

CHINA CONSTRUCTION BANK CORPORATION-
HO CHI MINH CITY BRANCH



CAPITAL ADEQUACY RATIO DISCLOSURES

For the period ended 30 June 2025

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

TABLE OF CONTENTS

1. GENERAL INFORMATION.....	1
2. CAPITAL ADEQUACY RATIO.....	1
2.1 Scope of application	1
2.2 Capital Structure.....	1
2.3 Capital adequacy ratio	2
2.4 Credit risk	3
2.5 Operational risk.....	6
2.6 Market risk.....	7

CHINA CONSTRUCTION BANK CORPORATION- HO CHI MINH CITY BRANCH

1. GENERAL INFORMATION

China Construction Bank Corporation – Ho Chi Minh City Branch (herein referred to as “the Branch”) is a branch registered in the SR Vietnam of China Construction Bank Corporation incorporated in China (“Head office”). The Banking License No.271/GP-NHNN was granted to the Branch by the State Bank of Vietnam (“the SBV”) on 10 December 2009 for a period of 99 years from the date of the license.

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 30 June 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 30 June 2025, the Branch did not issue any capital instruments.

b) Quantitative disclosures

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

Table 1 - Capital Structure

In millions of VND

	30 June 2025
Tier 1 capital	2,196,954
Tier 2 capital	9,335
Deductions from capital	-
Own capital	2,206,289

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 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

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

Table 2- Capital adequacy ratio

In millions of VND, %

		30 June 2025
1	Capital adequacy ratio	37.97%
2	Tier 1 capital ratio	37.81%
3	Total Risk-weighted assets	5,810,929
3.1	Risk-weighted assets for credit risk	5,189,529
3.2	Risk-weighted assets for counterparty credit risk	587
3.3	Capital requirements for operational risk	43,802
	Risk-weighted assets for operational risk	547,525
3.4	Capital requirements for market risk	5,863
	Risk-weighted assets for market risk	73,288

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

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

	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 (%)	30 June 2025
Claims on foreign financial institutions and foreign bank branches			
	AAA to AA-	20%	-
	A+ to BBB-	50%	2,374,792
	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%	671,981
	B+ to B-	50%	-
	CCC+ and unrated	70%	-
b. 3 months or more			
	AAA to AA-	20%	-
	A+ to BBB-	50%	-
	BB+ to BB-	80%	63,691
	B+ to B-	100%	107,692
	CCC+ and unrated	150%	-
Total			3,218,156

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

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

Table 4- Credit risk-weighted assets by asset classes

In millions of VND

		30 June 2025
1	Claims on Government	-
2	Claims on Financial Institutions	3,218,156
3	Claims on Corporate	1,901,499
4	Claims secured by real estates	37,789
5	Claims secured by residential property	-
6	Claims for retail business	-
7	Past due loans	-
8	Other assets	32,085
Total		5,189,529

iii) Risk-weighted assets for credit risk by industry

Table 5- Credit risk weighted assets by industry

In millions of VND

		30 June 2025
I	Claims on financial institutions	3,218,156
II	Claims on Corporate	1,939,288
1	Manufacturing and processing	706,992
2	Electricity	780,844
3	Construction	58,155
4	Others	393,297
III	Other assets	32,085
Total		5,189,529

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

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

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	106,831	95,697
	Of which:	-	-
	Collateral	106,831	95,697
	On-balance sheet netting	-	-
	Third party guarantee	-	-
2	Credit risk-weighted assets in which CRM techniques are not used	5,093,832	5,093,832
	Total	5,200,663	5,189,529

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

		30 June 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	587
	Total	587

2.5 Operational risk

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

CHINA CONSTRUCTION BANK CORPORATION- HO CHI MINH CITY BRANCH

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		
	01/07/2022- 30/06/2023	01/07/2023- 30/06/2024	01/07/2024- 30/06/2025
IC	215,864	268,361	284,333
SC	14,999	16,925	17,909
FC	21,316	16,940	19,393
BI	252,179	302,226	321,635
Capital requirements for operational risk	43,802		

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.

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

ii) Proprietary trading strategy

As at 30 June 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.

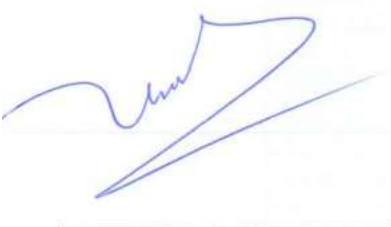
b) Quantitative disclosures

Table 9- Capital requirements for market risk

In millions of VND

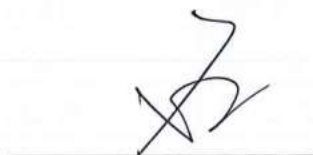
Capital requirements for	30 June 2025
Interest rate risk	-
Equity risk	-
Commodities risk	-
Foreign exchange risk	5,863
Options	-
Total	5,863

Ho Chi Minh City, 27 August 2025



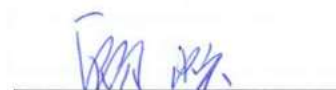
Ms. Nguyen Thi Ngoc Trinh

Chief Accountant



Ms. Shi Lei

Head of Operation Department



Mr. Gu Huan

Head of Risk Management Department



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General Manager