customers | | 16,371,318 | | 1,478,535 |
| 3 | of which: Stable deposits | | 3,170,569 | | 158,460 |
| 4 | of which: Less stable deposits | | 13,200,749 | | 1,320,075 |
| 5 | Unsecured wholesale funding | | 12,981,097 | | 5,167,822 |
| 6 | of which: Operational deposits (excluding those generated from correspondent banking activates) | | 7,088,966 | | 1,758,675 |
| 7 | of which: Non-operational deposits (all counterparties) | | 5,556,863 | | 3,073,879 |
| 8 | of which: Unsecured debt | | 335,268 | | 335,268 |
| 9 | Secured funding | | | | 195 |
| 10 | Additional requirements | | 2,266,783 | | 296,381 |
| 11 | of which: Outflows related to derivative exposures and other collateral requirements | | 88,328 | | 88,328 |
| 12 | of which: Outflows related to loss of funding on secured debt products | | 9,355 | | 9,355 |
| 13 | of which: Credit and liquidity facilities | | 2,169,100 | | 198,698 |
| 14 | Other contractual funding obligations | | 1,321 | | 1,295 |
| 15 | Other contingent funding obligations | | 6,103,264 | | 691,085 |
| 16 | Total cash outflows | | | | 7,635,313 |
| Cash inflows | | | | | |
| 17 | Secured lending (including reverse repos and securities borrowing) | | 849,366 | | 849,366 |
| 18 | Inflow from fully performing exposures | | 2,536,743 | | 1,491,558 |
| 19 | Other cash inflows | | 65,440 | | 63,985 |
| 20 | Total cash inflows | | 3,451,549 | | 2,404,909 |
| | | | | | The value after adjustment |
| 21 | Total high-quality liquid assets (HQLA) | | | | 6,373,935 |

| (In millions of RMB, except percentages) | | a | b |
|------------------------------------------|-------------------------------------------------|------------------------------------|-----------------------------------|
| | | The Second Quarter of 2025 | |
| | | The value before conversion | The value after conversion |
| 22 | Total net cash outflows | | 5,230,404 |
| 23 | Liquidity coverage ratio (%)¹ | | 122.06 |

1. All the data above represent simple arithmetic means of the values for 91 calendar days in the latest quarter, calculated in accordance with the current applicable regulatory requirements, definitions and accounting standards.

Net stable funding ratio equals to available stable funding divided by required stable funding. This metric assesses whether a commercial bank maintains sufficient stable funding sources to meet the stable funding needs associated with its assets and off-balance sheet exposures. As of 30 June 2025, The net stable funding ratio of the Group was 131.53%. This comprised available stable funding of RMB 29,823,343 million and required stable funding of RMB 22,674,562 million, meeting the regulatory requirements. It decreased by 2.34 percentage points compared to March end, mainly due to the increase in required stable funding.

The following table shows the Group's net stable funding ratio and composition information for each item.

Table 17 (LIQ2): Net Stable Funding Ratio

| (In millions of RMB, except percentages) | | a | b | c | d | e | a | b | c | d | e | |
|------------------------------------------|-----------------------------------------------------------------------|-----------------------------|------------|----------------|-----------|-------------|----------------------------|-----------------------------|----------------|-----------|------------|----------------------------|
| | | The Second Quarter of 2025 | | | | | | The First Quarter of 2025 | | | | |
| | | The value before conversion | | | | | The value after conversion | The value before conversion | | | | The value after conversion |
| | | No maturity | <6 months | 6 to 12 months | ≥1 year | No maturity | | <6 months | 6 to 12 months | ≥1 year | | |
| Available stable funding | | | | | | | | | | | | |
| 1 | Capital | - | - | - | 4,194,354 | 4,194,354 | - | - | - | 4,034,331 | 4,034,331 | |
| 2 | Regulatory capital | - | - | - | 4,194,354 | 4,194,354 | - | - | - | 4,034,331 | 4,034,331 | |
| 3 | Other capital instruments | - | - | - | - | - | - | - | - | - | - | |
| 4 | Retail deposits and deposits from small business customers | 7,494,523 | 9,937,067 | 1,211,657 | 606,714 | 17,554,737 | 7,503,596 | 10,037,881 | 1,048,065 | 566,477 | 17,467,474 | |
| 5 | Stable deposits | 3,353,027 | 15,312 | 13,685 | 8,103 | 3,221,025 | 3,380,163 | 14,344 | 13,700 | 7,544 | 3,245,341 | |
| 6 | Less stable deposits | 4,141,496 | 9,921,755 | 1,197,972 | 598,611 | 14,333,712 | 4,123,433 | 10,023,537 | 1,034,365 | 558,933 | 14,222,133 | |
| 7 | Wholesale funding | 2,098,398 | 15,321,211 | 1,717,664 | 747,275 | 7,873,291 | 1,739,959 | 14,422,089 | 1,621,657 | 778,851 | 7,582,062 | |
| 8 | Operational deposits | 1,960,616 | 5,579,614 | 91,860 | 4 | 3,816,049 | 1,594,018 | 5,475,447 | 89,588 | 4 | 3,579,531 | |
| 9 | Other wholesale funding | 137,782 | 9,741,597 | 1,625,804 | 747,271 | 4,057,242 | 145,941 | 8,946,642 | 1,532,069 | 778,847 | 4,002,531 | |
| 10 | Liabilities with matching interdependent assets | - | - | - | - | - | - | - | - | - | - | |
| 11 | Other liabilities | - | 380,915 | 229,744 | 160,209 | 200,961 | - | 216,879 | 228,604 | 274,498 | 298,647 | |
| 12 | NSFR derivative liabilities | | | | 74,120 | | | | | 90,153 | | |
| 13 | All other liabilities and equity not included in the above categories | - | 380,915 | 229,744 | 86,089 | 200,961 | - | 216,879 | 228,604 | 184,345 | 298,647 | |
| 14 | Total available stable funding | | | | | 29,823,343 | | | | | 29,382,514 | |

| (In millions of RMB, except percentages) | | The Second Quarter of 2025 | | | | | The First Quarter of 2025 | | | | |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------|----------------|------------|----------------------------|-----------------------------|-----------|----------------|------------|----------------------------|
| | | The value before conversion | | | | The value after conversion | The value before conversion | | | | The value after conversion |
| | | a | b | c | d | | e | a | b | c | |
| | | No maturity | <6 months | 6 to 12 months | ≥1 year | | No maturity | <6 months | 6 to 12 months | ≥1 year | |
| Required stable funding | | | | | | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 2,788,806 | | | | | 2,426,931 |
| 16 | Deposits held at other financial institutions for operational purposes | 89,025 | 9,420 | 15,816 | 899 | 58,195 | 88,558 | 32,451 | 17,787 | 2,715 | 72,331 |
| 17 | Performing loans and securities | 1,122,896 | 7,943,888 | 4,459,226 | 16,725,008 | 19,018,930 | 1,102,572 | 7,022,919 | 4,443,048 | 16,595,882 | 18,651,351 |
| 18 | Performing loans to financial institutions secured by Level 1 Assets | - | 1,252,562 | 3,583 | - | 189,676 | - | 680,750 | 3,264 | - | 103,744 |
| 19 | Performing loans to financial institutions secured by non-Level 1 Assets and unsecured performing loans to financial institutions | - | 1,361,342 | 376,390 | 137,888 | 530,286 | - | 1,233,319 | 338,671 | 118,872 | 473,659 |
| 20 | Performing loans issued to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs | 1,019,006 | 4,762,101 | 3,684,173 | 10,471,573 | 13,546,422 | 1,010,126 | 4,680,725 | 3,692,313 | 10,292,476 | 13,357,154 |
| 21 | of which: with a risk weight of less than or equal to 35% | - | 477,593 | 130,721 | 447,284 | 596,906 | - | 489,946 | 110,147 | 417,405 | 571,360 |
| 22 | Performing residential mortgages | - | 196,433 | 212,769 | 5,747,366 | 4,110,060 | - | 195,117 | 200,227 | 5,830,509 | 4,148,154 |
| 23 | of which: with a risk weight of less than or equal to 35% | - | 174,774 | 187,939 | 4,899,010 | 3,365,714 | - | 174,688 | 177,672 | 5,027,252 | 3,443,893 |

| (In millions of RMB, except percentages) | | a | b | c | d | e | a | b | c | d | e | |
|------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------------------------|-----------|----------------|-----------|-------------|------------------------------|-----------------------------|----------------|-----------|------------|------------------------------|
| | | The Second Quarter of 2025 | | | | | | The First Quarter of 2025 | | | | |
| | | The value before conversion | | | | | The value after conversation | The value before conversion | | | | The value after conversation |
| | | No maturity | <6 months | 6 to 12 months | ≥1 year | No maturity | | <6 months | 6 to 12 months | ≥1 year | | |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | 103,890 | 371,450 | 182,311 | 368,181 | 642,486 | 92,446 | 233,008 | 208,573 | 354,025 | 568,640 | |
| 25 | Assets with matching interdependent liabilities | - | - | - | - | - | - | - | - | - | - | |
| 26 | Other assets | 106,991 | 213,886 | 136,930 | 210,131 | 612,914 | 59,753 | 366,595 | 132,770 | 109,354 | 603,342 | |
| 27 | Physical traded commodities (including gold) | 106,991 | | | | 90,942 | 59,753 | | | | 50,790 | |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | | | 646 | 549 | | | | 576 | 490 | |
| 29 | NSFR derivative assets | | | | 53,367 | - | | | | 70,851 | - | |
| 30 | Additional requirements for derivatives ¹ | | | | 75,638 | 15,128 | | | | 90,389 | 18,078 | |
| 31 | All other assets not included in the above categories | - | 213,886 | 136,930 | 156,118 | 506,295 | - | 366,595 | 132,770 | 37,927 | 533,984 | |
| 32 | Off-balance sheet items | | | | 7,585,257 | 195,717 | | | | 7,513,723 | 194,759 | |
| 33 | Total required stable funding | | | | | 22,674,562 | | | | | 21,948,714 | |
| 34 | Net stable funding ratio (%) | | | | | 131.53 | | | | | 133.87 | |

1. The value before conversion refers to the amount of negative fair value of NSFR derivatives, before netting the variation margin, without distinguishing terms. The value before conversion of additional requirements for derivatives is not included in the subtotal of item 26 "Other assets".

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 (CC1): Composition of Regulatory Capital 7

Table 5 (CC2): Reconciliation of Regulatory Capital to Balance Sheet..... 10

Table 6 (TLAC1): TLAC Composition for G-SIBs (at resolution group level) 11

Table 7 (TLAC2): Material subgroup entity - creditor ranking at legal entity level 12

Table 8 (TLAC3): Resolution entity - creditor ranking at legal entity level 13

Table 9 (CR5-2): Credit Risk Exposure and Credit Conversion Factor (By Risk Weight)..... 15

Table 10 (CR6): Credit Risk Exposure under the F-IRB Approach (By Category of Risk Exposure and PD Range)..... 16

Table 11 (CCR1): Counterparty Credit Risk Exposure (By Measurement Method)..... 20

Table 12 (SEC1): Banking Book Securitisation 21

Table 13 (MR1): Market Risk Capital Requirements under the Standardised Approach..... 22

Table 14 (LR1): Difference in Leverage Ratio Regulatory Items and Relevant Accounting Items..... 24

Table 15 (LR2): Leverage Ratio..... 25

Table 16 (LIQ1): Liquidity Coverage Ratio..... 27

Table 17 (LIQ2): Net Stable Funding Ratio..... 29