HSBC BANK (VIETNAM) LTD.

SUMMARISED INTERIM FINANCIAL STATEMENTS
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

pwc

REPORT ON THE REVIEW OF SUMMARISED INTERIM FINANCIAL INFORMATION TO THE OWNER, THE MEMBERS' COUNCIL AND THE CHIEF EXECUTIVE OFFICER OF HSBC BANK (VIETNAM) LTD.

The accompanying Summarised Interim Financial Statements have been approved by the Bank's Chief Executive Officer on 26 August 2026, from page 3 to page 10 which comprise the Summarised Interim Statement of Financial Position as at 30 June 2026, the Summarised Interim Income Statement and the Summarised Interim Cash Flow Statement for the six-month period then ended, Movements in Owner's Equity and Financial Ratios, which were derived from the Interim Financial Statements of HSBC Bank (Vietnam) Ltd. ("the Bank") for the six-month period ended 30 June 2026, on which we have reviewed and issued an unqualified auditor's review report dated 26 August 2026. The reviewed Interim Financial Statements and the Summarised Interim Financial Statements do not include the impact of subsequent events that occurred after the date of our above mentioned auditor's review report.

The Summarised Interim Financial Statements did not include all disclosures of the Interim Financial Statements which are required by Vietnamese Accounting Standards, the Vietnamese Accounting System and applicable regulations on preparation and presentation of interim financial statements for credit institutions operating in Vietnam. Therefore, the reading of the Summarised Interim Financial Statements cannot substitute for the reading of the reviewed Interim Financial Statements of the Bank.

The Chief Executive Officer's Responsibility to the Summarised Interim Financial Statements

The Chief Executive Officer is responsible for the preparation and the true and fair presentation of the Summarised Interim Financial Statements in accordance with the relevant regulations on preparation and presentation of interim financial statements.

Auditor's Responsibility

Our responsibility is to express a conclusion on the Summarised Interim Financial Statements based on our procedures which were performed in accordance with Vietnamese Standard on Review Engagements 2410 - *Review of Interim Financial Information Performed by the Independent Auditor of the Entity* and in accordance with Vietnamese Auditing Standard No. 810 - *Services on the summarised financial statements.*

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Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Summarised Interim Financial Statements which were derived from the reviewed Interim Financial Statements for the six-month period ended 30 June 2026 of the Bank are not consistent, in all material respects, with the reviewed Interim Financial Statements, in accordance with the relevant regulations on preparation and presentation of interim financial statements.

Other Matter

The report on the review of the Summarised Interim Financial Statements is prepared in Vietnamese and English. Should there be any conflict between the Vietnamese and English versions, the Vietnamese version shall take precedence.

For and on behalf of PwC (Vietnam) Limited

M.S.D.N: 0100157406 - C.T.T.N.H.H
CÔNG TY
TNHH
PWC (VIỆT NAM)
THÀNH PHỐ HỒ CHÍ MINH

Tran Thi Thanh Truc
Audit Practising License No. 3047-2024-006-1
Authorised Representative

Report reference number: HCM18766
Ho Chi Minh City, 26 August 2026

HSBC BANK (VIETNAM) LTD.

SUMMARISED INTERIM FINANCIAL STATEMENTS

I. SUMMARISED INTERIM STATEMENT OF FINANCIAL POSITION

		As at 30.6.2026 million VND	As at 31.12.2025 million VND
A	**ASSETS**		
I	**Cash on hand**	**486,945**	**512,037**
II	**Balances with the State Bank of Vietnam**	**13,416,855**	**13,084,713**
III	**Placements with and loans to other credit institutions**	**46,548,278**	**45,823,043**
1	Placements with other credit institutions	44,006,778	44,241,543
2	Loans to other credit institutions	2,541,500	1,581,500
V	**Derivatives and other financial assets**	**44,453**	**3,328**
VI	**Loans to customers**	**78,144,470**	**74,600,661**
1	Loans to customers	79,117,925	75,412,171
2	Provisions for credit losses on loans to customers	(973,455)	(811,510)
VIII	**Investment securities**	**4,693,276**	**4,746,514**
1	Available-for-sale investment securities	2,836,037	2,850,624
2	Held-to-maturity investment securities	1,887,913	1,895,890
3	Provision for investment securities	(30,674)	-
X	**Fixed assets**	**129,051**	**128,812**
1	Tangible fixed assets	84,731	77,277
a	Historical cost	285,552	265,450
b	Accumulated depreciation	(200,821)	(188,173)
3	Intangible fixed assets	44,320	51,535
a	Historical cost	92,865	90,270
b	Accumulated amortisation	(48,545)	(38,735)
XI	**Other assets**	**4,410,026**	**1,956,817**
1	Other receivables	3,415,721	1,152,131
2	Fee and interest income receivables	793,670	623,113
3	Deferred tax assets	38,032	30,402
4	Other assets	163,642	151,171
5	Provisions for losses on other assets	(1,039)	-
	TOTAL ASSETS	**147,873,354**	**140,855,925**

I. SUMMARISED INTERIM STATEMENT OF FINANCIAL POSITION (continued)

		As at 30.6.2026 million VND	As at 31.12.2025 million VND
B	**LIABILITIES AND EQUITY**		
II	**Placements and borrowings from other credit institutions**	**960,090**	**975,657**
1	Placements from other credit institutions	960,090	975,657
III	**Deposits from customers**	**121,378,590**	**117,778,544**
VI	**Valuable papers in issue**	**1,250,000**	**-**
VII	**Other liabilities**	**2,368,967**	**2,186,841**
1	Fee and interest expense payables	222,125	188,631
3	Other liabilities	2,146,842	1,998,210
	TOTAL LIABILITIES	**125,957,647**	**120,941,042**
VIII	**EQUITY**	**21,915,707**	**19,914,883**
1	Capital	7,528,000	7,528,000
a	*Charter capital*	*7,528,000*	*7,528,000*
2	Reserves	5,628,192	5,628,192
3	Foreign exchange differences	80,523	-
5	Retained earnings	8,678,992	6,758,691
a	*Net profits for the current year*	*1,920,301*	*2,673,404*
b	*Retained profits of prior years*	*6,758,691*	*4,085,287*
	TOTAL LIABILITIES AND EQUITY	**147,873,354**	**140,855,925**

HSBC BANK (VIETNAM) LTD.

SUMMARISED INTERIM FINANCIAL STATEMENTS

I. SUMMARISED INTERIM STATEMENT OF FINANCIAL POSITION (continued)

OFF STATEMENT OF FINANCIAL POSITION ITEMS

		As at 30.6.2026 million VND	As at 31.12.2025 million VND
1	Loan guarantees	6,252,738	3,345,308
2	Foreign exchange transactions commitments	40,107,928	42,140,310
	Foreign currency purchase commitments	*7,339,860*	*8,744,858*
	Foreign currency sales commitments	*7,344,065*	*8,751,891*
	Swap transactions commitments	*25,424,003*	*24,643,561*
3	Irrevocable loan commitments	6,137,550	6,023,586
4	Letter of credit commitments	3,972,267	3,245,778
5	Other guarantees	14,904,150	9,867,320
6	Other commitments	-	7,297,716
7	Interest income and fee receivables not yet collected	66,429	67,245
8	Bad debts written-off	1,201,894	1,145,388

M.S.D.N: 0301232798 - N.H.T.N.H.H
NGÂN HÀNG TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN HSBC (VIỆT NAM)
THÀNH PHỐ HỒ CHÍ MINH

Phan Thi Thanh Nga SVP Finance	Ha Le Thao Vy Interim Chief Financial Officer and Chief Accountant	Timothy Mark Redvers Evans Chief Executive Officer and Legal Representative 26 August 2026

HSBC BANK (VIETNAM) LTD.

SUMMARISED INTERIM FINANCIAL STATEMENTS

II. SUMMARISED INTERIM INCOME STATEMENT

		For the six-month period ended	
		30.6.2026 million VND	30.6.2025 million VND
1	Interest and similar income	3,902,948	3,252,421
2	Interest and similar expenses	(550,810)	(364,216)
I	**Net interest income**	**3,352,138**	**2,888,205**
3	Fees and commission income	809,831	713,971
4	Fees and commission expenses	(291,835)	(283,024)
II	**Net fee and commission income**	**517,996**	**430,947**
III	**Net gain from dealing in foreign currencies**	**734,759**	**517,259**
IV	**Net loss from trading of held-for-trading securities**	**-**	**(1,719)**
V	**Net loss from trading of investment securities**	**(30,674)**	**-**
5	Other income	137,730	152,790
6	Other expenses	(17,091)	(19,140)
VI	**Net other income**	**120,639**	**133,650**
VIII	**Operating expenses**	**(2,024,684)**	**(1,865,409)**
IX	**Net operating profit before provisions for credit losses**	**2,670,174**	**2,102,933**
X	**Provisions for credit losses**	**(262,632)**	**(72,933)**
XI	**Profit before tax**	**2,407,542**	**2,030,000**
7	Corporate income tax - current	(494,871)	(409,325)
8	Corporate income tax - deferred	7,630	1,094
XII	**Corporate income tax**	**(487,241)**	**(408,231)**
XIII	**Profit after tax**	**1,920,301**	**1,621,769**

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Phan Thi Thanh Nga SVP Finance	Ha Le Thao Vy Interim Chief Financial Officer and Chief Accountant	Timothy Mark Redvers Evans Chief Executive Officer and Legal Representative 26 August 2026

III. SUMMARISED INTERIM CASH FLOW STATEMENT (Direct method)

		For the six-month period ended 30.6.2026 million VND	30.6.2025 million VND
	CASH FLOWS FROM THE OPERATING ACTIVITIES		
01	Interest and similar income received	3,740,949	3,226,091
02	Interest and similar expenses paid	(517,316)	(296,741)
03	Fee and commission income received	497,131	433,998
04	Net amount received from trading of foreign currency and securities	734,759	515,540
05	Other income	86,288	162,539
06	Recovery of debts written-off and provided for credit risks	21,891	19,777
07	Payments to employees and for administrative expenses	(2,149,721)	(2,088,505)
08	Corporate income tax paid during the period	(640,172)	(443,796)
	NET CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN CURRENT ASSETS AND WORKING CAPITAL	**1,773,809**	**1,528,903**
	Changes in operating assets		
09	(Increase)/decrease in placements with and loans to other credit institutions	(960,000)	635,000
10	Decrease in trading securities	22,564	2,728,744
11	Increase in derivatives and other financial assets	(41,125)	(13,320)
12	(Increase)/decrease in loans to customers	(3,705,754)	3,359,509
13	Utilisation of provision for credit losses	(99,648)	(105,545)
14	Increase in other operating assets	(2,253,792)	(49,117)
	Changes in operating liabilities		
16	(Decrease)/increase in placements and borrowings from other credit institutions	(15,567)	1,314,203
17	Increase/(decrease) in deposits from customers	3,600,046	(5,404,223)
18	Increase in valuable papers issued (excluding valuable papers issued which are classified as financing activities)	1,250,000	-
21	Increase in other operating liabilities	445,003	178,039
I	**NET CASH FLOWS FROM OPERATING ACTIVITIES**	**15,536**	**4,172,193**

III. SUMMARISED INTERIM CASH FLOW STATEMENT (Direct method) (continued)

		For the six-month period ended	
		30.6.2026 million VND	30.6.2025 million VND
	CASH FLOWS FROM INVESTING ACTIVITIES		
01	Purchases of fixed assets	(23,783)	(6,846)
02	Proceeds from disposal of fixed assets	9	277
II	**NET CASH FLOWS FROM INVESTING ACTIVITIES**	**(23,774)**	**(6,569)**
IV	**NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS**	**(8,238)**	**4,165,624**
V	**CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD**	**57,838,293**	**56,520,099**
VI	**ADJUSTMENT FOR EFFECTS OF CHANGE IN FOREIGN EXCHANGE DIFFERENCE**	**80,523**	**81,677**
VII	**CASH AND CASH EQUIVALENTS AT END OF THE PERIOD**	**57,910,578**	**60,767,400**

M.S.D.N: 0301232768 - N.H.T.N.H.H
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HSBC (VIỆT NAM)
T.P HỒ CHÍ MINH

Phan Thi Thanh Nga
SVP Finance

Ha Le Thao Vy
Interim Chief Financial Officer and
Chief Accountant

Timothy Mark Redvers Evans
Chief Executive Officer and
Legal Representative
26 August 2026

HSBC BANK (VIETNAM) LTD.

SUMMARISED INTERIM FINANCIAL STATEMENTS

IV. MOVEMENTS IN OWNER'S EQUITY

	Charter capital million VND	Reserve to supplement charter capital million VND	Financial reserves million VND	Foreign exchange differences million VND	Retained earnings million VND	Total million VND
As at 1 January 2025	7,528,000	1,818,873	3,182,224	-	6,881,286	**19,410,383**
Profit for the year	-	-	-	-	3,300,499	**3,300,499**
Profit distribution (*)	-	-	-	-	(2,795,999)	**(2,795,999)**
Appropriation to reserves	-	330,050	297,045	-	(627,095)	**-**
As at 31 December 2025	7,528,000	2,148,923	3,479,269	-	6,758,691	**19,914,883**
Profit for the period	-	-	-	-	1,920,301	**1,920,301**
Foreign exchange differences	-	-	-	80,523	-	**80,523**
As at 30 June 2026	7,528,000	2,148,923	3,479,269	80,523	8,678,992	**21,915,707**

(*) The Members' Council of the Bank approved the 2024 eligible profit distribution plan on 4 December 2025. Accordingly, the dividend amount of VND2,795,999 million was remitted to the Parent Bank on 24 December 2025.

V. FINANCIAL RATIOS

	30.6.2026 million VND, %	31.12.2025 million VND, %
Charter capital	7,528,000	7,528,000
Total assets	147,873,354	140,855,925
Overdue loans	749,921	818,594
Non-performing loans	481,583	495,107
Capital adequacy ratio	18.10%	16.99%
Loan to deposit ratio	64.62%	65.66%
Overdue loan balance/Total loan balance	0.60%	0.69%
Non-performing loan balance/Total loan balance	0.38%	0.42%
The liquidity reserve ratio	29.04%	30.54%
Short-term funding used for medium and long-term loans ratio (*)	-0.28%	-5.95%
Solvency ratio – 30 days		
- In VND	220.95%	170.80%
- In foreign currencies	1,804.37%	827.91%

	For the six-month period ended	
	30.6.2026 million VND	30.6.2025 million VND
Total deposits received and valuable papers issued	2,844,450,655	2,410,191,248
Total loans disbursed	102,291,890	87,934,354
Total loans collected	98,590,762	91,376,729

(*) As at 30 June 2026 and 31 December 2025, the balance of medium and long-term loan was less than the balance of medium and long-term funding, which is fully complied with the SBV's requirement.

The Summarised Interim Financial Statements were approved by the Bank's Chief Executive Officer on 26 August 2026.

NGÂN HÀNG TRÁCH NHIỆM HỮU HẠN MỘT THÀNH VIÊN HSBC (VIỆT NAM)

Phan Thi Thanh Nga SVP Finance	Ha Le Thao Vy Interim Chief Financial Officer and Chief Accountant	Timothy Mark Redvers Evans Chief Executive Officer and Legal Representative 26 August 2026