

**Bank of China (Hong Kong) Limited -
Ho Chi Minh City Branch**

Summary financial statements

for the year ended 31 December 2025



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INDEPENDENT AUDITORS' REPORT ON THE SUMMARY FINANCIAL STATEMENTS

To: The Owner of Bank of China (Hong Kong) Limited - Ho Chi Minh City Branch

The summary financial statements, as prepared on 27 March 2026 and set out on pages 3 to 6, which comprise the summary statement of financial position as at 31 December 2025 and the summary income statement for the year then ended, are derived from the audited financial statements of Bank of China (Hong Kong) Limited - Ho Chi Minh City Branch ("the Branch") for the year ended 31 December 2025. We expressed an unmodified opinion on those financial statements in our report dated 30 March 2026. Those financial statements and the summary of financial statements do not reflect the effects of events that occurred subsequent to the date of our report on those financial statements.

The summary financial statements do not contain all the disclosures required by Vietnamese Accounting Standards, Vietnamese Accounting System for credit institutions and the statutory requirements relevant to the preparation and presentation of the financial statements. Reading the summary financial statements, therefore, is not a substitute for reading the financial statements of the Branch.

Management's responsibility

Management of the Branch is responsible for the preparation and presentation of the summary financial statements, which include the summary statement of financial position and the summary income statement for the purpose of disclosure of the financial statements in accordance with generally accepted principles for the preparation and presentation of summary financial statements in Vietnam.

Auditors' responsibility

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with Vietnamese Standard on Auditing 810 - "Engagements to Report on Summary financial statements".

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Opinion

In our opinion, the summary financial statements derived from the audited financial statements for the year ended 31 December 2025 of the Branch, are consistent, in all material respects, with the audited financial statements and in accordance with generally accepted principles for the preparation and presentation of summary financial statements in Vietnam.

Ernst & Young Vietnam Limited



Vu Tien Dung
Deputy General Director
Audit Practicing Registration
Certificate No. 3221-2025-004-1

Huynh Nhat Hung
Auditor
Audit Practicing Registration
Certificate No. 5040-2024-004-1

Ho Chi Minh City, Vietnam

30 March 2026

Bank of China (Hong Kong) Limited - Ho Chi Minh City Branch

SUMMARY STATEMENT OF FINANCIAL POSITION
as at 31 December 2025

B02/TCTD

	Notes	Ending balance		Beginning balance	
		US\$	VNDm equivalent	US\$	VNDm equivalent
ASSETS					
Cash on hand	5	471,705	12,371	420,528	10,699
Balances with the State Bank of Vietnam ("the SBV")	6	98,249,119	2,576,780	286,347,374	7,284,964
Due from and loans to other credit institutions		897,286,928	23,533,144	691,081,678	17,581,809
Due from other credit institutions	7.1	697,941,997	18,304,925	644,187,316	16,388,770
Loans to other credit institutions	7.2	203,612,211	5,340,137	50,987,696	1,297,178
Provision for credit losses of due from and loans to other credit institutions	7.4	(4,267,280)	(111,918)	(4,093,334)	(104,139)
Derivative financial instruments and other financial assets	8	279,656	7,335	1,164,923	29,637
Loans to customers		575,141,923	15,084,247	487,667,444	12,406,748
Loans to customers	9	576,754,499	15,126,540	488,770,171	12,434,802
Provision for credit losses of loans to customers	10	(1,612,576)	(42,293)	(1,102,727)	(28,054)
Fixed assets	11	564,035	14,792	456,704	11,619
<i>Tangible fixed assets</i>	<i>11.1</i>	<i>333,420</i>	<i>8,744</i>	<i>227,775</i>	<i>5,795</i>
Cost		937,441	24,586	797,094	20,279
Accumulated depreciation		(604,021)	(15,842)	(569,319)	(14,484)
<i>Intangible fixed assets</i>	<i>11.2</i>	<i>230,615</i>	<i>6,048</i>	<i>228,929</i>	<i>5,824</i>
Cost		405,707	10,640	340,900	8,673
Accumulated amortization		(175,092)	(4,592)	(111,971)	(2,849)
Other assets		9,296,085	243,809	10,033,247	255,256
Receivables	12.1	823,459	21,597	866,543	22,046
Interest and fees receivable	12.2	8,107,973	212,648	8,881,064	225,943
Other assets	12.3	364,653	9,564	285,640	7,267
TOTAL ASSETS		1,581,289,451	41,472,478	1,477,171,898	37,580,732



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Bank of China (Hong Kong) Limited - Ho Chi Minh City Branch

SUMMARY STATEMENT OF FINANCIAL POSITION (continued)
as at 31 December 2025

B02/TCTD

	Notes	Ending balance		Beginning balance	
		US\$	VNDm equivalent	US\$	VNDm equivalent
LIABILITIES					
Due to other credit institutions	13	165,021,211	4,328,011	177,851,694	4,524,725
Due to customers	14	1,041,345,068	27,311,357	959,790,073	24,418,020
Other liabilities		12,947,960	339,586	12,327,216	313,618
Interest and fees payable	15.1	4,733,516	124,146	6,223,102	158,322
Other liabilities	15.2	8,134,652	213,347	6,011,422	152,938
Other provisions (Provision for contingent liabilities)	28	79,792	2,093	92,692	2,358
TOTAL LIABILITIES		1,219,314,239	31,978,954	1,149,968,983	29,256,363
OWNER'S EQUITY					
Capital		180,000,000	3,744,945	180,000,000	3,744,945
Reserves		31,944,831	773,668	25,338,094	602,054
Foreign exchange differences		-	1,353,229	-	1,087,306
Retained earnings		150,030,381	3,621,682	121,864,821	2,890,064
TOTAL OWNER'S EQUITY	17	361,975,212	9,493,524	327,202,915	8,324,369
TOTAL LIABILITIES AND OWNER'S EQUITY		1,581,289,451	41,472,478	1,477,171,898	37,580,732

Bank of China (Hong Kong) Limited - Ho Chi Minh City Branch

SUMMARY STATEMENT OF FINANCIAL POSITION (continued)
as at 31 December 2025

B02/TCTD

OFF-SUMMARY STATEMENT OF FINANCIAL POSITION ITEMS

	Notes	Ending balance		Beginning balance	
		US\$	VNDm equivalent	US\$	VNDm equivalent
Commitments to foreign exchange transactions	28	416,192,019	10,915,468	422,601,315	10,751,400
- Commitments on currency swap transactions		356,880,299	9,359,900	348,832,171	8,874,639
- Commitments on interest rate swap contracts		59,311,720	1,555,568	73,769,144	1,876,761
Letter of credit	28	23,201,760	608,513	40,238,837	1,023,716
Other guarantees	28	95,883,421	2,514,734	54,191,327	1,378,682
Loan commitments	28	401,959,605	10,542,195	553,951,992	14,093,093
Interest income and fee receivables not yet collected	29	81,762	2,144	84,288	2,144

Ho Chi Minh City, Vietnam
27 March 2026

Prepared by:



Ms. Giang My Say
Accountant

Reviewed by:



Mr. Lyu Wang Di
Chief Accountant

Approved by:



Mr. Zhang Lin
General Manager

Bank of China (Hong Kong) Limited - Ho Chi Minh City Branch

SUMMARY INCOME STATEMENT
for the year ended 31 December 2025

B03/TCTD

	Notes	Current year		Previous year	
		US\$	VNDm equivalent	US\$	VNDm equivalent
Interest and similar income	18	52,580,694	1,368,926	54,747,417	1,375,330
Interest and similar expenses	19	(7,349,204)	(192,716)	(13,851,805)	(347,957)
Net interest and similar income		45,231,490	1,176,210	40,895,612	1,027,373
Fee and commission income		1,969,675	51,252	2,070,767	51,985
Fee and commission expenses		(412,552)	(10,764)	(291,212)	(7,337)
Net fee and commission income	20	1,557,123	40,488	1,779,555	44,648
Net gain from foreign currencies trading	21	7,499,503	194,989	6,214,070	155,462
Other income		452,424	11,836	7,000	178
Other expense		(46,863)	(1,229)	(10,279)	(262)
Net other operating income/(expense)	22	405,561	10,607	(3,279)	(84)
TOTAL OPERATING EXPENSE	23	(10,301,763)	(269,050)	(9,001,744)	(227,442)
Net operating profit before provision for credit losses		44,391,914	1,153,244	39,884,214	999,957
(Charged)/Reversed provision expense for credit loss	24	(812,433)	(21,241)	69,001	1,864
PROFIT BEFORE TAX		43,579,481	1,132,003	39,953,215	1,001,821
Current corporate income tax expense	16.1	(8,807,184)	(228,771)	(8,054,234)	(201,982)
NET PROFIT AFTER TAX		34,772,297	903,232	31,898,981	799,839

Ho Chi Minh City, Vietnam
27 March 2026

Prepared by:



Ms. Giang My Say
Accountant

Reviewed by:



Mr. Lyu Wang Di
Chief Accountant

Approved by:



Mr. Zhang Lin
General Manager