DISCLOSURE OF CAPITAL ADEQUACY RATIO OF SHB

(Term 30/06/2021)

(According to Circular 41/2016/TT-NHNN dated 30 December 2016 of the State Bank of Vietnam on CAR ratios of banks)

Scope of capital adequacy ratio calculation

This is the content of information disclosure related to the capital adequacy ratio of Saigon – Hanoi Commercial Joint Stock Bank ("the Bank") and its subsidiaries (collectively referred to as "SHB") as of the 30th. June 2021. The information is disclosed in accordance with Circular 41/2016/TT-NHNN dated December 30, 2016 of the Governor of the State Bank of Vietnam regulating the capital adequacy ratio for banks and foreign banks branches. (Appendix 5 - Disclosure content).

As at 30/06/2021, SHB has consolidated subsidiaries when calculating the Consolidated CAR as follows:

STT`	Company name	Charter capital (million VND)	Field of activity	Bank ownership ratio
1	Loan and Asset Management One Member Company Limited Saigon – Hanoi Commercial Joint Stock Bank ("SHB AMC")	20,000	Debt management and asset exploitation	100%
2	Saigon – Hanoi Commercial Joint Stock Bank Finance Company Limited ("SHB FC")	1,000,000	Finance/Banking	100%
3	Saigon – Hanoi Laos One Member Bank ("SHB Laos")	1,103.809	Finance/Banking	100%
4	Saigon – Hanoi Cambodia Bank Limited ("SHB Cambodia")	1,744,452	Finance/Banking	100%

As at 30/06/2021, SHB has no subsidiaries that are insurance businesses, therefore, the consolidated balance sheet to calculate the consolidated CAR will be similar to the balance sheet.

1. Own capital structure

❖ Main components of SHB's equity include:

➢ *Main components of Tier 1 Capital:*

- Charter capital
- Reserve fund to supplement charter capital
- Professional development investment fund
- Financial provision fund
- Undistributed profits

➢ *Main components of Tier 2 Capital:*

- 80% of the general provision according to the regulations of the State Bank on classification of assets, level of deduction, method of making provision for risks and use of risk provisions for credit institutions, foreign bank branches.
- Secondary debt issued by the bank has a term of 6 to 10 years and satisfies the SBV's conditions for secondary debt to be included in tier 2 capital.
- Amounts to be deducted from Tier 2 capital include: purchases and investments in secondary debt issued by credit institutions and other foreign bank branches that fully meet the conditions to be included in the Bank's Tier 2 capital (excluding secondary debt received as collateral, discounting, rediscounting of customers).

❖ Information about the components of Tier 1 Capital, Tier 2 Capital, and value of items reduced when calculating SHB's separate equity and consolidated equity as of June 30, 2021 is as follows:

Unit: million dong

Equity items	Separate	Consolidated
1. Items to be reduced when calculating Equity		
Deductions from Tier 1 capital	5,260	5,260
Deductions from Tier 2 capital	620,000 won	620,000 won
Other deductions	3,892,275	44,014
Total deductions when calculating Equity	4.517.535	669,274
2. Equity value		
Tier 1 capital (after deductions)	25,951,753	26,559,626
Tier 2 capital (after deductions)	13,409,324	13,488,358
Own Total Equity	**35.468,802**	**40.003,969**

2. Capital adequacy ratio (CAR):

a) Qualitative content

❖ Procedure for calculating capital adequacy ratio:

SHB has built an automatic system, issued and implemented the capital adequacy ratio calculation process as follows:

- Collect, review and synthesize input data for the calculation system, ensuring data is provided accurately and in a timely manner.
- Capital adequacy ratio calculation
- Check the Capital Adequacy Ratio calculation results, make sure the results are calculated correctly according to the input data and the specified methods.
- Use the Tested Capital Adequacy Ratio results for analysis and reporting.

❖ Capital plan to maintain capital adequacy ratio:

In order to maintain the capital adequacy ratio at the target level according to risk appetite and create value that meets shareholders' expectations, SHB has developed a Capital Planning Process, a Capital Allocation Process, and a Valuation Policy with the following main contents:

- 3 to 5 year capital planning based on profit growth target, risk appetite and adverse scenario analysis results.
- Develop contingency plans to be ready to respond to the event that the capital adequacy ratio shows signs of decline.
- Analyzing asset portfolio, allocating target capital to Business Divisions to manage capital use, orienting development to priority areas, low risk and creating the highest profitability.
- Capital restructuring to optimize the equity structure, which includes the issuance of secondary debt and the development of a profit distribution plan in line with market conditions.
- Develop and implement a policy to determine lending interest rates based on the risk nature of each product and customer to ensure that the profit earned is sufficient to cover the arising risks and create an expected surplus.
- Perform periodic and standardized analysis, projections, allocation and monitoring of capital adequacy with the participation of the entire system in accordance with the internal assessment process of capital adequacy.

b) Quantitative content:

Unit: million dong

Items		Separate	Consolidated
A	**Equity capital**	**35.468,802**	**40.003,969**
A 1	Tier 1 capital (after deductions)	25,951,753	26,559,626
B	**Total Value of Assets at Risk(= 1 + 2 + (3+4)*12.5)**	**393,083,540**	**399,680.053**
1	Assets based on credit risk	372,544,302	375,795,577
2	Assets based on counterparty credit risk	605.942	600,948
3	Required capital for operational risk	1,307,655	1,494,155
4	Capital required for market risk	287,008	368.527
C	**Tier 1 capital ratio (=A1/B)**	**6.60%**	**6.65%**
D	**Capital adequacy ratio (=A/B)**	**9.02%**	**10.01%**

3. Credit risk:

a. Qualitative content:

❖ Credit risk defined by SHB includes:

(i) Credit risk: The risk that the Customer (who is an individual or legal entity, including credit institutions, foreign bank branches) fails to perform or is unable to perform part or all of its obligations. debt repayment service under contract or agreement with SHB, excluding counterparty credit risk;

(ii) Counterparty credit risk: The risk that a counterparty (an individual or legal entity) fails to perform or is unable to perform part or all of its payment obligation before or when due for the following transactions. :

- Proprietary transactions;
- repo transactions and reverse repo transactions;
- Trading derivative products to hedge risks;
- Transactions of buying and selling foreign currencies and financial assets for the purpose of serving the needs of customers and partners.

❖ Credit Risk Management Policy SHB provides general provisions to unify objectives, principles and basic issues on credit risk management activities, ensuring compliance with international standards and standards. best practice in Vietnam to apply in credit risk management at SHB.

SHB's credit risk management policy fully regulates the contents to ensure that SHB's credit activities are deployed safely and effectively, in line with the risk management orientation for SHB in each case. period includes: Credit risk management strategy; Credit risk limit; Authority to approve credit risk limits; Identify, measure and mitigate credit risk; Identify the market and target customers; Internal credit rating system; Credit appraisal; Approve credit risk decisions; Credit management; Early warning; Post-lending control; Security asset management; Managing problematic credits; Debt classification and provisioning; Credit risk management for new products and new markets; Credit portfolio management; Centralized credit risk management; Credit Risk Management data and reports

➢ *SHB's credit risk management policy clearly defines the objectives of credit risk management, including:*
- Determine the level of credit risk SHB accepts to achieve SHB's business goals and manage and allocate capital to maximize SHB's risk-adjusted profit within that framework.
- Set up a system to effectively identify, measure, monitor and control credit risk.
- Maintain capital commensurate with risky position to ensure safety of SHB.
- The objective of credit risk management is to balance risk and profit, orient to ensure safety in operations and target profit of the Bank.

➢ *Principles of credit risk management at SHB are also specified in the Credit Risk Management Policy, specifically:*
- Credit risk management of SHB is built on the basis of compliance with credit risk management principles of Basel Committee and SBV. Thereby: Establishing a risk management environment suitable to the size, structure and complexity of the Bank's credit extension activities and the external environment; Risk management is closely associated with the strict credit granting process; Establish effective credit management, measurement and monitoring processes; Ensure full control of Credit Risks.
- All units and individuals of SHB participating in the credit granting process must respect the principle of "knowing customers", ensuring that they have enough

information when deciding to grant credit and determine credit valuation. Credit risk must be assessed on both qualitative and quantitative aspects in accordance with each customer or group of customers. On the basis of understanding customers and risks, SHB establishes risk limits, credit limits, credit granting criteria, and credit limits in accordance with risk management and business strategy of SHB.

- Credit granting activities must ensure the principle that individuals, the department with the function of credit appraisal is separate from the individual, the department has the following functions: Searching and developing customers; Re-examination (if any); Approve the decision to grant credit; Control credit risk limits, manage problem credits; provision and use provision to handle credit risk.
- Full identification, accurate measurement, regular and continuous assessment to promptly prevent, reduce and effectively manage risks in all credit granting activities (including new credit products, credit extension activities in new markets) of SHB.
- Regulations and procedures for identifying, assessing, measuring, monitoring and reporting credit risk must be specified in writing, disseminated to all implementers and ensure consistent application throughout SHB system.
- Credit risk management ensures independent control between departments. The functions and duties of each department related to credit risk management must be clearly defined. The principle of three lines of defense is fully adhered to in credit risk management and granting activities.
- All responsibilities and authority of individuals and units in the process of credit granting and credit risk management must be specified in writing with clear content and consistent with their capacity, qualifications, experience and the level of the person assigned rights and responsibilities. The decentralization of authority must be monitored by an appropriate supervisory mechanism to ensure effective implementation. All individuals and departments related to credit risk and credit risk management must fully understand their positions and responsibilities in credit risk management.
- Credit Portfolios must be monitored and managed within established risk limits and taking into account the risks that may arise. The scale, characteristics and developments of credit risk of SHB must be reported to the Board of Directors and CEO periodically or irregularly upon request so that the Board of Directors and CEO can direct solutions and take timely response actions.
- Regulations on credit risk management must be implemented by human resources sufficient in quantity and quality with appropriate qualifications, professional capacity, and professional ethics and must be specified in writing.

- Annually or irregularly when required, it is necessary to review, re-evaluate and change and adjust (if necessary) the risk management policy to improve the effectiveness of risk management.
- Ensure an advanced and modern information technology system to meet requirements as well as maximize credit risk management activities

❖ To implement the Credit Risk Management Policy, SHB has issued a Credit Risk Limit system. Credit risk limit is built and established on the basis of allocating risk appetite limits to ensure compliance with requirements and limits to ensure safety in credit activities, ensuring safety ratio. SHB's target capital as well as complying with regulations of the State Bank from time to time. Annually, SHB evaluates the suitability of the credit risk limit to make appropriate adjustments.

SHB has built tools and models to measure and assess credit risk, including: Internal Credit Rating System (NBS), Monitoring, early warning and monitoring system Debts needing attention, Debt collection management system as well as adequate reporting information system to proactively detect and manage credit risks and take appropriate measures to prevent and limit risks. fit.

❖ SHB uses the rating results of three independent credit rating agencies, namely Moody's, Standard & Poor's and Fitch Rating, to evaluate the risk coefficients for claims to financial institutions.

❖ SHB recognizes credit risk mitigation measures as follows:

Minimizing credit risk with collateral:

- Cash, valuable papers, savings cards issued by SHB and other credit institutions, foreign bank branches;
- Valuable papers issued by the Government of Vietnam and the State Bank;
- The shares are listed on the Ho Chi Minh and Hanoi stock exchanges.
- Mitigate credit risk by Offsetting Off balance sheet.
- Minimize credit risk with third-party guarantees

b. Quantitative content:

❖ Receivables, corresponding risk coefficients according to each credit rating and total assets calculated according to the consolidated credit risk of each independent credit rating enterprise are as follows:

Unit: million dong

Credit Rating	Assets at risk
From AAA to AA-	-
From A+ to BBB-	16,151
From BB+ to B-	44.782

Below B- or no rating	9,126,102
total	**9,187,035**

❖ Assets calculated according to credit risk according to credit risk and counterparty credit risk, the consolidated figures are as follows:

Unit: million dong

Items	Value
1. Assets based on credit risk	**375,795,577**
Receivables from the Government	1,996,578
Accounts Receivable Financial Institutions	7,911,541
Accounts Receivable – Corporate (*)	292,399,981
Accounts Receivables - Retail (**)	41,727,103
Other types of assets	31,760,374
2. Assets based on counterparty credit risk	**600,948**

(*) Including receivables from corporates and loans secured by real estate to corporate customers.

(**) Including retail receivables, home mortgage loans, loans secured by real estate of corporate customers.

❖ Assets calculated according to credit risk by industry of outstanding loans, specifically consolidated figures are as follows:

Unit: million dong

Items	Value
1. Economic organization	**237,580,920**
Wholesale and retail; repair of cars, motorcycles and other motor vehicles	56,624,965
Construct	44,978,010
Manufacturing and processing industry	41,710,319
Agriculture, forestry and fisheries	38,507,629
Real estate business	22,490,769

Production and distribution of electricity, gas, hot water, steam and air conditioning	17,941,458
Transportation, warehousing	7,664.676
Other service activities	2,951,436
Extractive	1,504.607
Accommodation and food services	1,127,382
Financial, banking and insurance activities	1,116,508
Other industries	963,161
2. Personal	**45,128,916**

❖ Credit risk-weighted assets (including both on-balance sheet and off-balance sheet) are mitigated (value before and after mitigation) according to credit risk mitigation measures specified by Circular 41 according to specific consolidated data as follows:

Items	Value before mitigation	Value after mitigation
Total credit risk weighted assets with risk mitigation	**392,449,054**	**352,970,621**
Credit risk-weighted assets mitigated by collaterals	360,529,245.43	337.861,795
Credit risk-weighted assets mitigated by on-balance sheet offsetting.	23,738,501	7,105.981
Credit risk-weighted assets mitigated by 3rd party guarantees	8,181,307	8,002,844
Credit risk-weighted assets mitigated by credit derivatives	-	-
Total credit risk weighted assets without risk mitigation	**22,824,956**	**22,824,956**
Total	**415,274,010**	**375,795,577**

4. Operational risks:

a) Qualitative content:

❖ SHB's operational risk is defined as:

Is the risk due to incomplete or faulty internal processes, human factors, system failures or failures or external factors causing financial loss, negative impact. non-financial for SHB (including legal risk). Operational risk excludes reputational risk and strategic risk.

❖ The current operational risk management policy of SHB aims to create a common framework for the risk management system to operate in accordance with the requirements of the State Bank, international standards and practices, and in line with actual conditions of SHB and to establish and develop an operational risk management culture for the whole system.

The operational risk management policy has fully regulated the contents to ensure that SHB's processes and activities are implemented safely and effectively, in line with the risk management orientation for SHB in each period. , including: Responsibilities of individuals and units involved in risk management; Control of operational risk according to the model of 3 lines of protection; risk limit limit; Methods of identification, measurement, monitoring and control of operational risk; Maintain continuous operation; Information security risk management; Fraud risk management; Required capital for operating risk and reporting and communicating about operational risk.

➢ *SHB has issued relevant documents to concretize the Risk Management Policy, including:*

- Declaration of taste and limits on the extent of Operational Risks;
- Regulations and processes: Procedures for collecting, analyzing and handling internal and external operational risk events, Risk self-assessment and checkpoints (RCSA) procedures, Indicators identification and reporting procedures Key risks, Guidance on mapping business processes, regulations and processes on business continuity management, risk management with outsourced activities, etc., detailing methods identification and measurement of operational risk and responsibilities of related units.

➢ *Risk management principles include the following main contents:*

- Implement the identification, assessment and control of operational risk in all banking products, processes, operations and systems, including outsourced activities and new product-related activities and processes. , operating in new markets and new systems.
- All policies, regulations, and processes on risk management must be objective, honest, consistent, and clearly defined in writing.
- Ensure operational risk events are identified, measured, controlled, mitigated, monitored and reported.
- Ensure that medium and high risk events are reported in a timely manner to the Director of Risk Management Division, Risk Board, CEO, Risk Management Committee, and Board of Directors.
- Ensuring risk management must be trained annually for all employees of SHB.

- Using the concept and methods of classifying operational risk, approaches and tools for operating risk management as required by the State Bank, Basel II standards and international practices.
- Including but not limited to operational risk management in compliance with the principle of "four eyes", the authority system in all banking operations and processes.
- Comply with the regulations of the SBV and SHB's internal regulations, take timely measures to handle violations and violations of laws and internal regulations on risk management.

➢ For the implementation of methods of identifying, measuring and controlling operational risks: SHB has met the requirement to apply at least 2 methods according to Circular 13/2018/TT-NHNN and implemented most of the methods. law at SHB, including:

- Collect and analyze internal and external loss data;
- Program for self-assessment of risks and checkpoints;
- Business process diagramming;
- Risk and performance indicators (Risk and performance indicators);
- Scenario analysis;
- Using the results of Internal Audit and Independent Audit;

❖ Business continuity plan (BCP):

➢ SHB has issued regulations, processes and guidelines related to continuity of operations for the purpose of developing methodology and guiding implementation, including:

- Regulations on maintaining the continuous operation of Saigon - Hanoi Commercial Joint Stock Bank;
- Business impact analysis process and developing and updating plan to maintain business continuity of Saigon - Hanoi Commercial Joint Stock Bank;
- Regulations on the organizational model of crisis management;
- Regulations on ensuring the continuity of information security of Saigon - Hanoi Commercial Joint Stock Bank;
- To guide the implementation of the plan to restore operations in the event of a crisis;
- Guide to develop a plan to maintain operations at the business unit;
- Decision on the establishment of a Working Group to handle COVID-19 situations to respond and handle Covid-19 epidemic situations.

Before the development of 4 outbreaks of Covid-19 epidemic in Vietnam, SHB has been implementing measures to protect employees' health, distance personnel (divide work locations, apply remote working). /rotary rest…) in order to preserve the workforce and maintain continuous operations.

Simultaneously, SHB has activated BCP and applied it to reality for the Units that arise situations according to the built scenarios, specifically: (1) Headquarters of business units transact normally but lack/no personnel. operating business processes; (2) Business units temporarily suspend direct transactions with customers, employees can maintain work inside; (3) Business Units temporarily suspend direct transactions with customers, employees can work at backup/remote working locations (LVTX – Work from home); (4) Business units and all employees temporarily suspend transactions/operations.

In addition, SHB has developed a BCP for force majeure situations (natural disasters, fire and explosion...), information technology incidents..., meeting at least the requirements of Circular 13/2018/ TT-NHNN.

- ❖ SHB manages information security risks by promulgating the Information Security Policy since 2017, regularly updating regulations of the SBV and amending it in 2020. In addition, SHB deploys prevention technology solutions. data loss (DLP) since 2018, SHB is continuing to deploy a project of specialized tools to classify and label information to protect the information of customers, partners, and SHB comprehensively and optimally.
- ❖ SHB implements fraud risk management by issuing General Regulations on Fraud Risk Management, developing regulations, processes and algorithms on fraud risk management for card and internet transactions. banking and periodically updated to prevent and detect fraud risks early. Currently, SHB is implementing a digital bank fraud risk management project to enhance fraud risk prevention solutions for customers and SHB.
- ❖ Regarding raising awareness, establishing an operational risk management culture: SHB has been regularly implementing it through annual training for all employees, recommendations and risk warnings to customers through many channels. (website, fanpage, email, counter, newsletter,...)

b) ***Quantitative content:***

The required capital for operational risk is determined on 15% of the average business index of the last 3 years at the time of calculation and is specified in accordance with the guidance in Appendix 3 issued with Circular 41. Specifically. The consolidated figures are as follows:

Items on the income statement	**Item**	**Separate**	**Consolidated**
(Interest income and similar income - Interest expense and similar expenses)	IC	6.552,028	7,603,702

(Income from service activities + Service operating expenses + Income from other activities +Other operating expenses)	SC	1,206,972	1,513,813
(Net profit/loss from foreign exchange business + Net profit/loss from trading securities + Net profit/loss from trading investment securities)	FC	958.702	843,519
Business index	BIEN	8,717.702	9,961,034
Required capital for operational risk	KOR	1,307,655	1,494,155
Total assets based on operational risk	12.5*KOR	16,345.691	18,676,939

5. **Market risk:**

a) Qualitative content:

❖ Market risk is the risk caused by adverse fluctuations in interest rates, exchange rates, stock prices and commodity prices in the market. Market risk includes:

- *Interest rate risk* is the risk due to adverse fluctuations in market interest rates on the value of valuable papers, interest-bearing financial instruments, interest rate derivative products on the bank's business books;
- *Forex risk* is the risk due to adverse fluctuations of the exchange rate in the market when the bank has foreign currency position;
- *Stock price risk* is the risk due to adverse fluctuations of stock prices on the market to the value of shares, value of derivative securities on the business books of the bank;
- *Commodity price risk* is the risk due to adverse fluctuations of commodity prices in the market on the value of commodity derivatives, the value of products in spot transactions is subject to the bank's commodity price risk.

❖ Market risk management policy:

➢ SHB's risk management policy is issued and reviewed and evaluated on an annual or irregular basis to ensure compliance with the Bank's risk management strategy from time to time. On the basis of the objectives and principles specified in the Disaster Risk Management Policy, SHB has developed and issued a complete system of documents, regulations and processes on disaster risk management such as: Regulations on separation of business books. and Bank book; Regulations on disaster risk measurement; Guidelines for the measurement of disaster risk; Process of disaster risk management; Regulations on disaster risk limits, etc., ensure that disaster risk management at SHB is implemented effectively and consistently.

- SHB's disaster risk management policy stipulates:
    - Objectives and principles of risk management to fulfill requirements for disaster risk management strategy, disaster risk control system including 03 lines of protection. Along with the centralized interest rate and exchange rate risk management policy at the Head Office, SHB develops the principles of disaster risk management in normal and crisis conditions by setting limits/limits to manage risk. Management and development of stress test scenarios, assessment of SHB's tolerance, thereby building contingency plans for adverse situations. Risk risk prevention measures and principles of applying preventive measures are also specified in the Risk Risk Management Policy such as closing positions, using derivatives/hedging products, etc.
    - All products and business activities with potential disaster risk at SHB must determine the risk risk limit before proceeding;
    - Principles of disaster risk management for new products, operating in new markets, including: Analysis, assessment and appraisal of disaster risk before proceeding; There are criteria to identify new products, operating in new markets; Determine the size and duration of the test; Contingency plans and handling in case of unfavorable market movements; …
    - The disaster risk tolerance test aims to calculate capital requirements under stressful conditions and develop contingency plans including: Scope, implementation frequency; Scenario/assumption requirements; Stress testing methods include scenario analysis method and sensitivity analysis method.
- In order to implement the Market Risk Management Policy, SHB has issued a risk limit for risk (foreign exchange rate risk, interest rate risk, etc.) trading valuable papers, interest rate derivatives, etc.). Risk risk limits are reviewed at least annually or irregularly when there is a big fluctuation in the market.
    - SHB's DRR system includes the following limits: Dealers limit; Loss limit, stop loss (stop loss limit); Limit for product portfolio, limit on risk position: maximum holding period limit, PV01 limit, foreign currency position limit, interest rate risk limit for trading product portfolio transaction, the limit on the total position of interest rate risk on the trading book
    - SHB has built a full range of models and established a system of market risk measurement indicators including: Open position; Sensitivity PV01 (Present value of one basic point); Evaluating PnL profit and loss of closed and open trades according to market value (MtM – Mark to market); Value at risk (VaR - Value at risk).

- On the basis of the established disaster risk limit, SHB monitors and controls disaster risk on the basis of ensuring the ability to give early warning about the possibility of violating the disaster risk limit, assess the ability to comply with the disaster risk limit on basis of actual risk status (including hedging transactions) and take timely and appropriate handling measures.
- Methods and tools to measure market risk are regularly reviewed and revised to accurately quantify the level of risk, in line with market conditions and SHB's business situation in each period.

❖ Brief presentation of the proprietary trading strategy;

The proprietary trading strategy is developed for proprietary trading activities/products at SHB's Capital and Financial Markets and Investment Banking Divisions. The proprietary trading strategy is developed for a period of 3 years and is reviewed annually to make timely adjustments to changing market conditions and business conditions. SHB builds a proprietary trading strategy for each product, each currency, along with hedging principles for each product group on the basis of SHB's risk appetite, ensuring capital optimization and balance. between profit target and capital adequacy ratio of the Bank

❖ List of business books.

The list of SHB's business books includes:

✓ List of bonds on the trading book

✓ Entire forex trading portfolio including spot foreign currency positions, foreign currency forwards, swaps

b) Quantitative content:

The capital required for market risk includes the capital required for interest rate risk and foreign exchange risk. As of June 30, 2021, SHB did not conduct stock, commodity and options trading activities, so it did not incur the required capital for these risks.

The required capital for interest rate risk and foreign exchange risk is calculated according to the guidance in Circular 41. Specifically, consolidated figures are as follows:

Items	**Consolidated**	
	Capital required for market risk	**Total assets at risk**
Interest rate risk	197,290	2,466,120
Stock price risk		
Forex risk	171,238	2,140,471

Commodity price risk		
Risks for options trading		
total	**368.527**	**4,606,590**