COMPOSITION OF CAPITAL DISCLOSURE TEMPLATE
Name of bank/ controlling company CCB
Quarter 2 ending 30/06/2016

asel III common disclosure template to be used during the transition of regulatory adjustments (ie from 1 June 201			Amounts subject to pre Basel III treatment
	Common Equity Tier 1 capital : Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus		1 205 797
2	Retained earnings		504 398
3	Accumulated other comprehensive income (and other reserves)		25 058
4	companies) Public sector capital injections grandfathered until 1 January 2018.		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		
6	**Common Equity Tier 1 capital before regulatory adjustments**		1 735 252
	Common Equity Tier 1 capital : regulatory adjustments		
7	Prudential valuation adjustments		
8	Goodwill (net of related tax liability)		
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)		847
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net ofrelated tax liability)		
11	Cash-flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund net assets		
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)		
17	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		
18	of the issued share capital (amount above 10% threshold)		
19	that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10%		
20	Mortgage servicing rights (amount above 10% threshold)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	of which: significant investments in the common stock of financials		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
26	National specific regulatory adjustments		
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH:		
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier		
28	**Total regulatory adjustments to Common equity Tier 1**		847
29	**Common Equity Tier 1 capital: CET 1**		1 734 405
	Additional Tier 2 capital : instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase out from Additional Tier 1		
34	subsidiaries and held by third parties (amount allowed in group AT1)		
35	of which: instruments issued by subsidiaries subject to phase out		
36	**Additional Tier 1 capital before regulatory adjustments**		0
	Additional Tier 1 capital : regulatory adjustments		
37	Investments in own Additional Tier 1 instruments		
38	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		
39	of the issued common share capital of the entity (amount above 10% threshold)		
40	outside the scope of regulatory consolidation (net of eligible short positions)		

41	National specific regulatory adjustments		
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH:		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		
43	**Total regulatory adjustments to Additional Tier 1 capital**		0
44	**Additional Tier 1 capital (AT1)**		0
45	**Tier 1 capital (T1 = CET1 + AT1)**		1 734 405
	Tier 2 capital and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus		
47	Directly issued capital instruments subject to phase out from Tier 2		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Provisions		39 543
51	Tier 2 capital before regulatory adjustments		39 543
	Tier 2 capital : regulatory adjustments		
52	Investments in own Tier 2 instruments		
53	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory		
54	of the issued common share capital of the entity (amount above the 10% threshold)		
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
	REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 2 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT		
	OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH:		
57	**Total regulatory adjustments to Tier 2 capital**		0
58	**Tier 2 capital (T2)**		39 543
59	**Total capital (TC = T1 + T2)**		1 773 948
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT OF WHICH: [INSERT NAME OF ADJUSTMENT]		
	OF WHICH:		
60	**Total risk weighted assets**		11 657 536
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)		14.8780%
62	Tier 1 (as a percentage of risk weighted assets)		14.8780%
63	Total capital (as a percentage of risk weighted assets)		15.2172%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclcal buffer requirements plus G-SIB Buffer requirement, expressed as a percentage of risj weighted assets)		
65	of which: capital conservation buffer requirement		
66	of which: bank specific countercyclical buffer requirement		
67	of which: G-SIB buffer requirement		
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)		
	National Minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)		6.2500%
70	National Tier 1 minimum ratio		7.5000%
71	National total capital minimum ratio		9.7500%
	Amounts below the threshold for deductions (before risk weighting)		
72	Non-significant investments in the capital of other financials		
73	Significant investments in the common stock of financials		
74	Mortgage servicing rights (net of related tax liability)		
75	Deferred tax assets arising from temporary differences (net of related tax liability)		
	Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised		39 543
77	Cap on inclusion of provisions in Tier 2 under standardised approach		135 803
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		
	Capital instruments subject to phase out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements		

81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Set out in the following table is an explanation of each line of the common disclosure template (above). With regard to the regulatory adjustments, banks are required to report deductions from capital as positive numbers and additions to capital as negative numbers. For example, “goodwill” (line 8) should be reported as a positive number, as should “gains” (line 14) due to the change in the bank’s credit risk. However, losses due to the change in the bank’s credit risk should be reported as a negative number as these are added back in the calculation of Common Equity Tier 1.

Line no.	Explanation
1	Common Equity Tier 1 (CET1) entry criteria set out in regulation 38(13)(a) of the Regulations. This should be equal to the sum of common stock (and related surplus only) and other instruments for non-joint stock companies, both of which must meet the common stock criteria. This should be net of treasury stock and other investments in own shares to the extent that these are already derecognised on the balance sheet under the relevant accounting standards. Other paid-in capital elements must be excluded. All
2	38(10) of the Regulations. Dividends are to be removed in accordance with the applicable accounting standards, i.e. they should be removed from this line when they are removed from the balance sheet of the bank.
3	Accumulated other comprehensive income and other disclosed reserves, prior to all regulatory adjustments. BA 700 line 31 column 1.
4	to non-joint stock companies. Banks structured as joint-stock companies must report zero in this line.
5	Only the amount that is eligible for inclusion in group CET1 should be reported here, as determined by the application of regulation 38(16) of the Regulations read with Directive 4/2013.
6	Sum of lines 1 to 5. BA 700 line 41 column 1.
7	Prudential valuation adjustments in accordance with the requirements specified in the Regulations.
8	Goodwill net of related tax liability as set out in regulation 38(5)(a)(i)(A) of the Regulations.
9	Other intangibles other than mortgage-servicing rights (net of related tax liability) as set out in regulation 38(5)(a)(i)(B) of the Regulations.
10	differences (net of related tax liability) as set out in regulation 38(5)(a)(i)(C) of the Regulations.
11	The element of the cash-flow hedge reserve described in regulation 38(5)(a)(i)(D) of the Regulations.
12	Shortfall of provisions to expected losses as described in regulation 38(5)(a)(i)(E) of the Regulations.
13	Securitisation gain on sale as set out in regulation 38(5)(a)(i)(F) of the Regulations.
14	Gains and losses due to changes in own credit risk on fair valued liabilities as described in regulation 38(5)(a)(i)(G) of the Regulations.
15	15 Defined benefit pension fund net assets. The amount to be deducted is set out in
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet) as set out in regulation 38(5)(a)(i)(I) of the Regulations.
17	Reciprocal cross-holdings in common equity as set out in regulation 38(5)(a)(i)(J) of the Regulations.
18	scope of regulatory consolidation where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold), amount to be deducted from CET1 in accordance with regulation 38(5)(a)(i)(L) of the Regulations.
19	that are outside the scope of regulatory consolidation (amount above 10% threshold), amount to be deducted from CET1 in accordance with regulation 38(5)(a)(i)(M) of the Regulations.
20	Mortgage servicing rights (amount above 10% threshold), amount to be deducted from CET1 in accordance with regulation 38(5)(b)(ii) of the Regulations.
21	of related tax liability), amount to be deducted from CET1 in accordance with regulation 38(5)(b)(iii) of the Regulations.
22	amounts reported in lines 19 to 21, calculated in accordance with the requirements specified in regulation 38(5)(b) of the Regulations.
23	The amount reported in line 22 that relates to significant investments in the common stock of financials.
24	The amount reported in line 22 that relates to mortgage servicing rights.
25	The amount reported in line 22 that relates to deferred tax assets arising from temporary differences.

26	in addition to the Basel III minimum set of adjustments in accordance with regulations 38(5)(a)(i)(K), 38(5)(a)(i)(N), 38(5)(a)(i)(O), 38(5)(a)(i)(P) and 38(5)(a)(i)(Q) of the Regulations. BA 700 lines 230 to 236 column 1.
27	deductions. If the amount reported in line 43 exceeds the amount reported in line 36, the excess is to be reported here. BA 700 line 61 column 1.
28	Total regulatory adjustments to CET1 to be calculated as the sum of lines 7 to 22 plus lines 26 and 27. BA 700 Lines 42+55+57+58+59+61+63 column1.
29	CET1, to be calculated as line 6 minus line 28. BA 700 line 64 column 1.
31	entry criteria set out in regulation 38(13)(b) of the Regulations and any related stock surplus. All instruments issued bysubsidiaries of the consolidated group should be excluded from this line. This line may include AT1 capital issued by an special purpose vehicle (SPV) of the parent company only if it meets the requirements set out in regulation
31	The amount in line 30 classified as equity under applicable accounting standards.
32	The amount in line 30 classified as liabilities under applicable accounting standards.
33	Directly issued capital instruments subject to phase-out from AT1 in accordance with
34	held by third parties. The amount allowed in group AT1 should be in accordance with regulation 38(16) of the Regulations read with Directive 4/2013.
35	The amount reported in line 34 that relates to instruments subject to phase-out from AT1.
36	The sum of lines 30, 33 and 34. BA 700 line 65 column 1.
37	Investments in own AT1 instruments, amount to be deducted from AT1 in accordance with regulation 38(5)(a)(ii)(A)of the Regulations.
38	Reciprocal cross-holdings in AT1 instruments, amount to be deducted from AT1 in accordance with regulation 38(5)(a)(ii)(B) of the Regulations.
39	scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of the issued common share capital of the entity and net of eligible short positions), amount to be deducted from AT1 in accordance with regulation 38(5)(a)(ii)(C) of the Regulations.
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions), amount to be deducted from AT1 in accordance with regulation 38(5)(a)(ii)(D) of the Regulations.
41	in addition to the Basel III minimum set of adjustments in accordance with regulation 38(5)(a)(ii)(E) of the Regulations.
42	deductions. If the amount reported in line 57 exceeds the amount reported in line 51 the excess is to be reported here. BA 700 line 75 column1.
43	The sum of lines 37 to 42.
44	Additional Tier 1 capital, to be calculated as line 36 minus line 43. BA 700 line 76 column 1.
45	Tier 1 capital, to be calculated as line 29 plus line 44. BA 700 line 77 column 1.
46	instruments issued by the parent company of the reporting group that meet all of the Tier 2 entry criteria set out in regulation 38(14)(a) of the Regulations and any related stock surplus. All instruments issued of subsidiaries of the consolidated group should be excluded from this line. This line may include Tier 2 capital issued by an SPV of the parent company only if it meets the requirements specified in regulation 38(14)(a)(vi) of the
47	Directly issued capital instruments subject to phase-out from Tier 2 in accordance with the requirements of regulation 38(14)(b) of the Regulations.
48	subsidiaries and held by third parties (amount allowed in group Tier 2), in accordance with regulation 38(16) of the Regulations read with Directive 4/2013.
49	The amount reported in line 48 that relates to instruments subject to phase-out from Tier 2.
50	Provisions included in Tier 2, calculated in accordance with regulations 23(22)(c)(iii) and
51	The sum of lines 46 to 48 and line 50. BA 700 line 78 column 1.
52	Investments in own Tier 2 instruments, amount to be deducted from Tier 2 in accordance with regulation 38(5)(a)(iii)(A) of the Regulations.
53	Reciprocal cross-holdings in Tier 2 instruments, amount to be deducted from Tier 2 in accordance with regulation 38(5)(a)(iii)(B) of the Regulations.
54	scope of regulatory consolidation where the bank does not own more than 10% of the issued common share capital of the entity (net of the issued common share capit in accordance with regulation 38(5)(a)(iii)(C) of the Regulations.
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions),amount to be deducted from Tier 2 in accordance with regulation 38(5)(a)(iii)(D) of the Regulations.
56	2 in addition to the Basel III minimum set of adjustments in accordance with regulation 38(5)(a)(iii)(E) of the Regulations.
57	The sum of lines 52 to 56. BA 700 line 86 column 1.
58	Tier 2 capital, to be calculated as line 51 minus line 57. BA 700 line 87 column 1.
59	Total capital, to be calculated as line 45 plus line 58. BA 700 line 88 column 1.
60	Total risk-weighted assets of the reporting group. BA 700 line 6 column 7

61	CET1 (as a percentage of risk-weighted assets), to be calculated as line 29 divided by line 60 (expressed as a percentage). BA 700 line 17 column 1.
62	Tier 1 ratio (as a percentage of risk-weighted assets), to be calculated as line 45 divided by line 60 (expressed as a percentage). BA 700 line 17 column 2.
63	Total capital ratio (as a percentage of risk-weighted assets), to be calculated as line 59 divided by line 60 (expressed as a percentage). BA 700 line 17 column 3.
64	conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk-weighted assets). To be calculated as South African base minimum plus 2,5% plus the bank-specific countercyclical buffer requirement calculated in accordance with Directive 5/2013 plus the bank G-SIB requirement, where applicable. This line will show the CET1 ratio below which the bank will become subject to
65	the capital conservation buffer), i.e. banks will report 2,5% here. As phased in per Directive 5/2013.
66	The amount in line 64 (expressed as a percentage of risk-weighted assets) that relates to the bank specific countercyclical buffer requirement. As phased in per Directive 5/2013.
67	the bank's G-SIB requirement. Excluding the DSIB requirement as phased in per Directive 5/2013.
68	CET1 available to meet buffers (as a percentage of risk-weighted assets). To be calculated as the CET1 ratio of the bank, less any common equity used to meet the bank's Tier 1 and Total capital requirements.
69	South African base minimum Common Equity Tier 1 ratio. BA 700 column 1 lines 9+14+15, excluding ICR and DSIB.
70	South African base minimum Tier 1 ratio. BA 700 column 2 lines 9+14+15, excluding ICR and DSIB.
71	South African base minimum total capital ratio. BA 700 Column 3 (lines 9+14+15, excluding ICR and DSIB.
72	Non-significant investments in the capital of other financials, the total amount of such holdings that are not reported in line 18, line 39 and line
73	Significant investments in the common stock of financials, the total amount of such holdings that are not reported in line 19 and line 23.
74	Mortgage servicing rights, the total amount of such holdings that are not reported in line 20 and line 24.
75	Deferred tax assets arising from temporary differences, the total amount of such holdings that are not reported in line 21 and line 25.
76	approach, calculated in accordance with regulation 23(22)(c) of the Regulations, prior to the application of the cap.
77	Cap on inclusion of provisions in Tier 2 under the standardised approach, calculated in accordance with regulation 23(22)(c)(iii) of the Regulations.
78	based approach, calculated in accordance with regulation 23(22)(d) of the Regulations, prior to the application of the cap.
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach, calculated in accordance with regulation 23(22)(d)(B)(ii) of the Regulations.
80	Current cap on CET1 instruments subject to phase-out arrangements.
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities).
82	Current cap on AT1 instruments subject to phase-out arrangements.
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities).
84	Current cap on Tier 2 instruments subject to phase-out arrangements.
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities).