HSBC

HSBC BANK (VIETNAM) LTD.

CAPITAL ADEQUACY RATIO REPORT

As at 30 June 2026

According to Circular 41/2016/TT-NHNN dated 30 December 2016 and its effective amendments

STATEMENT BY HSBC BANK (VIETNAM) LTD.'S LEGAL REPRESENTATIVE ON DISCLOSURE OF CAPITAL ADEQUACY RATIO AS AT 30 JUNE 2026

Item	Description	As at 30.06.2026 VND million	As at 31.12.2025 VND million
A	**Capital (A) = (A1) + (A2) – (A3)**	**22,308,867**	**20,365,457**
A1	Tier 1	21,835,184	19,914,883
A2	Tier 2	473,683	450,574
A3	Deductions from capital	-	-
B	**Credit Risk-weighted assets (B) = (B1) + (B2)**	**103,953,317**	**101,066,625**
B1	Credit risk	103,854,339	100,969,290
B2	Counterparty credit risk	98,978	97,335
C	**Capital requirement for market risks (C) = (C1) + (C2)**	**41,632**	**-**
C1	Interest rate risk	-	-
C2	Foreign exchange risk	41,632	-
D	**Capital requirement for operational risks (D) = [(D1) + (D2) + (D3)]/3*15%**	**1,503,064**	**1,503,550**
D1	Business Index (BI) – n year	10,440,517	9,642,305
D2	Business Index (BI) – n-1 year	9,549,718	9,582,330
D3	Business Index (BI) – n-2 year	10,071,044	10,846,365
E	**Total Risk-weighted asset (E) = (B) + 12,5*[(C) + (D)]**	**123,262,017**	**119,861,000**
Tier 1 CAR	**Tier 1 Capital Adequacy Ratio (Tier 1 CAR) = (A1)/(E)**	**17.71%**	**16.61%**
CAR	**Capital Adequacy Ratio (CAR) = (A)/(E)**	**18.10%**	**16.99%**

As at 30 June 2026, HSBC Bank Vietnam Ltd. (hereafter referred to as "the Bank") reported Capital Adequacy Ratio at 18.10%. Capital base was reported at VND 22,309 billion, of which, Tier 1 capital was VND 21,835 billion and Tier 2 capital was VND 474 billion.

The Bank does not have any subsidiaries, associate parties and does not incur any deduction from capital and equity instruments at the reporting date.

Capital Adequacy Ratio is calculated automatically by designated software built in accordance with Circular No. 41/2016/TT-NHNN dated 30 December 2016 on Capital Adequacy Ratio for banks and branches of foreign banks (Circular 41) and its effective amendments.

The Bank's self-assessment indicates that the implementation of, and compliance with, the capital adequacy ratio (CAR) has been maintained on a stable basis, at a level higher than (i) the minimum capital adequacy requirement prescribed by the State Bank of Vietnam (SBV) and (ii) the Bank's own target CAR. Based on current forecasts, the CAR is expected to remain positive over the next three years. Accordingly, the Bank has not identified a need for, and has no plans to, increase its charter capital in the upcoming period.

Annually, the Bank appropriates 10% of profit after tax to the Reserve to supplement charter capital and 10% of the remaining profit after tax, after such appropriation, to the Financial reserves, in accordance with regulations. In addition, the Bank maintains capital increase plan (as part of our contingency plan) under stress scenarios, as set out in the Internal Capital Adequacy Assessment Report; in such cases, the following capital-raising measures may be considered:

- Adjust profit remittance to the parent bank
- Raising Tier 2 Capital
- Loan book actions
- Implementing other risk weighted assets management and risk exposure mitigation actions
- Reducing costs

I hereby approve the Bank's disclosure statement on the Capital Adequacy Ratio as at 30 June 2026, together with the related details set out on pages 3 to 17.

Ho Chi Minh City, 28 August 2026

Timothy Mark Redvers Evans	**Ha Le Thao Vy**
Chief Executive Officer and Legal Representative	**Interim Chief Financial Officer and Chief Accountant**

I. THE CALCULATION PROCESS OF CAPITAL ADEQUACY RATIO

Capital Adequacy Ratio calculation process includes:

- Collect, consolidate and reconcile input data from data sources and relevant departments
- Process and calculate Capital Adequacy Ratio using application software
- Extract reports, review and validate the results
- Use the Capital Adequacy Ratio results in analysis, internal report and in accordance with the State Bank of Vietnam's statistical reporting requirements.
- Perform periodic maintenance of the information technology system.

II. CREDIT RISK

A. Qualitative aspects

1. Risk management

The Members' Council is responsible for the Bank's overall risk management and for approving the risk management strategies and principles through risk governance and escalation from Risk Management Committee (RMC) and Risk Management Meeting (RMM). Monitoring and controlling risk is primarily based on reporting and limits established by the Bank, overviewed by HSBC Group and regulated by the State Bank of Vietnam ("the SBV"). Risk Settlement Committee assesses the appropriateness of the provision for credit losses on an on-going basis.

The Bank follows the HSBC Risk Management Framework (RMF) for the overall risk management to achieve its strategic aims. The day-to-day risk management responsibilities are delegated to individuals within the senior management team. These individuals are accountable for their assigned risks, and report and escalate as necessary through the risk governance structures. Policies, procedures and limits are defined to ensure that business activities remain within risk appetite.

All employees have a role to play in risk management. These roles are defined using the Three Lines of Defence model which is based on the activities performed. This model consists of the First Line of Defence ("LOD") (Risk Owner, Control Owner and Chief Control Officer), Second LOD (Risk Stewards) and Third LOD (Internal Audit). The model delineates management accountabilities and responsibilities for risk management and the control environment within each LOD, thereby creating a robust control environment to manage risks.

2. Credit Risk management

Credit risk is defined and controlled by the Bank based on a well-defined credit risk management strategy. The strategy is also a solid foundation to build up the credit risk management structure, internal credit rating system, and credit risk controlling measurements.

(i) *Credit risk management strategy*

The strategy is defined in the Country Risk Plan (CRP) for Wholesale Banking (CIB) and in the Retail Credit Activities for International Wealth and Premier Banking (IWPB), which focuses on business development activity to optimize the prevailing operating model and business environment. The key business strategies are as follows:

- Support business growth within credit risk appetite of the Bank
- Achieve and maintain risk assets of high quality
- Control and management of risk, minimize credit losses whilst enhancing risk-adjusted returns.

(ii) *Credit risk management structure*

The Bank develops the appropriate and effective structure to manage credit risk. According to Circular No.13/2018/TT-NHNN dated 18 May 2018, the credit process is segregated between relationship management, appraisals, and approval, as below:

- Credit Risk Management: For IWPB, the Risk function is responsible for establishing lending internal procedures, asset quality management and reporting of credit metrics per Group requirement/ SBV's regulation. For CIB, credit approval sits primarily with the first LOD under the authority delegated by the CEO (in turn as delegated by the entity Member Council), with approvers taking personal responsibility for credit decisions. The Risk function (WCRM) in second LOD is accountable for oversighting the quality of the business primary approval, via concurrence/veto process. WCRM is also accountable for credit portfolio oversight and recovery. WCRM monitors portfolio trends and concentration risks, provides input to site risk governance committees, performs periodic portfolio reviews for consideration by the Bank's management, and oversees bank's policy, procedures and controls related to credit risk and market risk including those arising (without limitation) from CIB, financial institutions, trade finance, securities processing and trading activities.
- Relationship Management: Where the credit process is segregated for efficiency and control, frontline Relationship Managers retain primary responsibility for the effective end-to-end management of client relationships and the respective credit profile.
- Credit Operations/Administration: manage security documentation, disbursement and monitor loan payment.

(iii) *Credit rating system*

The Bank applies a Credit Risk Rating system on credit customers to assign internal ratings that allow consistent and accurate differentiation between high and low risk customers and their facilities. In addition, various risk assessment tools and analytical scoring models are introduced to yield measures of Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) as key drivers of credit risk management in the Group risk rating systems.

(iv) *Credit risk measurements and control*

Wholesale Banking (CIB): Credit risks of the corporate lending portfolio is strictly managed and controlled by the management team, WCRM, CIB and the Operations Department. On a periodic basis, reports, meetings and sample checks are conducted to mitigate credit risks and provide further assurance that these are operating as expected. A brief about measurements for controlling of credit risks are listed out as below:

- Regular update on the overall status of credit risk management to RMM
- Risk Management Committee meetings on an on-going basis
- Wholesale Credit Review Unit (WCRU) review
- Daily monitoring of excesses and overdue loans
- Monthly sampling process
- Watch-Worry-Monitor (WWM) meeting
- CIB Business Risk Meeting (BRM).

International Wealth and Premier Banking (IWPB): Retail credit risk is managed over the risk management cycle which consists of six stages:

- Planning products and risk management controls
- Acquiring accounts
- Maintaining accounts and managing credit quality
- Collecting delinquencies
- Bad debt management
- Evaluating performance and refining plans and controls.

The credit risk in Retail Banking is strictly monitored and controlled by IWPB, IWPB Risk and Operation Department. Internal policies, guidelines, risk management procedures and reports are developed and implemented synchronously and consistently to ensure compliance with the group's laws and regulations. These documents prescribe general and detailed management frameworks, including but not limited to credit risk management, credit risk appetite, credit limit for each customer, approval authority, collateral, credit policies and procedures for customer segments, etc.

Regular monitoring of new credit applications through sample check, portfolio management review in order to identify early warning signs is carried out by the second line of defense – IWPB Risk. Notable findings and recommendations are reported to governance meetings regularly.

Risk Settlement Committee plays an advisory role and performs the tasks and powers assigned by the Members' Council in supervising debt classification, setting up provisions and using reserves for write-off. The reporting and monitoring are carried out in accordance with the State Bank's regulations and the Group's standards.

In order to respond promptly to any early warning signs, appropriate plans will be put in place to manage bad debts and set aside provisions in accordance with current regulations. In addition, the Bank implements ad-hoc reports to strengthen supervision of overdue debts as a proactive measure in controlling newly arising bad debts as well as assess the recovery plan from the collateral. All approved bad debt reports are submitted to the SBV on time.

From 15 November 2025, the Bank applied policies to restructure loan but retained its classification for loan to assist the borrowers in difficulty due to specific objective and force majeure reasons (pursuant to Decree 55/2015/ND-CP) that qualified requirements of Circular 29/2025. Accordingly, for loans that principal and/or interest payment obligations arises before or during the occurrence of the specific objective and force majeure reasons, and these customers fail to make the principal and/or interest payment on schedule under the signed loan agreements, contracts due to the decrease in revenue and income, the Bank is allowed to restructure the repayment terms for these debts and retain the latest debt classification at the latest time before restructuring debt repayment terms as prescribed in Circular 29/2025.

3. List of independent credit rating agencies used for Capital Adequacy Ratio calculation

The Bank uses independent credit rating issued by International Credit Rating Agencies such as Moody's, Fitch and Standard & Poor's.

4. Credit risk mitigation

The Bank uses term deposit as collateral and third-party guarantee as credit risk mitigation in Capital Adequacy ratio calculation as at 30 June 2026 and as at 31 December 2025.

B. Quantitative aspects

1. Credit risk according to credit rating

Receivables from credit institutions, risk-weight and credit risk-weighted assets as at 30/06/2026

As at 30/06/2026	Credit rating	Value of the Receivables (*) VND million	Credit risk-weight (%)	Credit risk-weighted assets VND million
Receivables from foreign financial institutions and branch of foreign bank	From AAA to AA-	45,383,657	20	9,076,731
	From A+ to BBB-	752,896	50	376,448
	From BB+ to B-	-	100	-
	Under B- or no rating available	25,568	150	38,352
Receivables from local credit institution with original term over 3 months	From AAA to AA-	-	20	-
	From A+ to BBB	-	50	-
	From BB+ to BB-	3,662,216	80	2,929,773
	From B+ to B-	-	100	-
	Under B- or no rating available	2,254,584	150	3,381,876
Receivables from local credit institution with original term under 3 months	From AAA to AA-	-	10	-
	From A+ to BBB	-	20	-
	From BB+ to BB-	504,589	40	201,836
	From B+ to B-	-	50	-
	Under B- or no rating available	355,987	70	249,191
Total		**52,939,497**		**16,254,207**

(*): Value of the receivables is the balance after applying risk mitigations and specific provision (if any).

Receivables from credit institutions, risk-weight and credit risk-weighted assets as at 31/12/2025

As at 31/12/2025	Credit rating	Value of the Receivables (*) VND million	Credit risk-weight (%)	Credit risk-weighted assets VND million
Receivables from foreign financial institutions and branch of foreign bank	From AAA to AA-	44,540,626	20	8,908,125
	From A+ to BBB-	301,582	50	150,791
	From BB+ to B-	-	100	-
	Under B- or no rating available	295,311	150	442,967
Receivables from local credit institution with original term over 3 months	From AAA to AA-	-	20	-
	From A+ to BBB	-	50	-
	From BB+ to BB-	1,806,572	80	1,445,258
	From B+ to B-	-	100	-
	Under B- or no rating available	1,627,404	150	2,441,106
Receivables from local credit institution with original term under 3 months	From AAA to AA-	-	10	-
	From A+ to BBB	-	20	-
	From BB+ to BB-	1,079,091	40	431,636
	From B+ to B-	-	50	-
	Under B- or no rating available	-	70	-
Total		**49,650,586**		**13,819,883**

(*): Value of the receivables is the balance after applying risk mitigations and specific provision (if any).

2. Total credit risk-weighted assets classified by customer type

Credit risk-weighted assets

	30.06.2026 VND million	31.12.2025 VND million
Receivables from Government	-	-
Receivables from Financial Institution	16,254,207	13,819,883
Receivables from Corporate	74,644,033	74,915,799
Secured Loans by Real estate	856,455	241
Mortgage home Loans	1,720,201	1,692,980
Retail Loans	9,190,623	9,260,393
Bad debt	113,278	336,141
Other assets	1,075,542	943,853
Total	**103,854,339**	**100,969,290**

Counterparty credit risk- weighted assets

	30.06.2026 VND million	31.12.2025 VND million
Proprietary Trading	-	-
Repo and reverse repo	-	-
Derivatives for hedging purpose	-	-
Trading of foreign currency and financial assets to serve customers and partners as specified in Point D Clause 32 Article 2 of Circular 41.	98,978	97,335
Total	**98,978**	**97,335**

3. Total credit risk-weighted assets by sector

Credit risk-weighted assets

Economic sector	30.06.2026 VND million	31.12.2025 VND million
Agriculture, Forestry and Fisheries	1,155,364	1,230,049
Mining and Quarrying	202,705	879,414
Manufacturing (Processing and Production)	36,939,703	35,440,847
Electricity, Gas, Hot Water, Steam and Air Conditioning Supply and Distribution	4,256,109	4,610,899
Construction	675,280	650,352
Wholesale and Retail Trade; Repair of Motor Vehicles, Motorcycles, Mopeds and Other Motor Vehicles	21,041,399	22,004,377
Transportation and Warehousing	2,305,137	2,964,496
Accommodation and Food Service Activities	821,038	819,521
Information and Communications	962,419	1,190,983
Financial, Banking and Insurance Activities	16,783,987	13,854,083
Real Estate Activities	4,718,782	3,751,943
Professional, Scientific and Technical Activities	1,054,359	984,646
Administrative and Support Service Activities	251,569	269,966
Education and Training	194,110	78,990
Human Health and Social Work Activities	221,089	122,632
Arts, Entertainment and Recreation	25,081	27,841
Other Service Activities	1,221,869	1,015,412
Household Employment; Production of Goods and Services for Own Use by Households	11,024,339	11,072,839
Total	**103,854,339**	**100,969,290**

Counterparty credit risk-weighted assets

Economic sector	30.06.2026 VND million	31.12.2025 VND million
Manufacturing	32,990	29,380
Construction	2,004	48
Wholesale and retail trade; repair of motor vehicles, motorcycles, mopeds and other motor vehicles	9,527	10,599
Transportation and warehousing	123	904
Information and communication	251	-
Financial, banking and insurance activities	54,083	55,300
Professional, scientific, and technological activities	-	1,104
Total	**98,978**	**97,335**

4. Breakdown of credit risk-weighted assets for other assets

As at 30.06.2026

	Asset Value VND million	Credit risk-weight %	Credit risk-weighted assets VND million
Cash on hand	486,945	0	-
Fixed assets	129,051	100	129,051
Input value-added tax (VAT)	737	100	737
Derivative financial instruments	56,226	100	56,226
Other receivables	564,849	100	564,849
Fee income receivables	43,350	100	43,350
Deferred tax assets	38,032	100	38,032
Other assets	243,297	100	243,297
Total	**1,562,487**		**1,075,542**

As at 31.12.2025

	Asset Value VND million	Credit risk-weight %	Credit risk-weighted assets VND million
Cash on hand	512,037	0	-
Fixed assets	128,812	100	128,812
Input value-added tax (VAT)	436	100	436
Derivative financial instruments	18,075	100	18,075
Other receivables	513,493	100	513,493
Fee income receivables	40,869	100	40,869
Deferred tax assets	30,402	100	30,402
Other assets	243,297	100	243,297
Total	**1,455,890**		**943,853**

5. Risk-weighted assets before and after applying risk mitigation

As at 30.06.2026

	Risk weighted assets before risk mitigation VND million	Credit risk mitigation by Collateral VND million	Risk weighted assets after risk mitigation VND million
On Balance sheet	83,933,871	1,576,480	82,741,187
Off Balance sheet	28,132,966	7,121,095	21,212,130
Total	**112,066,837**	**8,697,575**	**103,953,317**

	As at 31.12.2025		
	Risk weighted assets before risk mitigation	**Credit risk mitigation by Collateral**	**Risk weighted assets after risk mitigation**
	VND million	**VND million**	**VND million**
On Balance sheet	80,032,792	1,651,248	78,976,988
Off Balance sheet	31,313,766	6,808,600	22,089,637
Total	**111,346,558**	**8,459,848**	**101,066,625**

III. OPERATIONAL RISK

A. Qualitative aspects

1. Operational Risk Management and Policies

Operational risk is the responsibility of all employees and business management, supported by the HSBC Group's Risk Management Framework (RMF). The RMF describes how the Bank manages both financial and non-financial risks across all departments of the Bank.

In order to manage Operational risks, the Bank applies the adoption of the Three Lines of Defence risk governance model:

(i) **The First Line of Defence is** responsible for owning and managing operational risks, controls, and issues. This includes thematic and read-across assessments, events and near misses, and the delivery of the Conduct Outcomes. It is also responsible for assessing whether aggregated risks may result in a higher overall exposure than indicated by individual risks, and for taking appropriate read-across action where relevant to other parts of the business. It must ensure that appropriate resources are in place to manage operational risk effectively and take action or escalate where constraints exist.

(ii) **The Second Line of Defence** provides subject matter expertise and independent oversight of the First LOD. It challenges the effectiveness of operational risk management practices and ensures that aggregate exposure and available resources remain within appetite, this includes conduct risk assessments as they relate to their stewardship areas.

(iii) **The Third Line of Defence** delivered by Global Internal Audit ("GIA"), provides independent assurance to senior management and the board of supervior on the effectiveness of operational risk management, governance and internal control processes. This assurance helps protect the HBVN's financial strength, reputation, and long-term sustainability.

2. Business continuity plan

The Bank's business continuity plan is fully documented in VMO Business Continuity Management Procedures manual. The plan is updated regularly and tested at least once a year for series of interruption scenarios covering all business units, departments and branches.

B. Quantitative aspects

1. Business index

	30.06.2026 VND million	31.12.2025 VND million
IC – Net interest and similar operation	6,413,692	5,949,759
SC – Total commission and fee incomes, Total commission and fee expenses, Other incomes, Other expenses	2,462,262	2,374,438
FC – Absolute Gains/losses from foreign currency trading, trading of trading securities and investment securities	1,564,563	1,318,108
BI – Business index	**10,440,517**	**9,642,305**

2. Minimum capital requirement for operational risk

	30.06.2026 VND million
BI_{2026} – Business index – Yn	10,440,517
BI_{2025} – Business index – Yn-1	9,549,718
BI_{2024} – Business index – Yn-2	10,071,044
$BI_{2024-2026}$ – Business index Y2024 – Y2026	10,020,426
Ratio	15%
Minimum capital requirement for operational risks as at 30.06.2026	**1,503,064**

	31.12.2025 VND million
BI_{2025} – Business index – Yn	9,642,305
BI_{2024} – Business index – Yn-1	9,582,330
BI_{2023} – Business index – Yn-2	10,846,365
$BI_{2023-2025}$ – Business index Y2023 – Y2025	10,023,667
Ratio	15%
Minimum capital requirement for operational risks as at 31.12.2025	**1,503,550**

IV. MARKET RISK

A. Qualitative aspects

1. Market Risk Management and Policies

(i) *Definition*

Market risk arises when adverse movements in interest rates, exchange rates, gold prices, stock prices and commodity prices result in losses for the Bank. Market risk includes interest rate risk, foreign exchange risk, Stock Price Risk and Commodity Price Risk.

In the Bank, there are two types of market risk: foreign exchange risk and interest rate risk.

- Foreign exchange risk arises from market volatility in foreign exchange rates and gold prices when the Bank maintains an open foreign exchange or gold position.
- Interest rate risk arises from market fluctuations in interest rates, which may affect valuable papers (holding securities), financial instruments and interest rate derivatives in trading book of the Bank.

(ii) *The Market Risk management procedures*

The Bank has established the procedures for market risk management such as:

- Group market risk management policy
- Trading/banking book discrimination policy
- Limit setting and management framework
- Documentations for market risk methodology includes: sensitivity analysis, VaR framework (including stressed VaR and VaR back-testing) and stress testing.

(iii) *Organizational structure*

The Bank manages and controls risk using the Three Lines of Defense model. The model delineates management accountabilities and responsibilities in FIM for risk management and the control environment within each LOD, thereby creating a robust control environment to manage risks.

- First Line of Defense ("LOD"): Global Markets and Markets Treasury, Global Market Product Control, Market Middle Office_ Market risk data services (Offshore).
- Second LOD: Wholesale Credit and Market Risk Management, Traded Risk Management.
- Third LOD: Internal Audit

(iv) *Market risk measures*

Currently, the Bank is measuring market risk by Standardized Measurement Method (SMM), which is followed Circular 41 and its amendment, and report market risk capital charge on monthly basis. Moreover, the Bank already applied Internal Model Approach which is applied whole Group and complied with Basel III and other international standards.

- Sensitivity Analysis is a technique to analyze the impact of the income or economic value of the financial instruments or investment portfolio that are influenced by the change of some underlying market risk factors.

- Value at risk (VaR) is a technique that estimates the potential losses on risk positions in the trading portfolio as a result of movements in market rates and prices over a specified time horizon and to a given level of confidence. Our models are predominantly based on historical simulation. VaR is calculated at a 99% confidence level for a one-day holding period rates and historical observation period of 500 days.
- Stressed VaR is a measure to assess market risk exposure of Trading Book in crisis period. In the general market VaR calculation, the sampled data is taken from the recent history.
- Back-testing: We validate daily the accuracy of our VaR models by back-testing them against both actual and hypothetical profit and loss. Hypothetical profit and loss excludes non-modelled items such as fees, commissions and revenues of intra-day transactions.
- Stress testing is a methodology to assess the potential impact of extreme market movements or crisis on Trading Book portfolio, which includes the impact on profitability and capital adequacy. The stress scenarios should cover the factors contributing to remarkable gains or losses in the Trading Book portfolios.

(v) *Exposure monitoring and control*

- Market risk exposure is managed by limit framework which is established based on Risk appetite, market condition and business strategy. These limits are allocated to Entity level, trading desks, group of products, each products, each traders and trading intention.

- The limit structure is regulated on limit mandate and summarized as below:

Whole bank limits	- VaR - Stressed VaR - Daily/monthly/yearly maximum loss limit
Foreign exchange risk limits	- VaR - Stressed VaR - Net short position limit - Daily/monthly/yearly maximum loss limit
Interest rate limits	- VaR - Stressed VaR - PVBP limit - Daily/monthly/yearly maximum loss limit

(vi) *Risk reporting*

The Bank has established the internal report system for market risk with daily, monthly, quarterly, half-year, yearly and ad-hoc reports. These reports also have been defined by target audiences. The content of market risk report includes:

- Market risk exposures
- Market risk limit, limit utilization and excess
- VaR, Stressed Var and Stress Testing
- Profit and loss from GM
- And others as requested.

2. Proprietary trade strategy

The Bank did not conduct proprietary trade during the six-month period ended 30 June 2026.

3. Trading book category

Category	Product Name
Trading book	
Bond/Bill	VND Government Treasury Notes/Bills/Bonds
Interest Swaps	USD IRS
Cross Currency Swaps	USDVND CSW (onshore)
FX	Spot
FX	Forward and Swap
Back-to-Back	
Back-to-Back Interest Rate Swaps	Major currencies (non-VND)
Back-to-Back bonds for 20 years	VND government bonds

B. Quantitative aspects

Capital requirement for market risks

	As at 30.06.2026	
	Market risk-weighted assets	Minimum capital requirement for market risk
	VND million	VND Million
Interest rate risk	-	-
Stock price risk	-	-
Foreign exchange risk	520,400	41,632
Commodity price risk	-	-
Option transactions	-	-
Total	**520,400**	**41,632**

The Bank doesn't have capital requirement for market risk as at 31 December 2025 due to:

- There is no outstanding bond trading, commodity price trading, stock, currency swap and option transactions which underlying assets is a financial instrument under interest rate risk, stock price risk, foreign exchange risk, commodity price risk as at 31 Dec 2025.
- FX position as at 31 Dec 2025 is below 2% of the bank's capital base.