Số ký hiệu : 17530/2026/LPBank.GOV
Ngày ban hành : 11/09/2026

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM
Digitally signed by NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM
Date: 2026.09.11 16:04:16 +07'00'

NGÂN HÀNG TMCP LỘC PHÁT VIỆT NAM ***FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK***	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** **THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
Số: 17530/2026/LPBank.GOV No.: 17530/2026/LPBank.GOV	*Ninh Bình, ngày 11 tháng 9 năm 2026* *Ninh Binh, September11, 2026*

CÔNG BỐ THÔNG TIN
DISCLOSURE OF INFORMATION

Kính gửi: Sở Giao dịch chứng khoán Việt Nam/ Sở Giao dịch chứng khoán Hà Nội/ Sở Giao dịch chứng khoán Thành phố Hồ Chí Minh
To: Vietnam Exchange/ Hanoi Stock Exchange/ Hochiminh Stock Exchange

1. Tên tổ chức/*Name of organization:* NGÂN HÀNG LỘC PHÁT VIỆT NAM/ FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK

- Mã chứng khoán/Mã thành viên/ *Stock code/ Broker code:* LPB

- Địa chỉ/*Address:* Số 8, ngõ 1, đường Tôn Đức Thắng, phố 11, phường Hoa Lư, tỉnh Ninh Bình, Việt Nam/ *No. 8, Alley 1, Ton Duc Thang Street, Quarter 11, Hoa Lu Ward, Ninh Binh Province, Vietnam*

- Điện thoại liên hệ/*Tel:* 024 62 668 668 Fax: 024 62 669 669

- E-mail: vanphong@lpbank.com.vn

2. Nội dung thông tin công bố/Contents of disclosure: Công bố thông tin tỷ lệ an toàn vốn theo thông tư 41/2016/TT-NHNN kỳ 30/06/2026./ *Disclosure of Capital Adequacy Ratio Information in accordance with Circular No. 41/2016/TT-NHNN for the period ended June 30, 2026*

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 11/9/2026 tại đường dẫn https://lpbank.com.vn/nha-dau-tu/cong-bo-thong-tin./. *This information was published on LPBank's website on 11/9/2026 at the link https://lpbank.com.vn/nha-dau-tu/cong-bo-thong-tin/.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents:
Công bố thông tin tỷ lệ an toàn vốn.
Disclosure of Capital Adequacy Ratio Information.

TUQ. NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT
CHÁNH VĂN PHÒNG QUẢN TRỊ
ON BEHALF OF LEGAL REPRESENTATIVE
CHIEF OF GOVERNANCE OFFICE

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM
TỈNH NINH BÌNH

Nguyễn Văn Ngọc

M.S.D.N: 2630004863 - C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM TỈNH NINH BÌNH

CAPITAL ADEQUACY RATIO DISCLOSURE REPORT UNDER CIRCULAR NO. 41/2016/TT-NHNN

Reporting period: 30/06/2026

(Issued together with Resolution No. 1596/2026/NQ-BOD dated 09/09/2026)

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TABLE

I. SCOPE OF CAPITAL ADEQUACY RATIO CALCULATION

This disclosure of the Capital Adequacy Ratio as at 30/06/2026 has been prepared and published by Fortune Vietnam Joint Stock Commercial Bank (hereinafter referred to as "LPBank" or the "Bank") to comply with the regulations of the State Bank of Vietnam (SBV) under Circular No. 41/2016/TT-NHNN dated 30/12/2016 on capital adequacy ratios for banks and foreign bank branches (Circular 41), as amended and supplemented by Circular No. 22/2023/TT-NHNN dated 29/12/2023 and effective from 01/07/2024 (Circular 22). The information in this disclosure has been collected and calculated by LPBank in accordance with Circular 41, Circular 22 and LPBank's internal regulations.

As at 30/06/2026, LPBank had no subsidiaries, associates or companies excluded from the calculation of the consolidated capital adequacy ratio.

II. LPBANK'S REGULATORY CAPITAL STRUCTURE

1. LPBank's regulatory capital primarily comprises:

- Tier 1 capital:
  + Charter capital (allocated capital and paid-in capital);
  + Funds (Reserve fund for charter capital supplementation, Business development investment fund and financial reserve fund);
  + Retained earnings;
  + Share premium.
- Tier 2 capital:
  + General provisions in accordance with regulations of the State Bank of Vietnam (SBV);
  + Subordinated debt issued by the Bank with an original maturity of 7-10 years that fully satisfies the eligibility criteria for inclusion in Tier 2 capital;

2. LPBank's regulatory capital

Table 1 - Standalone and consolidated regulatory capital structure

Unit: VND billion

Item	30/06/2026	
	Standalone	**Consolidated**
Tier 1 capital	43,030	43,030
Tier 2 capital	14,772	14,772
Regulatory capital deductions	137	137
Total regulatory capital	**57,665**	**57,665**

III. CAPITAL ADEQUACY RATIO

1. Capital adequacy ratio calculation process

The prevailing document governing the development, operation and management of LPBank's capital adequacy ratio is Document No. 8686.RMD.2026(2) dated 05/06/2026. The document sets out the following key aspects of the capital adequacy ratio calculation process:

- Information collection: Information is centralized from LPBank's data warehouse, with maximum automation to minimize errors.
- LPBank has developed a dedicated system for calculating the capital adequacy ratio. Collected and processed data are uploaded to the calculation system. After the calculation is run, the figures are reviewed and controlled to ensure the accuracy of the output.
- The regulations clearly define the coordination process among relevant units in developing, operating and calculating the capital adequacy ratio, as well as the responsibilities of units and individuals for data provision, system operation, control of data and calculation results, and capital adequacy ratio management in compliance with SBV regulations and LPBank's internal regulations.
- The coordination process among relevant units provides timely warnings to the competent authority when signs of ratio deterioration arise and enables prompt remedial measures, thereby helping the Bank maintain a stable capital adequacy ratio.

2. Capital plan to maintain the capital adequacy ratio in compliance with applicable laws and regulations

To maintain the capital adequacy ratio in compliance with applicable laws and regulations under both normal and adverse conditions, LPBank issued Document No. 8666.RMD.2026(2) dated 30/06/2026 governing the Internal Capital Adequacy Assessment Process. Accordingly:

- The regulations prescribe specific requirements for the internal assessment of capital adequacy;
- A 3-to-5-year capital plan is developed based on profit growth targets, risk appetite and the results of adverse-scenario analysis;
- Capital contingency plans are developed for circumstances in which the capital adequacy ratio shows signs of deterioration;
- LPBank's existing asset portfolio is analyzed in conjunction with proposed plans for credit growth in Market 1 and new product development. Based on this analysis, target capital is allocated to business units to manage capital utilization, direct business growth towards priority and lower-risk sectors, and maximize risk-adjusted returns;

- The capital structure is restructured and optimized, including issuing subordinated debt and formulating profit distribution plans appropriate to market conditions;
- Capital stress testing is conducted periodically; minimum capital plans are prepared; and capital adequacy is analyzed, projected, allocated and monitored across the Bank.

3. Capital adequacy ratio and risk-weighted assets

Detailed information on LPBank's capital adequacy ratio and risk-weighted assets as at 30/06/2026 is presented as follows:

Table 2 – Capital adequacy ratio and risk-weighted assets

Unit: VND billion

No.	Item	Value	
		Standalone	Consolidated
1	**Credit risk-weighted assets (RWA)**	**443,825**	**443,825**
	Credit risk-weighted assets (RWA_{CR})	442,603	442,603
	Counterparty credit risk-weighted assets (RWA_{CCR})	1,222	1,222
2	**Capital requirement for market risk (K_{MR})**	**2,459**	**2,459**
3	**Capital requirement for operational risk (K_{OR})**	**3,286**	**3,286**
4	**Capital adequacy ratio (CAR)**	**11.18%**	**11.18%**
5	**Tier 1 capital adequacy ratio (Tier 1 CAR)**	**8.35%**	**8.35%**

IV. CREDIT RISK

1. Qualitative disclosures on credit risk

a) Summary of the Credit Risk Management Policy:

- *Target non-performing loan ratio and target non-performing credit ratio by customer segment, industry and economic sector:*
  + Target non-performing loan ratio: Below 2.5% of total outstanding loans
  + Target non-performing loan ratio by industry and economic sector: The Bank strengthens measures to implement sectoral orientations so as to minimize the emergence of non-performing loans. From time to time, the Bank assesses non-performing loan ratios by industry and economic sector to consider adjusting its credit orientation for each industry and economic sector.
- *Principles for determining the cost of credit risk in interest-rate setting and credit-product pricing based on the customer's credit risk profile:*
  + Pricing must be commensurate with the risk level of the credit exposure.

+ Higher-risk loans must carry higher interest rates, including but not limited to:
  - Unsecured loans carry higher interest rates than secured loans;
  - Longer-tenor loans carry higher interest rates than shorter-tenor loans.
+ Pricing must be consistent with the Bank's business strategy.
+ Pricing must fully cover funding costs, administrative costs and the opportunity cost of capital.

- *Principles for applying credit risk mitigation techniques*

+ Principles for delegation of approval authority:
  - The delegation of approval authority shall be based on the level of confidence placed in the competent authority and the capabilities of the individuals and departments responsible for implementation. Approval authority shall be defined by criteria relating to transaction size, risk limits and other limits, and shall be documented in the Bank's duly issued internal regulations;
  - Approval authority must be determined using both quantitative and qualitative criteria;
  - Where approval is granted under a committee-based mechanism, the approving Committee shall prepare approval minutes or equivalent documentation, clearly stating the reasons for approval or rejection and fully recording, or attaching, the opinions of all Committee members. Each member of the approving Committee shall be accountable for their own decision;
  - Information provided for the approval of decisions involving credit risk shall be complete and commensurate with the size and type of the credit facility.
+ Credit policies are developed and amended in line with actual credit operations to mitigate risk and enhance profitability.
+ Credit rating systems have been developed for each customer segment as a basis for credit approval, risk-based interest-rate application and post-disbursement customer monitoring.
+ For higher-risk loans, enhanced credit-security measures are encouraged. Where an unsecured borrower shows signs of financial deterioration, the Bank requires additional collateral.
+ The Bank makes credit risk provisions in compliance with SBV regulations.

b) List of external credit rating agencies used in calculating the capital adequacy ratio:

For capital adequacy ratio calculation purposes, LPBank uses credit ratings issued by the following international credit rating agencies: Moody's, Standard & Poor's and Fitch Ratings. These are also the external credit rating agencies recognized by the SBV under

Circular 41/2016/TT-NHNN, as amended and supplemented by Circular 22/2023/TT-NHNN.

c) Eligible collateral, third-party guarantees, on-balance-sheet netting arrangements and credit derivatives recognized for credit risk mitigation include the following collateral and/or security measures:

- Collateral:
  + Cash, valuable papers and savings deposit certificates issued by credit institutions or foreign bank branches;
  + Shares listed on Vietnamese stock exchanges.
- Third-party guarantees: Eligible guarantors include:
  + Governments, central banks and public-sector entities;
  + Credit institutions and foreign bank branches rated BBB- or higher.

2. Quantitative disclosures on credit risk

a) Credit risk-weighted assets by external credit rating:

Exposures, corresponding risk weights by rating grade, and total credit risk-weighted assets by selected external credit rating agency are presented below:

Table 3 – Credit risk-weighted assets by external credit rating

Unit: VND billion

By external credit rating agency	Ratings from AAA to AA-	Ratings from A+ to BBB-	Ratings from BB+ to BB-	Ratings from B+ to B-	Below B- or unrated	Total
Moody's	347	339	4,509	5,105		10,301
Fitch Ratings				3,512		3,512
Standard & Poor's			-	1,413		1,413
Unrated					4,458	4,458
Total	**347**	**339**	**4,509**	**10,030**	**4,458**	**19,684**

b) Credit risk-weighted assets by risk weight:

Risk-weighted assets for credit risk and counterparty credit risk, classified by categories of counterparties subject to the risk weights prescribed in Article 9 of Circular No. 41:

Table 4 – Credit risk-weighted assets by risk weight

Unit: VND billion

Item	0%-20%	>20%-50%	>50%-100%	>100%	Total
Credit risk-weighted assets (RWAcr)	654	22,441	247,690	171,818	442,603
Counterparty credit risk-weighted assets (RWAccr)	6	212	818	186	1,222

c) Credit risk-weighted assets by economic sector:

Table 5 – Credit risk-weighted assets by economic sector

Unit: VND billion

No.	Economic sector	Credit risk-weighted assets
1	**Agriculture and rural sector**	**68,791**
1.1	Agriculture	18,256
1.2	Industry	7,305
1.3	Trade (including real estate business)	20,728
1.4	Services	3,364
1.5	Construction	1,483
1.6	Other sectors	17,656
2	**Other sectors**	**374,158**
2.1	Industry	29,076
2.2	Trade (including real estate business)	150,125
2.3	Services	75,248
2.4	Construction	58,094
2.5	Other sectors	61,269
	TOTAL	**442,603**

d) Credit risk-weighted assets after application of credit risk mitigation techniques:

Credit risk-weighted assets (including on- and off-balance-sheet exposures) before and after credit risk mitigation in accordance with the techniques prescribed in Article 11 of Circular 41 are presented below:

Table 6 – Credit risk-weighted assets by credit risk mitigation technique

Unit: VND billion

RWA before mitigation	Mitigation technique				RWA after mitigation
	Collateral	On-balance-sheet netting	Third-party guarantees	Credit derivatives	
528.705	33,831	89,964	1,792	-	442,603

V. OPERATIONAL RISK

1. Qualitative disclosures on operational risk

a) Operational Risk Management Policy

As the Bank's operations become increasingly diverse and complex and its scale continues to expand, the associated operational risks also become more varied and complex. To prevent and control operational risk and limit losses arising from operational risk, the Bank has established principles and regulations for operational risk management, including the following key elements:

- Governance model and organizational structure under which operational risk management is the responsibility of all Bank employees;
- Operational risk limits are established and continuously reviewed to ensure alignment with actual operations. These limits cover financial and non-financial loss levels and are monitored for compliance;
- The operational risk management cycle comprises five steps: (i) Identification, (ii) Measurement, (iii) Control, (iv) Treatment and (v) Reporting, covering operational risk from initial identification through completion of treatment;
- Operational risk measurement tools are established in accordance with international practices (Basel II) and SBV regulations under Circular 13 (including Loss Data, RCSA, KRIs and BPM);
- The Bank also sets out operational risk response options to guide the treatment of identified and measured operational risks: (i) Avoid, (ii) Mitigate, (iii) Accept, and (iv) Share and transfer risk;
- The Bank establishes risk management principles for specific operational risks, including outsourcing risk, business disruption risk and technology application risk.

b) Business Continuity Plan (BCP)

The Bank has developed disaster-response plans to ensure continuity across the entire system, specifically:

- An Emergency Response Committee has been established to direct the handling of emergencies that disrupt the Bank's operations;
- Establish an end-to-end crisis management process encompassing all stages, from the detection and reporting of a crisis through to crisis response and the documentation of lessons learned;
- Business continuity arrangements have been established for all divisions and departments at Head Office, including the following key elements:
  + Identification of critical activities that must be maintained to ensure continuity of the Bank's operations;
  + Identification of required activities and resources for each time frame: (i) less than 1 hour; (ii) 1 to 2 hours; (iii) 2 to 4 hours; (iv) 4 to 8 hours; (vi) 1 to 2 days; (vii) 2 to 5 days; and more than 5 days;
  + Emergency response plans for key scenarios: (i) Fire, (ii) Flood/severe storm, (iii) Building vibration or structural cracking, (iv) Acts of violence, and (v) Dangerous infectious disease outbreaks.
- LPBank periodically reviews and continuously updates its business continuity arrangements to reflect the Bank's organizational structure and actual operations. In 2026, LPBank continued to review and update the business continuity plan across the Bank and to conduct testing (expected to be completed in Quarter III/2026).

2. Quantitative disclosures on operational risk

Table 7 – Operational risk-weighted assets

Unit: VND billion

Item	**Value**
IC (Interest-rates Component) – Absolute value of interest income and similar income less interest expense and similar expenses	15,058
SC (Service Component) – Total service income, service expenses, other operating income and other operating expenses	6,242
FC (Financial Component) – Sum of the absolute values of net gain/loss from foreign exchange trading, trading securities and investment securities	604
BI (Business Indicator) = IC + SC + FC	21,904
Capital requirement for operational risk (K_{OR}) = BI x 15%	**3,286**

VI. MARKET RISK

1. Qualitative disclosures on market risk

a) Market Risk Management Policy

❖ ***The Bank's market risk management strategy is based on the following principles:***

- Compliance with applicable laws, SBV regulations and LPBank's internal regulations on market risk management;
- All market risk positions arising in the trading book must be controlled and hedged. The principles, conditions and criteria for identifying items within the trading book for the calculation of trading-book risk positions, while ensuring separation from the banking book, are issued by the General Director.
- Ensuring safe and efficient business operations and minimizing losses arising from LPBank's activities;
- Ensuring that a market risk management culture is communicated and consistently implemented throughout LPBank;
- Ensuring segregation of functions and duties among the front office, risk control, settlement and accounting functions;
- Ensuring that the framework of policies, measurement tools, monitoring limits and market risk controls is appropriate, comprehensive and effective;
- Ensuring a comprehensive internal control system for the market risk management process;
- Providing adequate staffing and resources and ensuring complete and effective systems support for market risk management;
- Maintaining a comprehensive, accurate and timely market risk management information system.

❖ ***Principles for delegation of authority:***

- LPBank has established a delegated decision-making mechanism for business activities that clearly distinguishes authority levels, avoids overlap and conflicts of interest, maximizes business profitability and minimizes potential risks. Accordingly, the submission and approval levels for transactions involving potential market risk must not breach any of the following principles:
  + They must not be at the same authority level;
  + They must comply with the established delegation framework.
- LPBank establishes delegated transaction-execution authority for individuals and units across the Bank;

- LPBank establishes delegated market risk control authority for each management level.

❖ ***Market-consistent pricing principle:*** To control and mitigate market risk effectively, market prices are a key basis for market risk management. Accordingly:

- Transactions must be executed at market-consistent prices;
- Market value is an important measurement basis that indicates the profit or loss on the current portfolio when marked to market;
- Mark-to-market valuation is performed independently from business activities. Prices used for valuation must be determined independently, and the information sources used to determine such prices must be approved by the competent authority;
- Proprietary trading portfolios in the trading book are valued using market prices or market data from official markets at least once a day to determine profit or loss and market risk positions.
- Market data inputs must, to the greatest extent practicable, be obtained from sources appropriate to the relevant market and must be regularly reviewed for continued appropriateness.

❖ ***LPBank uses a system of risk limits as market risk mitigation tools, currently integrated into the Kondor system for real-time management.***

b) Proprietary trading strategy

❖ ***Proprietary trading strategy for foreign exchange and interest rate derivatives***

- Objectives of proprietary trading in foreign exchange and interest rate derivatives:
  + Ensure compliance with regulations of the State Bank of Vietnam (SBV), laws governing foreign exchange, foreign exchange positions and interest rate derivatives, licenses granted from time to time, and relevant regulations of the Bank;
  + Maintain LPBank's profile as an active, proactive and important counterparty in the interbank foreign exchange market and increase LPBank's market share;
  + Maintain year-on-year growth in trading turnover and remain one of the banks with significant trading volumes in the market and with the SBV;
  + Capitalize on market opportunities to generate profit for the Bank.
- Proprietary trading strategy: Based on movements in exchange rates and interest rates, the Bank buys and sells foreign exchange products and interest rate derivatives in the interbank market to generate profit. Activities may include:
  + Buying/selling the USD/VND currency pair: Trading the USD/VND pair to generate bid-ask spread income is based on (i) compliance with SBV policies and regulations and the Bank's prescribed limits, and (ii) exchange-rate movements and market information.

+ Buying/selling G7 currency pairs: Transactions are conducted in freely convertible currencies such as JPY, GBP, EUR, AUD and CAD within approved trading limits to generate bid-ask spread income. Eligible G7 proprietary-trading pairs are freely convertible and highly liquid, and the Bank can buy, sell and hold them in accounts to open and close positions. Currency pairs may be expanded or restricted under the Bank's regulations from time to time, depending on changes in SBV policy and the Bank's own policies;
+ Carry-trade strategy for FX Swaps and interest rate derivatives: Within approved trading limits, and based on customer demand and market opportunities, the Bank buys and sells FX Swaps and interest rate derivatives of different tenors to earn interest-rate spreads between maturities;
+ FX Swap and interest rate derivative products currently traded include FX Swap, CCS, IRS and AIRS. In the short term, CCS and IRS are limited to the USD/VND currency pair. Over the longer term, the Bank may consider expanding the range of interest rate derivatives and eligible currency pairs based on customer demand, market conditions and the Bank's capacity to control and assess risk.

❖ ***Proprietary trading strategy for debt securities***

- State Treasury bonds/State Treasury bills/SBV bills/Government-guaranteed bonds/Local government bonds (Government bonds).
  + The Bank's medium-term objectives for government bond trading are to (i) participate flexibly in outright government bond transactions and (ii) increase government bond repo and re-repo transactions on the basis of achieving sustainable growth in trading volume and ensuring year-on-year profitability from government bond trading.
  + Proprietary trading strategies:
    - Short-term continuous trading strategy: Generate profit by buying and selling government bonds to capture bid-ask spreads. Transactions are executed continuously to increase trading turnover and mitigate fluctuations in government bond yields. Currently, tradable government bonds are liquid VND-denominated government bonds. If the government bond market moves adversely, positions must be opened or closed flexibly to achieve the established turnover and profit targets.
    - Carry-trade strategy: Generate profit by holding government bonds for a specified period to earn the spread between government bond yields and the funding cost of purchasing those bonds. Transactions involve liquid VND-denominated government bonds, selected after considering their yields relative to funding rates. Such transactions must be closely controlled and monitored to mitigate adverse interest-rate movements affecting the holdings.
- Financial institution bonds

+ The Bank intends to increase its participation in the market for Financial institution bonds, in terms of both turnover and profitability.
+ Trading strategies:
    - Carry-trade strategy: Generate profit by holding debt securities issued by credit institutions for a specified period to earn the spread between their yields and the funding cost of purchasing them.
    - Short-term trading strategy: Where market opportunities arise, generate profit by buying and selling debt securities issued by credit institutions to capture bid-ask spreads.
+ Issuers of debt securities are selected on the basis of reasonable and up-to-date analysis of their financial and non-financial condition and other information obtained from official and objective sources;
+ Financial institution bonds eligible for proprietary trading are valuable papers issued under specific terms and conditions, denominated in VND, with maturities of up to 10 years, which the Bank is permitted to buy and sell under applicable laws and SBV regulations from time to time;
+ The eligibility conditions for proprietary trading in debt securities issued by credit institutions are prescribed and adjusted by the Bank from time to time.

❖ ***Proprietary trading strategy for offshore indirect investment***

- Objectives of proprietary trading for offshore indirect investment:
    + Ensure compliance with the regulations of the Government, the SBV and LPBank on offshore indirect investment and with licenses granted from time to time;
    + Conduct proprietary transactions within the scope of investment instruments permitted by the SBV and within limits approved by the Bank's competent authority;
    + Capitalize on market opportunities to generate profit while controlling and managing the proprietary portfolio in line with the Bank's risk appetite.
- Proprietary trading strategy:
    + Short-term trading strategy: Generate profit by taking advantage of market developments to buy or sell portfolio positions at appropriate times;
    + Interest rate spread strategy: Select products consistent with the Bank's risk appetite from the list of products and instruments permitted for investment by the SBV and the Bank from time to time, in order to earn the spread between portfolio yields and funding costs.

c) Trading-book portfolio: Products included in the trading book comprise:

- Foreign exchange products: FX Spot, FX Forward and FX Swap;
- Interest rate derivatives: CCS and IRS;

- Other products permitted under licenses granted from time to time;
- Debt securities: Government bonds and Financial institution bonds;
- Offshore indirect investment products.

2. Quantitative disclosures on market risk

Capital requirements for market risk, comprising interest rate risk, equity risk, commodity risk, foreign exchange risk and options risk, are presented below:

Table 8 – Market risk-weighted assets

Unit: VND billion

Market risk category	Value
Interest rate risk (bonds and derivatives)	1,773
Equity price risk	125
Commodity price risk	0
Foreign exchange risk (FX)	561
Options risk	0
TOTAL	**2,459**