

CHINA CONSTRUCTION BANK CORPORATION-
HO CHI MINH CITY BRANCH



CAPITAL ADEQUACY RATIO DISCLOSURES

For the period ended 31 December 2025

**CHINA CONSTRUCTION BANK CORPORATION-
HO CHI MINH CITY BRANCH**

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1. GENERAL INFORMATION

China Construction Bank Corporation – Ho Chi Minh City Branch (herein referred to as “the Branch”) is a branch established in Vietnam by China Construction Bank Corporation, a bank incorporated in China.

The Branch was established pursuant to Banking License No. 271/GP-NHNN dated 10 December 2009 issued by the State Bank of Vietnam (“SBV”) and Business Registration No. 0309878015 dated 18 March 2010 issued by Ho Chi Minh City Department of Planning and Investment which was amended for the latest time on 13 March 2023. The Branch started operation on 10 December 2009 with an operation period of 99 years.

The Branch is located at 11th Floor, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

2. CAPITAL ADEQUACY RATIO

2.1 Scope of application

a) Qualitative disclosures

As at 31 December 2025, the Branch did not have any subsidiaries, associates and entities that are excluded from calculation of consolidated capital adequacy ratio (“CAR”)

b) Quantitative disclosures

The amounts of investments in subsidiaries which are insurance companies shall not consolidate in capital upon calculating the consolidated CAR: Not applicable

2.2 Capital Structure

a) Qualitative disclosures

As at 31 December 2025, the Branch did not issue any capital instruments.

b) Quantitative disclosures

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Table 1 - Capital Structure

In millions of VND

	31 December 2025
Tier 1 capital	2,284,841
Tier 2 capital	7,894
Deductions from capital	-
Own capital	2,292,735

2.3 Capital adequacy ratio

a) Qualitative disclosures

i) *Calculation process*

The capital adequacy ratio is calculated in compliance with Circular 41/2016/TT-NHNN dated 30 December 2016 of the Governor of the SBV.

There is an inter-department co-ordination in the process of the CAR calculation in order to ensure the information gathering and data controlling, operating system and reporting accurately and promptly.

ii) *Capital planning*

The Branch has issued the regulation on capital management to maintain appropriate CAR, improve return on equity (ROE), support strategic transformation and promote sustainable development.

On the yearly basis or as necessarily, the Branch formulates capital planning in alignment with target CAR, asset structure and business plan.

b) Quantitative disclosures

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Table 2- Capital adequacy ratio

In millions of VND, %

		31 December 2025
1	Capital adequacy ratio	36.05%
2	Tier 1 capital ratio	35.93%
3	Total Risk-weighted assets	6,359,571
3.1	Risk-weighted assets for credit risk	5,771,442
3.2	Risk-weighted assets for counterparty credit risk	11,679
3.3	Capital requirements for operational risk	46,116
	Risk-weighted assets for operational risk	576,450
3.4	Capital requirements for market risk	-
	Risk-weighted assets for market risk	-

2.4 Credit risk

a) Qualitative disclosures

i) *Credit risk management policy*

Credit risk management includes the following contents: credit risk management strategy and limits, internal credit rating system, credit risk measurement, monitoring and control, credit extension appraisal, approval of credit risk-bearing decisions, management of collateral, internal credit risk reports etc.

ii) *List of credit rating agencies used for calculation of CAR*

External credit rating agencies	
1	Standard & Poor's
2	Moody's
3	Fitch Ratings

iii) *List of collateral, third party guarantees, on-balance sheet netting and credit derivatives eligible for being recognized as credit risk mitigation.*

Credit risk mitigation	
1	Cash, valuable papers, certificates of Deposit issued by credit institutions, foreign bank branches
2	Guarantee from Government, Central Bank, PSEs, local

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	governments, credit institutions and foreign bank branches
3	Other assets, guarantees, on-balance sheet netting, derivatives as required by the law

b) Quantitative disclosures

i) *Credit risk-weighted assets for which credit rating agencies are used*

Table 3- Credit risk-weighted assets for which credit rating agencies are used

In millions of VND

	Risk weight (%)	31 December 2025
Claims on foreign financial institutions and foreign bank branches		
AAA to AA-	20%	-
A+ to BBB-	50%	2,177,534
BB+ to B-	100%	-
Claims on domestic credit institutions		
a. Less than 3 months		
AAA to AA-	10%	-
A+ to BBB-	20%	-
BB+ to BB-	40%	884,096
B+ to B-	50%	328,863
CCC+ and unrated	70%	-
b. 3 months or more		
AAA to AA-	20%	-
A+ to BBB-	50%	-
BB+ to BB-	80%	65,166
B+ to B-	100%	214,267
CCC+ and unrated	150%	-
Total		3,669,926

ii) *Credit risk-weighted assets, broken down by portfolio*

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Table 4- Credit risk-weighted assets by asset classes

In millions of VND

		31 December 2025
1	Claims on Government	-
2	Claims on Financial Institutions	3,669,926
3	Claims on Corporate	2,044,569
4	Claims secured by real estates	18,894
5	Claims secured by residential property	-
6	Claims for retail business	-
7	Past due loans	-
8	Other assets	38,053
Total		5,771,442

iii) Risk-weighted assets for credit risk by industry

Table 5- Credit risk weighted assets by industry

In millions of VND

		31 December 2025
I	Claims on financial institutions	3,669,926
II	Claims on Corporate	2,063,463
1	Manufacturing and processing	1,027,957
2	Electricity	712,258
3	Construction	31,507
4	Others	291,741
III	Other assets	38,053
Total		5,771,442

iv) Risk-weighted assets for credit risk exposure (including on-balance and off-balance sheet) before and after the effect of the credit risk mitigation

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Table 6- Credit risk-weighted assets before and post risk mitigation

In millions of VND

		Exposure pre-CRM	Exposure post-CRM
1	Credit risk-weighted assets in the use of CRM techniques	97,297	86,163
	Of which:	-	-
	Collateral	97,297	86,163
	On-balance sheet netting	-	-
	Third party guarantee	-	-
2	Credit risk-weighted assets in which CRM techniques are not used	5,685,279	5,685,279
Total		5,782,576	5,771,442

Note: Exposure pre-CRM* is credit risk-weighted assets before having applied CRM techniques but after the application of the relevant risk weights

v) *Risk-weighted assets for Counterparty credit risk*

Table 7- Counterparty credit risk-weighted assets by transaction type

In millions of VND

		31 December 2025
1	Proprietary trading transactions	-
2	Repo and Reverse Repo transactions	-
3	Derivative product transactions aimed at hedging risks	-
4	Foreign exchange or financial asset trading transactions aimed at serving the demands of customers or partners, referred to in Paragraph d Clause 32 Article 2 Circular 41	11,679
Total		11,679

2.5 Operational risk

- a) Qualitative disclosures
- i) *Operational risk management policy*

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Operational risk management is fully carried out in compliance with the SBV's regulations and other applicable laws and regulations including, but not limited to, the operational risk management strategy and limits, operational risk identification, measurement, monitoring and control, outsourcing management, business continuity plan.

ii) *Business continuity plan*

The Branch has in place business continuity plan in order to actively maintain or restore the operation and limit losses in the event of any business disruptions such as disaster, disease outbreak.

b) Quantitative disclosures

Table 8- Business indicator and capital requirements for operational risk

In millions of VND

	Business indicator		
	01/01/2023- 31/12/2023	01/01/2024- 31/12/2024	01/01/2025- 31/12/2025
IC	254,131	282,528	269,961
SC	17,033	16,875	17,670
FC	19,510	21,435	23,173
BI	290,674	320,838	310,804
Capital requirements for operational risk	46,116		

2.6 Market risk

a) Qualitative disclosures

i) *Market risk management policy*

Market risk management is fully carried out in accordance with regulation of the State Bank of Vietnam. Market risk management includes the following contents: market risk management strategy and limits, market risk identification, measurement, monitoring and control etc.

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ii) Proprietary trading strategy

As at 31 December 2025, the Branch did not engage in proprietary trading.

iii) Exposures in the trading book

Exposures in the trading book consist of foreign exchange trading.

b) Quantitative disclosures

Table 9- Capital requirements for market risk

In millions of VND

Capital requirements for	31 December 2025
Interest rate risk	-
Equity risk	-
Commodities risk	-
Foreign exchange risk	-
Options	-
Total	-

Ho Chi Minh City, 04 May 2026



Ms. Nguyen Thi Ngoc Trinh

Chief Accountant



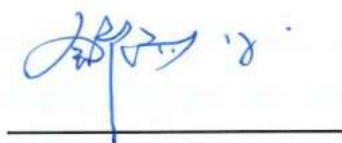
Ms. Shi Lei

Head of Operation Department



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Head of Risk Management Department



Mr. Shu Xiangqian

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