VIET CAPITAL COMMERCIAL JOINT STOCK BANK

CONSOLIDATED FINANCIAL STATEMENTS

FOR THE THIRD QUARTER ENDED 30 SEPTEMBER 2026

Viet Capital Commercial Joint Stock Bank

CONSOLIDATED FINANCIAL STATEMENTS FOR THE THIRD QUARTER OF 2026

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Viet Capital Commercial Joint Stock Bank
Consolidated statement of financial position
as at 30 September 2026

Form B02a/TCTD-HN
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014)

Unit of measure: VND million

No.	Items	Notes	30 September 2026	31 December 2025
A	**ASSETS**			
I	**Cash on hand**	**V-1**	**436,255**	**607,814**
II	**Balances with the State Bank of Vietnam**	**V-2**	**2,561,193**	**1,537,746**
III	**Due from and loans to other credit institutions**	**V-3**	**37,130,970**	**34,856,807**
1	Due from other credit institutions		35,564,970	32,723,487
2	Loans to other credit institutions		1,566,000	2,133,320
3	Provision for credit losses		-	-
IV	**Held-for-trading securities**		-	-
V	**Derivatives and other financial assets**	**V-4**	**192,855**	**199,517**
VI	**Loans to customers**	**V-5**	**83,878,661**	**76,601,368**
1	Loans to customers	V-5.1	85,012,972	77,688,221
2	Provision for credit losses on loans to customers	V-5.2	(1,134,311)	(1,086,853)
VII	**Purchased debts**	**V-6**	**522,967**	**547,976**
1	Purchased debts		526,913	552,247
2	Provision for credit losses on purchased debts		(3,946)	(4,271)
VIII	**Investment securities**	**V-7**	**14,850,485**	**13,680,717**
1	Available-for-sale securities		11,491,011	10,549,683
2	Held-to-maturity securities		3,901,773	3,541,422
3	Provision for investment securities		(542,299)	(410,388)
IX	**Long-term investments**		-	-
1	Investments in subsidiaries		-	-
2	Investments in joint ventures		-	-
3	Investments in associates		-	-
4	Other long-term investments		-	-
5	Provision for long-term investments		-	-
X	**Fixed assets**		**1,613,626**	**1,578,511**
1	Tangible fixed assets	**V-8**	582,611	589,139
a	*Cost*		*1,014,276*	*986,323*
b	*Accumulated depreciation*		*(431,665)*	*(397,184)*
2	Finance leases		-	-
a	*Cost*		-	-
b	*Accumulated depreciation*		-	-
3	Intangible fixed assets	**V-9**	1,031,015	989,372
a	*Cost*		*1,291,370*	*1,234,636*
b	*Accumulated amortization*		*(260,355)*	*(245,264)*
XI	**Investment properties**		-	-
a	Cost		-	-
b	Accumulated depreciation		-	-
XII	**Other assets**	**V-10**	**4,035,180**	**3,437,243**
1	Receivables		953,734	344,418
2	Interest and fees receivable		2,518,262	1,869,867
3	Deferred corporate income tax assets		-	-
4	Other assets		573,336	1,224,388
5	Provision for other assets		(10,152)	(1,430)
TOTAL ASSETS			**145,222,192**	**133,047,699**

Viet Capital Commercial Joint Stock Bank
Consolidated statement of financial position
as at 30 September 2026

Form B02a/TCTD-HN
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014)

No.	Items	Notes	30 September 2026	31 December 2025
B	**LIABILITIES AND EQUITY**			
I	**Liabilities from the Government and the State Bank of Vietnam**	**V-11**	**6,747,097**	**7,140,623**
1	Due to and borrowings from the Government and the State Bank of Vietnam		6,747,097	7,140,623
2	Transactions for the sale and repurchase of Government bonds with the State Treasury		-	-
II	**Due to and borrowings from other credit institutions**	**V-12**	**18,660,073**	**17,939,629**
1	Due to other credit institutions		18,660,073	17,603,005
2	Borrowings from other credit institutions		-	336,624
III	**Deposits from customers**	**V-13**	**88,465,691**	**71,413,689**
IV	**Derivatives and other financial liabilities**	**V-4**	-	-
V	**Grants, entrusted funds and loans exposed to risks**	**V-14**	**32,463**	**65,605**
VI	**Valuable papers issued**	**V-15**	**20,070,416**	**26,693,540**
VII	**Other liabilities**		**3,104,774**	**2,334,129**
1	Interest and fees payable	**V-16**	2,739,084	2,004,939
2	Deferred corporate income tax liabilities		-	-
3	Other liabilities	**V-17**	365,690	329,190
4	Other provision (for contingent liabilities and off-statement of financial position commitments)		-	-
TOTAL LIABILITIES			**137,080,514**	**125,587,215**
VIII	**Equity**	**V-18**	**8,141,678**	**7,460,484**
1	Capital		6,407,704	6,407,704
a	*Charter capital*		*6,408,200*	*6,408,200*
b	*Fund for capital expenditure*		*1*	*1*
c	*Share premium*		*(497)*	*(497)*
d	*Treasury shares*		-	-
e	*Preference shares*		-	-
g	*Other owners' capital*		-	-
2	Reserves		399,178	320,048
3	Foreign exchange differences		22,157	-
4	Asset revaluation differences		-	-
5	Retained earnings		1,312,639	732,732
a	*Profit/loss for the current year*		*659,037*	*416,475*
b	*Profit/loss of prior year*		*653,602*	*316,257*
6	Non-controlling interest		-	-
TOTAL EQUITY			**8,141,678**	**7,460,484**
TOTAL LIABILITIES AND EQUITY			**145,222,192**	**133,047,699**

No.	Items	Notes	30 September 2026	31 December 2025
OFF-CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS				
1	Credit guarantees	**VIII-32**	700	2,200
2	Foreign exchange commitments	**VIII-32**	31,741,578	39,408,176
	Spot foreign exchange commitments - buy		704,504	7,560,556
	Spot foreign exchange commitments - sell		704,486	3,729,545
	Cross currency swap contracts		30,332,588	28,118,075
	Future contracts		-	-
3	Irrevocable lending commitments	**VIII-32**	-	-
4	Letters of credit	**VIII-32**	414,815	7,020
5	Other guarantees	**VIII-32**	2,760,628	1,710,999
6	Other commitments	**VIII-32**	435,121	567,715
7	Interest income and fee receivables not yet collected	**VIII-33**	359,905	415,817
8	Bad debts written-off	**VIII-34**	4,340,634	3,999,609
9	Other assets and documents	**VIII-35**	27,480,141	25,426,951

Ho Chi Minh City, 26 October 2026

Prepared by	Reviewed by	Approved by
Nguyen Thi Hong Hai	**Tran Thi Kim Thu**	**Nguyen Hoang Son**
Deputy Head of Accounting Department	***Deputy Chief Financial Officer cum Chief Accountant***	***Deputy General Director***

Viet Capital Commercial Joint Stock Bank
Consolidated statement of profit or loss for the third quarter of 2026 ended 30 September 2026

Form B03a/TCTD-HN
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014)

Unit of measure: VND million

No.	Items	Notes	Quarter 3		Accumulate from 1st January to end of this quarter	
			2026	2025	2026	2025
1	Interest and similar income	VI-19	3,121,605	2,087,804	8,698,579	5,827,968
2	Interest and similar expenses	VI-20	2,188,105	1,371,062	6,084,863	3,962,629
I	**Net interest and similar income**		**933,500**	**716,742**	**2,613,716**	**1,865,339**
3	Fee and commission income		89,909	91,598	281,760	224,397
4	Fee and commission expenses		72,893	76,046	293,089	194,327
II	**Net fee and commission income**	VI-21	**17,016**	**15,552**	**(11,329)**	**30,070**
III	**Net gain from trading of foreign currencies**	VI-22	**17,774**	**22,151**	**90,413**	**75,438**
IV	**Net gain/(loss) from securities held for trading**		-	-	-	-
V	**Net gain from investment securities**	VI-23	**2,683**	**(268)**	**5,365**	**(759)**
5	Other operating income		39,620	94,670	213,808	122,889
6	Other operating expenses		9,903	2,798	70,721	6,275
VI	**Net gain from other operating activities**	VI-24	**29,717**	**91,872**	**143,087**	**116,614**
VII	**Income from investments in other entities**		-	-	-	-
VIII	**Operating expenses**	VI-25	**580,905**	**403,142**	**1,501,353**	**1,223,822**
IX	**Net operating profit before provision for credit losses**		**419,785**	**442,907**	**1,339,899**	**862,880**
X	**Provision expenses for credit losses**	VI-26	**142,182**	**99,610**	**514,888**	**426,140**
XI	**Profit before tax**		**277,603**	**343,297**	**825,011**	**436,740**
7	Current corporate income tax expense		55,766	69,079	165,974	88,075
8	Deferred corporate income tax expense		-	-	-	-
XII	**Corporate income tax expenses**	VI-27	**55,766**	**69,079**	**165,974**	**88,075**
XIII	**Profit after tax**		**221,837**	**274,218**	**659,037**	**348,665**
XIV	**Non-Controlling Interest**			-		-
XV	**Basic earnings per share**				**1,028**	**544**

Ho Chi Minh City, 26 October 2026

Prepared by	Reviewed by	Approved by
Nguyen Thi Hong Hai	**Tran Thi Kim Thu**	**Nguyen Hoang Son**
Deputy Head of Accounting Department	***Deputy Chief Financial Officer cum Chief Accountant***	***Deputy General Director***

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT

No.	Items	Notes	Accumulate from 1st January to end of this quarter	
			2026	2025
	CASH FLOWS FROM OPERATING ACTIVITIES			
01	Interest income and similar receipts		8,046,637	6,117,298
02	Interest expenses and similar payments		(5,339,131)	(3,255,627)
03	Net fee and commission receipts		(11,329)	30,070
04	Net receipts from trading of securities, gold and foreign currencies		92,276	69,136
05	Other income		(8,311)	72,229
06	Recoveries from bad debts written-off previously		151,844	44,509
07	Payments to employees and other operating expenses		(1,407,306)	(1,210,203)
08	Corporate income tax paid during the period		(127,380)	(60,943)
Net cash flows from operating profit before changes in operating assets and liabilities			**1,397,300**	**1,806,469**
Changes in operating assets				
09	(Increase)/decrease in due from and loans to other credit institutions		(1,482,679)	(10,157,000)
10	(Increase)/decrease in trading securities		(1,302,052)	(119,782)
11	(Increase)/decrease in derivatives and other financial assets		6,662	-
12	(Increase)/decrease in loans to customers		(7,324,751)	(8,947,703)
13	(Increase)/decrease in provision to write-off loans to customers, securities and long-term investments		(335,471)	(131,958)
14	(Increase)/decrease in other assets		183,087	(102,741)
Changes in operating liabilities				
15	Increase/(decrease) in due to Government and the State Bank of Vietnam		(393,526)	1,947,083
16	(Decrease)/increase in due to and borrowings from other credit institutions		720,444	(2,091,524)
17	Increase/(decrease) in due to customers		17,052,002	2,233,014
18	Increase/(decrease) in valuable papers issued (except for valuable papers issued in financial activities)		(5,154,574)	14,391,740
19	Increase/(decrease) in grants, entrusted funds and loans exposed to risks		(33,142)	(156,549)
20	Increase/(decrease) in derivatives and other financial liabilities		-	6,929
21	(Decrease)/increase in other liabilities		(378)	(440,661)
22	Utilization of funds		-	-
I	**NET CASH FLOWS FROM OPERATING ACTIVITIES**		**3,332,922**	**(1,762,683)**

No.	Items	Notes	Accumulate from 1st January to end of this period	
			2026	2025
CASH FLOWS FROM INVESTING ACTIVITIES				
01	Purchase of fixed assets		(243,296)	(24,741)
02	Proceeds from disposal of fixed assets		138	218,500
03	Payments for disposal of fixed assets		-	-
04	Purchase of investment properties		-	-
05	Proceeds from disposal of investment properties		-	-
06	Payments for disposal of investment properties		-	-
07	Payments for equity investments in other entities (Payments for acquire subsidiaries, investments in joint-venture, associates and other long-term assets)		-	-
08	Proceeds from disposal of investments in other entities (Proceeds from disposal subsidiaries, investments in joint-venture, associates and other long-term assets)		-	-
09	Dividends received from capital contribution, long-term investments		-	-
II	**NET CASH FLOWS FROM INVESTING ACTIVITIES**		**(243,158)**	**193,759**
CASH FLOWS FROM FINANCING ACTIVITIES				
01	Increase in charter capital from capital contribution and/or share issuance		-	889,233
02	Proceeds from issuing long term valuable papers eligible to be included in capital and other long-term borrowings		-	1,254,380
03	Payments for long-term valuable papers eligible to be included in capital and other long-term borrowings		(1,468,550)	-
04	Dividends distributed to shareholders		-	-
05	Purchase of treasury shares		-	-
06	Proceeds from disposal of treasury shares		-	-
III	**NET CASH FLOWS FROM FINANCING ACTIVITIES**		**(1,468,550)**	**2,143,613**
IV	**NET CASH FLOWS FOR THE PERIOD**		**1,621,214**	**574,689**
V	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD**		**19,969,047**	**16,870,605**
VI	**Foreign exchange difference**		**22,157**	**(10,983)**
VII	**CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD**	**VII-28**	**21,612,418**	**17,434,311**

Ho Chi Minh City, 26 October 2026

Prepared by	Reviewed by	Approved by
Nguyen Thi Hong Hai	Tran Thi Kim Thu	Nguyen Hoang Son
Deputy Head of Accounting Department	*Deputy Chief Financial Officer cum Chief Accountant*	*Deputy General Director*

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT

These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial report for for the third quarter ended 30 September 2026.

I- Operation characteristics

1. License for establishment and operation, validity period

The Viet Capital Commercial Joint Stock Bank, previously known as the Gia Dinh Commercial Joint Stock Bank ("the Bank"), is a joint stock commercial bank established in the Socialist Republic of Vietnam.

The bank was established under Establishment and Operation License No. 0025/NH-GP issued by the State Bank of Vietnam ("the SBV") dated 22 August 1992. The Bank Establishment License No. 576/GP-UB was issued by the People's Committee of Ho Chi Minh City dated 8 October 1992. On 13 December 2011, the SBV issued Decision No. 2665/QĐ-NHNN approving the change of the bank's name to Viet Capital Commercial Joint Stock Bank.

Business Registration Certificate number 0301378892 was first registered on 16 October 1992. The Business Registration Certificate has been amended multiple times, with the most recent amendment on 19 June 2023. The Business Registration Certificate was issued by the Department of Planning and Investment of Ho Chi Minh City.

The principal activities of the Bank are to provide banking services including mobilising and receiving short-term, medium-term, and long-term deposits from various organizations and individuals; providing short-term, medium-term, and long-term loans to different organizations and individuals based on the nature and capacity of the Bank's capital; executing foreign exchange transactions; international trade financing services; discounting promissory notes, bonds, and other valuable papers; providing payment services and other banking services permitted by the State Bank of Vietnam.

2. Charter capital

The Bank's charter capital as at 30 September 2026 is VND 6,408.2 billion (as at 31 December 2025 is VND 6,408.2 billion).

3. The composition of the Board of Directors, the General Director's Board, and the Supervisory Board as at the reporting date

Board of Directors	Mr. Le Anh Tai	Chairman
	Mr. Nguyen Nhat Nam	Member
	Mr. Pham Quang Khanh	Member
	Mr. Ly Hoai Van	Member
	Ms. Nguyen Thi Thu Ha	Member
	Mr. Pham Thanh Son	Independent Member
	Mr. Le Minh Huan	Independent Member (from 16/04/2026)
Board of Management and Chief Accountant	Mr. Ly Hoai Van	General Director
	Mr. Le Van Be Muoi	Deputy General Director
	Mr. Phan Viet Hai	Deputy General Director
	Mr. Nguyen Thanh Tu	Deputy General Director
	Ms. Van Thanh Khanh Linh	Deputy General Director
	Mr. Nguyen Hoang Son	Deputy General Director (from 12/01/2026)
	Ms. Tran Thi Kim Thu	Deputy Chief Financial Officer cum Chief Accountant (from 12/01/2026)
Supervisory Board	Mr. Ly Cong Nha	Head of Supervisory Board
	Mr. Le Hoang Nam	Member
	Ms. Bui Thi Quanh	Member
	Ms. Nguyen Thi Thanh Tam	Member
	Ms. Nguyen Thi Thanh Thuy	Member

4. Location and operation network

The Bank's Head Office is located at HM Town Building, 412 Nguyen Thi Minh Khai Street, Ban Co Ward, Ho Chi Minh City, Vietnam. As at 30 September 2026, the Bank had one (1) Head Office, fouty-one (41) branches, eighty-four (84) transaction offices nation-wide (as at 31 December 2025, The Bank had 1 Head Office, 41 branches and 84 transaction offices nation-wide).

5. Subsidiary

As at 30 September 2026 and 31 December 2025, the Bank has one (1) subsidiary as follows:

Entity name	Business Registration Certificate	Nature of Business	Percentage of equity owned and voting rights of the Bank
Asset Management Company Limited – Viet Capital Commercial Joint Stock Bank	0311401011	Asset Management	100%

The principal activities of the subsidiary are to receive, manage collaterals related to the loans for the fastest handling and recovery, dispose collaterals under the Bank's disposal rights at market price in a form consistent with the provisions of the law, handle collaterals with appropriate measures, and implement other collateral management activities in accordance with legal regulations.

As at 16 February 2012, the SBV issued Decision No. 280/QD-NHNN approving the name change to Asset Management Company Limited - Viet Capital Commercial Joint Stock Bank.

The consolidated financial statements of the Bank as at and for the nine-month period ended 30 September 2026 include the financial statements of the Bank and its subsidiary (collectively referred to as the "the Bank and its subsidiary").

6. Total number of staff and employees

As at 30 September 2026, the Bank and its subsidiary had 2,926 employees (31/12/2025: 2,892 employees).

II- Accounting period and accounting currency

1. Fiscal year

The Bank and its subsidiary's fiscal year of the bank starts on 1 January to 31 December.

2. Accounting and reporting currency

The currency used in the accounting work of the Bank and its subsidiary is the Vietnamese Dong ("VND"). According to Circular No. 49/2014/TT-NHNN, for the purpose of preparing consolidated financial statements, the figures are rounded to the millions and presented in units of million Vietnamese Dong ("million Dong").

III- Applied accounting standards and system

1. Accounting standards and system:

These consolidated financial statements have been prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions stipulated by the SBV and the relevant statutory requirements applicable to financial reporting. These standards and statutory requirements may differ in some material respects from International Financial Reporting Standards and the generally accepted accounting principles and standards in other countries. Accordingly, the accompanying consolidated financial statements are not intended to present the consolidated financial position, consolidated results of operations and consolidated cash flows of the Bank in accordance with generally accepted accounting principles and practices in countries or jurisdictions other than Vietnam. Furthermore, their utilisation is not designed for those who are not informed about Vietnam's accounting principles, procedures and practices applicable to credit institutions.

2. Basis of measurement

The consolidated financial statements, except for the consolidated statement of cash flows, are prepared on the accrual basis using the historical cost concept. The consolidated statement of cash flows is prepared using the direct method.

IV- Applied accounting policy

1. Principle of preparation of consolidated financial statements

a. Subsidiary

Subsidiary is entity controlled by the Bank and its subsidiary. Control exists when the Bank and its subsidiary has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

The accounting policies of subsidiaries are adjusted, where necessary, to ensure consistency with the accounting policies adopted by the Bank and its subsidiary.

b. Transactions are eliminated on consolidation

Internal balances, transactions between the Bank and its subsidiary, income and expenses, unrealized internal profits or losses arising from internal transactions are eliminated when preparing consolidated financial statements.

2. Foreign currency transactions

All transactions of the Bank and its subsidiary are recorded in original currencies. Monetary assets and liabilities denominated in currencies other than VND are translated into VND at the spot exchange rate prevailing at the end of the last working day of the accounting period if the difference between this spot exchange rate and the weighted average of the buying and selling exchange rate ruling on the last working day of the accounting period is less than 1%, in the case of this difference is equal to or greater than 1%, the Bank uses the weighted average of the buying and selling exchange rate ruling on the last working day of the accounting period. Non-monetary assets and liabilities denominated in currencies other than VND are translated to VND at spot exchange rates ruling on transaction dates.

The transactions related to income/expenses in foreign currency are converted to VND at the average buying and selling exchange rate for immediate transfer on the date of the transaction. The exchange rate differences arising from the revaluation of foreign currency assets and liabilities to VND on the monthly reporting date are recorded in the "Foreign exchange differences" account on the consolidated financial statement and are recognized in the consolidated income statement at the end of the accounting period.

3. Derivatives

Currency forward contracts and currency swap contracts are recorded in consolidated financial statements according to the contract value. The difference between the amount of currencies committed to buy/sell at the exchange rate stated in the contract and the amount of currency converted at the spot rate at the effective date of currency forward contracts and currency swap contracts allocated to the consolidated statement of operating results by the straight-line method during the effective period of these contracts.

The balance of the currency forward contract is re-evaluated at the spot exchange rate at the end of each month. Unrealized gains/losses are recorded in the foreign exchange difference on the consolidated financial position report at the end of each month and are transferred to the consolidated income statement at the end of the fiscal year.

4. Loans to customers, purchased debts

Loans to customers are presented at the amount of outstanding principal less provision for credit losses. Provision for credit losses include specific provision for credit losses and general provision credit losses.

Short-term loans are those with repayment term within one year from the loan disbursement date. Medium-term loans are those with repayment term over one year to five years from the loan disbursement date. Long-term loans are those with repayment term over five years from the loan disbursement date.

a. Classification of loans to customers

Debt classification of due from and loans to other credit institutions, unlisted corporate bonds, loans to customers, entrusted loans, debts sold but not yet collected, debt repurchased, repurchased government bonds, purchases of promissory notes, treasury bills and certificates of deposit issued by other credit institutions and foreign bank branches (together referred to as "debts") is conducted in accordance with Circular 31/2024/TT-NHNN. The Bank carries out monthly debt classification based on the outstanding principals of debts at the last working day of the month. The bank implements debt classification using the quantitative method as follows:

Group		*Description*
1	Current debts	(a) Current debts are assessed as fully and timely recoverable for both principals and interests; or (b) Debts are overdue for a period of less than 10 days and assessed as fully recoverable for both overdue principals and interests, and fully and timely recoverable for both remaining principals and interests.
2	Special mentioned debts	(a) Debts are overdue for a period of between 10 days and 90 days; or (b) Debt with first-time adjusted repayment terms that is unmatured.
3	Sub-standard debts	(a) Debts are overdue for a period between 91 days and 180 days; or (b) Debt with first-time extended repayment term that is unmatured; or (c) Debts which interests are exempted or reduced because customers do not have sufficient capability to repay all interests under credit contracts; or (d) Debts under one of the following cases which have not been recovered in less than 30 days from the date of the recovery decision: ▪ *Debts in breach of Clauses 1, 3, 4, 5, 6 of Article 134 of Laws on credit institutions; or* ▪ *Debts in breach of Clauses 1, 2, 3, 4 of Article 135 of Laws on credit institutions; or* ▪ *Debts in breach of Clauses 1, 2, 5, 9 of Article 136 of Laws on credit institutions.*

Group		*Description*
		(e) Debts are required to be recovered according to regulatory inspection conclusions; or (f) Debts to be collected under debt collection decisions by the bank due to customers' breach of the agreements made with the bank have not yet been collected within less than 30 days from the date of issuance of such decisions.
4	Doubtful debts	(a) Debts are overdue for a period between 181 days and 360 days; or (b) Debts that repayment term are restructured for the first time but still overdue for a period of 90 days under that restructured repayment term; or (c) Debts with second-time rescheduled debt which is unmatured; or (d) Debts are specified in point (d) of sub-standard debts and and overdue for a period between 30 days and 60 days after decisions of recovery have been issued; or (e) Debts are required to be recovered according to regulatory inspection conclusions but still overdue for a period up to 60 days since the recovery date as required by regulatory inspection conclusions; or (f) Debts to be collected under debt collection decisions due to customers' breach of the agreement have not yet been collected between 30 days and 60 days from the date of issuance of such decisions.
5	Loss debts	(a) Debts are overdue for a period more than 360 days; or (b) Debts that repayment terms are restructured for the first time and overdue for a period of 91 days or more under the first restructured repayment term; or (c) Debts that repayment terms are restructured for the second time and overdue under that second restructured repayment term; or (d) Debts that repayment terms are restructured for the third time or more, regardless of being overdue or not; or (e) Debts specified in point (d) of Sub-standard debts and overdue for a period of more than 60 days after decisions on recovery have been issued; or (f) Debts required to be recovered according to regulatory inspection conclusions but still outstanding with an overdue period over 60 days since the recovery date as required by regulatory inspection conclusions; or (g) Debts to be collected under debt collection decisions due to customers' breach of the agreement have not yet been collected over 60 days from the date of issuance of such decisions; (a) Debts of credit institutions under special control as announced by the SBV, or debts of foreign bank branches that capital and assets are blocked.

For off-statement of financial position commitments, the Bank classified them based on the number of overdue days from the date when the Bank performs committed obligations:

- Group 3 - Sub-standard debts: overdue less than 30 days;
- Group 4 - Doubtful debts: overdue from 30 days to less than 90 days;
- Group 5 - Loss debts: overdue from 90 days or more.

Where a customer owes more than one debt to the Bank, and has any of its debts classified into a higher risk group of debts, the Bank is obliged to classify the remaining debts of such customer into the group of debts with higher risk corresponding with their level of risk.

The Bank and its subsidiary is also required to use the results of debt classification as provided by the Credit Information Center of the SBV ("CIC") at the date of classification to adjust the results of its internal classification of debts. Where debts and off-statement of financial position commitments of one customer are classified by the Bank into a group of debts with lower risk as compared to those provided by CIC, the Bank is required to reclassify such debts and off-statement of financial position commitments to the group of debts as provided by CIC.

Debt classification for loans having rescheduled debt repayment term, exempted or reduced interest and fees in order to support customers affected by Covid-19 pandemic

The Bank and its subsidiary applies Circular No. 14/2021/TT-NHNN dated 7 September 2021 ("Circular 14") and Circular No. 03/2021/TT-NHNN dated 2 April 2021 ("Circular 03") of the State Bank of Vietnam, amending and supplementing certain provisions of Circular No. 01/2020/TT-NHNN dated 13 March 2020 ("Circular 01") of the State Bank of Vietnam regarding the restructuring of debt repayment terms, exemption and reduction of interest and fees, and maintaining the debt group to support customers affected by the Covid-19 pandemic.

Debt classification for loans having rescheduled debt repayment term, maintaining the debt group to assist customers facing difficulties in doing business and customers facing difficulties in repaying their customer loans.

From 24 April 2023, the Bank has implemented a policy to restructure the repayment term, maintaining the debt classification to support customers facing difficulties in production and business activities, as well as those struggling to repay loans for living and consumption needs, in accordance with Circular No. 02/2023/TT-NHNN issued by the State Bank of Vietnam on 23 April 2023, and Circular No. 06/2024/TT-NHNN issued on 18 June 2024.

b. Specific provision for credit losses

According to Decree 86/2024/ND-CP dated 11 July 2024 ("Decree 86"), specific provision are determined based on the debt balance and the debt classification results of each customer's loans at the end of the last day of the preceding month.

The specific provision is calculated based on the customer's loan balance less the discounted value of collateral assets.

	Specific provision rate
Group 1 – Current debts	0%
Group 2 – Special mentioned debts	5%
Group 3 – Sub-standards debts	20%
Group 4 – Doubtful debts	50%
Group 5 – Loss debts	100%

The value and discounted rate of the collateral assets are determined according to the regulation of Decree 86.

For customers with outstanding debts, they are entitled to restructuring of debt repayment terms, interest exemption and reduction according to the regulation of Circular 01, Circular 03 and Circular 14. The Bank and its subsidiary shall make specific provisions for these customers in accordance with the provisions of Circular 03. Accordingly, the Bank and its subsidiary shall make additional specific provision as follows:

Additional provision	**Deadline**
At least 30% of the total required additional specific provision	By 31 December 2021
At least 60% of the total required additional specific provision	By 31 December 2022
100% of the total required additional specific provision	By 31 December 2023

In addition, for customers whose outstanding debts are restructured and the debt group remains the same as prescribed in Circular 02, the Bank and its subsidiary shall determine the additional specific provision amount to be deducted according to Circular 02, whereby the Bank and its subsidiary shall make additional specific provision as follows:

Additional provision	Deadline
At least 50% of the total required additional specific provision	By 31 December 2023
100% of the total required additional specific provision	By 31 December 2024

c. General provision for credit losses

According to Decree 86, a general provision for credit loss is established at a rate of 0.75% of the total outstanding principal balance at the end of each month for debts from Group 1 to Group 4, excluding due from and loans to other credit institutions, the purchase of valued papers issued by other credit institutions, and the repurchase of government bonds.

d. *Writing-off bad debts*

Bad debts are debt in groups 3, 4 and 5.

In accordance with Decree 86, debts are written-off against the provision when they have been classified to Group 5 or when borrowers have been declared bankrupt or dissolved (for borrowers being organizations and enterprises) or borrowers are deceased or missing (for borrowers being individuals). Bad debts written-off against provision are recorded in the off-statement of financial position accounts for monitoring and debt collection. The amount collected from previously written-off bad debts is recognised in the statement of income upon receipt.

e. Loans sold to Vietnam Asset Management Company ("VAMC")

The bank sell loans to VAMC according to Decree No. 53/2013/ND-CP issued by the Government on 18 May 2013 ("Decree 53"), Decree No. 34/2015/ND-CP issued by the Government on 31 March 2015, amending and supplementing certain provisions of Decree 53 ("Decree 34"), Circular No. 19/2013/TT-NHNN issued by the State Bank of Vietnam (SBV) on 6 September 2013 ("Circular 19"), Circular No. 14/2015/TT-NHNN issued by SBV on 28 August 2015 ("Circular 14"), Circular No. 08/2016/TT-NHNN issued by SBV on 16 June 2016 ("Circular 08"), Circular No. 09/2017/TT-NHNN issued by SBV on 14 August 2017 ("Circular 09") regarding the amendment and supplementation of certain provisions of Circular 19 and the write-off from the consolidated financial situation report according to the guidelines in Official Letter No. 8499/NHNN-TCKT issued by SBV on 14 November 2013 ("Official Letter 8499") and Official Letter No. 925/NHNN-TCKT issued by SBV on 19 February 2014 ("Official Letter 925").

The special bonds issued by VAMC corresponding to the bad debt sold by the Bank are recorded as held-to-maturity debt securities issued by domestic economic organizations in the consolidated financial statements.

5. Due from and loans to other credit institutions

Due from and loans to other credit institutions are presented according to the principal balance at the end of the accounting period.

The credit risk classification of due from and loans to other credit institutions and the corresponding provision is carried out in accordance with Circular 31 and Decree 86. Accordingly, the Bank makes specific provisions for due from (excluding current account) and loans to other credit institutions according to the method stated in Note IV.4.

According to Circular 31 and Decree 86, the Bank is not required to make general provisions for due from and loans to other credit institutions.

6. Securities

a. ***Available-for-sale securities***

Available-for-sale securities include debt securities that are acquired by the Bank and its subsidiary for the investment and available-for-sale purposes, not regularly traded but can be sold when there is a benefit.

Debt securities are recorded at par value at the purchase date. Accrued interest on securities before purchase or prepaid interest pending allocation, discounts/premiums (if any), are reflected in a separate account.

Provision for diminution in value of securities is made when the carrying value is higher than the market value in compliance with Circular No. 48/2019/TT-BTC dated 08 August 2019 ("Circular 48") issued by the Ministry of Finance and Circular No. 24/2022/TT-BTC dated 07 April 2022 amending and supplementing some articles of Circular 48. Government bonds, Government-guaranteed bonds and municipal bonds are exempted from such provisioning requirement. Provision expense is recognized in the "Net gain/(loss) from investment securities" account of the consolidated income statement.

b. ***Held-to-maturity investment securities (excluding special bonds issued by VAMC)***

Held-to-maturity investment securities (excluding special bonds issued by VAMC) are debt securities purchased by the Bank and its subsidiary for earning interest and the Bank and its subsidiary has the capability and intention to hold these investments until maturity. Held-to-maturity securities have fixed or determined payments and maturity date. In case the securities are sold before the maturity date, these securities will be reclassified to securities held for trading or available-for-sale securities.

Held-to-maturity securities are recorded similarly as available-for-sale debt securities at Note IV.6.a.

c. Special bonds issued by VAMC

Special bonds issued by VAMC are fixed-term valuable papers used to purchase bad debts of the Bank. These special bonds are initially recognized at face value at the date of transaction and subsequently carried at the face value during the holding period. Face value of the special bonds equals to the outstanding balance of the debts sold less their unused specific provision.

During the holding period, the Bank annually calculate and make provision in accordance with Circular No. 14/2015/TT-NHNN dated 28 August 2015 of the State Bank Vietnam, amending and supplementing some articles of Circular No. 19/2013/TT-NHNN which regulates the purchase, sale and write-off bad debts of VAMC.

Specific provision for each special bond is recognized in the income statement in "Provision expense for credit loss". General provision is not required for the special bonds.

Upon receiving the debt sold to VAMC, the bank utilizes the risk provisions that have been allocated annually for special bonds to address bad debts, the difference between the provisions made and the unrecovered principal amount will be reversed and recorded in the income statement.

7. Capital contribution, Long-term investments

a. Other long-term investments

Other long-term investments are long-term capital contributions to other companies over which the Bank does not have control or significant influence. These long-term investments are initially recorded at cost at the time of investment. After initial recognition, these investments are measured at cost less any impairment losses.

b. Provision for long-term investment

Provision for long-term investment impairment is made if the economic organization in which the Bank is investing incurs a loss (except for planned losses identified in the business plan prior to investment) as guided by Circular 48. Accordingly, the provision amount is the difference between the total actual capital contribution of the parties at the investee and the actual equity multiplied by the Bank's ownership percentage in that entity. The provision for long-term investment impairment is reversed when the recoverable value of the long-term investments increases after the provision has been made. The provision is only reversed to the extent that the carrying amount of the investments does not exceed their carrying amount assuming no provision had been recognized.

8. Tangible fixed assets

a. Cost

The tangible fixed assets are presented at their original cost less accumulated depreciation. The original cost of tangible fixed assets includes the purchase price, import taxes, non-refundable purchase taxes, and directly related costs to bring the asset to its intended location and condition for the intended use. The costs incurred after tangible fixed assets have been put into operation, such as repair, maintenance, and overhaul costs, are recorded in the consolidated income statement for the period in which the costs are incurred. In cases where it can be clearly demonstrated that these costs enhance the expected future economic benefits derived from the use of tangible fixed assets beyond the standard operating level as initially assessed, these costs are capitalized as an additional cost basis of the tangible fixed assets.

b. Depreciation

Depreciation of tangible fixed assets is calculated on a straight-line basis over the estimated useful life of the assets. Useful life of the assets are estimated as follows:

• Buildings and structures	5 - 50 years
• Machinery and equipment	5 - 20 years
• Vehicles and transmission equipment	6 - 10 years
• Equipment and management tools	3 - 10 years
• Other tangible assets	4 - 25 years

c. Disposals

Profits and losses arising from the disposal or sale of fixed assets are determined by the difference between the net amount due to disposal and the residual value of the assets and are recorded as other incomes or other expenses in the consolidated income statement.

9. Intangible fixed assets

a. Land use rights

Land use rights are expressed at historical cost minus the accumulated depreciation value. The initial historical cost of land use rights includes the purchase price and expenses directly related to the acquisition of land use rights. Depreciation is calculated using the straight-line method according to the licensed term.

The bank does not calculate amortization for land use rights indefinitely.

b. Computer software

The purchase price of new computer software, which is not a part attached to the relevant hardware, is capitalized and accounted for as an intangible fixed asset. Microcomputer software is distributed in a straight-line method within 3 to 20 years.

c. Disposals

Profits and losses arising from the disposal or sale of intangible fixed assets are determined by the difference between the net amount due to disposal and the residual value of the assets and are recorded as other incomes or other expenses in the consolidated income statement.

10. Other assets

Other assets, excluding receivables from credit activities, are recorded at cost less provision for risks for on-statement of financial position assets.
The other assets are considered for provisioning for risks related to on-statement of financial position assets based on the aging of overdue debts or according to the expected losses that may occur in cases where debts are not yet due for payment but the economic organization is in a state of bankruptcy or is undergoing dissolution procedures; the debtor is missing, fleeing, being prosecuted or tried by legal authorities, or is serving a sentence or has passed away. The incurred provision costs are recorded as operating expenses for the year.

For overdue assets, the Bank applies the provision level based on the duration of the overdue period in accordance with the guidelines of Circular 48, as follows:

Overdue	Provision rates
From over 6 months to under 1 year	30%
From 1 year to under 2 years	50%
From 2 years to under 3 years	70%
Above 3 years	100%

11. Accounting for leased assets transactions

Rents under operating leases are allocated in a straight-line basis to the "Other operating expenses" section of the consolidated income statement over the lease term.

12. Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand deposits at the SBV, demand deposits and due from other credit institutions with an original maturity of three months or less from the transaction date, securities with maturity of three months or less from date of purchase, which are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value at the reporting date.

13. Deposits from customers

Deposits from customers are recorded at historical cost.

14. Value papers issued

Value papers issued are recorded at historical cost.

15. Other liabilities

Other liabilities are recorded at historical cost.

16. Employees benefits

According to the Social Insurance Law, from 1 January 2009, the Bank and its employees are required to contribute to the unemployment insurance fund managed by Vietnam Social Insurance. The unemployment insurance paid by the Bank for the employees' working period is recorded as an expense in the consolidated income statement when incurred.

17. *Provisions*

A provision, except for the provision described in note IV.4 is recognized if, as a result of a past event, the Bank has a current legal or constructive obligation that can be reliably estimated, and it is certain that it will reduce future economic benefits to settle the liabilities arising from that obligation. Provisions are not recognized for future operating losses.

18. Owners' equity

a. Common stock

Common stock is classified as equity. Costs directly related to the issuance of common stock are recognized as a deduction from equity.

b. Share premium

Upon receiving capital from shareholders, the difference between the issue price and the par value of the shares is recorded in the "share premium" account in equity.

19. Reserves

According to Decree No. 135/2025/ND-CP issued by the Government of Vietnam on 12 June 2025 and Law on Credit Institution No.32/2024/QH15 the bank must set aside mandatory reserve funds as follows before distributing profits:

	Periodic/annual allocation	**Maximum balance**
Capital supplementary reserve	10% of profit after tax, after distributing dividends to associates in accordance with executed agreements and contracts, and after offsetting any prior years' losses that have expired, may be deducted from profit before corporate income tax	Chartered capital
Financial reserve	10% of profit after tax, after appropriation to the supplementary reserve for charter capital	Not specified

The financial reserve fund is used to cover the remaining part of the losses and damages to assets that occur during the business process after being compensated by the compensation money from the organizations or individuals responsible for the losses, from insurance organizations, and using the provisions set aside in the expenses; used for other purposes as prescribed by law.

Other funds belonging to equity are allocated from the after-tax profits of the Bank. The rate of allocation for these funds is determined by the General Meeting of Shareholders, in accordance with legal regulations.

The remaining profit after deducting the aforementioned fund allocations and distributing dividends to shareholders is recorded as the retained earnings of the Bank.

20. Bonus and welfare fund

The bonus and welfare fund, not mandated by law, is allocated from after-tax profits and is permitted to be fully distributed, primarily used to pay for the staff and employees of the Bank. The bonus and welfare fund are recorded in the Bank's liabilities.

21. Interest income and interest expenses

Interest income and interest expenses are recognized in the consolidated income statement on accrual basis. The recognition of accrued interest income arising from loans classified in Groups 2 to 5 in accordance with Circular 31 and loans with repayment term restructuring and loan classification retention according to regulations will not be recognized in the consolidated income statement. Suspended interest income is reversed and monitored off-statement of financial position and recognized in the consolidated income statement upon actual receipt.

22. Fees and commission income

Fees and commission income include fee income and expenses from payment services, treasury services, and other services. Income and expenses from service activities are recognized when the services are provided.

23. Dividend income

The dividend is recorded in the consolidated income statement when the Bank's entitlement to receive the dividend is established.

24. Other income

Other revenues are recognized on a cash basis.

25. Principles and methods of recording corporate income tax and corporate income tax expenses

Corporate income tax is calculated on the profits of the period, including current income tax and deferred income tax. Corporate income tax is recognized in the consolidated statement of profit or loss, except in cases where there are income taxes related to items recognized directly in equity, in which case these income taxes are also recognized directly in equity.

The current income tax is the tax payable based on taxable income for the year, using the tax rates in effect at the end of the fiscal year, and any tax adjustments payable related to previous years.

Deferred tax is determined for temporary differences between the tax base of assets and liabilities and their carrying amount recorded in the consolidated financial reporting purposes. The amount of deferred tax provided is based on the expected manner of realization or settlement of the carrying amount of assets and liabilities using tax rates enacted or substantively enacted at the reporting date.

Deferred tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which the asset can be utilized. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

26. Related parties

The related parties are businesses and individuals, directly or indirectly through one or more intermediaries, who have control over the Bank and its subsidiaries or are under the control of the Bank and its subsidiaries, or share common control with the Bank and its subsidiaries. The affiliated parties and individuals who directly or indirectly hold voting rights of the Bank and its subsidiaries that have a significant influence on the Bank and its subsidiaries, key management personnel including members of the Board of Directors, members of the Board of Management, members of the Supervisory Board, close family members of these individuals or affiliated parties, or companies affiliated with these individuals are also considered related parties.

In considering the relationship of each stakeholder, attention must be paid to the nature of the relationship rather than merely its legal form.

27. Off-statement of financial position commitments

Off-statement of financial position commitments include guarantees, payment acceptances, and unconditional irrevocable loan commitments with specific execution timelines.

The classification of off-statement of financial position commitments is carried out solely for the purpose of managing and monitoring the quality of credit activities in accordance with regulations.

According to Decree 86, the bank are not required to set provisions for off-statement of financial position commitments.

V - Notes to the statement of financial position

1. Cash on hand

	30 September 2026 VND million	31 December 2025 VND million
In VND	399,795	567,477
In foreign currencies	35,745	40,337
Monetary gold	715	-
	436,255	**607,814**

2. Balances with the State Bank of Vietnam

Balances with the State Bank of Vietnam (the "SBV") include settlement and compulsory reserve.

According to the regulations of the State Bank of Vietnam regarding mandatory reserves, banks are allowed to maintain a floating balance in the mandatory reserve account. The average monthly mandatory reserve balance must not be lower than the mandatory reserve ratio multiplied by the average deposit balance of the previous month at the Bank as follows:

Deposit at the Bank	**Mandatory reserve ratio**	
	30 September 2026	**31 December 2025**
The average balance of the previous month:		
From customers:		
▪ Deposit with term less than 12 months in foreign currencies	8%	8%
▪ Deposits with term over 12 months in foreign currencies	6%	6%
▪ Deposits with term less than 12 months in VND	3%	3%
▪ Deposits with term over 12 months in VND	1%	1%
From overseas credit institutions:		
▪ Deposits in foreign currencies	1%	1%

	30 September 2026 VND million	31 December 2025 VND million
Demand deposit account and mandatory reserve fund	***2,560,893***	***1,537,746***
▪ VND	2,539,155	1,517,723
▪ Foreign currencies	21,738	20,023
Other deposits	***300***	-
	2,561,193	**1,537,746**

3. Due from and loans to other credit institutions

3.1. Due from other credit institutions	30 September 2026 VND million	31 December 2025 VND million
Demand deposits		
In VND	543,331	536,778
In foreign currencies	69,729	113,695
Term deposits		
In VND	34,874,000	29,658,750
In foreign currencies	77,910	2,414,264
Total	**35,564,970**	**32,723,487**

3.2. Loans to other credit institutions

In VND	1,566,000	2,133,320
In foreign currencies	-	-
Total	**1,566,000**	**2,133,320**
Total due from and loans to other credit institutions	**37,130,970**	**34,856,807**

3.3. Analysis of due from and loans to other credit institutions by quality

As at 30 September 2026 and 31 December 2025, all due from and loans to other credit institutions are classified as Group 1- *Current debt.*

	30 September 2026 VND million	31 December 2025 VND million
Current debts		
Due from other credit institutions	34,951,910	32,073,014
Loans to other credit institutions	1,566,000	2,133,320
	36,517,910	**34,206,334**

4. Derivatives and other financial assets/ other financial liabilities

		Total contract value (at contractual exchange rate)	Total carrying value (using exchange rate at reporting date)	
			Assets	Liabilities
	Closing balance			
1	**Currency derivative instrument**	**15,345,671**	**192,855**	**-**
	- Currency forward transactions	-	-	-
	- Currency swap transactions	15,345,671	192,855	-
2	**Other derivative instrument**			
	Opening balance			
1	**Currency derivative financial instrument**	**20,000,862**	**244,485**	**44,968**
	- Currency forward transactions	6,000,300	-	44,968
	- Currency swap transactions	14,000,562	244,485	-
2	**Other derivative financial instrument**	**-**	**-**	**-**

5. Loans to customers

5.1. Loans to customers

	30 September 2026 VND million	31 December 2025 VND million
Loans to domestic economic entities and individuals	84,947,113	77,579,231
Discounted transferrable instruments and valuable papers	300	38,671
Pending debts awaiting resolution	65,559	70,319
	85,012,972	**77,688,221**

Analysis of loans by terms:

	30 September 2026 VND million	31 December 2025 VND million
Short-term loans	53,773,299	43,096,354
Medium-term loans	4,735,045	5,422,365
Long-term loans	26,504,628	29,169,502
	85,012,972	**77,688,221**

- **Analysis of loans by quality:**

	30 September 2026 VND million	31 December 2025 VND million
Group 1 - Current	81,305,523	74,459,799
Group 2 - Special mention	1,189,912	816,953
Group 3 - Substandard	584,136	280,810
Group 4 - Doubtful	648,062	395,028
Group 5 - Loss	1,219,780	1,665,312
Debts pending for settlement secured by foreclosed assets and unsettled debts with collaterals	65,559	70,319
	85,012,972	**77,688,221**

- **Analysis of loans by type of customers and ownership:**

	30 September 2026 VND million	31 December 2025 VND million
Other joint-stock companies	16,372,253	16,961,585
Other limited companies	33,917,465	23,789,613
Joint stock companies which the State owned more than 50% of their charter capital or their share capital with voting rights or over which the State has control in accordance with the companies' charter	2,241	8,360
Private companies	65,889	83,724
Business households	1,800	4,470
Cooperatives and inter-cooperative	10,178	21,410
Administrative agencies, Party, unions and associations	60	100
One-member limited liability companies of which 100% charter capital is owned by the State	-	-
Foreign invested enterprises	-	-
Loans to individuals	34,643,062	36,818,909
Others	24	50
	85,012,972	**77,688,221**

- **Analysis of loans by industry:**

	30 September 2026 VND million	31 December 2025 VND million
Trading, repair of motor vehicles, motorcycles and other vehicles	31,449,778	25,643,441
Manufacturing and processing	2,348,158	1,920,769
Water supply; sewerage, waste management and remediation activities	19,141	19,640
Hotels and accommodation services	2,482,753	4,915,770
Education and training	45,874	31,040
Science and technology activities	24,634	26,789
Administrative activities and supporting service	239,855	143,564
Real estate trading	26,005,691	23,087,581
Activities of households as employers, undifferentiated goods and services producing activities of households for own use	7,041,564	8,511,228
Finance services, banking and insurance activities	947,555	1,171,369
Mining exploration	74,468	82,009
Arts and entertainment	38,961	42,249
Agriculture, forestry and fisheries	6,169,971	5,640,442
Electricity, gas, steam and air conditioning supply	240,326	295,018
Information and communication	10,553	12,779
Transportation and warehousing	601,371	525,288
Construction	6,463,265	4,779,671
Activities of Communist Party, socio-political organization, public administration and defence; compulsory security	45	113
Health and social support activities	98,966	124,545
Activities of international organizations and institutions	480	600
Others	709,563	714,316
	85,012,972	**77,688,221**

5.2. Change (increase/decrease) in provision for credit losses for loans to customers

Provision for loans to customers comprised of:

	30 September 2026 VND million	31 December 2025 VND million
Specific provision	506,354	517,209
General provision	627,957	569,644
	1,134,311	**1,086,853**

Changes in specific provision for credit losses of loans to customers are as follows:

	30 September 2026 VND million	31 December 2025 VND million
Beginning balance	**517,209**	**451,566**
Provision charged/(reversed) during the period	324,616	407,358
Provision used to sell debt to VAMC	(110,273)	(18,912)
Provision used to write off debts during the period	(225,198)	(322,803)
Ending balance	**506,354**	**517,209**

Changes in general provision for credit losses of loans to customers are as follows:

	30 September 2026	31 December 2025
	VND million	VND million
Beginning balance	**569,644**	**500,598**
Provision charged during the period	58,313	69,046
Ending balance	**627,957**	**569,644**

6. Purchased debts

	30 September 2026	31 December 2025
	VND million	VND million
Purchased debts in VND	526,913	552,247
Provision for purchased debts	(3,946)	(4,271)
	522,967	**547,976**

- *Details of the principal and interest of purchased debts are as follows:*

	30 September 2026	31 December 2025
	VND million	VND million
Principal of debt purchased	526,913	615,598
Interest on purchased debt	-	4,282
	526,913	**619,880**

- *The quality of the debt purchased is as follows:*

	30 September 2026	31 December 2025
	VND million	VND million
Current	526,181	549,917
Sub-standard	-	2,330
Loss	732	-
	526,913	**552,247**

7. Investment securities

	30 September 2026 VND million	31 December 2025 VND million
Available-for-sale securities		
Debt securities		
▪ Government securities	9,585,828	9,605,680
▪ Debt securities issued by other domestic credit institutions	1,905,183	944,003
▪ Debt securities issued by domestic economic entities	-	-
Equity securities		
▪ Equity securities issued by other domestic credit institutions	-	-
Total available-for-sale securities	**11,491,011**	**10,549,683**
Provision for available-for-sale securities	-	-
▪ Diminution provision	-	-
▪ General provision	-	-
Total	**11,491,011**	**10,549,683**
Held-to-maturity securities (excluding special bonds issued by VAMC)		
▪ Government securities	1,754,259	1,754,342
▪ Debt securities issued by other domestic credit institutions	336,895	341,149
▪ Debt securities issued by domestic economic entities	-	-
Provision for held-to-maturity securities	-	-
Total	**2,091,154**	**2,095,491**
Special bonds issued by VAMC		
▪ Par value of special bonds	1,810,619	1,445,931
▪ Provision for special bonds	(542,299)	(410,388)
Total special bonds issued by VAMC	**1,268,320**	**1,035,543**
Total investment securities	**14,850,485**	**13,680,717**

8. Tangible fixed assets

- **Increase, decrease of tangible fixed assets during the period:**

	Buildings and structures VND million	Machinery and equipment VND million	Transmission vehicles VND million	Office equipment VND million	Others VND million	Total VND million
Cost						
Beginning balance	**388,563**	**318,567**	**206,077**	**7,678**	**65,438**	**986,323**
Purchasing	68	24,476	3,987	8,499	32	**37,062**
Transfer from Construction in progress	-	-	-	-	-	-
Disposal	-	7,673	384	299	753	**9,109**
Others increased	-	-	-	-	-	-
Closing balance	**388,631**	**335,370**	**209,680**	**15,878**	**64,717**	**1,014,276**
Accumulated depreciation						
Beginning balance	**46,412**	**189,059**	**126,718**	**4,843**	**30,152**	**397,184**
Charged for the period	6,974	17,804	13,965	1,125	3,276	**43,144**
Disposal	-	7,508	366	269	520	**8,663**
Others decreased	-	-	-	-	-	-
Closing balance	**53,386**	**199,355**	**140,317**	**5,699**	**32,908**	**431,665**
Net book value						
Beginning balance	342,151	129,508	79,359	2,835	35,286	**589,139**
Closing balance	335,245	136,015	69,363	10,179	31,809	**582,611**

- **Other information about tangible fixed assets:**

	30 September 2026 VND million	31 December 2025 VND million
Cost of fully depreciated tangible fixed assets that are still in use	117,415	114,943

9. Intangible fixed assets

- **Increase, decrease of intangible fixed assets during the period:**

	Land using rights VND million	Computer software VND million	Total VND million
Cost			
Beginning balance	**831,264**	**403,372**	**1,234,636**
Purchasing	-	56,734	**56,734**
Other additions	-	-	-
Disposal	-	-	-
Closing balance	**831,264**	**460,106**	**1,291,370**
Accumulated amortization			
Beginning balance	**40,601**	**204,663**	**245,264**
Charged for the period	2,955	12,136	**15,091**
Disposal	-	-	-
Closing balance	**43,556**	**216,799**	**260,355**
Net book value			
Beginning balance	790,663	198,709	**989,372**
Closing balance	787,708	243,307	**1,031,015**

- **Other information about intangible fixed assets:**

	30 September 2026 VND million	31 December 2025 VND million
Cost of fully amortized intangible fixed assets that are still in use	108,279	106,770

10. Other assets

10.1 Receivables

	30 September 2026 VND million	31 December 2025 VND million
Constructions in progress and advances for purchases of fixed assets	276,295	126,794
Deposits for office rental	38,247	37,547
Receivable from payment intermediaries	34,415	12,853
Advances for costs related to disposals of collaterals	62,005	64,753
Advances for employees	8,745	4,729
Receivables from Vietcap Securities Joint Stock Company	13	5,656
Receivables from VPS Securities Joint Stock Company	7	9
Receivables from VNDIRECT Securities Joint Stock Company	9	9
Receivables from Vietcombank Securities Limited Company	14	23
Receivables from interest subsidy program	1,171	1,171
Capital contribution transferred to establish VSI Insurance Joint Stock Company	50,000	-
Receivable from negotiation under L/C without recourse	411,103	-
Other receivables	71,710	90,874
	953,734	**344,418**

Details of advances for purchase of fixed assets and construction in progress are as follows:

	30 September 2026 VND million	31 December 2025 VND million
Advances of purchase of branch office in Lam Dong	54,000	-
Advances of purchase of branch office in Quy Nhon City	25,071	25,071
Advances of purchase of branch office in Can Tho	29,450	29,450
Advances of purchase of branch office in Tien Giang	36,589	36,589
Purchase of software and other fixed assets	128,341	32,927
Advances of other constructions	2,844	2,757
	276,295	**126,794**

10.2 Interest and fees receivables

	30 September 2026 VND million	31 December 2025 VND million
Interest, fees receivable from loans	1,752,090	1,437,912
Interest, fees receivable from investment activities	229,799	178,431
Interest, fees receivable from deposits in other credit institutions	527,797	238,322
Interest, fees receivable from swap contracts	8,576	5,201
Interest, fees receivable from forward contracts	-	10,001
	2,518,262	**1,869,867**

10.3 Other assets

	30 September 2026 VND million	31 December 2025 VND million
Prepaid expenses	123,427	165,494
Foreclosed assets awaiting for resolution (i)	186,657	227,395
Payment intermediary activities	235,686	806,164
Other assets	27,566	25,335
	573,336	**1,224,388**

(i) These are the properties received by the Bank as a substitute for the fulfilment of the obligations of the guarantor, which have been transferred to the Bank's ownership and are awaiting disposal.

11. Debts to the Government and State Bank of Vietnam

	30 September 2026 VND million	31 December 2025 VND million
Borrowings from the State Bank of Vietnam		
Borrowing under credit facilities	-	-
Borrowings through discount of valuable papers	6,747,097	7,140,623
Borrowing secured pledge of valuable papers	-	-
Borrowings in clearing	-	-
Special borrowings	-	-
Other borrowings (including term borrowings follow Government-designated targets)	-	-
Overdue debts	-	-
	6,747,097	**7,140,623**

12. Due to and borrowings from other credit institutions

Due to other credit institutions

	30 September 2026 VND million	31 December 2025 VND million
Demand deposits		
Demand deposit in VND	635,073	655,788
Term deposits		
Term deposits in VND	18,025,000	15,766,327
Term deposits in foreign currencies	-	1,180,890
Total	**18,660,073**	**17,603,005**
Borrowings from other credit institutions		
In VND	-	336,624
- In which: Discounted, re-discounted	-	336,624
Mortgaged and pledged borrowings	-	-
In foreign currencies	-	-
Total	**-**	**336,624**
Total due to and borrowings from other credit institutions	**18,660,073**	**17,939,629**

13. Deposits from customers

- **Analysis by type of deposits**

	30 September 2026	31 December 2025
	VND million	VND million
Demand deposits	**7,682,938**	**5,951,956**
Demand deposits in VND	7,620,279	5,906,846
Demand deposits in foreign currencies	62,659	45,110
Term deposits	**80,687,165**	**65,323,180**
Term deposits in VND	26,725,805	24,976,659
Term deposits in foreign currencies	18,662	19,514
Term savings deposits in VND	53,726,198	40,190,662
Term savings deposits in foreign currencies	216,500	136,345
Margin deposits	**79,306**	**92,116**
Margin deposits in VND	79,257	92,067
Margin deposits in foreign currencies	49	49
Specialised capital deposits	**16,282**	**46,437**
Specialised capital deposits in VND	15,546	30,628
Specialised capital deposits in foreign currencies	736	15,809
	88,465,691	**71,413,689**

- **Analysis by customers and type of business:**

	30 September 2026 VND million	31 December 2025 VND million
Other joint stock companies	5,956,642	5,731,339
Other limited liability companies	4,049,919	2,489,403
State-owned companies	2,714	3,881
Joint stock companies with more than 50% of charter capital owned by the State	15,970	9,340
Foreign invested companies	1,851,330	304,908
One-member limited liability companies of which 100% charter capital is held by the State	426,520	170,037
Limited liability companies with two or more members of which more than 50% of the charter capital is held or controlled by the State	5,581	96,218
Administrative agencies, parties, unions and associations	772,116	566,043
Private companies	3,934	1,758
Business households	37,374	14,693
Cooperatives and inter-cooperatives	1,917	3,462
Partnerships	128	55
Others	369,805	334,242
Deposits from individuals	74,971,741	61,688,310
	88,465,691	**71,413,689**

14. Grants, entrusted funds and loans exposed to risks

	30 September 2026 VND million	31 December 2025 VND million
Grants, entrusted funds and loans in VND	-	-
Grants, entrusted funds and loans in gold, foreign currencies	32,463	65,605
	32,463	**65,605**

15. Valuable papers issued

	30 September 2026 VND million	31 December 2025 VND million
Valuable paper issued less than 12 months	16,523,862	19,042,994
Valuable paper issued from 12 months to 5 years	2,292,174	4,927,616
Valuable paper issued from 5 years or more	1,254,380	2,722,930
	20,070,416	**26,693,540**

16. Interest and fees payable

	30 September 2026 VND million	31 December 2025 VND million
Interest on deposits	1,979,530	1,285,580
Interest on borrowings	30,447	54,827
Interest on valuable papers issued	708,335	633,633
Interest on derivatives	20,772	30,899
	2,739,084	**2,004,939**

17. Other liabilities

	30 September 2026 VND million	31 December 2025 VND million
Taxes payable to the State Budget	63,315	27,338
Dividend payables	1,234	1,234
Payables to employees	8	4,804
Bonus and welfare fund	11,115	11,115
Other payables	290,018	284,699
	365,690	**329,190**

18. Owners' equity

a. Statement of changes in owners' equity

	Charter capital	Capital expenditure fund	Share premium	Capital supplementary reserve	Investment and development reserve	Financial reserve	Other reserves	Foreign exchange differences	Retained earnings	Total
	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million
As at 1 January 2026	**6,408,200**	**1**	**(497)**	**88,736**	**1,560**	**228,464**	**1,288**	**-**	**732,732**	**7,460,484**
Net profit for the period	-	-	-	-	-	-	-	-	659,037	**659,037**
Capital increase from share issuance during the period	-	-	-	-	-	-	-	-	-	-
Appropriation to reserves	-	-	-	41,647	-	37,483	-	-	(79,130)	-
Used during the period	-	-	-	-	-	-	-	-	-	-
Exchange rate differences	-	-	-	-	-	-	-	22,157	-	**22,157**
Amortised at bonus and welfare fund	-	-	-	-	-	-	-	-	-	-
As at 30 September 2026	**6,408,200**	**1**	**(497)**	**130,383**	**1,560**	**265,947**	**1,288**	**22,157**	**1,312,639**	**8,141,678**

(*) The bonus and welfare fund has been transferred to other payables and liabilities in accordance with the guidance of Circular No. 10/2014/TT-NHNN applicable to the consolidated financial statements ended 31 December 2014.

b. Shares:

	30 September 2026 Shares	31 December 2025 Shares
- Number of shares registered	640,820,000	640,820,000
- Number of shares issued	640,820,000	640,820,000
+ Ordinary shares	640,820,000	640,820,000
+ Preference shares	-	-
- Number of shares repurchased	-	-
+ Ordinary shares	-	-
+ Preference shares	-	-
- Number of outstanding shares	640,820,000	640,820,000
+ Ordinary shares	640,820,000	640,820,000
+ Preference shares	-	-

* Par value of outstanding share: 10,000 VND

VI- Additional information on items presented on the Income Statement

19. Interest and similar income

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
Interest income from deposits	1,582,622	523,734
Interest income from loans to customers	6,660,525	4,889,042
Interest income from investment securities	278,250	272,884
Income from guaranteed services	12,763	12,530
Interest income from purchasing debts	81,748	51,724
Other income from credit activities	82,671	78,054
Total	**8,698,579**	**5,827,968**

20. Interest and similar expenses

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
Interest expense on deposits	4,620,166	3,192,201
Interest expenses on borrowings	216,901	151,772
Interest expense on valuable papers issued	1,247,080	617,675
Other expenses on credit activities	716	981
Total	**6,084,863**	**3,962,629**

21. Net fees and commission income

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
Fees and commission income	**281,760**	**224,397**
Settlement services	257,357	201,852
Treasury services	4,193	5,027
Others	20,210	17,518
Fees and commission expenses	**293,089**	**194,327**
Settlement services	217,120	124,782
Treasury services	7,164	6,598
Others	68,805	62,947
Net fees and commission income	**(11,329)**	**30,070**

22. Net gain/(loss) from trading of foreign currencies

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
Income from foreign exchange activities	**166,974**	**89,781**
Income from spot foreign exchange	36,071	71,599
Income from currency derivative instruments	130,841	18,182
Income from gold trading	62	-
Expense from foreign exchange activities	**76,561**	**14,343**
Expense from spot foreign exchange	2,782	17
Expense from currency derivative instruments	73,778	14,326
Expenses from gold trading	1	-
Net gain/(loss) from trading of foreign currencies	**90,413**	**75,438**

23. Net gain/(loss) from trading of investment securities

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
Gain from trading of investment securities	6,666	273
Loss from trading of investment securities	(1,301)	(1,032)
	5,365	**(759)**

24. Net gain/(loss) from other operating activities

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
Other operating income	***213,808***	***122,889***
Income from property leasing activities	961	931
Recovery of debts have been written off	151,844	44,509
Income from other operating activities	61,003	77,449
Other operating expenses	***70,721***	***6,275***
Social work expenses	207	926
Other expenses	70,514	5,349
	143,087	**116,614**

25. Operating expenses

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
1. Tax, duties and fees	1,559	769
2. Personnel expenses:	897,935	697,545
In which:		
Salaries and allowances	*590,773*	*545,585*
Salary related contributions	*62,718*	*60,579*
Subsidies	*3,024*	*2,860*
Others	*241,420*	*88,521*
3. Asset expenditure	331,546	272,503
In which:		
Depreciation and amortization charges	*58,235*	*56,201*
Others	*273,311*	*216,302*
4. Administrative expenses	181,513	181,015
In which:		
Business trip expenses	*12,100*	*11,002*
Union activities of credit institutions expenses	-	*1*
5. Insurance expenses for customer deposits	80,078	71,418
6. Provision expense (Excluding provision for on-statement of financial position and off-statement of financial position, provision expense for credit losses investment securities)	8,722	572
Total	**1,501,353**	**1,223,822**

26. Provision expenses for credit losses

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
Specific provisions charged/(reversal) for loan to customers	324,616	293,558
General provisions charged/(reversal) for loan to customers	58,313	64,361
Provision charged/(reversal) for special bonds issued by VAMC	132,284	63,642
Provision charged/(reversal) for purchased debts	(325)	4,579
Total	**514,888**	**426,140**

27. Corporate income tax expenses

Current income tax expense

	For the 9 months period ended at 30 September 2026 VND million	For the 9 months period ended at 30 September 2025 VND million
Accounting profit before tax	825,011	436,740
Adjustments to decrease		
Income from joint venture capital contributions	-	-
Dividend from equity securities	-	-
Gains from disposals of real estate	-	589
Adjustments to increase		
Non-deductible expenses	4,860	3,636
Loss from subsidiary during the period	-	-
Estimated taxable income/(loss) for the period	**829,871**	**439,787**
Loss carried forward from the previous year	-	-
Estimated taxable income/(loss) for the period	**829,871**	**439,787**
At applicable CIT tax rate of 20%	165,974	87,957
Adjustments of CIT for prior year	-	-
Corporate income tax expense from disposals of real estate	-	118
Current corporate income tax expense	**165,974**	**88,075**
Income tax payable at the beginning of the period	17,171	41,947
Income tax paid during the period	(127,380)	(60,943)
Income tax payable at the end of the period	**55,765**	**69,079**

VII- Additional information on some items presented on the Cash Flow

28. Cash and cash equivalents

	30 September 2026 VND million	30 September 2025 VND million
Cash and cash equivalents	436,255	513,292
Balances with the State Bank of Vietnam	2,561,193	2,550,781
Cash and foreign currencies deposited at other credit institutions (including demand deposits and term deposits not exceeding 90 days)	18,614,970	14,370,238
	21,612,418	**17,434,311**

VIII- Other information

29. Employees' income

Items	30 September 2026 VND million	30 September 2025 VND million
I. Total number of employees	**2,887**	**2,911**
II. Employees' income		
1. Total salary	590,773	545,585
2. Bonus	106,342	86,795
3. Other income	3,024	2,860
4. Total income (1+2+3)	**700,139**	**635,240**
5. Average salary	22.74	20.82
6. Average income	26.95	24.25

30. Statutory obligations

Items	Opening balance	Movement during the period		Closing balance
		Payables	Paid	
	VND million	VND million	VND million	VND million
Corporate income tax	17,171	165,974	127,380	55,765
Value added tax	3,265	25,466	25,960	2,771
Personal income tax	4,023	41,251	42,053	3,221
Foreign contractors tax	2,879	11,855	13,175	1,559
Other taxes, charges, fees	-	357	357	-
	27,338	**244,903**	**208,925**	**63,316**

31. Assets and valuable papers taken for mortgage, pledge, discount and re-discount

	30 September 2026 VND million	31 December 2025 VND million
Land and properties	110,716,665	107,174,697
Movables	2,187,604	2,347,541
Valuable papers	14,122,050	15,070,519
Other assets	5,626,108	6,423,489
Total	**132,652,427**	**131,016,246**

32. Contingent liabilities and commitments

	30 September 2026 VND million	31 December 2025 VND million
Lending guarantees	700	2,200
Commitments on foreign exchange transactions	31,741,578	39,408,176
L/C commitments	415,561	9,430
Payment guarantees	1,058,619	886,428
Performance guarantees	385,028	383,371
Bidding guarantees	24,978	22,561
Commitment on interest rate swap	394,050	525,920
Other commitments, guarantees	1,411,634	550,140
	35,432,148	**41,788,226**
Less: Margin deposits	(79,306)	(92,116)
	35,352,842	**41,696,110**

33. Interest and fees receivables but not yet collected

	30 September 2026 VND million	31 December 2025 VND million
Loan interests that have not been collected	338,142	376,918
Securities interests that have not been collected	-	-
Deposits interests that have not been collected	-	-
Receivable fees that have not been collected	21,763	38,899
Total	**359,905**	**415,817**

34. Bad debts written-off

	30 September 2026 VND million	31 December 2025 VND million
Principal bad debts written off under monitoring period	1,857,653	1,600,156
Interest bad debts written off under monitoring period	2,482,981	2,399,453
Other debts written off	-	-
Total	**4,340,634**	**3,999,609**

35. Other assets and documents

	30 September 2026 VND million	31 December 2025 VND million
Precious metals and gemstones held under trust	-	-
Other assets held under trust	10,504,999	10,751,922
Leased assets	-	-
Collateral assets received as a substitute for the fulfilment of the guarantor's obligations awaiting disposal	75,029	75,029
Other valuable documents are being preserved	16,900,113	14,600,000
Total	**27,480,141**	**25,426,951**

36. Related parties

Balances at the period-end

Relationship	Transactions	VND million
Other related parties	Deposits and valuable papers from Board of Directors	280
	Deposits and valuable papers from Board of Management and Chief Accountant	9,980
	Deposits and valuable papers from Supervisory Board	4,838
	Interest payables for deposits and valuable papers from Board of Directors	1
	Interest payables for deposits and valuable papers from Board of Management and Chief Accountant	101
	Interest payables for deposits and valuable papers from Supervisory Board	104

Transactions from the beginning of the year to the end of this quarter.

Relationship	Transactions	VND million
Related companies	Repayments of principal and interest for loans	17,529
Other related parties	Remuneration to Board of Directors	6,188
	Remuneration to Supervisory Board	3,631
	Income paid to Board of Management and Chief Accountant	14,971

37. Concentration of assets, liabilities and off-statement of financial position commitments by geographical area

	Balance with the SBV	Total deposits and loans - gross	Total deposits and borrowings	Valuable papers issued	Credit commitments - gross	Derivatives (total contractual value)	Investment securities - gross
	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Domestic	2,561,193	122,090,552	113,905,324	20,070,416	3,690,570	15,345,671	15,392,784
Overseas	-	53,390	-	-	-	-	-

IX- Financial risk management

38. Risk management related to financial instruments

Risk is always inherent in the Bank's operation but it is managed by detective procedures, periodical evaluation and control depending on the risk limit and other existed controls. The risk management process is critical to the Bank's profitability and each individual of the Bank has responsibility to prevent risks relating to their work. The Bank has exposure to risks such as: credit risk, liquidity risk, market risk (classified as business risk and non-business risk). In addition, the Bank also exposed to operational risk.

The independent risk control process does not take into account business risks such as changes in environment, technology and industry structure. These risks are controlled by strategy planning process of the Bank.

39. Credit risk

Credit risk is the possibility of loss in the Group's operations due to customers' failure or inability to perform their obligations as committed.

In order to performing credit risk management, the Bank issued credit policies and instructions to standardise credit activities of the Bank.

The Bank controls and manages the credit risk by establishing credit limit based on the level of risk that the Bank can accept with each customer, each geographical area and each industry. The credit limit of each customer is established by using the credit rating system in which each customer would be classified at each specific risk level. This level can be changed and updated regularly.

The Bank has established the credit quality review process that allows early prediction of changes in financial position and credit-worthiness of counterparties based on qualitative and quantitative factors

40. Market risk

a. *Interest rate risk*

Interest rate risk is the risk that the fair value of a financial instrument will fluctuate because of changes in market interest rates. The Bank will expose to interest rate risk when there is a gap between maturity date or interest repricing date of assets, liabilities and off-statement of financial position commitments in a specific period of time.

The Bank usually monitors interest rate gaps, compares the domestic market with international market for timely adjustments. In addition, the application of internal risk management became more effective thanks to the deployment of Internal Funds Transfer Pricing System and Concentrated Payment System, so that all capital and payment transactions of the Bank are performed by the Head Office. This helps the Bank monitor the capital changes and reduce the potential errors as well as the unnecessary complicated procedures more effectively.

Analysis of assets and liabilities in term of interest repricing period

The interest repricing period is the period from the reporting date to earlier of contractual repricing date or maturity date of assets and liabilities, depend on which factors come sooner.

The following assumptions and conditions are applied in analysing the interest repricing period of assets and liabilities of the Bank:

- Cash on hand; derivatives and other financial assets; long-term investments; other assets (including fixed assets and other assets) and other liabilities are categorised as interest free.
- Balances with the SBV are classified as demand deposits so the interest repricing period is categorised as up to 1 month.
- The actual interest rate reset period of investment securities is calculated based on the actual maturity period at the end of the fiscal year for each type of security.
- The interest repricing period of deposits with and loans to other credit institutions; loan to customers; due to and borrowings from other credit institutions and deposits from customers are defined as follows:

- Items with the fixed interest rate during the contract term: the interest repricing period is from the end of accounting period to maturity date.
- Items with the variable interest rate: the interest repricing period is from the end of accounting period to the earlier of contractual repricing date or maturity date.

- The actual interest rate reset period for issued valuable papers is based on the remaining maturity period of each type of valuable paper.

	Overdue VND million	Free of interest VND million	Less than 1 month VND million	From 1 to 3 months VND million	Over 3 to 6 months VND million	Over 6 to 12 months VND million	Over 1 to 5 years VND million	Over 5 years VND million	Total VND million
Assets									
I- Cash and gold	-	436,255	-	-	-	-	-	-	**436,255**
II- Balances with the SBV	-	-	2,561,193	-	-	-	-	-	**2,561,193**
III- Due from and loans to other credit institutions	-	-	17,540,970	9,224,000	3,566,000	6,800,000	-	-	**37,130,970**
IV- Derivatives and other financial assets	-	192,855	-	-	-	-	-	-	**192,855**
V- Loan to customers and purchase debt	4,454,484	-	26,089,208	44,989,485	5,057,297	3,162,352	563,918	1,223,141	**85,539,885**
VI- Investment securities	-	1,810,619	50,000	99,836	900,049	605,707	150,388	11,776,185	**15,392,784**
VII- Long-term investments	-	-	-	-	-	-	-	-	-
VIII- Fixed assets and investment properties	-	1,613,626	-	-	-	-	-	-	**1,613,626**
IX- Other assets	-	4,045,332	-	-	-	-	-	-	**4,045,332**
Total assets	**4,454,484**	**8,098,687**	**46,241,371**	**54,313,321**	**9,523,346**	**10,568,059**	**714,306**	**12,999,326**	**146,912,900**
Liabilities									
I- Due to and borrowings from SBV and other credit institutions	-	-	20,671,396	4,735,774	-	-	-	-	**25,407,170**
II- Deposits from customers	-	67,979	20,181,752	22,311,373	37,124,455	8,300,980	479,152	-	**88,465,691**
III- Derivatives and other financial liabilities	-	-	-	-	-	-	-	-	-
IV- Grants, entrusted funds and loans exposed to risks	-	-	-	-	32,463	-	-	-	**32,463**
V- Valuable papers issued	-	-	971,596	7,268,932	1,789,866	8,643,585	1,396,437	-	**20,070,416**
VI- Other liabilities	-	3,104,774	-	-	-	-	-	-	**3,104,774**
Total liabilities	**-**	**3,172,753**	**41,824,744**	**34,316,079**	**38,946,784**	**16,944,565**	**1,875,589**	**-**	**137,080,514**
On-statement of financial position interest sensitivity gap	**4,454,484**	**4,925,934**	**4,416,627**	**19,997,242**	**(29,423,438)**	**(6,376,506)**	**(1,161,283)**	**12,999,326**	**9,832,386**
Off-statement of financial position interest sensitivity gap	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Interest sensitivity gap on and off-statement of financial position	**4,454,484**	**4,925,934**	**4,416,627**	**19,997,242**	**(29,423,438)**	**(6,376,506)**	**(1,161,283)**	**12,999,326**	**9,832,386**

b. Currency risk

Currency risk is the risk that the value of financial instruments will fluctuate due to changes in foreign exchange rates.

The Bank was established and operates in Vietnam and its accounting currency is VND, major transactions of the Bank are also in VND. The financial assets and liabilities of the Bank is mainly denominated in VND, a part in USD. However, some of the Bank's other financial assets and financial liabilities are denominated in currencies other than VND and USD. The Bank has defined limits on the level of exposure by each currency. The currency position is monitored daily and the Bank takes risk mitigation actions to ensure that the currency position is within the defined limit.

The Bank's assets and liabilities categorised by currencies are translated into VND as follows:

Assets				
I- Cash and gold	102	35,191	1,167	**36,460**
II- Balances with the SBV	-	21,738	-	**21,738**
III- Due from and loans to other credit institutions	485	141,276	5,878	**147,639**
IV- Securities held for trading	-	-	-	-
V- Derivatives and other financial assets	-	266,421	-	**266,421**
VI- Loan to customers and purchase debt	-	533,201	-	**533,201**
VII- Investment securities	-	-	-	-
VIII- Fixed assets and investment properties	-	-	-	-
IX- Other assets	-	5,377	-	**5,377**
Total assets	**587**	**1,003,204**	**7,045**	**1,010,836**
Liabilities and equity				
I- Due to and borrowings from SBV and other credit institutions	-	-	-	-
II- Deposits from customers	188	298,259	159	**298,606**
III- Derivatives and other financial liabilities	-	-	-	-
IV- Grants, entrusted funds and loans exposed to risks	-	32,463	-	**32,463**
V- Valuable papers issued	-	-	-	-
VI- Other liabilities	2	5,117	3	**5,122**
Total liabilities and equity	**190**	**335,839**	**162**	**336,191**
Foreign exchange position on-statement of financial position	**397**	**667,365**	**6,883**	**674,645**
Foreign exchange position off-statement of financial position	-	**(2,006)**	**(3,309)**	**(5,315)**
Foreign exchange position on and off-statement of financial position	**397**	**665,359**	**3,574**	**669,330**

c. *Liquidity risk*

Liquidity risk is the risk that the Bank has difficulties in fulfilling its obligations for financial liabilities. Liquidity risk arises when the Bank does not have ability to fulfil the payment obligations when financial liabilities are due under both normal and stressed conditions. To reduce the liquidity risk, the Bank has to mobilise from various capitals besides the basic capital of the Bank has asset management policies which have flexible liquidity, follow the future cash flows and daily liquidity. The Bank should evaluate the expected cash flows and available ability of current guaranteed assets in case of mobilising more capital.

Liquidity risk is limited by holding a large amount of cash and cash equivalents under demand deposits with other credit institutions, balances with the SBV and other credit institutions and valuable papers. Safety ratio that taken into account risk factor are also used to manage liquidity risk.

The maturity period of assets and liabilities represents the remaining term of the assets and liabilities from the date of the consolidated financial statements to the payment date as stipulated in the contract or issuance terms.
The following assumptions and conditions are applied in analysing the maturity of assets and liabilities of the Bank:

- Balances with the SBV are classified as demand deposits, included compulsory reserve. The balance of compulsory reserve depends on elements and term of deposits from customers of the Bank.

- The maturity of due from and loans to other credit institutions, derivatives and other financial assets and loans to customers are determined based on the contractual maturity date. The actual maturity date can be changed as the loans contracts are extended.

- The maturity of investment securities is based on the contractual maturity date of each securities.

- The maturity of long-term equity investments is categorised over 5 years because these investments do not have exact maturity date and the Bank has intention to hold them in long-term.

- The maturity of fixed assets is determined by the remaining useful lives of assets.

- The maturity of due to and borrowings from other credit institutions and deposits from customers is determined based on the characteristics of each type or the maturity date specified in the contracts. Demand deposits from other credit institutions and customers are performed as requirements of customer and categorised as call deposits. The maturity for borrowings and term deposits are determined based on contractual maturity date. In practice, they can be renewed and therefore the actual maturities of those assets and liabilities may be longer than the original contractual terms.

	Overdue		Current					
	Over 3 months VND million	Up to 3 months VND million	Up to 1 month VND million	Over 1 to 3 months VND million	Over 3 to 12 months VND million	Over 1 to 5 years VND million	Over 5 years VND million	Total VND million
Assets								
I- Cash and gold	-	-	436,255	-	-	-	-	**436,255**
II- Balances with the SBV	-	-	2,561,193	-	-	-	-	**2,561,193**
III- Due from and loans to other credit institutions	-	-	17,540,970	9,224,000	10,366,000	-	-	**37,130,970**
IV- Derivatives and other financial assets	-	-	152,090	32,073	8,692	-	-	**192,855**
V- Loan to customers and purchase debt	2,518,269	1,936,215	4,713,075	7,340,205	38,997,104	5,730,971	24,304,046	**85,539,885**
VI- Investment securities	-	-	50,000	99,836	1,505,756	1,961,007	11,776,185	**15,392,784**
VII- Capital contribution, long-term investments	-	-	-	-	-	-	-	-
VIII- Fixed assets and investment properties	-	-	-	-	-	-	1,613,626	**1,613,626**
IX – Other assets	11,010	8,023	783,799	498,780	1,573,301	1,163,342	7,077	**4,045,332**
Total assets	**2,529,279**	**1,944,238**	**26,237,382**	**17,194,894**	**52,450,853**	**8,855,320**	**37,700,934**	**146,912,900**
Liabilities								
I- Due to and borrowings from the SBV and other credit institutions	-	-	21,025,656	4,381,514	-	-	-	**25,407,170**
II- Deposits from customers	-	-	20,430,336	22,130,769	45,425,434	479,152	-	**88,465,691**
III- Derivatives and other financial liabilities	-	-	-	-	-	-	-	-
IV- Grants, entrusted funds and loans exposed to risks	-	-	-	-	32,463	-	-	**32,463**
V- Valuable papers issued	-	-	1,230,224	7,010,304	10,433,451	1,396,437	-	**20,070,416**
VI- Other liabilities	-	-	900,718	1,080,933	1,077,313	45,810	-	**3,104,774**
Total liabilities	-	-	**43,586,934**	**34,603,520**	**56,968,661**	**1,921,399**	-	**137,080,514**
Net liquidity gap	**2,529,279**	**1,944,238**	**(17,349,552)**	**(17,408,626)**	**(4,517,808)**	**6,933,921**	**37,700,934**	**9,832,386**

41. Segment report

	The period from 01 January to 30 September 2026				
	The Southern region	**The Central region**	**The Northern region**	**Eliminations**	**Total**
	VND million	**VND million**	**VND million**	**VND million**	**VND million**
I. Income	**17,223,778**	**1,950,246**	**1,546,399**	**(11,352,636)**	**9,367,787**
1. Interest and similar income from:	16,625,627	1,920,395	1,492,629	(11,340,072)	8,698,579
▪ *External customers*	7,283,804	863,109	551,666		8,698,579
▪ *Internal*	9,341,823	1,057,286	940,963	(11,340,072)	-
2. Fee and commission income	210,735	24,303	46,722		281,760
3. Other income	387,416	5,548	7,048	(12,564)	387,448
II. Expenses	**16,222,859**	**1,749,691**	**1,407,974**	**(11,352,636)**	**8,027,888**
1. Interest and similar expenses from:	14,671,535	1,545,556	1,207,844	(11,340,072)	6,084,863
▪ *External customers*	4,370,015	913,059	801,789		6,084,863
▪ *Internal*	10,301,520	632,497	406,055	(11,340,072)	-
2. Depreciation expenses	48,040	5,773	4,422		58,235
3. Direct operating expenses	1,503,284	198,362	195,708	(12,564)	1,884,790
Operating profit before provision expenses for credit losses	**1,000,919**	**200,555**	**138,425**		**1,339,899**
Provisions for credit losses	486,600	20,848	7,440		514,888
Segment profit before tax	**514,319**	**179,707**	**130,985**		**825,011**

	As at 30 September 2026			
	The Southern region	**The Central region**	**The Northern region**	**Total**
	VND million	**VND million**	**VND million**	**VND million**
I. Assets	**127,891,805**	**10,652,917**	**6,677,470**	**145,222,192**
1. Cash on hand	269,240	80,065	86,950	436,255
2. Fixed assets	1,448,419	134,629	30,578	1,613,626
3. Other assets	126,174,146	10,438,223	6,559,942	143,172,311
II. Liabilities	**100,134,375**	**19,015,419**	**17,930,720**	**137,080,514**
1. External liabilities	99,781,702	19,011,324	17,921,798	136,714,824
2. Internal liabilities	11,123	-	-	11,123
3. Other liabilities	341,550	4,095	8,922	354,567

42. Secondary segment reporting

The Bank and its subsidiary primarily operates in the field of commercial banking and asset management.

The period from 01 January to 30 September 2026	Commercial Banking VND million	Assets Management VND million	Eliminations VND million	Total VND million
Income	9,366,345	4,210	(2,768)	9,367,787
Expenses	8,485,622	1,687	(2,768)	8,484,541
Depreciation expenses	58,235	-		58,235
Profit before tax	**822,488**	**2,523**		**825,011**

As at 30 September 2026	Commercial Banking VND million	Assets Management VND million	Eliminations VND million	Total VND million
Segment assets	145,322,169	136,460	(236,437)	145,222,192
Segment liabilities	137,216,319	632	(136,437)	137,080,514

Ho Chi Minh City, 26 October 2026

Prepared by	Reviewed by	Approved by
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Deputy Head of Accounting Department	***Deputy Chief Financial Officer cum Chief Accountant***	***Deputy General Director***