

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Quarter II/2026

Unit: VND

No	Items	Note		Quarter-End Balance	Year-Opening Balance
A	ASSETS		TC02A		
I	Cash on hand, gold, silver and gemstones	V.01	TC02A	378,940,279,908	330,713,532,909
II	Balances with the State Bank of Vietnam	V.02	TC02A	1,057,926,846,086	1,130,892,390,822
III	Balances with and loans to other credit institutions	V.03	TC02A	15,468,928,357,062	22,327,706,658,791
1	Balances with other credit institutions		TC02A1	14,568,928,357,062	19,627,706,658,791
2	Loans to other credit institutions		TC02A1	900,000,000,000	2,700,000,000,000
3	Provisions for loans to other credit institutions (*)		TC02A1	-	-
IV	Trading securities	V.04	TC02A	-	-
1	Trading securities		TC02A1	-	-
2	Provisions for impairment of trading securities (*)		TC02A1	-	-
V	Derivatives and other financial assets	V.05	TC02A	128,110,983,000	201,725,492,000
VI	Loans to customers	V.06	TC02A	95,022,550,812,992	87,680,386,166,857
1	Loans to customers		TC02A1	96,199,429,386,448	88,741,515,803,254
2	Provisions for loans to customers (*)	V06.2	TC02A1	(1,176,878,573,456)	(1,061,129,636,397)
VII	Debt purchase	V.07		-	-
1	Debt purchase			-	-
2	Provision for debt purchase (*)			-	-
VIII	Investment securities	V.08	TC02A	25,470,224,386,204	19,193,830,902,831
1	Available-for-sale securities		TC02A1	25,470,224,386,204	19,193,830,902,831
2	Held-to-maturity securities		TC02A1	-	-
3	Provisions for impairment of investment securities (*)		TC02A1	-	-
IX	Long-term investments	V.09	TC02A	76,909,953,811	68,513,057,668
1	Investment in subsidiaries		TC02A1	-	-
2	Investments in joint-ventures		TC02A1	-	-
3	Investments in associates		TC02A1	-	-
4	Other long-term investments		TC02A1	83,610,010,000	83,610,010,000
5	Provision for impairment of long-term investments (*)		TC02A1	(6,700,056,189)	(15,096,952,332)
X	Fixed assets		TC02A	467,252,356,189	476,766,961,767
1	Tangible fixed assets	V.10	TC02A1	324,609,982,068	328,462,792,261
a	Cost		TC02A1	590,760,167,947	583,536,460,654
b	Accumulated depreciation (*)		TC02A1	(266,150,185,879)	(255,073,668,393)
2	Finance lease assets	V.11	TC02A1	-	-
a	Cost		TC02A1	-	-
b	Accumulated amortization (*)		TC02A1	-	-
3	Intangible fixed assets	V.12	TC02A1	142,642,374,121	148,304,169,506
a	Cost		TC02A1	279,782,039,623	277,821,234,823
b	Accumulated amortization (*)		TC02A1	(137,139,665,502)	(129,517,065,317)
XI	Investment properties	V.13	TC02A	-	-
a	Cost		TC02A1	-	-
b	Accumulated depreciation (*)		TC02A1	-	-
XII	Other assets	V.14	TC02A	11,060,257,294,583	9,074,996,503,840
1	Receivables	V.14.2	TC02A1	1,614,653,090,594	3,596,202,617,806
2	Accrued interest and fee receivables		TC02A1	7,990,561,824,179	4,837,421,446,449
3	Deferred income tax assets	V22.1	TC02A1	-	-
4	Other assets	V.14	TC02A1	1,717,071,110,010	903,401,169,785
-	- In which: Goodwill	V.15	TC02A1	-	-
5	Provisions for impairment of other on-statement of financial position assets	V.14.3	TC02A1	(262,028,730,200)	(262,028,730,200)
	TOTAL ASSETS			149,131,101,269,835	140,485,531,667,485
B	Liabilities and shareholders' equity		TC02A		
I	Due to the Government and the State Bank of Vietnam	V.16	TC02A	5,611,276,917,817	4,735,942,883,755
II	Deposits and borrowings from other credit institutions	V.17	TC02A	18,900,128,854,227	19,388,849,485,354
1	Deposits from other credit institutions		TC02A2	18,347,687,053,332	18,731,445,714,418
2	Borrowings from other credit institutions		TC02A2	552,441,800,895	657,403,770,936
III	Deposits from customers	V.18	TC02A	104,044,682,695,361	99,079,937,892,602
IV	Derivatives and other financial liabilities	V.05	TC02A	-	-
V	Grants, trusted funds and borrowings at risk of credit institution	V.19	TC02A	33,717,303,687	20,319,696,706
VI	Valuable papers issued	V.20	TC02A	6,996,830,500,000	4,958,830,500,000
VII	Other liabilities	V.22	TC02A	2,728,847,137,109	2,146,624,070,750
1	Accrued interest and fee payables		TC02A2	1,993,494,400,539	1,395,697,594,118
2	Deferred income tax payables	V22.2	TC02A2	-	-

No	Items	Note		Quarter-End Balance	Year-Opening Balance
3	Other payables and liabilities	V.21	TC02A2	735,352,736,570	750,926,476,632
4	Other provisions	V.21	TC02A2	-	-
	Total liabilities			138,315,483,408,201	130,330,504,529,167
VIII	Shareholders' equity	V.23	TC02A	10,815,617,861,634	10,155,027,138,318
1	Capital		TC02A3	8,163,718,790,351	8,163,718,790,351
a	Charter capital		TC02A3	8,163,606,720,000	8,163,606,720,000
b	Capital for construction investment		TC02A3	-	-
c	Share premium		TC02A3	98,600,000	98,600,000
d	Treasury shares		TC02A3	-	-
e	Preference shares		TC02A3	-	-
g	Others		TC02A3	13,470,351	13,470,351
2	Reserves		TC02A3	884,433,936,780	893,233,968,141
3	Exchange rate differences		TC02A3	(5,421,027,467)	-
4	Differences upon asset revaluation		TC02A3	-	-
5	Retained earnings		TC02A3	1,772,886,161,970	1,098,074,379,826
IX	Non-controlling interest				-
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		TC02A	149,131,101,269,835	140,485,531,667,485

OFF-CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS

No	Items	Note		Quarter-End Balance	Year-Opening Balance
I	Credit guarantees		TC02A	-	-
II	Exchange transaction commitments		TC02A	11,948,374,477,000	16,038,046,382,000
1	Buying FX commitment			-	-
2	Selling FX commitment			-	131,465,000,000
3	Swap commitment		TC02A4	11,948,374,477,000	15,906,581,382,000
4	Future commitments			-	-
III	Other guarantees	VIII.39	TC02A	-	-
IV	Letters of credit		TC02A	1,201,657,816	11,267,349,544
V	Other guarantees		TC02A	1,078,771,162,228	612,784,152,841
VI	Other commitments			-	-
VII	Uncollected interest and fee receivables	VIII.40		1,493,907,766,215	1,693,729,268,691
VIII	Bad debts written-off	VIII.40		8,476,352,802,592	8,454,058,347,785
IX	Other assets and receipts	VIII.40		473,689,214,348	379,802,414,000

Preparer



Do Thi Phuong Loan

Chief Accountant



Nguyen Thanh Cong

Hà Nội, July 27, 2026

General Director



Nguyễn Văn Trọng

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Quarter II/2026

Unit: million VND

No	Items	Note	Quarter-End Balance	Year-Opening Balance
A	ASSETS			
I	Cash on hand, gold, silver and gemstones	V.01	378,940	330,714
II	Balances with the State Bank of Vietnam	V.02	1,057,927	1,130,892
III	Balances with and loans to other credit institutions	V.03	15,468,928	22,327,707
1	Balances with other credit institutions		14,568,928	19,627,707
2	Loans to other credit institutions		900,000	2,700,000
3	Provisions for loans to other credit institutions (*)		-	-
IV	Trading securities	V.04	-	-
1	Trading securities		-	-
2	Provisions for impairment of trading securities (*)		-	-
V	Derivatives and other financial assets	V.05	128,111	201,725
VI	Loans to customers	V.06	95,022,551	87,680,386
1	Loans to customers		96,199,429	88,741,516
2	Provisions for loans to customers (*)	V06.2	(1,176,878)	(1,061,130)
VII	Debt purchase	V.07	-	-
1	Debt purchase		-	-
2	Provision for debt purchase (*)		-	-
VIII	Investment securities	V.08	25,470,224	19,193,831
1	Available-for-sale securities		25,470,224	19,193,831
2	Held-to-maturity securities		-	-
3	Provisions for impairment of investment securities (*)		-	-
IX	Long-term investments	V.09	76,910	68,513
1	Investment in subsidiaries		-	-
2	Investments in joint-ventures		-	-
3	Investments in associates		-	-
4	Other long-term investments		83,610	83,610
5	Provision for impairment of long-term investments (*)		(6,700)	(15,097)
X	Fixed assets		467,252	476,767
1	Tangible fixed assets	V.10	324,610	328,463
a	Cost		590,760	583,536
b	Accumulated depreciation (*)		(266,150)	(255,073)
2	Finance lease assets	V.11	-	-
a	Cost		-	-
b	Accumulated amortization (*)		-	-
3	Intangible fixed assets	V.12	142,642	148,304
a	Cost		279,782	277,821
b	Accumulated amortization (*)		(137,140)	(129,517)
XI	Investment properties	V.13	-	-
a	Cost		-	-
b	Accumulated depreciation (*)		-	-
XII	Other assets	V.14	11,060,258	9,074,997
1	Receivables	V.14.2	1,614,653	3,596,203
2	Accrued interest and fee receivables		7,990,562	4,837,421
3	Deferred income tax assets	V22.1	-	-
4	Other assets	V.14	1,717,071	903,401
-	- In which: Goodwill	V.15	-	-
5	Provisions for impairment of other on-statement of financial position assets	V.14.3	(262,028)	(262,029)
	TOTAL ASSETS		149,131,101	140,485,532
B	Liabilities and shareholders' equity			
I	Due to the Government and the State Bank of Vietnam	V.16	5,611,277	4,735,943
II	Deposits and borrowings from other credit institutions	V.17	18,900,129	19,388,849
1	Deposits from other credit institutions		18,347,687	18,731,446
2	Borrowings from other credit institutions		552,442	657,404
III	Deposits from customers	V.18	104,044,683	99,079,938
IV	Derivatives and other financial liabilities	V.05	-	-
V	Grants, trusted funds and borrowings at risk of credit institution	V.19	33,717	20,320
VI	Valuable papers issued	V.20	6,996,830	4,958,831
VII	Other liabilities	V.22	2,728,847	2,146,624
1	Accrued interest and fee payables		1,993,494	1,395,698

No	Items	Note	Quarter-End Balance	Year-Opening Balance
2	Deferred income tax payables	V22.2	-	-
3	Other payables and liabilities	V.21	735,353	750,926
4	Other provisions	V.21	-	-
	Total liabilities		138,315,483	130,330,505
VIII	Shareholders' equity	V.23	10,815,618	10,155,027
1	Capital		8,163,719	8,163,719
a	Charter capital		8,163,607	8,163,607
b	Capital for construction investment		-	-
c	Share premium		99	99
d	Treasury shares		-	-
e	Preference shares		-	-
g	Others		13	13
2	Reserves		884,434	893,234
3	Exchange rate differences		(5,421)	-
4	Differences upon asset revaluation		-	-
5	Retained earnings		1,772,886	1,098,074
IX	Non-controlling interest		-	-
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		149,131,101	140,485,532

OFF-CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS

No	Items	Note	Quarter-End Balance	Year-Opening Balance
I	Credit guarantees		-	-
II	Exchange transaction commitments		11,948,374	16,038,046
1	Buying FX commitment		-	-
2	Selling FX commitment		-	131,465
3	Swap commitment		11,948,374	15,906,581
4	Future commitments		-	-
III	Other guarantees	VIII.39	-	-
IV	Letters of credit		1,202	11,267
V	Other guarantees		1,078,771	612,784
VI	Other commitments		-	-
VII	Uncollected interest and fee receivables	VIII.40	1,493,908	1,693,729
VIII	Bad debts written-off	VIII.40	8,476,353	8,454,058
IX	Other assets and receipts	VIII.40	473,689	379,802

Preparer



Do Thi Phuong Loan

Chief Accountant



Nguyen Thanh Cong

Ha Noi, July 27, 2026

General Director



Nguyễn Văn Trọng

CONSOLIDATED INCOME STATEMENT
Quarter II/2026

Unit: VND

Items	This Quarter (This Year)	This Quarter (Last Year)	Cumulative from the beginning of the year to end of this quarter (This year)	Cumulative from the beginning of the year to the end of this quarter (Last year)
1- Interest and similar income	2,701,997,477,010	2,085,542,490,931	5,175,838,635,482	4,142,612,288,600
2- Interest and similar expenses	(2,124,961,799,695)	(1,543,163,980,639)	(3,923,277,484,472)	(2,987,698,826,176)
I- Net interest income	577,035,677,315	542,378,510,292	1,252,561,151,010	1,154,913,462,424
3- Fee and commission income	44,159,711,212	30,936,957,308	117,077,731,143	77,423,697,502
4- Fee and commission expenses	(7,298,424,931)	(7,298,851,403)	(14,364,956,253)	(13,753,911,973)
II- Net fee and commission income	36,861,286,281	23,638,105,905	102,712,774,890	63,669,785,529
III- Net gain from foreign currency trading	18,782,230,857	9,539,672,933	28,557,154,759	13,584,686,352
IV- Net gain/(loss) from trading securities	-	-	-	-
V- Net gain/(loss) from investment securities	1,106,704,737	(6,694,339,326)	1,238,552,818	(9,388,292,293)
5- Other operating income	23,469,108,574	38,514,069,042	52,456,758,180	55,243,090,124
6- Other operating expenses	(335,834,071)	(4,267,157,643)	(4,768,455,035)	(9,192,846,070)
VI- Net other operating income	23,133,274,503	34,246,911,399	47,688,303,145	46,050,244,054
VII- Income from capital contribution, equity investments	4,328,814,679	4,895,905,945	4,328,814,679	4,895,905,945
VIII- Operating expenses	(247,702,807,085)	(241,971,943,571)	(503,493,381,938)	(467,288,437,526)
IX- Net profit before provision for credit losses	413,545,181,287	366,032,823,577	933,593,369,363	806,437,354,485
X- Provision expenses for credit losses	(95,787,179,149)	(4,690,590,859)	(107,352,040,916)	(92,161,142,816)
XI- Total profit before tax	317,758,002,138	361,342,232,718	826,241,328,447	714,276,211,669
7- Current corporate income tax expense	(60,009,579,315)	(82,829,103,278)	(160,009,579,315)	(142,829,103,278)
8- Deferred corporate income tax expense	-	-	-	-
XII- Corporate income tax expense	(60,009,579,315)	(82,829,103,278)	(160,009,579,315)	(142,829,103,278)
XIII- Net profit after tax	257,748,422,823	278,513,129,440	666,231,749,132	571,447,108,391

Preparer

Chief Accountant

Hà Nội, July 27, 2025



General Director

Nguyễn Văn Cường

Đỗ Thị Phương Loan

Nguyễn Thành Công

CONSOLIDATED INCOME STATEMENT
Quarter II/2026

Unit: million VND

Items	This Quarter (This Year)	This Quarter (Last Year)	Cumulative from the beginning of the year to the end of this quarter (This year)	Cumulative from the beginning of the year to the end of this quarter (Last year)
1- Interest and similar income	2,701,997	2,085,542	5,175,838	4,142,612
2- Interest and similar expenses	(2,124,961)	(1,543,164)	(3,923,277)	(2,987,699)
I- Net interest income	577,036	542,378	1,252,561	1,154,913
3- Fee and commission income	44,159	30,937	117,078	77,424
4- Fee and commission expenses	(7,298)	(7,299)	(14,365)	(13,754)
II- Net fee and commission income	36,861	23,638	102,713	63,670
III- Net gain from foreign currency trading	18,782	9,540	28,557	13,584
IV- Net gain/(loss) from trading securities	-	-	-	-
V- Net gain/(loss) from investment securities	1,107	(6,694)	1,239	(9,388)
5- Other operating income	23,469	38,514	52,456	55,243
6- Other operating expenses	(336)	(4,267)	(4,768)	(9,193)
VI- Net other operating income	23,133	34,247	47,688	46,050
VII- Income from capital contribution, equity investments	4,329	4,896	4,329	4,896
VIII- Operating expenses	(247,703)	(241,972)	(503,493)	(467,288)
IX- Net profit before provision for credit losses	413,545	366,033	933,594	806,437
X- Provision expenses for credit losses	(95,787)	(4,691)	(107,352)	(92,161)
XI- Total profit before tax	317,758	361,342	826,242	714,276
7- Current corporate income tax expense	(60,010)	(82,829)	(160,010)	(142,829)
8- Deferred corporate income tax expense	-	-	-	-
XII- Corporate income tax expense	(60,010)	(82,829)	(160,010)	(142,829)
XIII- Net profit after tax	257,748	278,513	666,232	571,447

Preparer

Chief Accountant

Ha Noi, July 27, 2025

General Director



Do Thi Phuong Loan




Nguyen Thanh Cong



Nguyen Van Trong

CONSOLIDATED CASH FLOW STATEMENT

(Direct method)

Quarter II/2026

Unit: VND

No	Items	Note	Cumulative from the beginning of the year to the end of this quarter (This year)	Cumulative from the beginning of the year to the end of this quarter (Last year)
		(1)	(2)	(3)
			(3)	(4)
	Cash flows from operating activities			
1	Interest and similar income received		2,022,698,257,752	3,095,568,640,682
2	Interest and similar expense paid		(3,325,480,678,051)	(3,139,985,969,164)
3	Fee and commission received		102,712,774,890	63,669,785,529
4	Net cash received/paid from operating activities (foreign currencies, silver, gold and securities)		29,795,707,577	4,196,394,059
5	Other income		1,108,805,038	10,944,889,184
6	Receipts from recovery of bad debts previously written off		47,514,821,563	37,877,024,944
7	Payments to employees and other operating activities		(499,354,637,075)	(442,523,243,116)
8	Corporate income tax paid		(251,864,255,413)	(148,157,382,492)
	Cash flows from operating profits before changes in operating assets and liabilities		(1,872,869,203,719)	(518,409,860,374)
	Changes in operating assets			
9	(Increase)/Decrease in balances with and loans to other credit institutions		1,800,000,000,000	1,410,000,000,000
10	(Increase)/Decrease in trading securities		(6,276,393,483,373)	(4,626,881,795,250)
11	(Increase)/Decrease in derivatives and other financial assets		73,614,509,000	-
12	(Increase)/Decrease in loans to customers		(7,457,913,583,194)	(7,506,145,120,116)
13	Decrease in provision to handle risk and compensate for losses		-	(40,414,841,738)
14	(Increase)/Decrease in other operating assets		1,167,879,586,987	(371,339,732,153)
	Changes in operating liabilities			
15	Increase/(Decrease) in due to the Government and the State Bank		875,334,034,062	3,024,525,944,358
16	Increase/(Decrease) in deposits and borrowings from other credit		(488,720,631,127)	3,339,703,752,426
17	Increase/(Decrease) in deposits from customers		4,964,744,802,759	5,495,346,911,840
18	Increase/(Decrease) in valuable papers issued (excluding valuable paper charged to financing activities)		2,038,000,000,000	1,955,000,000,000
19	Increase/(Decrease) in grants, trusted funds and other borrowings at risk of credit institution		13,397,606,981	-
20	Increase/ (Decrease) in derivative financial instruments and others financial liabilities		-	(7,659,060,000)
21	Increase/(Decrease) in other operating liabilities		100,932,404,229	(101,982,294,515)
22	Cash outflow from reserves of the bank		(10,872,060,000)	(3,110,850,000)
I	Net cash flows from operating activities		(5,072,866,017,395)	2,048,633,054,478
	Cash flows from investing activities			
1	Purchase of fixed assets		(9,660,798,374)	(2,201,827,106)
2	Proceeds on disposal of fixed assets		101,929,091	491,309,091
3	Payments for disposal of fixed assets		-	-
4	Purchase of investment properties		-	-
5	Proceeds on disposal of investment properties		-	-
6	Payments for disposal of investment properties		-	-
7	Equity investments in other entities		-	-
8	Proceeds from equity investment in other entities		-	-
9	Dividends received from investment in securities and other entities		4,328,814,679	4,895,905,945
II	Net cash flows from investing activities		(5,230,054,604)	3,185,387,930
	Cash flows from financing activities		-	-

No	Items	Note	Cumulative from the beginning of the year to the end of this quarter (This year)	Cumulative from the beginning of the year to the end of this quarter (Last year)
1	Proceeds from issuance of shares and receipt of contributed capital		-	-
2	Proceeds from issuance of long-term valuable papers eligible to be accounted into equity and other long-term loans		-	-
3	Payments for long-term valuable papers eligible to be accounted into equity and long-term loans repayment		-	-
4	Dividends paid		-	-
5	Purchase of treasury shares		-	-
6	Proceeds from selling of treasury shares		-	-
III	Net cash flows from financing activities		-	-
IV	Net cash flows of period		(5,078,096,071,999)	2,051,818,442,408
V	Cash and cash equivalents at the beginning of period		21,089,312,582,522	13,529,588,417,382
VI	Adjustment for impact of changes in foreign exchange rate		(5,421,027,467)	1,188,256,712
VII	Cash and cash equivalents at the end of period		16,005,795,483,056	15,582,595,116,502

Preparer

Do Thi Phuong Loan

Chief Accountant

Nguyen Thanh Cong

Ha Noi, July 27, 2025

General Director



Nguyễn Văn Trọng

CONSOLIDATED CASH FLOW STATEMENT

(Direct method)

Quarter II/2026

Unit: million VND

No	Items	Note	Cumulative from the beginning of the year to the end of this quarter (This year)	Cumulative from the beginning of the year to the end of this quarter (Last year)
	(1)	(2)	(3)	(4)
Cash flows from operating activities				
1	Interest and similar income received		2,022,698	3,095,569
2	Interest and similar expense paid		(3,325,481)	(3,139,986)
3	Fee and commission received		102,713	63,670
4	Net cash received/paid from operating activities (foreign currencies, silver, gold and securities)		29,796	4,196
5	Other income		1,109	10,945
6	Receipts from recovery of bad debts previously written off		47,515	37,877
7	Payments to employees and other operating activities		(499,355)	(442,523)
8	Corporate income tax paid		(251,864)	(148,157)
Cash flows from operating profits before changes in operating			(1,872,869)	(518,409)
Changes in operating assets				
9	(Increase)/Decrease in balances with and loans to other credit		1,800,000	1,410,000
10	(Increase)/Decrease in trading securities		(6,276,393)	(4,626,882)
11	(Increase)/Decrease in derivatives and other financial assets		73,615	-
12	(Increase)/Decrease in loans to customers		(7,457,914)	(7,506,145)
13	Decrease in provision to handle risk and compensate for losses		-	(40,415)
14	(Increase)/Decrease in other operating assets		1,167,880	(371,340)
Changes in operating liabilities				
15	Increase/(Decrease) in due to the Government and the State Bank		875,334	3,024,526
16	Increase/(Decrease) in deposits and borrowings from other credit institutions		(488,721)	3,339,704
17	Increase/(Decrease) in deposits from customers		4,964,745	5,495,347
18	Increase/(Decrease) in valuable papers issued (excluding valuable paper charged to financing activities)		2,038,000	1,955,000
19	Increase/(Decrease) in grants, trusted funds and other borrowings at risk of credit institution		13,397	(1)
20	Increase/ (Decrease) in derivative financial instruments and others financial liabilities		-	(7,659)
21	Increase/(Decrease) in other operating liabilities		100,932	(101,982)
22	Cash outflow from reserves of the bank		(10,872)	(3,111)
1	Net cash flows from operating activities		(5,072,866)	2,048,633
Cash flows from investing activities				
1	Purchase of fixed assets		(9,661)	(2,202)
2	Proceeds on disposal of fixed assets		102	491
3	Payments for disposal of fixed assets		-	-
4	Purchase of investment properties		-	-
5	Proceeds on disposal of investment properties		-	-
6	Payments for disposal of investment properties		-	-
7	Equity investments in other entities		-	-
8	Proceeds from equity investment in other entities		-	-

No	Items	Note	Cumulative from the beginning of the year to the end of this quarter (This year)	Cumulative from the beginning of the year to the end of this quarter (Last year)
9	Dividends received from investment in securities and other entities		4,329	4,896
II	Net cash flows from investing activities		(5,230)	3,185
	Cash flows from financing activities		-	-
1	Proceeds from issuance of shares and receipt of contributed capital		-	-
2	Proceeds from issuance of long-term valuable papers eligible to be accounted into equity and other long-term loans		-	-
3	Payments for long-term valuable papers eligible to be accounted into equity and long-term loans repayment		-	-
4	Dividends paid		-	-
5	Purchase of treasury shares		-	-
6	Proceeds from selling of treasury shares		-	-
III	Net cash flows from financing activities		-	-
IV	Net cash flows of period		(5,078,096)	2,051,818
V	Cash and cash equivalents at the beginning of period		21,089,313	13,529,588
VI	Adjustment for impact of changes in foreign exchange rate		(5,421)	1,188
VII	Cash and cash equivalents at the end of period		16,005,795	15,582,595

Hà Nội, July 27, 2025

Preparer

Chief Accountant

General Director



Do Thi Phuong Loan



Nguyen Thanh Cong



Nguyễn Văn Trọng

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

QUARTER II/2026

I. OPERATION CHARACTERISTICS OF CREDIT INSTITUTIONS

1. License for establishment and operation

Vietnam-Asia Commercial Joint Stock Bank (the "Bank") is a joint stock commercial bank established in the Socialist Republic of Vietnam. The Bank was established under Decision No. 440/QĐ-NHNN dated 09 May 2003 by the Governor of the State Bank of Vietnam ("SBV") and Banking License No. 12/NH-GP dated 09 May 2003. As at 31 May 2019, SBV issued Banking License No. 55/GP-NHNN to replace Banking License No. 12/NH-GP dated 09 May 2003. The operating duration under the licence is 99 years from the date of 09 May 2003. The Bank is operating under Business Registration Certificate No. 4103001665 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on June 19, 2003, No. 0302963695 issued by the Department of Planning and Investment of Hanoi City for the 33rd change on May 17, 2023.

2. Forms of capital ownership: Shares

3. Board of Directors

Mr. Phuong Thanh Long	Chairman
Mr. Phan Van Toi	Vice Chairman
Mr. Nguyen Hong Hai	Member
Mr. Tran Tien Dung	Member
Mr. Le Hong Phuong	Independent Member
Mr. Nguyen Van Trong	Member
Mr. Thai Nguyen Hoang Nha	Independent Member

4. Management Board

Mr. Nguyen Van Trong	General Director
Mr. Tran Tien Dung	Deputy General Director (Dismissed on 1/6/2026)
Mr. Bui Xuan Dung	Deputy General Director
Mr. Nguyen Thanh Cong	Chief Accountant

5. Head office: 4th and 5th floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City.

6. Branches:

Ha Noi Branch	66B Tran Hung Dao Street, Cua Nam Ward, Hanoi, Vietnam
Ha Dong Branch	1st Floor, 105 Chu Van An Street, Ha Dong Ward, Hanoi City.



Hoang Mai Branch	1st Floor, VTC Online Building, 18 Tam Trinh Street, Phuong Mai Ward, Hanoi City.
Thang Long Branch	349 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City.
Quang Ninh Branch	Plot No 3-4-5, Floor 1-2, Quang Ninh Center Building, 158 Le Thanh Tong Street, Hong Gai Ward, Quang Ninh Province.
Hai Phong Branch	Floors 1, 2, 3, House No. 44, Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City.
Bac Ninh Branch	Lot CC 03 - Lot No. 7, Cat Tuong Housing Area, Ly Thai To Street, Kinh Bac Ward, Bac Ninh Province.
Da Nang Branch	33 Hung Vuong Street, Hai Chau Ward, Da Nang City.
Hoi An Branch	567A Hai Ba Trung Street, Hoi An Ward, Da Nang City.
Quang Ngai Branch	27 Phan Dinh Phung Street, Cam Thanh Ward, Quang Ngai Province.
Buon Ma Thuot Branch	1 Ngo Quyen Street, Buon Ma Thuot Ward, Daklak Province.
Phan Thiet Branch	02 Le Hong Phong Street, Phan Thiet Ward, Lam Dong Province.
Quy Nhon Branch	268 Le Hong Phong Street, Quy Nhon Ward, Gia Lai Province, Vietnam.
Dong Nai Branch	3-5 Dong Khoi Street, Tam Hiep Ward, Dong Nai Province.
Binh Duong Branch	Ground floor, Becamex Binh Duong Trade Center Building, 230 Binh Duong Boulevard, Phu Loi Ward, Ho Chi Minh City.
Ho Chi Minh Branch	119-121 Nguyen Cong Tru Street, Sai Gon Ward, Ho Chi Minh City.
Cho Lon Branch	482 Nguyen Tri Phuong Street, Vuon Lai Ward, Ho Chi Minh City
Lac Long Quan Branch	343K Lac Long Quan Street, Hoa Binh Ward, Ho Chi Minh City.
Tan Binh Branch	496 Ly Thuong Kiet Street, Tan Son Nhat Ward, Ho Chi Minh City, Vietnam
Sai Gon Branch	195, 197-197/2 Cach Mang Thang Tam Street, Ban Co Ward, Ho Chi Minh City, Vietnam
Bac Sai Gon Branch	56/8 Ly Thuong Kiet Street, Hamlet 25, Hoc Mon Commune, Ho Chi Minh City.
Can Tho Branch	04 Phan Van Tri Street, Ninh Kiêu Ward, Can Tho City
An Giang Branch	No. 1209 Tran Hung Dao Street, Long Xuyen Ward, An Giang Province, Vietnam
Bac Lieu Branch	14-15, Lot B, Ba Trieu Street, Bac Lieu Ward, Ca Mau Province.

7. Subsidiary: Asset Exploitation and Debt Management One Member Company Limited - Vietnam-Asia Commercial Joint Stock Bank was established under Operating License No. 2764/QĐ-NHNN and Business Registration Certificate No. 0310540710, issued by the Department of Planning and Investment of Ho Chi Minh City on 27 December 2010. The

company underwent its 12th business registration amendment on 26 June 2023. The capital contribution ratio is 100%.

8. Total number of staff and employees: 1.648 people

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Accounting Period

The Bank's annual accounting period commences from 01 January and ends as at 31 December.

2. Monetary unit

Monetary unit used in accounting and preparation of financial statements of the Bank and its subsidiary is Vietnamese Dong (VND).

III. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

1. Accounting standards and system

The Consolidated Financial Statements are prepared and presented in accordance with the Vietnamese Accounting Standards, Vietnamese Accounting System for credit institutions under Decision No. 479/2004/QĐ-NHNN dated 29 April 2004 by the Governor of the State Bank of Vietnam; System of financial statements for Vietnamese credit institutions under Decision No. 16/2007/QĐ-NHNN dated 18 April 2007 by the Governor of the State Bank of Vietnam; Documents that amend and supplement Decision No. 479/2004/QĐ-NHNN and Decision No. 16/2007/QĐ-NHNN issued by the State Bank of Vietnam include: Circular No. 10/2014/TT -NHNN dated 20 March 2014, Circular No. 49/2014/TT-NHNN dated 31 December 2014, Circular No. 22/2017/TT-NHNN dated 29 December 2017 and Circular No. 27/2021/TT-NHNN dated 31 December 2021 ; Circular No. 202/2014/TT-BTC dated 22 December 2014 by the Ministry of Finance guiding the preparation and presentation of consolidated financial statements., Decree No. 135/2025/ND-CP dated August 1, 2025, Document No. 19/VBHN-NHNN dated January 16, 2026.

2. Assumption of continuous operation

The Board of Management of the Bank has assessed the ability to continue as a going concern of the Bank and noted that the Bank has sufficient resources to continue its business in a definite future. In addition, the Bank is not aware of any material uncertainties that may affect the ability to continue operations of the Bank as a going concern. Therefore, the Consolidated Financial Statements are prepared on the going concern assumption.

3. Assumptions and uses of estimates

The preparation of the Consolidated Financial Statements requires the Board of Management to make estimates and assumptions which affect the reported figures of assets and liabilities as well as the disclosure of contingent liabilities. These estimates and

assumptions also affect income, expenses and the resultant provisions. Such estimates are necessarily based on assumptions of a variety in degrees of subjectivity and uncertainty. Therefore, the actual results may lead to the adjustments of such provisions in the future.

4. Foreign currency transactions

Foreign currency transactions are translated at the exchange rate applicable on the transaction date. Monetary assets and liabilities denominated in foreign currencies as of month-end are translated at the exchange rate at the end of the month. The monthly exchange revaluation difference are recorded in the foreign exchange revaluation account in the statement of financial position. The balance of revaluation differences is transferred to the statement of profit or loss at year-end.

5. Basis of consolidation

The Bank's consolidated financial statements have been prepared based on the consolidation of the Bank's separate financial statements and the financial statements of its subsidiary over which the Bank has control (the "subsidiary") or each reporting period. Control is deemed to exist when the Bank has the power to govern the financial and operating policies of the investee so as to obtain benefits from its activities.

The financial statements of the subsidiary are prepared using accounting policies that are consistent with those applied by the Bank. Where necessary, the subsidiary's financial statements are adjusted to ensure consistency with the accounting policies adopted by the Bank.

All significant balances, income, expenses, and unrealised gains or losses arising from intra-group transactions have been eliminated on consolidation.

6. Deposits with and loans to other credit institutions

Deposits with other credit institutions, except for current deposits, are term deposits at other credit institutions and foreign bank branches with terms of not exceeding three months. Loans to other credit institutions are loans with original terms of not exceeding twelve months. Current deposits at other credit institutions are stated at the outstanding principal balance.

Term deposits and loans to other credit institutions are stated at the outstanding principal balance less any specific provision for credit risks.

The classification of term deposits and loans to other credit institutions is carried out in accordance with Circular No. 31/2024/TT-NHNN dated July 1, 2024, issued by the State Bank of Vietnam on the classification of earning assets ("Circular 31"), and the credit risk provisioning is implemented in accordance with Decree No. 86/2024/ND-CP dated July 11, 2024, of the Government regulating the classification of earning assets, provisioning rates,

methods for credit risk provisioning, and the use of provisions to handle risks (“Decree 86”).

According to Decree 86, the Bank is not required to make general provision for balances with and loans to other credit institutions.

7. Loans to customers

Outstanding loans to customers

Loans are stated on the consolidated statement of financial position at the principal amounts outstanding at the end of the year..

Provision for loan to customers is recorded and stated in separate line in the consolidated statement of financial position.

Short-term loans are those with a repayment date of up to 1 year, medium-term loans are those with a repayment date from 1 year to 5 years and long-term loans are those with a repayment date of over 5 years.

According to Circular 31, loans to customers are classified according to level of risk as follows: Current, Special mention, Sub-standard, Doubtful and Loss based on overdue status and other qualitative factors of the loans.

Additionally, pursuant to Circular No. 53/2024/TT-NHNN dated December 4, 2024 (“Circular 53”) issued by the State Bank of Vietnam, which provides regulations on the restructuring of debt repayment terms by credit institutions and foreign bank branches for customers facing difficulties and damages caused by Storm No. 3, including floods and landslides occurring after the storm, credit institutions may consider and decide to restructure the repayment terms of principal and/or interest on debt obligations arising prior to September 7, 2024, provided that such debts meet the conditions stipulated in this Circular.

In addition, according to Circular No. 10/2014/TT-NHNN of the State Bank of Vietnam dated 20 March 2014, loans to customers are also classified: current loans and overdue loans based on the overdue status according to the credit covenants in the contract or in the extension or reschedule annex.

Provision for credit losses

Provision for credit losses includes specific provision and general provision which is calculated monthly according to Decree 86.

The specific provision is calculated based on loan balance of each borrower less value of collateral assets after being discounted at predetermined percentage for each kind of collateral assets. Specific provision rate applied to each group as follows:

Group	Category	Specific provision rate
1	Current	0%
2	Special mention	5%
3	Sub-standard	20%
4	Doubtful	50%
5	Loss	100%

In addition, the Bank applies the regulations on debt rescheduling and maintenance of debt classification for loan balances that meet the conditions set forth under Circular No. 53/2024/TT-NHNN, and makes specific provisions for credit risk in accordance with Decision No. 1510/QĐ-TTg dated December 4, 2024, as follows:

- Determining the specific provision for all the outstanding debts of customers according to the results of debt classification in accordance with regulations of Decree 86: (A)
- Determining the specific provision for the outstanding balance of the debts group to be kept unchanged according to Circular 02; and the remaining outstanding debts of customers according to Circular 11: (B)
- Additional provision (C) = (A) - (B) shall make additional provision as follows:
 - + By December 31, 2024: at least 35% of the additional specific provision;
 - + By December 31, 2025: at least 35% of the additional specific provision;
 - + By December 31, 2026: 100% of the additional provision.

General provisions is made at 0.75% of the total amount of outstanding balance of loans classified in the group from 1 to 4 according to Decree 86.

Bad debts written-off

According to Decree 86, the Bank uses provisions to write off bad debts in the following cases::

- Borrowers have declared bankruptcy or liquidation (for legal entities/corporate); or borrowers died or are missing (for individuals);
- Debts are classified in group 5.

Classification and Provisions for Off-Balance Sheet Commitments

According to Decree 86, the classification of off-balance sheet credit commitments is conducted solely for the purpose of managing and monitoring the quality of credit granting activities.

No provisions are made for off-balance sheet credit commitments unless the bank is required to fulfill payment obligations under a guarantee contract.

8. Debt trading

Debt purchase and sale activities of the Bank are recorded in accordance with Circular No. 09/2015/TT-NHNN dated 17 July 2015 (“Circular 09”) of the State Bank of Vietnam regulating the debt purchase and sale activities of credit institutions, foreign bank branches, as amended and supplemented by Circular No. 18/2022/TT-NHNN dated 26 December 2022 of the Governor of the State Bank of Vietnam (“Circular 18”):

- Book value of a purchased and sold debt includes the book value of debt principal and interest and other debt-related financial obligations (if any) by the time of debt purchase and sale for the debt accounted on the separate statement of financial position or off the separate statement of financial position; or the book value being monitored at the time of being removed off the separate statement of financial position or at the time of debt purchase and sale for the debt being removed off the separate statement of financial position.
- Debt purchase and sale price means a sum of money to be paid by a debt purchaser to a debt seller under a debt purchase and sale contract.

Debt purchase

For the purchased debts, the Bank classifies the paid amount into a group with risk level not lower than previous debt group that was classified before the purchase. Debt classification and provision for debt purchases are made similar to loans to other customers according to Circular 31.

- a) If the purchase price is smaller than or equal to the outstanding principal of the purchased debt:
 - The principal amount collected under the credit agreement of the purchased debt shall be used for making up the purchase price. Where the purchase price has been made up in full, the remaining principal amount (which is the difference between the outstanding principal of the purchased debt and the purchase price) shall be recorded as the Bank’s income;
 - The interest amount collected under the credit agreement of the purchased debt shall be recorded as the Bank’s income;
- b) If the purchase price is greater than the outstanding principal of the purchased debt:

- The principal and/or interest amount collected under the credit agreement of the purchased debt shall be used for making up the purchase price. When the remaining purchase price is smaller than or equal to the outstanding principal amount of the purchased debt, the principal and/or interest amount collected under the credit agreement of the purchased debt shall be treated according to the purchase price is smaller than or equal to the outstanding principal of the purchased debt.

Debt sale

Revenue and expense from selling debts are accounted in accordance with Circular 09 and Circular 18, where the difference between the debt purchase, sale price and debt seller's book value is handled as follows:

- a) Regarding a debt whose principal is recorded on the statement of financial position:
 - (i) The debt collection shall follow the rule: the debt principal must be collected before interests;
 - (ii) Where the selling price is greater than or equal to the book value of the traded debt on the statement of financial position: The remaining difference (if any) between the selling price and the book value of the traded debt on balance sheet shall be recorded as the Bank's income;
 - (iii) Where the selling price is smaller than the book value of the traded debt on the statement of financial position:
 - The smaller difference will be offset by compensation, insurance money (if any) to recover deb
 - The uncollectible principal amount shall be covered by the Bank's provision which is set up as its expense and then, by its financial reserve fund. If the Bank's financial reserve fund is still not sufficient to do so, the deficit shall be recorded as other expenses in the period.
 - The uncollectible interest is recorded as income on its balance sheet, the Bank shall record it as a decrease in income or as its expenses in accordance with regulations on financial policies. If the outstanding interest is recorded on off-balance sheet, it shall be removed from off-statement of financial position;
- b) Regarding debts recorded as off-statement of financial position items:
 - The Bank shall remove the debts sold from the off-balance sheet and record the proceeds from the selling of debts (at the selling price) as its incomes;
- c) Regarding debts removed from off-statement of financial position:

- The proceeds earned from the selling of debts shall be included in the bank's incomes.

9. Investment in securities

a. Trading securities

Trading securities are debt securities, equity securities or other securities, which are bought and held for the purpose of reselling within one year to gain profit from price variance. According to Official Dispatch No. 2601/NHNN-TCKT dated 14 April 2009 by the State Bank of Vietnam, for trading securities item, the Bank has the right to reclassify only once after purchasing.

Trading securities are initially recognized at original cost. They are subsequently measured at the lower between book value and market value.

Gains or losses from sales of securities held for trading are recognized in the consolidated income statement. Securities held for trading are derecognized when the rights to receive cash flows from these securities are terminated or the Bank transfers substantially all the risks and rewards of ownerships of these securities.

Income from trading securities is recognized into the consolidated income statement on cash basis.

b. Investment securities

Available-for-sale securities are debt securities and equity securities held for investment and available for sale purpose, which are not qualified to be classified as trading and held-to-maturity, and hold for an indefinite period till an opportunity for profit is given; the Bank is neither founding shareholders, strategic shareholders, nor has certain influence to participate in the financial and operating policies making process through a written agreement on delegating its representatives in the Board of Directors/ Board of Management.

Available-for-sale securities

Available-for-sale securities are debt securities and equity securities held for investment and available for sale purpose, which are not qualified to be classified as trading and held-to-maturity, and hold for an indefinite period till an opportunity for profit is given; the Bank is neither founding shareholders, strategic shareholders, nor has certain influence to participate in the financial and operating policies making process through a written agreement on delegating its representatives in the Board of Directors/ Board of Management.

Available-for-sale equity securities are recognized at the original cost. They are subsequently measured at the lower between book value and market value.

Available-for-sale debt securities are recognized at par value plus (+) accrued interest income/interest awaiting for allocation plus (+) unallocated discount/premium.

Discount/premium from trading debt securities is amortised on a straight-line basis till the maturity date to the consolidated income statement. Accumulative interest income before purchasing date is recorded as a decrease in value of such securities, accumulative interest income after purchasing date is recognized as Bank's income based on the accumulative method. Interest received in advance is amortized as interest income from investment securities over the investment period using the straight-line method.

Held-to-maturity securities

Held-to-maturity securities are debt securities which have a fixed term for the purpose of investment by earning interest and the Board of Management has intention and ability to hold the securities until maturity.

Held-to-maturity debt securities are recognized at par value plus (+) accrued interest income/ interest awaiting for allocation plus (+) unallocated discount/premium. Discount/premium is amortised on a straight-line basis till the maturity date to the consolidated income statement. Accumulative interest income before purchasing date is recorded as a decrease in value of such securities, accumulative interest income after purchasing date is recognized as Bank's income based on the accumulative method. Interest received in advance is amortized as interest income from investment securities over the investment period using the straight-line method.

c. Long-term investments

Other long-term investments represent capital investments in other unlisted entities on the stock market that have the holding, withdrawal or payment period of more than one year and the Bank is either the founding shareholder or a strategic partner or a certain counterparty to dominate in the process of making and deciding the financial and operating policies of the investees unit through a written agreement on delegating its representative in the Board of Directors/Board of Management. Other long-term investments are initially recognized at cost, then the value of these investments is measured at original cost less provision for impairment of the investments.

Provision for investments

Provision for trading securities and investment securities

Trading securities and investment securities are considered for impairment at the end of the year.

Provision for impairment of securities (excluding government bonds, government-guaranteed bonds, local government bonds) shall be made when the book value is higher than the market value determined according to Circular No. 48/2019/TT-BTC dated 08 August 2019 and Circular No. 24/2022/TT-BTC dated 07 April 2022 issued by the Minister of

Finance as follows:

- For listed securities on stock exchange, the market price will be determined as closing price on the day latest transactions up to the time of making Consolidated Financial Statements;

- For unlisted securities, the actual market price is:

- + For listed securities of unregistered public companies (UPCom): the actual market price is the average price within the last 30 transaction days before the time of making Consolidated Financial Statements announced by the Stock exchange.

- + For companies that have not registered for trading in the unregistered public companies' trading market, the provision for each investment is based on the financial statement of the business organization receiving capital contribution that prepared at the same time of Bank's Consolidated Financial Statements.

- In cases the listed securities or listed securities of unregistered public companies are not traded in 30 days before making provisions; the listed securities are cancelled or suspended from trading at the provisioning day, the provision for each investment is based on the financial statement of the business organization receiving capital contribution that prepared at the same time of the Bank's Consolidated Financial Statements..

For special bonds issued by VAMC, annually within 5 days before the corresponding date to the maturity date of special bonds, the Bank calculates and makes special provisions for each special bond based on par value and term of the bond less (-) the amount recovered of bad debts sold under the regulations of Circular No. 19/2013/TT-NHNN dated 06 September 2013, amended and supplemented by Circular No. 14/2015/TT-NHNN dated 28 August 2015, Circular No. 08/2016/TT-NHNN dated 16 June 2016, Circular No. 09/2017/TT-NHNN dated 14 August 2017 and Circular No. 32/2019/TT-NHNN dated 31 December 2019 issued by the State Bank of Vietnam and other relevant documents.

According to Decree 86, the Bank is not required to make general provision for bonds issued by other credit institutions, foreign bank branches.

For special bonds issued by VAMC, annually within 5 days before the corresponding date to the maturity date of special bonds, the Bank calculates and makes special provisions for each special bond based on par value and term of the bond less (-) the amount recovered of bad debts sold under the regulations of Circular No. 19/2013/TT-NHNN dated 06 September 2013, amended and supplemented by Circular No. 14/2015/TT-NHNN dated 28 August 2015, Circular No. 08/2016/TT-NHNN dated 16 June 2016, Circular No. 09/2017/TT-NHNN dated 14 August 2017 and Circular No. 32/2019/TT-NHNN dated 31 December 2019 issued by the State Bank of Vietnam and other relevant documents.

Provisions for trading securities and investment securities are recorded into the consolidated income statement.

Provision for other long-term investments

Provision for impairment of the capital contributions and other long-term investments is made according to Circular No. 48/2019/TT-BTC dated 08 August 2019.

The amount of provision is the difference between the actual capital contribution of parties at an entity and the actual capital equity on the latest financial statements of the entity at the end of the period multiply (x) by the rate of the Bank's capital investment over the total actual capital contributions. Provision for impairment of long-term investments is recorded as an operating expense in the consolidated income statement.

10. Repurchase and reverse repurchase agreements

Securities sold under the agreements to repurchase at a specific date in the future (repos) are still recognized on the Consolidated Financial Statements. The corresponding amount of cash received from these agreements is recognized on the consolidated statement of financial position as a borrowing. The difference between the sale price and repurchase price is amortized into the consolidated income statement over the effective period based on the interest rate stated in the agreements using the straight-line basis.

Securities purchased under the agreements to resell at a specific date in the future are not recognized in the Consolidated Financial Statements. The corresponding amount of cash paid under these agreements is recognized in the consolidated statement of financial position as a receivable. The difference between the purchase price and resale price is amortized into the consolidated income statement over the effective period based on the interest rate stated in the agreements by using a straight-line basis.

11. Fixed assets

Tangible fixed assets and intangible fixed assets are initial stated at historical cost. During the using time, they are stated at historical cost, accumulated depreciation/amortization and net book value. Historical cost comprises all the expenses that the Bank must spend to bring the assets to working condition for its intended use.

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	10 - 50	years
- Machinery, equipment	03 - 08	years
- Transportation equipment	05 - 10	years
- Other tangible fixed assets	03 - 10	years
- Computer software	03 - 05	years

Permanent land use rights are recorded at historical cost and are not amortized.

12. Leased assets

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset and the arrangement conveys a right to use the asset.

A lease is classified as a finance lease whenever the terms of the lease transfer substantially all the risks and rewards of ownership of the asset to the lessee. All other leases are classified as operating leases.

Where the Bank is the lessee

Rentals under operating leases are charged to the consolidated income statement on a straight-line basis over the lease term.

Where the Bank is the lessor

Assets subject to operating leases are included as the Bank' fixed assets in the consolidated statement of financial position. Initial direct costs incurred in negotiating an operating lease are recognised in the consolidated income statement as incurred.

Thu Lease income is recognised in the consolidated income statement on a straight-line basis over the lease term.

13. Other receivables

Other receivables are recognised at cost.

Provision for receivables other than receivables from credit activities are made based on the overdue status of receivables or estimated possible loss for receivables which are not yet overdue but is unlikely to be recovered on time. Provisions rates are in accordance with Circular No. 48/2019/TT-BTC dated 08 August 2019.

For receivables which are classified as assets having credit risk, the Bank perform to classify and makes provision as same as loans to customers.

14. Deposits and borrowings from other credit institutions

Deposits and borrowings from other credit institutions are recognized at cost.

15. Deposits from customers

Deposits from customers are recognized at cost.

16. Valuable papers issued

Valuable papers issued are recognized at cost and accumulated amortised premiums or discounts. Cost of valuable papers issued includes the proceed from the issuance less directly attributable costs..

17. Employee benefits

Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank in Vietnam by the Social Insurance Agency of the Ministry of Labor, Invalids and Social Affairs. The Bank is required to contribute to these post-employment benefits by paying social insurance and occupational accident and disease insurance for each employee on the basis of their monthly premium salary during the working period in accordance with the Law on Social Insurance and guiding documents. Other than that, the Bank has no further obligations.

Voluntary resignation benefits

Under the Vietnamese Labor Law, when an employee who has worked for the Bank for 12 months or more ("the eligible employees") voluntarily terminate his/her labor contract, the Bank is required to pay allowance arising from voluntary resignation of the eligible employees that calculated based on the number of years worked up to 31 December 2008 and employee's average monthly salary of the latest six-month period until termination.

Unemployment benefits

According to Circular No. 28/2015/TT-BLĐTBXH dated 31 July 2015 providing guidance for Decree No. 28/2015/ND-CP dated 13 March 2015 by Government on unemployment insurance, from 01 January 2009, the Bank is required to contribute to the unemployment insurance at the rate 1% of salary and wage fund of unemployment insurance joiners and deduct 1% of monthly salary and wage of each employee to contribute to the unemployment insurance.

18. Shareholders' equity

Ordinary shares

Ordinary shares are classified as equity and recognized at par value. Incremental costs directly attributable to the issuance of ordinary shares are recognized as a deduction from share premium in equity.

Share premium

On receipt of capital from shareholders, the difference between the issuance price and the par value of the shares is recorded as share premium in equity.

Other capital

Other capital is the operating capital formed from the operating results or from gifts, presents, financing, assets revaluation (if these items are allowed to be recorded as a decrease or increase in equity).

Reserve funds:

The Bank appropriates reserves in accordance with the Law on Credit Institutions No.

32/2024/QH15, Decree No. 135/2025/ND-CP effective from 1 August 2025 (replacing Decree No. 93/2017/ND-CP), and the Bank's Charter.

Accordingly, the remaining profit of the Bank after offsetting prior year losses in accordance with the Law on Corporate Income Tax, paying corporate income tax, distributing profit to capital-contributing parties under signed transactions/contracts (if any), and offsetting prior year losses that have expired for deduction against pre-tax profit (if any), shall be appropriated to reserves as follows:

- i. 10% of profit after tax shall be appropriated to the statutory reserve fund for charter capital. The maximum level of this fund shall not exceed the Bank's charter capital.
- ii. The remaining profit after appropriation to the statutory reserve fund under item (i) shall be appropriated at 10% to the financial reserve fund.

The management and utilization of reserves shall be carried out in accordance with Article 27 of Decree 135. The distribution of the remaining profit shall be decided by the General Meeting of Shareholders.

The Bank shall appropriate the above reserves based on its separate financial results at the end of the financial year

Undistributed profit after tax

Charter capital supplement reserve fund: 10% of profit after tax each year, with the maximum balance not exceeding the Bank's current charter capital. This fund is transferred to charter capital upon approval by SBV;

Financial reserve fund: 10% of profit after tax, after appropriation to the statutory reserve fund for charter capital supplementation

Development investment fund, bonus and welfare funds, and other funds: appropriated based on resolutions of the General Meeting of Shareholders, in accordance with the laws.

Undistributed profit after tax reflects the Bank's business results (profit or loss) after corporate income tax and the status of profit distribution or loss settlement. Profit distribution is carried out when the Bank has undistributed profit after tax not exceeding the amount presented in the consolidated statement of financial position after eliminating the effects of gains recognized from bargain purchase transactions. Undistributed profit after tax may be distributed to investors in proportion to their contributed capital after approval by the General Meeting of Shareholders and after appropriating reserve funds in accordance with the Bank's Charter and Vietnamese laws.

Dividends payable to shareholders are recognized as a liability in the Bank's consolidated statement of financial position after the resolution on profit distribution is

approved by the Bank's General Meeting of Shareholders and the record date for determining the list of shareholders entitled to receive dividends has been established.

19. Income and expenses

Interest income

Interest income is recognized on an accrual basis, except for interest on loans classified from Group 2 to Group 5 and loans classified as Group 1 as a result of implementing State special policies are recognized in the consolidated income statement upon actual receipt.

Interest expense

Interest expenses are recognized in the consolidated income statement based on accrual basis.

Fees, commissions and dividend income

Fees and commissions are recognized on an accrual basis.

Cash dividends from investment activities are recognized in the consolidated income statement when the Bank's right to receive payment is established. Dividends and other receipts in the form of shares are not recognized into the consolidated income statement but only recorded as an increase in the number of shares held by the Bank instead.

Uncollectible income

For receivables which have been accounted into incomes but subsequently evaluated as non-collected or uncollectible at the due date are reserved as reduction of income if it's within the same accounting period or reversed as an expense if it is not within the accounting period and must be monitored in the off-statement of financial position to urge collection. When collected, it shall be accounted into the income.

20. Corporate income tax

Current corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the year and current corporate income tax rate.

Current corporate income tax rate

The Bank is subject to corporate income tax of 20% for business activities with income subject to CIT for the fiscal year.

The Bank's and its subsidiaries' tax returns are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the Consolidated Financial Statements could be changed at a later date upon final determination by the tax authorities.

21. Off-statement of financial position items

Foreign exchange contracts

The Bank enters into foreign exchange forward and swap contracts which enable customers to transfer, modify or reduce their foreign exchange risk or other market risks and also are used for the Bank's business purpose.

Forward contracts are commitments to either purchase or sell a designated currency at a specific future date for a specific exchange rate and cash settlement. Forward contracts are recorded at nominal values at transaction dates, and are subsequently revaluated at the end of the accounting period. The difference on revaluation is recognized under "Foreign exchange differences" in the equity and is recorded in the consolidated income statement at the end of the year. Differences between the amount in VND of the foreign currency amounts which are committed to buy/sell at forward rate and spot rate are recognized in the consolidated income statement on a straight-line basis over the term of the forward contracts.

Currency swap contracts are commitments to settle in cash at a future date based on differences between specified exchange rates, calculated on the notional principal amount. Premiums/discounts arising from the difference of the spot exchange rate at the effective date of the contracts as an asset if they are positive or as a liability if they are negative in the consolidated statement of financial position. This difference is amortised to the consolidated income statement on a straight-line basis over the term of the swap contracts.

Interest swap contracts

Interest swap contracts are commitments to settle in cash the notional principal amounts at the interest amount based on floating or fixed interest rates. The value of commitment in interest rate swap contracts is not recognised on the consolidated statement of financial position. The difference of swap interest rates is recognised in the consolidated income statement on an accrual basis..

Commitments and contingent liabilities

The Bank has credit commitments arising from its regular lending activities. These commitments are unutilised loans and overdraft facilities which are approved. The Bank also provides financial guarantees and letters of credit to guarantee the performance of customers to third parties. Many of the contingent liabilities and commitments will expire without any advanced payment, in whole or in part. Therefore, these commitments and contingent liabilities do not represent expected future cash flows.

According Circular 31, the Bank, for management purpose has to classify guarantees, payment acceptances and irrevocable lending commitments with specific effective date into 5 groups.

22. Cash and cash equivalents

Cash and cash equivalents include cash, balances with the State Bank of Vietnam, demand deposits and term deposits at other credit institutions with maturity of not over than three (03) months from the deposit date and securities with maturity of not over than three (03) months from the purchase date, which has high liquidity and are readily convertible into known amount of cash with low risk.

23. Offsetting

Financial assets and liabilities are offset and the net amounts are reported in the consolidated statement of financial position if, and only if, the Bank has currently enforceable legal rights to offset the recognized amounts and the Bank has an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

24. Financial instruments

During its business operation, the Bank regularly enters into contracts that give rise to financial assets, financial liabilities and equity instruments.

Financial assets

The main financial assets of the Bank include cash on hand, balances with the State Bank of Vietnam, balances with and loans to other credit institutions, loans to customers, trading securities, investment securities, other long-term investments, financial derivative assets and other financial assets.

Financial assets are classified adequately, for the purpose of disclosure in notes to the Consolidated Financial Statements into one of the following categories:

- Financial assets held for trading;
- Held-to-maturity investments;
- Loans and receivables;
- Available-for-sale financial assets.

Financial liabilities

Financial liabilities of the Bank mainly include deposits and borrowings from other credit institutions, deposits from customers, issued valuable papers, financial derivative liabilities and other liabilities..

Financial liabilities are classified adequately, for the purpose of disclosure in notes to the Consolidated Financial Statements into one of the following categories:

- Financial liabilities held for trading.
- Financial liabilities determined at allocated value.

The classification of the financial instruments above is only for the purpose of presentation and disclosure, not for the purpose of describing the method of measuring the

value of financial instruments. Accounting regulations on measuring the value of financial instruments are presented in relevant notes.

Initial recognition

Currently, there are no regulations on revaluation of financial instruments after initial recognition.

IV. Supplementary information for the items presented in the Statement of Financial Position

1. Cash on hand, gold, silver and gemstones:

	Ending balance	Opening Balance
Cash in VND	305,479	297,074
Cash in foreign currencies	41,734	33,327
Gold, precious metals and stones	31,727	312
	378,940	330,714

2. Balances with the State Bank of Vietnam

	Ending balance	Opening Balance
Current account at the State Bank of Vietnam		
- In VND	1,057,613	1,130,561
- In foreign currencies, gold	314	331
	1,057,927	1,130,892

3. Balances with and loans to other credit institutions

Balances with other credit institutions

	Ending balance	Opening Balance
Demand deposits		
- In VND	10,081,510	9,063,716
- In foreign currencies, gold	187,419	263,990
Term deposits		
- In VND	4,300,000	10,300,000
- In foreign currencies, gold	-	-
	14,568,928	19,627,707

Loans to other credit institutions

- In VND	900,000	2,700,000
- In foreign currencies, gold	-	-

900,000	2,700,000
15,468,928	22,327,707

4. Trading securities

	Ending balance	Opening Balance
4.1. Debt securities	-	-
- Securities issued by the Government, local governments	-	-
- Securities issued by other local credit institutions	-	-
- Securities issued by local economic entities	-	-
- Foreign debt securities	-	-
4.2. Equity securities	-	-
- Equity securities issued by other credit institutions	-	-
- Equity securities issued by local economic entities	-	-
- Foreign equity securities	-	-
4.3. Other trading securities	-	-
4.4. Quality analysis of trading securities which are classified as assets having credit risk	Ending balance	Opening Balance
Standard debt	-	-
Special mention debt	-	-
Substandard debt	-	-
Doubtful debt	-	-
Loss debt	-	-
Total	-	-
4.5. Provision for losses of trading securities	-	-
Of which: - Provision for impairment	-	-
- General provision	-	-
- Specific provision	-	-
	-	-

4.6. Status of trading securities

	Ending balance	Opening Balance
Debt securities:		
+ Listed	-	-
+ Unlisted	-	-
Equity securities:		
+ Listed	-	-
+ Unlisted	-	-
Other trading securities		
+ Listed	-	-
+ Unlisted	-	-

5. Loans to customers

	Ending balance	Opening Balance
Loans to local economic entities and individuals	96,190,193	88,741,516
Discounted bills and valuable papers	-	-
Finance leases	-	-
Payments made on behalf of customers	9,236	-
Loans by grants and entrusted funds	-	-
Loans to foreign organisations and individuals	-	-
Loans designated by the Government	-	-
Frozen loans and loans pending for resolution	-	-
	96,199,429	88,741,516

Analysis of loans by quality:

	Ending balance	Opening Balance
Standard debt	94,951,686	87,559,211
Special mention debt	75,601	18,463
Substandard debt	3,406	505,800
Doubtful debt	505,206	5,898
Loss debt	663,530	652,144
	96,199,429	88,741,516

Analysis of loans by terms

	Ending balance	Opening Balance
Short-term	67,547,810	64,517,378

Medium-term	17,240,228	14,737,487
Long-term	11,411,391	9,486,651
	96,199,429	88,741,516

Analysis of loans by currency

	Ending balance	Opening Balance
Loan in VND	96,132,432	88,681,729
Loan in foreign currency	66,997	59,787
Loan in gold	-	-
	96,199,429	88,741,516

Analysis of loans by industry sectors

	Ending balance	Opening Balance
Agricultural, forestry	24,074	34,330
Trade, production and processing	29,191,694	27,732,375
Construction, Mining	19,042,245	13,641,475
Warehousing, transportation and communications	5,459,394	6,158,035
Individuals and others	42,482,023	41,175,301
	96,199,429	88,741,516

Analysis of loans by type of borrowers and ownership

	Ending balance	Opening Balance
State-owned enterprise	-	-
Limited liability company	76,195,749	71,505,369
Joint stock company	13,385,127	12,358,499
Individuals and other customers	6,618,554	4,877,648
	96,199,429	88,741,516

6. Provisions for loans to customers

	General provision	Specific provision
This period		
Opening balance on January 1st, 2026	(660,670)	(400,460)
Provision made during the year(reversal of provisions)	(55,849)	(59,899)
Provision utilized for writing off bad debt	-	-
Closing balance on March 31th, 2026	(716,519)	(460,359)

Beginning of the year

Opening balance on January 1st, 2025	(595,174)	(163,298)
Provision made during the year(reversal of provisions)	(65,496)	(1,150,711)

913,549

Provision utilized for writing off bad debt

Closing balance on December 31st, 2025	(660,670)	(400,460)
--	-----------	-----------

7. Debt purchase

	Ending balance	Opening Balance
Debt purchase in VND	-	-
Debt purchase in foreign	-	-
Provision for losses	-	-
Total	-	-

Detailed of purchased principal and interest are as follows:

	Ending balance	Opening Balance
- Purchased Principal	-	-
- Purchased Interest	-	-
Total	-	-

Analysis of loans by quality

	Ending balance	Opening Balance
Standard debt	-	-
Special mention debt	-	-
Substandard debt	-	-
Doubtful debt	-	-
Loss debt	-	-
Total	-	-

8. Investment securities

	Ending balance	Opening Balance
8.1 Available-for-sale securities		
Debt securities		
- Securities issued by the Government, local governments	7,006,331	6,299,944
- Debt securities issued by other local credit institutions	18,428,238	12,858,233

- Debt securities issued by local economic entities
- Foreign debt securities

Equity securities

- Equity securities issued by other local credit institutions
- Equity securities issued by local economic entities
- Foreign equity securities

35,655

35,655

Provision for losses of available-for-sale securities

- Of which:
- Provision for impairment
 - General provision
 - Specific provision

-

-

-

-

25,470,224

19,193,831

8.2 Held-to-maturity securities

- Securities issued by the Government, local governments
- Debt securities issued by other local credit institutions
- Debt securities issued by local economic entities
- Provision for losses of held-to-maturity securities

0

0

0

0

Provision for losses of held-to-maturity securities

- Of which:
- Provision for impairment
 - General provision
 - Specific provision

0

0

8.3 Special bonds issued by VAMC

- Par value of special bonds
- Provision for special bonds

-

-

-

-

0	0
25,470,224	19,193,831

9. Long-term investments

	Ending balance	Opening Balance
- Investments in subsidiaries	-	-
- Investments in Joint Ventures	-	-
- Investments in Associates	-	-
- Other Long-term Investments	83,610	83,610
- Provision for Long-term Investment Devaluation	(6,700)	(15,097)
	76,910	68,513

10. Derivative Financial Instruments and Other Financial Assets

	Total contracts value (at exchange rate as at effective date)	Total net carrying value (at exchanges rates as at the reporting date)	
As of Jun 30, 2026		Assets	Liabilities
Currency Derivative Financial Instruments			
- Currency swap contracts	11,881,606	128,111	
- Currency forward contracts	792,930		

11. Tangible fixed assets

	Buildings, structures	Machinery, equipment	Transportation equipment	Others	Total
Opening balance					328,463
- Original Cost	359,852	120,748	94,757	8,179	583,536
- Accumulated Depreciation	(64,881)	(104,754)	(77,567)	(7,871)	(255,073)
Closing balance					324,610
- Original Cost	359,852	125,318	96,912	8,678	590,760
- Accumulated Depreciation	(70,121)	(108,628)	(79,485)	(7,916)	(266,150)

12. Intangible fixed assets

	Land use rights	Computer software	Others	Total
Opening balance				148,304
- Original Cost	116,566	136,826	24,430	277,821
- Accumulated Amortization		(110,213)	(19,304)	(129,517)
Closing balance				142,642
- Original Cost	116,566	136,826	26,391	279,782
- Accumulated Amortization		(115,761)	(21,378)	(137,140)

13. Other assets

	Ending balance	Opening Balance
1. Construction in progress	-	-
2. Receivables	1,614,653	3,596,203
3. Accrued interest and fee receivables	7,990,562	4,837,421
4. Other assets	1,717,071	903,401
5. Provision for losses of other on-statement of financial position assets	(262,028)	(262,029)
	11,060,258	9,074,997

14. Government and Central Bank Liabilities

	Ending balance	Opening Balance
14.1. Borrowings from the State Bank		
- Borrowings guaranteed by credit files	-	-
- Borrowings through discount, rediscount of valuable papers	-	-
- Borrowings pledged by valuable papers	5,611,277	4,735,943
- Borrowings of multilateral clearing payments	-	-
- Special borrowings	-	-
- Other borrowings (including term borrowings for targets which appointed by the Government	-	-
- Overdue debts	-	-

14.2. Deposits of State Treasuries

- In VND

- In foreign currencies

14.3. Selling and repurchasing**government bonds from State Treasury****Total****5,611,277****4,735,943****15. Deposits and borrowings from other credit institutions****Ending balance****Opening Balance****Deposits from other credit institutions****Demand deposits**

- In VND

10,177,687

9,331,446

- In foreign currencies

-

-

Term deposits

- In VND

8,170,000

9,400,000

- In foreign currencies

-

-

18,347,687**18,731,446****Borrowings from other credit institutions**

- In VND

-

-

- In foreign currencies

552,442

657,404

552,442**657,404****18,900,129****19,388,849****16. Deposits from customers****Analysis by Type of Deposit****Ending balance****Opening Balance****Demand deposits**

- In VND

5,441,933

5,911,247

- In foreign currencies

133,234

104,230

Term deposits

- In VND	98,342,876	92,931,237
- In foreign currencies	74,146	87,587
Deposit for specific purpose	0	-
Margin deposits	52,494	45,637
	104,044,683	99,079,938

Analysis by customers

	Ending balance	Opening Balance
Deposits from economic entities	13,044,518	12,129,802
- State-owned enterprises	2,025,816	1,815,794
- Private enterprises	10,959,088	10,254,391
- Foreign invested enterprises	59,614	59,617
Deposit from individuals	91,000,165	86,950,136
	104,044,683	99,079,938

17. Capital financed or entrusted for

investments and loans that the Bank bears risk	Ending balance	Opening Balance
- Denominated	33,717	20,320
- Denominated in foreign currencies	-	-
	33,717	20,320

	Ending balance	Opening Balance
18. Valuable papers issued		
- Under 1 year	5,668,000	3,500,000
- From 1 year up to 5 years	-	-
- Over 5 years	1,328,830	1,458,831
	6,996,830	4,958,831

19. Other liabilities

	Ending balance	Opening Balance
Accrued interest and fee payables	1,993,494	1,395,698
Other payables and liabilities	735,353	750,926
Other Provisions for Risks	-	-

- Provisions for Commitments Made	-	-
- Provisions for Payment Services	-	-
- Other Risk Provisions (Operational Risk		
Provisions, excluding other provisions for statement	-	-
of financial position assets		
	2,728,847	2,146,624

20. Obligations to the State budget

Items	Balance as at 01/01/2026	Movement during the year		Balance as at 30/06/2026
		Payables	Paid	
1. Value added tax	3,453	11,577	12,840	2,190
1. Value added tax (AMC)	139	424	606	(43)
2. Corporate income tax	158,802	165,910	249,983	74,729
2. Corporate income tax (AMC)	1,881	10	1,881	10
3. Personal income tax	3,104	10,761	11,729	2,136
3. Thuế TNCN (AMC)	10	46	51	5
4. Foreign contractor tax	128	457	564	21
Total	167,517	189,185	277,654	79,048

21. Shareholders' equity

Statement of changes in shareholders' equity

Items	A	Balance as at 1/1/2026	Increase in 6 months	Reduction in 6 months	Balance as at 30/06/2026
Charter capital	1	8,163,607	-	-	8,163,607
Capital for Construction Investment	2	-	-	-	-
Share premium	3	99	-	-	99
Treasury Shares	4	-	-	-	-
Assets revaluation reserve	5	-	-	-	-
Exchange rate differences	6	-	11,070,969	11,076,390	(5,421)
Investment and development funds	7	-	-	-	-
Financial reserve	8	672,722	-	11,000	661,722

Supplemental charter capital reserve	9	220,512	2,200	-	222,712
Other reserves	10	-	-	-	-
Undistributed after-tax profit	11	1,098,074	666,231	(8,581) (*)	1,772,886
Non-controlling shareholders' interests	12	-	-	-	-
Other capital	13	13	-	-	13
Total		10,155,027	11,739,400	11,078,809	10,815,618

(*) Adjustment to the amounts appropriated to the funds pursuant to Resolution No. 02/2026/NQ-ĐHĐCĐ of the General Meeting of Shareholders and Board Proposal No. 63/2026/TTr-HĐQT.

22. Other informatio

22a. Uncollected interest and fee receivables

	Ending balance	Opening Balance
- Uncollected loan interest	1,493,908	1,693,729
- Uncollected securities interest	0	0
- Uncollected deposit interest	0	0
- Uncollected fees	0	0
Total	1,493,908	1,693,729

22b. Bad debts written-off

	Ending balance	Opening Balance
- The principal of the risk-resolved debt is under monitoring	4,175,727	4,244,108
- The interest of the risk-resolved debt is under monitoring	4,300,626	4,209,950
- Other debts resolved	-	-
Tổng	8,476,353	8,454,058

22c. Other assets and receipts

	Ending balance	Opening Balance
- Precious metals, precious stones kept for customers	154,754	80,560
- Other assets kept for customers	86,945	86,945
- Collateral received as a substitute for the	76,030	76,030

performance of obligations of the guarantor awaiting for handling		
- Other valuable documents being preserved	155,961	136,267
Total	473,689	379,802

23. Shares	Ending balance	Opening Balance
Quantity of outstanding shares in circulation	816,360,672	816,360,672
+ Ordinary shares	816,360,672	816,360,672
+ Preference shares		
* Par value per share	10,000	10,000

VI. The supplementary information for the items presented in the Income Statement

24. Interest and similar income

	Current period	Previous period
Interest income from deposits	157,971	144,317
Interest income from loan to customers	4,301,575	3,581,892
Interest income from trading in debt securities	668,767	405,328
- Interest income from trading securities	-	-
- Interest income from investment securities	668,767	405,328
Interest income from guarantee activities	8,277	1,244
Other income from credit activities	39,248	9,832
Interest income from debt purchase activities		
	5,175,838	4,142,612

25. Interest and similar expenses

	Current period	Previous period
Interest expenses on deposits	(3,749,858)	(2,818,476)
Interest expenses on borrowings	(118,727)	(127,390)
Interest expenses on value papers issued	(54,153)	(40,039)
Other expenses on credit activities	(539)	(1,794)
	(3,923,277)	(2,987,699)

26. Net gain from fee and commission

	Current period	Previous period
Fee and commission income from	117,078	77,424
- Settlement services	104,054	57,763
- Treasury services	161	69
- Entrustment and agency services	1,963	6,695
- Other services	10,900	12,897
Fee and commission expenses on	(14,365)	(13,754)
- Settlement services	(5,635)	(5,767)
- Treasury services	(118)	(111)
- Other services	(8,612)	(7,876)
Net gain from fee and commission	102,713	63,670

27. Net gain from foreign currency trading

	Current period	Previous period
Foreign Exchange Trading Income	148,198	18,709
- From spot foreign currency trading	8,818	14,721
- From gold trading	-	-
- From currencies derivatives	139,380	3,988
Foreign Exchange Trading Operating Expenses	(119,641)	(5,125)
- From spot foreign currency trading	(6,827)	(1,150)
- From gold trading	-	-
- From currencies derivatives	(112,814)	(3,975)
Net gain from foreign currency trading	28,557	13,584

28. Net gain from trading securities

	Current period	Previous period
Income from trading securities	-	-
Expenses for trading securities	-	-
Provisions for losses of trading securities	-	-
Net gain from trading securities	-	-

29. Net gain from investment securities

	Current period	Previous period
Income from investment securities	5,960	2,669
Expenses for investment securities	(4,721)	(12,057)

Provision for losses of investment securities	-	-
Reversal of provision for losses of investment securities	-	-
Net gain from investment securities	1,239	(9,388)

30. Net other operating income	Current period	Previous period
Other operating income	52,456	55,243
Other operating expenses	(4,768)	(9,193)
Net other operating income	47,688	46,050

31. Income from capital contribution, equity investments

	Current period	Previous period
Dividend received from capital contribution, equity investments		
- From trading equity securities	-	-
- From investment equity securities	-	-
- From capital contribution and other long-term investments	4,329	4,896
Income from other activities	-	-
	4,329	4,896

32. Operating expenses

	Current period	Previous period
1. Tax expenses and fees	(227)	(375)
2. Employee expenses	(277,607)	(229,952)
Of which: - Salary and allowance	(254,700)	(211,886)
- Additional expenses based on salary	(19,382)	(16,127)
3. Expenses on assets	(79,459)	(83,651)
Of which: Depreciation of fixed assets	(19,175)	(18,477)
4. Administrative Management expenses	(81,067)	(86,391)
Of which: - Business trip expenses	(5,382)	(4,390)
5. Insurance for customer deposits expenses	(32,127)	(29,572)

6. Provision Expenses (excluding credit risk provisions for on-balance sheet and off-balance sheet items, and provisions for impairment of securities)

- (6,628)

(503,493)

(467,288)

VII. FINANCIAL RISK MANAGEMENT

33. Interest rate risk

Balance as at 30/6/2026

ASSETS

	Overdue	Non-interest bearing	Under 01 month	From 01 month up to 03 months	From over 03 month up to 06 months	From over 06 month up to 12 months	From over 01 years up to 05 years	Over 5 years	Total
	VND	VND	VND	VND	VND	VND	VND	VND	VND
Cash on hand, gold, silver and gemstones	-	361,116	-	-	-	-	-	-	361,116
Balances with the State Bank of Vietnam	-	-	589,719	-	-	-	-	-	589,719
Balances with and loans to other credit institutions	-	-	15,251,484	700,000	1,400,000	1,500,000	-	-	18,851,484
Trading securities	-	-	-	-	-	-	-	-	-
Derivatives and other financial assets	-	-	-	-	-	-	-	-	-
Loans to customers	1,192,447	-	5,041,832	18,220,867	1,498,787	43,249,557	9,554,272	11,994,911	90,752,673
Debt purchase	-	-	-	-	-	-	-	-	-
Investment securities	-	35,655	-	-	2,300,000	14,045,502	-	6,288,884	22,670,041
Long-term investments	-	83,610	-	-	-	-	-	-	83,610
Fixed assets and investment Property	-	474,447	-	-	-	-	-	-	474,447
Other assets	-	9,956,972	-	-	-	-	-	-	9,956,972
Total assets	1,192,447	10,911,800	20,883,035	18,920,867	5,198,787	58,795,059	9,554,272	18,283,795	143,740,062
LIABILITIES									
Due to the Government and the SBV	-	-	3,607,613	948,550	-	-	-	-	4,556,163
Deposits and borrowings from other credit institutions	-	-	16,036,901	1,082,916	-	-	-	-	17,119,817
Deposits from customers	-	-	4,892,581	1,939,139	428,951	66,905,710	27,607,941	576,707	102,351,029
Derivatives and other financial liabilities	-	14,932	-	-	-	-	-	-	14,932
Grants, trusted funds and borrowings at risk of credit institution	-	-	-	-	-	-	-	29,888	29,888
Valuable papers issued	-	-	-	-	-	4,000,000	237,200	1,221,631	5,458,831
Other liabilities	-	2,289,638	-	-	-	-	-	-	2,289,638
Total liabilities	-	2,304,570	24,537,095	3,970,605	428,951	70,905,710	27,845,141	1,828,226	131,820,298
Interest sensitive gap on the balance sheet	1,192,447	8,607,230	(3,654,060)	14,950,262	4,769,836	(12,110,651)	(18,290,869)	16,455,569	11,919,764

34. Currency risk

Balance as at 30/6/2026

ASSETS

	USD	EUR	XAU	Other foreign currencies	Total
	VND	VND	VND	VND	VND
Cash on hand, gold, silver and gemstones	38,608	1,151	31,727	1,975	73,462
Balances with the State Bank of Viet Nam	314	-	-	-	314
Balances with and loans to other credit institutions	163,998	4,342	-	19,078	187,419
Trading securities	-	-	-	-	-
Derivatives and other financial assets	375,054	-	-	-	375,054
Loans to customers	66,997	-	-	-	66,997
Debt purchase	-	-	-	-	-
Investment securities	-	-	-	-	-
Long-term investments	-	-	-	-	-
Fixed assets	-	-	-	-	-
Other assets	15,447	-	-	-	15,447
Total assets	660,418	5,493	31,727	21,054	718,693

LIABILITIES AND SHAREHOLDERS' EQUITY

Borrowings from the Government and the SBV					
Deposits and borrowings from other credit institutions	552,442	-	-	-	552,442
Deposits from customers	197,437	88	-	9,899	207,424
Derivatives and other financial liabilities	-	-	-	-	-
Grants, trusted funds and borrowings at risk of credit institution	-	-	-	-	-
Valuable papers issued	-	-	-	-	-
Other liabilities	2,663	1	-	18	2,682
Shareholders' equity	-	-	-	-	-
Total liabilities and shareholders' equity	752,543	89	-	9,917	762,549
FX position on-balance sheet	(92,125)	5,404.5	31,727	11,137	(43,856)
FX position off-balance sheet	-	-	-	-	-
FX position on and off-balance sheet	(92,125)	5,405	31,727	11,137	(43,856)

34. Liquidity risk

Balance as at 30/6/2026

	Over 03 months	Up to 03 months	Up to 01 months	From over 01 month up to 03 months	From over 03 months up to 12 months	From over 01 years up to 05 years	Over 05 years	Total
	VND	VND	VND	VND	VND	VND	VND	VND
ASSETS								
Cash on hand, gold, silver and gemstones	-	-	361,116	-	-	-	-	361,116
Balances with the State Bank of Vietnam	-	-	589,719	-	-	-	-	589,719
Balances with and loans to other credit institutions	-	-	15,251,484	3,300,000	300,000	-	-	18,851,484
Trading securities	-	-	-	-	-	-	-	-
Derivatives and other financial assets	-	-	-	-	-	-	-	-
Loans to customers	656,874	535,574	11,338,402	9,668,691	40,667,092	17,223,435	10,662,605	90,752,673
Debt purchase	-	-	-	-	-	-	-	-
Investment securities	-	-	22,634,386	-	-	-	35,655	22,670,041
Long-term investments	-	-	-	-	-	-	83,610	83,610
Fixed assets and investment Property	-	-	-	-	-	-	474,447	474,447
Other assets	-	-	9,956,972	-	-	-	-	9,956,972
Total assets	656,874	535,574	60,132,079	12,968,691	40,967,092	17,223,435	11,256,317	143,740,062
LIABILITIES								
Due to the Government and the SBV	-	-	4,556,163	-	-	-	-	4,556,163
Deposits and borrowings from other credit institutions	-	-	16,693,551	426,266	-	-	-	17,119,817
Deposits from customers	-	-	16,482,729	20,409,399	63,027,458	2,431,444	-	102,351,030
Derivatives and other financial liabilities	-	-	14,932	-	-	-	-	14,932
Grants, trusted funds and borrowings at risk of credit institution	-	-	-	-	-	-	29,888	29,888
Valuable papers issued	-	-	-	550,000	3,450,000	237,200	1,221,631	5,458,831
Other liabilities	-	-	2,289,638	-	-	-	-	2,289,638
Total liabilities	-	-	40,037,013	21,385,665	66,477,458	2,668,644	1,251,519	131,820,299
Net liquidity difference	656,874	535,574	20,095,066	(8,416,974)	(25,510,366)	14,554,791	10,004,798	11,919,763

Hà Nội, July 27, 2026

General Director



Nguyễn Văn Trọng

Chief Accountant

A blue ink signature, likely belonging to Nguyễn Thanh Công.

Nguyễn Thanh Công

Preparer

A blue ink signature, likely belonging to Do Thị Phương Loan.

Do Thị Phương Loan