

**Vietnam Thuong Tin
Commercial Joint Stock Bank**

Interim consolidated financial statements

For the six-month period ended 30 June 2026



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Vietnam Thuong Tin Commercial Joint Stock Bank

Interim consolidated financial statements

For the six-month period ended 30 June 2026



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Vietnam Thuong Tin Commercial Joint Stock Bank

GENERAL INFORMATION

THE BANK

Vietnam Thuong Tin Commercial Joint Stock Bank ("the Bank") is a joint stock commercial bank incorporated in the Socialist Republic of Vietnam.

The Bank is established under Operation License No. 2399/QĐ-NHNN issued by the State Bank of Vietnam ("the State Bank" or "the SBV") on 15 December 2006 and Business Registration Certificate No. 2200269805, issued by the Department of Planning and Investment of Soc Trang Province on 12 January 2007, amended for the 28th on 28 August 2023. The Bank's Operation License No. 2399/QĐ-NHNN is amended and supplemented as follows:

<i>License/Decision</i>	<i>Date of issuance</i>
Establishment and Operation License No. 05/GP-NHNN	24 February 2023
Decision No. 1900/QĐ/NHNN	12 September 2024
Decision No. 2758/QĐ/NHNN	25 December 2024
Decision No. 1381/QĐ-QLGS5	24 June 2025
Decision No. 2778/QĐ/NHNN	17 July 2025
Decision No. 1949/QĐ-QLGS5	8 August 2025
Decision No. 05/QĐ-QLGS5	3 February 2026
Decision No. 179/QĐ-NHNN	5 February 2026
Decision No. 57/QĐ-QLGS5	26 June 2026

The Bank's operating term is 50 years from 15 December 2006.

The principal operations of the Bank during the period are to provided banking services including mobilizing and receiving short, medium and long-term deposits from various organizations and individuals; providing short, medium and long-term loans to various organizations and individuals based on the nature and capacity of the Bank's capital resources; foreign exchange, gold bar trading; international trade financing services; trading and providing interest rate derivative products; discount of commercial papers, bonds and other valuable papers; providing factoring services, cash management services, banking consultancy, finance, asset management, lease of the safe box; government bond, corporate bond trading; providing entrusting and entrusted loans; insurance agency; lease of part of offices, which are not fully used and owned by the Bank; settlement services and other banking services as allowed by the SBV.

Charter capital

The Bank's charter capital as at 30 June 2026 is VND10,768,974 million (31 December 2025: VND10,768,974 million).

Operational network

The Bank's head office is located at 47 Tran Hung Dao, Phu Loi Ward, Can Tho City, Vietnam. As at 30 June 2026 the Bank has one (1) head office, thirty (30) branches, one hundred and two (102) transaction offices in provinces and cities nationwide.

Subsidiary

As at 30 June 2026, the Bank has one (1) directly owned subsidiary as follow:

<i>Subsidiary</i>	<i>Operating License</i>	<i>Nature of Business</i>	<i>Share capital</i>	<i>Ownership</i>
Vietnam Thuong Tin Bank Asset Management Limited ("Vietbank AMC")	Decision No. 3158/QĐ-NHNN issued by the SBV on 29 December 2010 and initial Business Registration Certificate No. 0310898270 issued by the Department of Planning and Investment of Ho Chi Minh City on 6 June 2011, as amended for the seventh time by the Department of Finance of Ho Chi Minh City on 3 April 2025.	Assets and liabilities management	VND200 billion	100%

The current principal operations of the subsidiary during the period are managing the loans; managing and exploiting collaterals; managing collateral documents; restructuring the loans; trading the loans with other credit institutions.

Vietnam Thuong Tin Commercial Joint Stock Bank

GENERAL INFORMATION (continued)

BOARD OF DIRECTORS

Members of the Board of Directors during the period and at the date of this report are:

<i>Name</i>	<i>Position</i>	<i>Date of appointment</i>
Mr. Duong Nhat Nguyen	Chairman	Appointed on 26 April 2021
Mr. Nguyen Huu Trung	Vice Chairman and Independent member	Appointed on 26 April 2021
Ms. Le Thi Xuan Lan	Member	Appointed on 26 April 2021
Ms. Luong Thi Huong Giang	Member	Appointed on 26 April 2021
Ms. Quach To Dung	Member	Appointed on 26 April 2021

BOARD OF SUPERVISORS

Members of the Board of Supervisors during the period and at the date of this report are:

<i>Name</i>	<i>Position</i>	<i>Date of appointment</i>
Mr. Hua Ngoc Nghia	Chief Supervisor	Appointed on 26 April 2021
Ms. Nguyen Do Xuan Dung	Specialized member	Appointed on 26 April 2021
Mr. Mac Huu Danh	Specialized member	Appointed on 26 April 2021

BOARD OF MANAGEMENT AND CHIEF ACCOUNTANT

Members of the Board of Management and Chief Accountant during the period and at the date of this report are:

<i>Name</i>	<i>Position</i>	<i>Date appointment/ reappointment/resignation</i>
Mr. Pham Linh	Deputy General Director in charge of Executive Management	Appointed on 11 July 2026
Mr. Le Thanh Quy Ngoc	Deputy General Director Acting General Director	Re-appointed on 14 January 2026 Appointed on 2 February 2026 Resigned on 11 July 2026
Ms. Tran Tuan Anh	General Director	Resigned on 2 February 2026
Ms. Tran Thi Ngoc Ly	Deputy General Director	Appointed on 2 February 2026
Mr. Pham Danh	Deputy General Director	Re-appointed on 31 January 2026 Resigned on 11 July 2026
Mr. Nguyen Tien Sy	Deputy General Director	Resigned on 2 February 2026
Ms. Nguyen Thi Thuy Minh	Chief Accountant	Re-appointed on 28 June 2026

LEGAL REPRESENTATIVE

The legal representative of the Bank during the period to 2 February 2026 was Ms. Tran Tuan Anh, General Director.

The legal representative of the Bank from 2 February 2026 to the date of this report is Mr. Duong Nhat Nguyen, Chairman of the Board of Directors.

Mr. Pham Linh, Deputy General Director in charge of Executive Management, was authorized by Mr. Duong Nhat Nguyen to sign the accompanying financial statements for the six-month period ended 30 June 2026 pursuant to the Power of Attorney No. 772/2026/GUQ-CT.HDQT dated 11 July 2026.

AUDITORS

The auditor of the Bank is Ernst & Young Vietnam Limited.

Vietnam Thuong Tin Commercial Joint Stock Bank

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Vietnam Thuong Tin Commercial Joint Stock Bank ("the Bank") is pleased to present this report and the interim consolidated financial statements of the Bank and its subsidiary for the six-month period ended 30 June 2026.

THE BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

The Board of Management of the Bank is responsible for the interim consolidated financial statements of each financial period which give a true and fair view of the interim consolidated financial position of the Bank and its subsidiary and of the interim consolidated results of its operations and its interim consolidated cash flows for the period. In preparing those interim consolidated financial statements, the Board of Management is required to:

- ▶ select suitable accounting policies and then apply them consistently;
- ▶ make judgements and estimates that are reasonable and prudent;
- ▶ state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements; and
- ▶ prepare the interim consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Bank and its subsidiary will continue their business.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim consolidated financial position of the Bank and its subsidiary and to ensure that the accounting records comply with the applied accounting system. The Board of Management is also responsible for safeguarding the assets of the Bank and its subsidiary and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirmed that the Bank and its subsidiary have complied with the above requirements in preparing the accompanying interim consolidated financial statements for the six-month period ended 30 June 2026.

STATEMENT BY THE BOARD OF MANAGEMENT

The Board of Management of the Bank does hereby state that, in its opinion, the accompanying interim consolidated financial statements give a true and fair view of the interim consolidated financial position of the Bank and its subsidiary as at 30 June 2026 and of the interim consolidated results of its operations and its interim consolidated cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements.



On behalf of the Board of Management

Mr. Pham Linh
Deputy General Director in charge of Executive Management

Can Tho City, Vietnam

12 August 2026



**Shape the future
with confidence**

Ernst & Young Vietnam Limited
2 Hai Trieu Street, Sai Gon Ward
Ho Chi Minh City, Vietnam

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Website (EN): ey.com/en_vn
Website (VN): ey.com/vi_vn

Reference: 12857966/E-69660709-HN/LR

REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To: The Shareholders of Vietnam Thuong Tin Commercial Joint Stock Bank

We have reviewed the accompanying interim consolidated financial statements of Vietnam Thuong Tin Commercial Joint Stock Bank ("the Bank") and its subsidiary, as prepared on 12 August 2026 and set out on pages 6 to 77 which comprise the interim consolidated statement of financial position as at 30 June 2026, the interim consolidated income statement and the interim consolidated cash flow statement for the six-month period then ended and the notes thereto.

The Board of Management's responsibility

The Board of Management of the Bank is responsible for the preparation and true and fair presentation of the interim consolidated financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements, and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of the interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements No. 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim consolidated financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



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Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not give a true and fair view, in all material respects, of the interim consolidated financial position of the Bank and its subsidiary as at 30 June 2026, and of the interim consolidated results of its operations and its interim consolidated cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements.

Ho Chi Minh City, Vietnam
12 August 2026

Ernst & Young Vietnam Limited



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

Vietnam Thuong Tin Commercial Joint Stock Bank

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

B02a/TCTD-HN

	<i>Notes</i>	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
ASSETS			
Cash on hand	5	670,321	752,782
Balances with the State Bank of Vietnam ("SBV")	6	2,875,851	3,932,930
Due from and loans to other credit institutions		46,766,724	51,514,898
Due from other credit institutions	7.1	46,516,724	50,914,898
Loans to other credit institutions	7.2	250,000	600,000
Derivatives and other financial assets	8	333,948	328,330
Loans to customers		118,400,699	103,772,418
Loans to customers	9	119,949,248	105,235,063
Provision for credit losses	10	(1,548,549)	(1,462,645)
Investment securities		27,148,707	29,131,152
Available-for-sale securities	11.1	2,591,041	7,211,597
Held-to-maturity securities	11.2	24,560,253	21,943,835
Provision for investment securities	11.1	(2,587)	(24,280)
Fixed assets		3,850,654	3,903,389
Tangible fixed assets	12	912,262	910,054
Cost		1,574,428	1,536,523
Accumulated depreciation		(662,166)	(626,469)
Intangible fixed assets	13	2,938,392	2,993,335
Cost		3,261,505	3,261,505
Accumulated amortization		(323,113)	(268,170)
Other assets		4,778,006	3,435,134
Receivables	14.1	607,403	474,713
Interest and fee receivables	14.2	3,880,337	2,738,336
Other assets	14.3	306,532	236,086
Provision for other assets	14.4	(16,266)	(14,001)
TOTAL ASSETS		204,824,910	196,771,033

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued) B02a/TCTD-HN
as at 30 June 2026

Vietnam Thuong Tin Commercial Joint Stock Bank

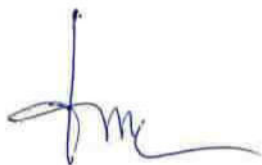
INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued) B02a/TCTD-HN
as at 30 June 2026

INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS

	Notes	30 June 2026 VND million	31 December 2025 VND million
Guarantee for loans	33.2	-	50
Foreign exchange commitments	33.1	135,305,439	53,420,837
- Spot foreign exchange commitments - buy		5,269,435	3,084,594
- Spot foreign exchange commitments - sell		3,108,615	927,886
- Swap commitments		126,927,389	49,408,357
Letters of credit	33.2	45,771	14,254
Other guarantees	33.2	772,320	787,617
Other commitments	33.2	9,511,058	15,081,702
Interest and receivable fees not yet collected	33.3	1,138,958	1,229,087
Written-off debts	33.4	389,613	395,536
Assets and other documents	33.5	184,372	204,611
TOTAL		147,347,531	71,133,694

Can Tho City, Vietnam
12 August 2026

Prepared by:



Ms. Tran Thi Minh Chau
General Accountant

Reviewed by:



Ms. Nguyen Thi Thuy Minh
Chief Accountant

Approved by:



Mr. Pham Linh
Deputy General Director
in charge of
Executive Management

Vietnam Thuong Tin Commercial Joint Stock Bank

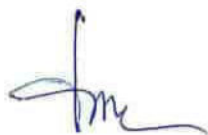
INTERIM CONSOLIDATED INCOME STATEMENT
for the six-month period ended 30 June 2026

B03a/TCTD-HN

	Notes	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
Interest and similar income	23	6,974,526	5,564,890
Interest and similar expenses	24	(5,212,846)	(4,174,972)
Net interest and similar income		1,761,680	1,389,918
Fee and commission income		89,000	118,125
Fee and commission expenses		(42,378)	(53,409)
Net fee and commission income	25	46,622	64,716
Net gain from trading of foreign currencies	26	50,351	51,497
Net gain from investment securities	27	98,786	23,265
Other operating income		6,351	4,275
Other operating expenses		(2,422)	(5,706)
Net gain/(loss) from other operating activities	28	3,929	(1,431)
TOTAL OPERATING INCOME		1,961,368	1,527,965
TOTAL OPERATING EXPENSES	29	(931,915)	(801,217)
Net operating profit before provision for credit losses		1,029,453	726,748
Provision expenses for credit losses	11	(85,904)	(212,406)
PROFIT BEFORE TAX		943,549	514,342
Current corporate income tax expenses	20.1	(192,792)	(104,532)
PROFIT AFTER TAX		750,757	409,810
Basic earnings per share (VND/share)	22	697	469

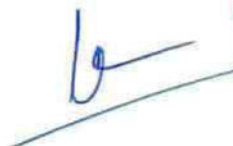
Can Tho City, Vietnam
12 August 2026

Prepared by:



Ms. Tran Thi Minh Chau
General Accountant

Reviewed by:



Ms. Nguyen Thi Thuy Minh
Chief Accountant

Approved by:



Mr. Pham Linh
Deputy General Director
in charge of
Executive Management

Vietnam Thuong Tin Commercial Joint Stock Bank

INTERIM CONSOLIDATED CASH FLOW STATEMENT for the six-month period ended 30 June 2026

B04a/TCTD-HN

	Notes	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and similar receipts		5,978,893	4,867,297
Interest and similar payments		(4,674,632)	(4,001,531)
Net fee and commission receipts		39,626	65,161
Net receipts from dealing in foreign currencies, gold and securities		222,779	74,762
Other expenses paid		(1,941)	(5,464)
Recoveries from bad debts previously written-off	28	5,876	3,666
Payments for operating and salary expenses		(823,125)	(847,446)
Corporate income tax paid during the period	20	(240,323)	(113,460)
Net cash flows from operating activities before changes in operating assets and liabilities		507,153	42,985
Changes in operating assets			
Decrease/(increase) in due from and loans to other credit institutions		350,000	(500,000)
Decrease/(increase) in investment securities		2,025,831	(7,408,725)
(Increase)/decrease in derivatives and other financial assets		(5,618)	33,043
Increase in loans to customers		(14,714,185)	(8,810,422)
Increase in other assets		(171,829)	(178,423)
Changes in operating liabilities			
Increase/(decrease) in due to the SBV and borrowings from Government		808,796	(216,742)
(Decrease)/increase in due to and borrowings from other credit institutions		(1,334,404)	4,453,616
Increase in customer deposits		2,443,160	9,366,945
Increase in valuable papers issued		5,396,400	1,703,900
Decrease in other liabilities		(25,000)	(37,194)
Net cash flows used in operating activities		(4,719,696)	(1,551,017)
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for purchases of fixed assets		(28,197)	(11,988)
Proceeds from disposals of fixed assets		47	367
Net cash flows used in investing activities		(28,150)	(11,621)

Vietnam Thuong Tin Commercial Joint Stock Bank

INTERIM CONSOLIDATED CASH FLOW STATEMENT (continued)
for the six-month period ended 30 June 2026

B04a/TCTD-HN

	Notes	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
CASH FLOWS FROM FINANCING ACTIVITIES			
Increase in share capital from capital contribution and/or share issuance		(200)	-
Proceeds from issuance of long-term valuable papers eligible for inclusion in regulatory capital and other long-term borrowings		1,500,000	-
Payments for redemption of long-term valuable papers eligible for inclusion in regulatory capital and other long-term borrowings		(2,286,570)	-
Cash flows used in financing activity		(786,770)	-
Net cash flows during the period		(5,534,616)	(1,562,638)
Cash and cash equivalents at the beginning of the period	30	55,600,610	44,594,502
Foreign exchange rate differences		(3,098)	(181)
Cash and cash equivalents at end of the period	30	50,062,896	43,031,683

Can Tho City, Vietnam
12 August 2026

Prepared by:



Ms. Tran Thi Minh Chau
General Accountant

Reviewed by:



Ms. Nguyen Thi Thuy Minh
Chief Accountant



Approved by:

Mr. Pham Linh
Deputy General Director
in charge of
Executive Management



Vietnam Thuong Tin Commercial Joint Stock Bank

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
as at 30 June 2026 and for the six-month period then ended

B05a/TCTD-HN

1. BANK INFORMATION

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The Bank is established under Operation License No. 2399/QD-NHNN issued by the State Bank of Vietnam ("the State Bank" or "the SBV") on 15 December 2006 and Business Registration Certificate No. 2200269805, issued by the Department of Planning and Investment of Soc Trang Province on 12 January 2007, amended for the 28th on 28 August 2023. The Bank's Operation License No. 2399/QD/NHNN is amended and supplemented as follows:

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The Bank's operating term is 50 years from 15 December 2006.

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Charter capital

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Operation network

The Bank's head office is located at 47 Tran Hung Dao, Phu Loi Ward, Can Tho City, Vietnam. As at 30 June 2026, the Bank has one (1) head office, thirty (30) branches, one hundred and two (102) transaction offices in provinces and cities nationwide.

Employees

The Bank and its subsidiary have 3,027 employees as at 30 June 2026 (31 December 2025: 3,060 employees).

Vietnam Thuong Tin Commercial Joint Stock Bank

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a/TCTD-HN

1. BANK INFORMATION (continued)

Subsidiary

As at 30 June 2026, the Bank has one (1) directly owned subsidiary as follow:

<i>Subsidiary</i>	<i>Operating License</i>	<i>Nature of Business</i>	<i>Share capital</i>	<i>Ownership</i>
Vietnam Thuong Tin Bank Asset Management Limited ("Vietbank AMC")	Decision No. 3158/QĐ-NHNN issued by the SBV on 29 December 2010 and initial Business Registration Certificate No. 0310898270 issued by the Department of Planning and Investment of Ho Chi Minh City on 6 June 2011, as amended for the seventh time by the Department of Finance of Ho Chi Minh City on 3 April 2025.	Assets and liabilities management	VND200 billion	100%

The principal operations of the subsidiary during the period are managing the loans; managing and exploiting collaterals; managing collateral documents; restructuring the loans; trading the loans with other credit institutions.

2. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

2.1 *Fiscal year*

The Bank and its subsidiary's fiscal year applicable for the preparation of their consolidated financial statements starts on 1 January and ends on 31 December.

The Bank and its subsidiary also prepare interim consolidated financial statements for the six-month period starts on 1 January and ends on 30 June.

2.2 *Accounting currency*

The interim consolidated financial statements are prepared in Vietnam dong ("VND") which is also the currency of the Bank and its subsidiary. For the purpose of preparing these interim consolidated financial statements as at 30 June 2026, the data is rounded to millions and expressed in millions of Vietnam dong ("VND million"). This presentation does not impact the views of the readers of the financial statements on the interim consolidated statement of financial position, the interim consolidated income statement, and the interim consolidated cash flow statement.

3. APPLIED ACCOUNTING STANDARDS AND SYSTEM

3.1 *Statement of compliance*

The Board of Management of the Bank confirms that the accompanying interim consolidated financial statements have been prepared in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements.

Vietnam Thuong Tin Commercial Joint Stock Bank

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a/TCTD-HN

3. APPLIED ACCOUNTING STANDARDS AND SYSTEM (continued)

3.2 *Applied accounting standards and system*

The interim consolidated financial statements of the Bank and its subsidiary are prepared in accordance with Accounting System for Credit Institutions applicable to credit institutions in Vietnam required under Decision No. 479/2004/QĐ-NHNN issued on 29 April 2004 and the circulars amending and supplementing Decision No. 479/2004/QĐ-NHNN, the Financial Reporting Regime applicable to credit institutions required under Decision No. 16/2007/QĐ-NHNN dated 18 April 2007, and the circulars amending and supplementing Decision No. 16/2007/QĐ-NHNN, Vietnamese Accounting Standard No. 27 – Interim Financial Reporting and other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

- ▶ Decision No. 149/2001/QĐ-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 1);
- ▶ Decision No. 165/2002/QĐ-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
- ▶ Decision No. 234/2003/QĐ-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
- ▶ Decision No. 12/2005/QĐ-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4); and
- ▶ Decision No. 100/2005/QĐ-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5).

Accordingly, the accompanying interim consolidated financial statements and their utilization are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the interim consolidated financial position, the interim consolidated results of its operations and the interim consolidated cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

Items or balances required by Decision No. 16/2007/QĐ-NHNN dated 18 April 2007 and Circular No. 49/2014/TT-NHNN dated 31 December 2014 issued by the SBV stipulating the financial statements reporting mechanism for credit institutions that are not shown in these consolidated financial statements indicate nil balance.

3.3 *Basis of consolidation*

The interim consolidated financial statements include the interim financial statements of the Bank and its subsidiary as at 30 June 2026.

The interim financial statements of the Bank and its subsidiary are prepared for the same reporting period and using consistent accounting policies.

All intra-group balances, income and expenses and unrealized profits/losses resulting from intra-group transactions are eliminated in full.

The interim financial statements of subsidiary are fully consolidated from the date when the control is transferred to the Bank. The control is achieved when the Bank has the power, directly or indirectly, to govern the financial and operating policies of subsidiary so as to obtain economic benefits from their activities. Business operating results of subsidiary acquired or disposed during the period are accounted appropriately in the interim consolidated income statement from the date of acquisition or up to the date of disposal.

Vietnam Thuong Tin Commercial Joint Stock Bank

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a/TCTD-HN

3. APPLIED ACCOUNTING STANDARDS AND SYSTEM (continued)

3.4 Assumptions and uses of estimates

The preparation of the interim consolidated financial statements require the Board of Management of the Bank to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the income, expenses and the resultant provisions. Such estimates are necessarily based on assumptions involving varying degrees of subjectivity and uncertainty and actual results may differ resulting in future changes in such provision.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Changes in accounting policies and disclosures

The accounting policies adopted by the Bank in the preparation of the interim consolidated financial statements are consistent with those followed in the preparation of the Bank's financial statements for the year ended 31 December 2025 and the interim consolidated financial statements for the six-month period ended 30 June 2025, except for changes in the accounting policies in the following:

Circular No. 70/2025/TT-NHNN dated 31 December 2025 of the State Bank of Vietnam ("Circular 70") amending and supplementing Item 6.3, Clause 6, Section I of the Accounting Account System for Credit Institutions issued together with Decision No. 479/2004/QĐ-NHNN dated 29 April 2004.

Accordingly, for the accounting treatment of economic transactions that have not been specifically guided under Decision No. 479 and other guidance documents issued by the State Bank of Vietnam, credit institutions shall determine the accounting treatment based on the substance and nature of the underlying transactions, the provisions of the Law on Accounting, implementing regulations of the Law on Accounting, Vietnamese Accounting Standards, and prevailing legal regulations governing accounting principles applicable to enterprises.

Circular 70 takes effect from 1 January 2026.

4.2 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, current accounts at the SBV, treasury bills at the SBV, current deposits and placements with other credit institutions with an original maturity of three months or less from the transaction date, securities with recovery or maturity of three months or less from date of purchase which can be converted into a known amount of cash and do not bear the liquidity risk at the reporting date.

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.3 *Deposits and loans to other credit institutions*

Due from and loans to other credit institutions are presented at the principal amounts outstanding at the end of the period.

The classification of credit risk for deposits and loans to other credit institutions, and the corresponding provision for credit risk, shall be carried out in accordance with Circular No. 31/2024/TT-NHNN ("*Circular 31*") issued by the State Bank of Vietnam on 30 June 2024, and Decree No. 86/2024/ND-CP ("*Decree 86*") on the classification of assets, provisioning levels, methods of making risk provisions, and the use of provisions for risk handling in the operations of credit institutions and foreign bank branches.

Accordingly, the Bank makes a specific provision for placements with (except for current accounts) and loans to other credit institutions in accordance with the method described in *Note 4.5*.

According to Decree 86, the Bank is not required to set aside general provisions for deposits at and loans to other credit institutions.

According to Circular 31, for deposits at credit institutions that are under special control as stipulated in Article 9, Article 174 of the Law on Credit Institutions No. 32/2024/QH15, the Bank classifies these deposits as standard debt and is not required to adjust the loan classification based on the customer list provided by the Vietnam National Credit Information Center under the State Bank of Vietnam ("CIC").

4.4 *Loans to customers*

Loans to customers are disclosed and presented at the principal amounts outstanding at the end of the period.

The provision for credit losses of loans to customers is presented separately as one (1) line in the interim consolidated statement of financial position.

Short-term loans are loans with term of less than one (1) year from the date of disbursement. Medium-term loans have term of one (1) to five (5) years and long-term loans are loans with term of over five (5) years from the date of disbursement.

Loans classification and provision for credit losses are made in accordance with Circular 31 and Decree 86 as described in *Note 4.5*.

4.5 *Loan classification and provision for credit losses applied to due from and loans to other credit institutions, unlisted corporate bonds purchased and entrusted for purchase by the Bank, loans to customers and other credit risk bearing assets*

4.5.1 *Loan classification and provision for credit losses*

The classification of due from and loans to other credit institutions, unlisted corporate bonds purchased and entrusted for purchase by the Bank, loans to customers and entrusted for credit granting by the Bank and other credit risk bearing assets (collectively called "debts") is made on the basis of quantitative method as prescribed in Article 10 of Circular 31. Accordingly, loans to customers are classified into the following levels of risk: Current, Special mention, Substandard, Doubtful, and Loss, based on their overdue status. Debts classified as Substandard, Doubtful and Loss are considered bad debt.

The Bank makes general provision as at 30 June 2026 at the rate of 0.75% of the total outstanding balance as at 30 June 2026 of debts classified from Group 1 to 4 excluding due from and loans to other banks, promissory notes and bills, certificates of deposit, bonds issued by other credit institutions and foreign bank branches; repo on government bonds.

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 *Loan classification and provision for credit losses applied to due from and loans to other credit institutions, unlisted corporate bonds purchased and entrusted for purchase by the Bank, loans to customers and other credit risk bearing assets* (continued)

4.5.1 *Loan classification and provision for credit losses* (continued)

Specific provision as at 30 June 2026 is made based on the outstanding principal balance less discounted value of collaterals multiplied by provision rates which are determined based on the debt classification as at 30 June 2026. The basis for value and discounted value determination for each type of collateral is specified in Decree 86.

The debt classification and specific provision rate for each loan group are as follows:

Loan group		Description	Provision rate
1	Current	(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.	0%
2	Special Mention	(a) Debts are overdue for a period of between 10 days and 90 days; or (b) Debts which the repayment terms are restructured for the first time that is unmatured.	5%
3	Sub-standard	(a) Debts are overdue for a period of between 91 days and 180 days; or (b) Debts which the repayment terms are extended for the first time 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 made in compliance with Clause 1, 3, 4, 5, 6 under Article 134 of Law on Credit Institutions; or ▪ Debts made in compliance with Clause 1, 2, 3, 4 under Article 135 of Law on Credit Institutions; or ▪ Debts made in compliance with Clauses 1, 2, 5, 9 under Article 136 of Law on Credit Institutions.	20%

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 *Loan classification and provision for credit losses applied to due from and loans to other credit institutions, unlisted corporate bonds purchased and entrusted for purchase by the Bank, loans to customers and other credit risk bearing assets* (continued)

4.5.1 *Loan classification and provision for credit losses* (continued)

Loan group		Description	Provision rate
3	Sub-standard (continued)	(e) Debts are required to be recovered according to regulatory inspection conclusions; or (f) Debts are required to be recovered according to credit institutions, foreign bank branches' decisions on early payment due to customers' breach of agreements but have not yet been recovered in 30 days from the issuance date of the decision; or (g) At the request of the SBV based on the inspection, supervision conclusions and relevant credit information.	20%
4	Doubtful	(a) Debts are overdue for a period of between 181 days and 360 days; or (b) Debts that repayment terms are restructured for the first time but still overdue for a period of 90 days under that restructured repayment term; or (c) Debts that repayment terms are restructured for the second time that is unmatured; or (d) Debts are specified in point (d) of Loan group 3 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 are required to be recovered according to credit institutions, foreign bank branches' decisions on early payment due to customers' breach of agreements but have not yet been recovered for a period between 30 days to 60 days from the issuance date of the decision; or (g) At the request of the SBV based on the inspection, supervision conclusions and relevant credit information.	50%

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 *Loan classification and provision for credit losses applied to due from and loans to other credit institutions, unlisted corporate bonds purchased and entrusted for purchase by the Bank, loans to customers, and other credit risk bearing assets* (continued)

4.5.1 *Loan classification and provision for credit losses* (continued)

Loan group		Description	Provision rate
5	Loss	(a) Debts are overdue for a period of 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 are specified in point (d) of Loan group 3 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 are required to be recovered according to credit institutions, foreign bank branches' decisions on early payment due to customers' breach of agreements but have not yet been recovered for a period of more than 60 days from the issuance date of the decision; or (h) Debts of credit institutions under special control as announced by the SBV, or debts of foreign bank branches that capital and assets are blocked; or (i) At the request of the SBV based on the inspection, supervision conclusions and relevant credit information.	100%

If a customer has more than one debt with the Bank and any of the outstanding debts is classified into a higher risk group, the entire remaining debts of such customer should be classified into the corresponding higher risk group.

If a customer is classified into a debt group with lower risk than the debt group in CIC list, the Bank must adjust the debt classification results according to the CIC list.

When the Bank participate in a syndicated loan as a participant, they should classify loans (including syndicated loans) of the customer into the group of higher risk between the assessment of the leading bank and the Bank.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**4.5 *Loan classification and provision for credit losses applied to due from and loans to other credit institutions, unlisted corporate bonds purchased and entrusted for purchase by the Bank, loans to customers and other credit risk bearing assets***
(continued)**4.5.2 *Restructuring repayment terms, interest waiver or reduction, fee waiver or reduction, maintaining the debt group to support customers:***

From 13 March 2020 to 30 June 2022, the Bank implemented a policy for restructuring debt repayment terms, waiving and reducing interest and fees, and maintaining the classification of debts for loans that met the conditions set forth in Circular No. 01/2020/TT-NHNN dated 13 March 2020 ("Circular 01"), Circular No. 03/2021/TT-NHNN ("Circular 03") dated 2 April 2021, and Circular No. 14/2021/TT-NHNN ("Circular 14") dated 7 September 2021, issued by the State Bank of Vietnam, which regulates the restructuring of debt repayment terms, waiving and reducing interest and fees, and maintaining the classification of debts to support customers affected by the COVID-19 pandemic.

<i>The time of debt occurrence</i>	<i>Overdue status</i>	<i>The period of overdue occurrence</i>	<i>Principle of maintaining the debt group</i>
Before 1 August 2021	Within the deadline or overdue by up to 10 days	From 30 March 2020 to 30 June 2022	Maintain the debt group that was classified at the most recent time before 23 January 2020, or the debt group that was classified at the most recent time before the date of the first restructuring of the repayment term
Before 23 January 2020	Overdue	From 23 January 2020 to 29 March 2020	Maintain the debt group that was classified at the most recent time before 23 January 2020
From 23 January 2020 to 10 June 2020		From 23 January 2020 to 17 May 2021	Maintain the debt group that was classified at the most recent time before the date the debt was transferred to overdue
From 10 June 2020 to 1 August 2021		From 17 July 2021 to 7 September 2021	

From 4 December 2024, according to Circular 53/2024/TT-NHNN ("Circular 53"), the Bank will restructure the repayment terms and maintain the debt classification for customers facing difficulties due to Storm No.3. This policy applies to individual and organizational customers (excluding credit institutions and foreign bank branches) in 26 affected provinces and cities. The restructuring of repayment terms and maintenance of debt classification will be carried out based on the customer's request and the Bank's financial capacity.

<i>Disbursement date</i>	<i>Overdue status</i>	<i>The period of overdue occurrence</i>	<i>Principle of maintaining the debt group</i>
Before 7/9/2024	Current or overdue for a period of 10 days	From 7/9/2024 to 31/12/2025	Retain the latest loan classification as before the restructuring date

For loans, which repayment term was restructured, interest and/or fees were exempted or reduced, and loan classification was retained, are overdue under restructured repayment term and not continued to restructure under current regulations, the Bank makes loan classification and provision in accordance with Circular 31 and Decree 86.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 *Loan classification and provision for credit losses applied to due from and loans to other credit institutions, unlisted corporate bonds purchased and entrusted for purchase by the Bank, loans to customers and other credit risk bearing assets*
(continued)

4.5.3 *Specific provision for customers with debts that have been restructured on term basis and are subject to loan classification retention*

The Bank makes specific provision for customers with debts that have been restructured on term basis and are subject to loan classification retention according to the following formula:

$$C = A - B$$

In which:

C: Additional specific provision;

A: Specific provision to be made for all outstanding loan balance of customers according to the results of loan classification under Circular 31 and Decree 86 (Note 4.5.1);

B: Total specific provision to be made for the outstanding balance of loans applying loan classification under the policy of loan classification retention (Note 4.5.2) and specific provision to be made for remaining loan balances of the customers according to the results of loan classification under Circular 31 and Decree 86 (Note 4.5.1).

Additional specific provision (called as C) is made by the Bank when preparing financial statements, ensuring that the provision is made as follows:

- For loans that fall under the policy of loan restructuring and loan classification retention as prescribed in Circular 01, Circular 03 and Circular 14:
 - By 31 December 2022: At least 60% of the additional specific provision must be made,
 - By 31 December 2023: 100% of the additional specific provision must be made.
- For loans that fall under the policy of loan restructuring and loan classification retention as prescribed in Circular 53.
 - By 31 December 2024: At least 35% of the additional specific provision must be made;
 - By 31 December 2025: At least 70% of the additional specific provision must be made;
 - By 31 December 2026: 100% of the additional specific provision must be made.

4.5.4 *Write-off bad debts*

Provisions are recognized as an expense in the interim consolidated income statement and are utilized to address bad debts. According to Circular 31 and Decree 86, the Bank establishes a risk settlement committee to handle bad debts if they are classified in group 5 or if the borrower is an organization that is dissolved or bankrupt, or an individual who is deceased or missing

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.6 Available-for-sale securities

4.6.1 Classification and recognition

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

Available-for-sale debt securities are recognized at par value at the purchase date. Accrued interest (for debt securities with interest payment in arrears) and deferred interest (for debt securities with interest payment in advance) is recognized in a separate account. Discount/premium, which is the difference between the cost and the amount being the par value plus (+) accrued interest (if any) or minus (-) deferred interest (if any) is also recognized in a separate account.

In subsequent periods, these securities are continuously recorded at par value, and the discount/premium (if any) is amortized to the interim consolidated income statement on a straight-line basis over the remaining term of securities. Interest received in arrears is recorded as follows: Cumulative interest incurred before the purchasing date is recorded as a decrease in the accrued interest; cumulative interest incurred after the purchasing date is recognized as income based on the accumulated method. Interest received in advance is amortized into the securities investment interest income on a straight-line basis over the term of securities investment.

4.6.2 Measurement

Periodically, available-for-sale securities will be assessed for diminution in value.

Available-for-sale securities are recognized on the principle of lower value between book value and market value. Government bonds, government-guaranteed bonds and municipal bonds are exempted from such provisioning requirement. The provision for diminution in value is recorded under "Net gain/(loss) from investment securities" in the interim consolidated income statement.

For corporate bonds that have not yet been listed on the securities market or have not been registered for trading on unlisted public companies, the Bank shall make provisions for those bonds in accordance with Decree 86 as presented in *Note 4.5*.

4.7 Held-to-maturity securities

Held-to-maturity investment securities are debt securities purchased by the Bank and its subsidiary for the investment purpose to earn interest income and the Bank and its subsidiary have the capability and intention to hold these investments until maturity. Held-to-maturity securities have the determined value 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 recognized and measured in the similar as available-for-sale debt securities are presented in *Note 4.6*.

Tangible fixed assets are stated at cost less accumulated depreciation.

Cost related to additions, improvements and renewals are capitalized while expenditures for maintenance and repairs are charged to the interim consolidated income statement.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim consolidated income statement.

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of an intangible fixed asset comprises of its purchase price plus any directly attributable costs of bringing the asset to working condition for its intended use.

Cost related to additions, improvements and renewals are capitalized while expenditures for maintenance and repairs are charged to the interim consolidated income statement.

When intangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim consolidated income statement.

Depreciation of tangible fixed assets and amortization of intangible fixed assets are calculated on a straight-line basis over the estimated useful life of the assets as follows:

Buildings and structures	5 - 50 years
Machinery and equipment	3 - 8 years
Transportation vehicles and transmission equipment	6 - 10 years
Other tangible fixed assets	4 - 15 years
Computer software	3 - 15 years

Infinite land use rights granted by the Government are not amortized. Definite term land use rights are amortized over the term of use.

4.11.1 Lessee

Rentals under operating lease contracts are charged to the interim consolidated income statement as "Other operating expenses" on a straight-line basis over the term of the lease.

The Bank and its subsidiary recognize operating lease assets in the interim consolidated statement of financial position. Operating lease revenue is recognized on a straight-line basis in the 'Fee and Commission Income' item on the interim consolidated income statement throughout the lease term, regardless of the payment method. The rental operating expenses, including depreciation of leased assets, are recognized as expenses in the year they are incurred.

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.12 Receivables

4.12.1 Receivables classified as credit risk assets

Receivables and outstanding loans sold on credit are classified as credit risk assets and recognized at cost. Overdue receivables are classified and made provision for credit risk by the Bank and its subsidiary in accordance with regulations presented in *Note 4.5*.

4.12.2 Other receivables

Receivables other than receivables classified as credit risk assets are initially recognized at cost.

Provision for receivables is determined based on the overdue status of debts or expected loss of current debts. This provision is made when the debts are not yet due for payment, but the corporate debtors have fallen into bankruptcy or are in the process of dissolution, or when individual debtors are missing, having escaped, are being prosecuted, on trial, or deceased. The provision expense incurred is recorded into "*Other operating expenses*" of the interim consolidated income statement.

For overdue receivables, the provision level is determined as follows:

<u>Overdue</u>	<u>Provision rate</u>
From six (6) months up to under one (1) year	30%
From one (1) year up to under two (2) years	50%
From two (2) years up to under three (3) years	70%
From three (3) years and above	100%

4.13 Prepaid expenses

Prepaid expenses are reported as short-term or long-term prepaid expenses on the interim consolidated statement of financial position and amortized over the period for which the amounts are paid or the period in which economic benefits are generated in relation to these expenses.

4.14 Borrowings from the SBV, due to other credit institutions, customers deposits and valuable papers issued

Borrowings from the SBV, due to other credit institutions, customer deposits and valuable papers issued are presented at the principal amounts outstanding at the date of interim separate financial statements. At initial recognition, issuance costs are deducted from the cost of the valuable papers. These costs are allocated on a straight-line method during the lifetime of the valuable papers to "*Interest and similar expenses*".

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.15 *Payables and accruals*

Payables and accruals are recognized for amounts to be paid in the future for goods and services received, whether or not billed to the Bank.

4.16 *Classification for off-balance sheet commitments*

Off-balance sheet commitments include guarantees, acceptances and non-cancellable loan commitments with specific effective date.

The classification of off-balance sheet commitments is made solely for the purpose of managing and monitoring the quality of credit granting activities in accordance with the classification policy applicable to loans as described in Note 4.5.

According to Circular 31 and Decree 86, the Bank does not need to make provisions for off-balance sheet commitments.

4.17 *Fiduciary assets*

Assets held in trust or in a fiduciary capacity purpose are not considered as assets of the Bank and its subsidiary and will not be included in the interim consolidated financial statements.

4.18 *Derivatives*

The Bank and its subsidiary enter into currency forward contracts and currency swap contracts to facilitate customers to transfer, modify or minimize foreign exchange risk or other market risks, and also for the business purpose of the Bank and its subsidiary.

Currency forward contracts

The currency forward contracts are purchase/sale of foreign currencies commitments to settle in cash on a pre-determined future date based on pre-determined exchange rates. The currency forward contracts are recognized at nominal value at the transaction date and are revalued for the reporting purpose at the exchange rate at the reporting date, unrealized gain or losses are recognized in the "Foreign exchange differences" under "Owners' equity" in the interim consolidated statement of financial position and will be transferred to the interim consolidated income statement at the end of the financial year. The premium or discount derived from the difference between spot rate and forward rate are recorded at contract date as assets if positive or liabilities if negative in interim consolidated statement of financial position. The difference is amortized to the interim consolidated income statement on straight-line basis over the forward contract period.

Swap contracts

The swap contracts are commitments to settle in cash on a pre-determined future date based on the difference between pre-determined exchange rates calculated on the notional principal amount. The premium or discount resulting from the difference between the spot rate at the effective date of the contract and the forward rate will be recognized immediately at the effective date of the contract as an asset if positive or a liability if the negative on the interim consolidated statement of financial position. The difference will be amortized on a straight-line basis over the life of the swap contract to the interim consolidated income statement.

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.19 Share capital

4.19.1 Ordinary Share

Common stock is classified as owner's equity.

4.19.2 Share premium

The Bank records the difference between the par value and issue price of shares if the issue price is higher than par value, and the difference between the price of repurchasing of treasury stocks and the re-issue price of treasury stocks to the share premium account. The expense related to issuing shares will be recorded as a deductible share premium.

4.19.3 Statutory reserves

The Bank creates the following statutory reserves in compliance with Law on Credit Institutions No. 32/2024/QH15, Decree No. 135/2025/ND-CP and the Bank's Charter as follows:

	% of profit after tax	Maximum balance
Capital supplementary reserve	10% of profit after tax	100% of charter capital
Financial reserve	10% of the remaining profit after tax after the appropriation to the reserve fund for charter capital supplementation.	Not regulated

Other funds are appropriated from profit after tax. Appropriation from profit after tax and use of other funds must be approved by the General Meeting of Shareholders. These funds are not regulated by law and are allowed to be fully distributed.

4.20 Recognition of income and expenses

Interest income and expenses

Interest income and interest expenses are recognized in the interim 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 interim consolidated income statement. Suspended interest income is reversed and monitored off-balance sheet and recognized in the interim consolidated income statement upon actual receipt.

Fees and commissions

Fees and commissions are recognized when services are rendered.

Income from investment

Income from securities investment is recognized on the difference between the selling price and cost of the securities sold.

Dividend and profit distribution income are recognised when the Bank and its subsidiary are entitled to receive dividends or when the Bank and its subsidiary are entitled to receive profits from its capital contributions.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.20 Recognition of income and expenses (continued)

Other income

Other revenues are recognized on a cash basis.

According to Decree No. 135/2025/ND-CP dated 12 June 2025 on the financial regime applicable to credit institutions, foreign bank branches and on financial supervision and the assessment of investment efficiency of State capital in wholly State-owned credit institutions and credit institutions with State capital, other income includes proceeds from payables that have become ownerless or for which creditors cannot be identified in accordance with the law, which are recognized as income; penalties and compensation received from customers due to contractual breaches, which are recorded as income; insurance compensation received, which is recognized as income after offsetting insured losses; and other income as prescribed by law.

4.21 Debts trading operation

The accounting treatment for debts sale and purchase are recognized in accordance with Circular No. 09/2015/TT-NHNN dated 17 July 2015 and amended by Circular No. 18/2022/TT-NHNN dated 26 December 2022 providing guidance on the sale of debts of credit institutions and foreign bank branches.

Purchase debts

Debts purchased are initially recorded at purchase price and subsequently presented at cost less provision for credit losses. Price of debts purchased or sold is the settlement amount which the seller received under the debt purchase contract.

Debts purchased are initially classified in the risk group which is not lower than the risk group of the debts before the purchase. Subsequently, debts purchased are monitored, classified and provided for credit losses similar to normal loans to customers in accordance with Circular 31.

Sale of debts

Revenue and expenses from debt sales are recognized in accordance with Circular No. 09/2015/TT-NHNN issued by the State Bank of Vietnam on 17 July 2015, as amended and supplemented by Circular No. 18/2022/TT-NHNN issued on 26 December 2022, regulating the debt trading activities of credit institutions and branches of foreign banks.

According to Circular No. 09/2015/TT-NHNN, the difference between the prices of debts purchased or sold and their book value are recorded as follows:

- For debts recorded in the consolidated statement of financial position:
 - If the sale price is higher than the book value of the debt, the difference shall be recorded as income of the Bank and its subsidiary in the year.
 - If the sale price is lower than the book value of the debt, the difference shall be used to offset against the indemnity paid by an individual or guarantor (in case such individual or guarantor is determined to be responsible for the damage and obliged to make indemnity under prevailing regulations), or the compensation paid by the insurer, or use of outstanding provision recognized as expense previously. The remaining balance (if any) shall be recognized as an operating expense of the Bank and its subsidiary in the year.
- For debts written-off and monitored off-balance sheet, the proceeds from sale of debts shall be recognized as other income of the Bank and its subsidiary.

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.21 *Debts trading operation* (continued)

Book value of debts sold is the book value of the principal, interest and related financial obligations (if any) of debts recorded in the statement of financial position or off-balance sheet at the date of debts sold; or the book value at the date of writing-off of debts; or the book value of debts written off previously at the date of debts sold.

Price of debts sold is the sum of consideration to be paid by a debt buyer to a debt seller under a debt purchase and sale contract.

4.22 *Foreign currency transactions*

In accordance with the accounting system of the Bank and its subsidiary, all transactions are recorded in original currencies. Monetary assets and liabilities denominated in foreign currencies are translated into VND using exchange rates ruling at the interim consolidated statement of financial position date (*Note 40*). Income and expenses arising in foreign currencies during the period are converted into VND at rates ruling at the transaction dates. Foreign exchange differences arising from the translation of monetary assets and liabilities are recognized and followed in the "*Foreign exchange differences*" under "*Owners' equity*" in the consolidated statement of financial position and will be transferred to the consolidated income statement at the end of the financial year.

4.23 *Corporate income tax*

Current corporate income tax

Current corporate income tax assets and liabilities for the current and prior periods are measured at the amount expected to be paid to (or recovered from) the taxation authorities. The tax rates and tax laws are applied and enacted at the interim consolidated statement of financial position date.

Current corporate income tax is charged or credited to the interim consolidated income statement except when it relates to items recognized directly to equity, in this case the current corporate income tax is also recognized in equity.

Current corporate income tax assets and liabilities are offset when there is a legally enforceable right for the Bank and its subsidiary to offset current tax assets against current tax liabilities and when the Bank and its subsidiary intend to settle their current tax assets and liabilities on a net basis.

Tax reports of the Bank and its subsidiary are subject to examination by the tax authorities. Because the application of tax laws and regulations to many types of transactions is susceptible to various interpretations, amounts reported in the consolidated financial statements could be changed at a later date upon final determination of the tax authorities.

Deferred corporate income tax

Deferred corporate income tax is provided on temporary differences at the interim consolidated statement of financial position date between the tax base of assets and liabilities and their carrying amount for the interim consolidated financial reporting purposes.

Deferred corporate income tax payable is recognized for temporary taxable differences, except where:

- ▶ The deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.
- ▶ Taxable temporary differences associated with investments in subsidiaries, associates and joint ventures where the Bank has the ability to control the timing of the reversal of the temporary difference and the temporary difference will not be reversed in the foreseeable future.



4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.23 Corporate income tax (continued)

Deferred corporate income tax (continued)

Deferred tax assets are recognized for all deductible temporary differences, carried forward unused tax credit and unused tax losses, to the extent that it is probable that taxable profit will be available against which deductible temporary differences, carried forward unused tax credit and unused tax losses can be utilized, except where:

- The deferred tax asset arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects neither the accounting profit nor taxable profit or loss.
- For deductible temporary differences arising from investments in subsidiaries, associates and joint ventures, deferred tax assets are recognized to the extent that it is probable that future taxable profits will become available temporary differences will be reversed in the foreseeable future and taxable profit will be available to utilize the temporary difference.

The carrying amount of deferred tax assets is reviewed at each interim statement of financial position date and reduced to the extent that it is probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Unrecognized deferred tax assets are reassessed at each consolidated statement of financial position date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset realized, or the liability is settled based on tax rates and tax laws that have been enacted at the interim consolidated statement of financial position date.

Deferred tax is charged or credited to the interim consolidated income statement, except when it relates to items recognized directly to equity, in which case the deferred tax is also dealt with in the equity account.

Deferred tax assets and liabilities are offset when there is a legally enforceable right for the Bank to off-set current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on:

- Either the same taxable entity; or
- When the Bank intends either settle current tax liabilities and assets on a net basis or to realise the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

4.24 Employee benefits

4.24.1 Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank and its subsidiary by the Social Insurance Agency which belongs to the Ministry of Labor and Social Affairs. The Bank and its subsidiary are required to contribute to these post-employment benefits by paying social insurance premium and accident insurance the rate of 17.5% of an employee's monthly basic salary, salary allowances and other supplementary payments. Other than that, the Bank and its subsidiary have no further obligation relating to post-employment benefits.

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4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.24 *Employee benefits* (continued)

4.24.2 *Voluntary resignation benefits*

According to the Labor Code, the Bank and its subsidiary have the obligation to pay allowance arising from voluntary resignation of employees, equal to one-half month's salary for each year of employment up to 31 December 2008 plus salary allowances (if any). From 1 January 2009, the average monthly salary used in this calculation is the average monthly salary of the latest six-month period up to the resignation date.

4.24.3 *Unemployment insurance*

According to current regulations, the Bank and its subsidiary are obliged to pay unemployment insurance at a rate of 1.0% of its salary fund used for unemployment insurance purposes and required to deduct 1.0% of each employee's salary to pay simultaneously to the Unemployment Insurance Fund.

4.25 *Offsetting*

Financial assets and financial liabilities are offset and the net amount is reported in the interim consolidated statement of financial position of the Bank if, and only if, there is a currently enforceable legal right to offset financial assets against financial liabilities or vice-versa, and there is an intention to settle on a net basis, or to realize the asset and settle the liability simultaneously.

4.26 *Related parties*

The parties are considered related parties of the Bank and its subsidiary if one party has the ability, directly or indirectly, to control the other party or to significantly influence the other party in making financial and operational decisions, or when the Bank and the other party are under common control or significant common influence. Related parties may include companies or individuals, including their close family members.

4.27 *Segment information*

A segment is a component determined separately by the Bank and its subsidiary which are engaged in providing products or related services (business segment) or providing products or services in a particular economic environment (geographical segment), that is subject to risks and returns that are different from those of other segments. Management defines the Bank's geographical segments to be based on the business segment of the Bank.

4.28 *Financial instruments*

On 6 November 2009, the Ministry of Finance issued Circular No. 210/2009/TT-BTC ("Circular 210") providing guidance for the adoption of the International Financial Reporting Standards on presentation and disclosures of financial instruments with effective from financial years beginning on or after 1 January 2011.

The Circular 210 only regulates the presentation of financial statements and disclosures financial instruments, therefore, the below definitions of financial assets, financial liabilities and other relating definitions are applied solely for the preparation of this note. The Bank's assets and liabilities are still recognized and recorded in accordance with Vietnamese Accounting Standards, Accounting System for Credit Institutions, regulations of the SBV and statutory requirements relevant to preparation and presentation of the interim consolidated financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.28 Financial instruments (continued)

Financial assets

Under Circular 210, financial assets of the Bank and its subsidiary include cash, balances with the SBV and due from other credit institutions, loans to customers and other credit institutions, receivables and other financial assets.

Financial assets within the scope of Circular 210, for disclosures in the notes to the interim consolidated financial statements, are classified into either of the followings:

➤ *Financial asset at fair value through profit or loss*

Financial asset at fair value through profit and loss is a financial asset that meets either of the following conditions:

- a) It is classified as held for trading. A financial asset is classified as held for trading, if:
 - ✓ It is acquired or incurred principally for the purpose of reselling or repurchasing it in the near term;
 - ✓ There is evidence of a recent actual pattern of short-term profit-taking; or
 - ✓ It is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument).
- b) Upon initial recognition, it is designated by the entity at fair value through profit or loss.

➤ *Held-to-maturity investments:*

Held-to-maturity investments are non-derivative financial assets with determinable payments and fixed maturity that an entity has the positive intention and ability to hold to maturity other than:

- a) Those that the Bank upon initial recognition designates at fair value through profit or loss;
- b) Those that the Bank designates as available for sale;
- c) Those that meet the definitions of loans and receivables.

➤ *Available-for-sale financial assets*

Available-for-sale financial assets are those non-derivative financial assets that are designated as available for sale or are not classified as:

- a) Loans and receivables;
- b) Held-to-maturity investments;
- c) Financial assets at fair value through profit or loss.

➤ *Loans and receivables:*

Loans and receivables are non-derivative financial assets with fixed or measurable liquidity and are not listed in the market, except:

- a) Financial assets which the Bank intends to sell immediately or in the near future are assets held for trading purpose, and are recognized at fair value through profit or loss at the beginning;
- b) Financial assets which are classified as available-for-sale by the Bank and its subsidiary at the beginning; or
- c) Financial assets which holders may not recover most of original investments, not due to impairment of credit quality and are classified as available-for-sale.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.28 *Financial instruments* (continued)

Financial liabilities

Under Circular 210, financial liabilities of the Bank and its subsidiary include borrowings from the SBV, due to and borrowings from other credit institutions, due to customers, derivatives and other financial liabilities.

Financial liabilities within the scope of Circular 210, for disclosures in the notes to the consolidated financial statements, are classified into either of the followings:

Financial liability at fair value through profit or loss:

Financial liability at fair value through profit and loss is a financial liability that meets either of the following conditions:

- a) It is classified as held for trading. A financial liability is classified as held for trading if:
 - ✓ It is acquired or incurred principally for the purpose of reselling/repurchasing it in the near term;
 - ✓ There is evidence of a recent actual pattern of short-term profit-taking; or
 - ✓ It is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument).
- b) Upon initial recognition, it is designated by the entity as at fair value through profit or loss.

Financial liability at amortized cost

Financial liabilities that are not classified at fair value through profit or loss are classified at amortized cost.

Offsetting of financial instruments

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

4.29 *Earnings per share*

The Bank and its subsidiary present basic earnings per share for ordinary shares. Basic earnings per share amounts are calculated by dividing the net profit or loss after tax attributable to ordinary shareholders of the Bank and its subsidiary (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the period.

If the shares issued during the period only change the number of shares without changing the total equity, the Bank and its subsidiary will adjust the weighted average number of ordinary shares currently circulated to the previous presented on the consolidated financial statements, resulting in a corresponding adjustment of the opening balance of the basic earnings per shares.

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5. CASH ON HAND

	30 June 2026 VND million	31 December 2025 VND million
In VND	638,597	712,291
In foreign currencies	31,724	40,491
	670,321	752,782

6. BALANCES WITH THE STATE BANK OF VIETNAM ("SBV")

	30 June 2026 VND million	31 December 2025 VND million
In VND	2,801,273	3,804,140
In foreign currencies	74,578	128,790
	2,875,851	3,932,930

Deposits at the State Bank of Vietnam ("SBV") include payment deposits and compulsory reserves at the State Bank of Vietnam. The average balance of payment deposits held by the Bank at the State Bank of Vietnam shall not be lower than the amount of required reserves for the month. The amount of required reserves for the month is calculated by multiplying the average balance of each type of deposit subject to compulsory reserves in the previous month by the corresponding reserve ratio.

The compulsory reserve rate regulated by the SBV is as follows:

	30 June 2026 %	31 December 2025 %
Demand deposits and deposits with term of less than 12 months in VND	3.00	3.00
Demand deposits and deposits with term of less than 12 months in foreign currencies	8.00	8.00
Deposits with term of from 12 months and above in VND	1.00	1.00
Deposits with term of from 12 months and above in foreign currencies	6.00	6.00

The actual annual interest rates for deposits at the SBV are as follows:

	30 June 2026 % p.a	31 December 2025 % p.a
Within compulsory reserve in VND	0.50	0.50
Within compulsory reserve in foreign currencies	0.00	0.00
Over compulsory reserve in VND and foreign currencies	0.00	0.00

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7. DUE FROM AND LOANS TO OTHER CREDIT INSTITUTIONS

7.1 Due from other credit institutions

	30 June 2026 VND million	31 December 2025 VND million
Demand deposits	507,704	1,192,882
In VND	226,636	81,696
In foreign currencies	281,068	1,111,186
Term deposits	46,009,020	49,722,016
In VND (*)	41,486,520	45,283,210
In foreign currencies	4,522,500	4,438,806
	46,516,724	50,914,898

Annual interest rates of due from other credit institutions at the end of the period are as follows:

	30 June 2026 % p.a	31 December 2025 % p.a
Demand deposits		
- In VND	0.00	0.00
- In foreign currencies	0.00	0.00
Term deposits		
- In VND (*)	0.00 – 15.50	0.00 - 10.00
- In foreign currencies	3.65 – 4.00	3.75 - 4.35

(*) Including deposits for a People's Credit Fund under special control with 0% interest rate according to the policy of the State Bank of Vietnam, Regional Branch 14 (formerly the SBV, Soc Trang Branch) with the amount of VND66,000 million (31 December 2025: VND66,000 million).

7.2 Loans to other credit institutions

	30 June 2026 VND million	31 December 2025 VND million
In VND	250,000	600,000

The annual interest rates of loans to other credit institutions at the end of the period are as follows:

	30 June 2026 % p.a	31 December 2025 % p.a
Commercial lending In VND	7.00	7.40 - 7.60

7.3 Analysis of term deposits and loans to other credit institutions by quality

	30 June 2026 VND million	31 December 2025 VND million
Standard		
- Term deposits	46,009,020	49,722,016
- Loans to other credit institutions	250,000	600,000
	46,259,020	50,322,016

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8. DERIVATIVES AND OTHER FINANCIAL ASSETS

	<i>Total contract nominal value (at contractual exchange rate) VND million</i>	<i>Total carrying value (at exchange rate at the end of the period)</i>	
		<i>Assets VND million</i>	<i>Liabilities VND million</i>
As at 30 June 2026			
Currency swap contracts	61,062,486	333,948	-
	61,062,486	333,948	-
Net amount		333,948	
As at 31 December 2025			
Currency swap contracts	25,232,428	328,330	-
	25,232,428	328,330	-
Net amount		328,330	

9. LOANS TO CUSTOMERS

	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
Loans to domestic economic entities and individuals	119,620,678	104,541,933
Payments on behalf of customers	2,725	2,725
Overdraft loans	325,845	690,405
	119,949,248	105,235,063

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9. LOANS TO CUSTOMERS (continued)

The annual interest rates of loans to customers at the end of the period are as follows:

	30 June 2026 % p.a	31 December 2025 % p.a
In VND	0.00 - 29.25	0.50 - 29.25
In foreign currencies	4.00 - 7.00	4.00 - 6.70

9.1 Analysis of loans by quality

	30 June 2026 VND million	31 December 2025 VND million
Standard	115,337,970	101,077,955
Special mention	2,370,807	1,086,555
Substandard	485,078	589,361
Doubtful	647,683	329,790
Loss	1,107,710	2,151,402
	119,949,248	105,235,063

9.2 Analysis of loans by original term

	30 June 2026		31 December 2025	
	VND million	%	VND million	%
Short-term	79,160,145	66.00	69,445,756	65.99
Medium-term	20,875,933	17.40	15,437,067	14.67
Long-term	19,913,170	16.60	20,352,240	19.34
	119,949,248	100	105,235,063	100

9.3 Analysis of loans by types of customers and ownership

	30 June 2026		31 December 2025	
	VND million	%	VND million	%
Household business, individuals	63,889,831	53.26	53,775,933	51.10
Other limited liability companies	38,700,380	32.26	36,614,984	34.79
Other joint stock companies	16,598,911	13.84	14,007,746	13.31
Foreign direct invested companies	651,543	0.54	705,212	0.67
One-member limited liability companies with the State owning 100% of capital	59,455	0.05	80,189	0.08
Others	49,128	0.05	50,999	0.05
	119,949,248	100	105,235,063	100

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9. LOANS TO CUSTOMERS (continued)

9.4 Analysis of loans by economic sector

	30 June 2026		31 December 2025	
	VND million	%	VND million	%
Households services, production of material products and services used by households	63,889,831	53.26	53,775,933	51.10
Real estate	23,032,506	19.20	19,131,504	18.18
Financial, banking and insurance activities	9,986,366	8.33	7,496,502	7.12
Construction	7,244,217	6.04	6,541,813	6.22
Wholesale and retail trade, repair of motor vehicles, motorcycles and personal goods	5,586,809	4.66	6,503,882	6.18
Accommodation and dining Services	2,231,907	1.86	2,594,587	2.47
Processing and manufacturing	2,167,535	1.81	2,787,912	2.65
Healthcare and social assistance activities	1,087,440	0.91	1,114,567	1.06
Other service activities	4,722,637	3.93	5,288,363	5.02
	119,949,248	100	105,235,063	100

9.5 Analysis of loans by currency

	30 June 2026 VND million	31 December 2025 VND million
In VND	119,885,588	105,197,605
In foreign currencies	63,660	37,458
	119,949,248	105,235,063

10. PROVISION FOR CREDIT LOSSES

Provision expenses for the period comprised of:

	Note	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
Specific provision (reversed)/charged for loans to customers	10	(32,281)	137,127
General provision charged for loans to customers	10	118,185	64,029
General provision for investment securities	11.1	-	11,250
		85,904	212,406

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10. PROVISION FOR CREDIT LOSSES (continued)

Results of loan classification as at 30 June 2026 and corresponding provision for loan losses as required by Circular 31, Decree 86 and the Bank's policy on loan classification and provision:

<i>Classification</i>	<i>Balance VND million</i>	<i>Specific provision VND million</i>	<i>General provision VND million</i>	<i>Total provision VND million</i>
Standard	115,337,970	-	865,035	865,035
Special mention	2,370,807	29,517	17,781	47,298
Substandard	485,078	19,856	3,638	23,494
Doubtful	647,683	109,899	4,858	114,757
Loss	1,107,710	497,965	-	497,965
	119,949,248	657,237	891,312	1,548,549

Changes in provision for credit losses on loans to customers for the period ended as at 30 June 2026 are as follows:

	<i>Specific provision VND million</i>	<i>General provision VND million</i>	<i>Total VND million</i>
As at 1 January 2026	689,518	773,127	1,462,645
Provision (reversed)/charged for the period	(32,281)	118,185	85,904
As at 30 June 2026	657,237	891,312	1,548,549

Changes in provision for credit losses on loans to customers for the period ended as at 30 June 2025 are as follows:

	<i>Specific provision VND million</i>	<i>General provision VND million</i>	<i>Total VND million</i>
As at 1 January 2025	452,920	691,042	1,143,962
Provision charged for the period	137,127	64,029	201,156
As at 30 June 2025	590,047	755,071	1,345,118

11. INVESTMENT SECURITIES

	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
Available-for-sale investment securities	2,591,041	7,211,597
Government bonds	1,601,147	1,601,180
Certificates of deposit issued by other domestic credit institutions	644,894	2,405,033
Bonds issued by other domestic corporate	345,000	3,205,384
Held-to-maturity investment securities	24,560,253	21,943,835
Government bonds	8,331,057	8,333,301
Certificates of deposit issued by other domestic credit institutions	13,680,634	11,061,412
Bonds issued by other domestic credit institutions	2,548,562	2,549,122
	27,151,294	29,155,432

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11. INVESTMENT SECURITIES (continued)

11.1 Available-for-sale investment securities

	30 June 2026 VND million	31 December 2025 VND million
Debt securities		
Government bonds (i)	1,601,147	1,601,180
Certificates of deposit issued by other domestic credit institutions (ii)	644,894	2,405,033
Bonds issued by domestic corporates (iii)	345,000	3,205,384
	2,591,041	7,211,597

- (i) Government bonds have terms from 10 years to 15 years, bear interest rates from 2.30% p.a. to 2.90% p.a., interest is paid annually, and the principal is paid at maturity.
- (ii) Certificates of deposit issued by other domestic credit institutions have terms from 11 months to 1 years, bear interest rates from 6.60% p.a. to 8.80% p.a., interest is paid every 6 months and principal is paid on the maturity date.
- (iii) Bonds issued by domestic corporates have a term of 5 years, with interest rates of 12.00% p.a., principal is paid on the maturity date, interest is paid at the maturity date or periodically every 6 months.

Listing status of available-for-sale debt securities at the end of the period is as follows:

	30 June 2026 VND million	31 December 2025 VND million
Government bonds		
- Listed	1,601,147	1,601,180
Certificates of deposit issued by other domestic credit institutions		
- Unlisted	644,894	2,405,033
Bonds issued by other domestic corporate		
- Unlisted	345,000	3,205,384
	2,591,041	7,211,597

The movements in the provision for available-for-sale investment securities for the period ended as at 30 June 2025 are as follows:

	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
Beginning balance	24,280	-
Provision reversed during the period	(21,693)	-
Ending balance	2,587	-

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11. INVESTMENT SECURITIES (continued)

11.2 Held-to-maturity investment securities

	30 June 2026 VND million	31 December 2025 VND million
Debt securities		
Government bonds (i)	8,331,057	8,333,301
Certificates of deposit issued by other domestic credit institutions (ii)	13,680,634	11,061,412
Bond issued by other domestic credit institutions (iii)	2,548,562	2,549,122
	24,560,253	21,943,835

- (i) Government bonds have terms from 10 years to 20 years, bear interest rate from 2.10% p.a to 3.60% p.a, interest is paid annually and the principal is paid at maturity.
- (ii) Certificates of deposit issued by other domestic credit institutions have terms from 6 months to 12 months, bear interest rate from 5.60% p.a. to 8.80% p.a, interest is paid annually and the principal is paid at maturity.
- (iii) Bonds issued by other domestic credit institutions have a term of 5 years, with an fixed/floating interest rate of 12.00% p.a, with interest is paid periodically every 6 months and principal is paid on the maturity date.

Accordingly, the Bank is using several Government bonds with a total par value of VND1,010,000 million (As at 31 December 2025, the Bank had used VND1,010,000 million of Government bonds) as collateral for borrowings from other credit institutions and for obtaining credit limits for transactions conducted with the SBV (Note 32.2).

Listing status of held-to-maturity investment securities at the end of the period is as follows:

	30 June 2026		31 December 2025	
	Face value VND million	Book value VND million	Face value VND million	Book Value VND million
Government bonds	8,290,000	8,331,057	8,290,000	8,333,301
- Listed	8,290,000	8,331,057	8,290,000	8,333,301
Certificates of deposit issued by other domestic credit institutions	13,673,000	13,680,634	11,044,153	11,061,412
- Unlisted	13,673,000	13,680,634	11,044,153	11,061,412
Bonds issued by other domestic credit institutions	2,538,000	2,548,562	2,538,000	2,549,122
- Listed	538,000	548,562	538,000	549,122
- Unlisted	2,000,000	2,000,000	2,000,000	2,000,000
	24,501,000	24,560,253	21,872,153	21,943,835

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11. INVESTMENT SECURITIES (continued)

11.2 Held-to-maturity investment securities (continued)

Movements in the provision for held-to-maturity investment securities during the period are as follows:

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Beginning balance	-	-
Provision charged for the period	-	11,250
Ending balance	-	11,250

Listing status of investment securities (excluding special bonds, State treasury issued by government) is as follows:

	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
Standard		
Available-for-sale investment securities	989,894	5,610,417
Held-to-maturity investment securities	16,229,196	13,610,534
	17,219,090	19,220,951

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12. TANGIBLE FIXED ASSETS

Movements of tangible fixed assets during the period are as follows:

	<i>Buildings and structures VND million</i>	<i>Office equipment VND million</i>	<i>Transportation vehicles VND million</i>	<i>Other tangible fixed assets VND million</i>	<i>Total VND million</i>
Cost					
As at 1 January 2026	1,000,337	325,123	176,645	34,418	1,536,523
Purchased in the period	-	328	-	-	328
Transferred from construction in progress	774	38,762	-	-	39,536
Disposal	(865)	(102)	(992)	-	(1,959)
As at 30 June 2026	1,000,246	364,111	175,653	34,418	1,574,428
Accumulated depreciation					
As at 1 January 2026	261,467	196,143	141,233	27,626	626,469
Charged for the period	14,207	19,873	3,187	336	37,603
Disposal	(820)	(94)	(992)	-	(1,906)
As at 30 June 2026	274,854	215,922	143,428	27,962	662,166
Net book value					
As at 1 January 2026	738,870	128,980	35,412	6,792	910,054
As at 30 June 2026	725,392	148,189	32,225	6,456	912,262

Cost of tangible fixed assets fully depreciated but still in use as at 30 June 2026 is VND306,845 million (31 December 2025: VND281,280 million).

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13. INTANGIBLE FIXED ASSETS

Movements of intangible fixed assets during the period are as follows:

	<i>Land using rights VND million</i>	<i>Computer software VND million</i>	<i>Total VND million</i>
Cost			
As at 1 January 2026	2,915,187	346,318	3,261,505
As at 30 June 2026	2,915,187	346,318	3,261,505
Accumulated amortization			
As at 1 January 2026	392	267,778	268,170
Charged for the period	36,518	18,425	54,943
As at 30 June 2026	36,910	286,203	323,113
Net book value			
As at 1 January 2026	2,914,795	78,540	2,993,335
As at 30 June 2026	2,878,277	60,115	2,938,392

Cost of intangible fixed assets fully amortized but still in use as at 30 June 2026 is VND44,783 million (31 December 2025: VND7,855 million).

14. OTHER ASSETS

14.1 Receivables

	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
Advance to employees	199,788	104,859
Receivables from remittance operation	126,978	96,316
Deposits for office rental	68,309	64,752
Collateral, mortgage, and pledge (i)	57,902	53,332
Advances for operational activities	45,076	24,153
Constructions in progress (ii)	31,577	48,413
Advance payment to suppliers	16,107	25,604
Shortage of assets awaiting resolution	13,428	13,428
Foreclosed assets not yet transferred to the Bank	12,300	12,300
Advances for resolving of collaterals	10,188	10,188
Other receivables	25,750	21,368
	607,403	474,713
Provision for receivables	(16,266)	(14,001)
	591,137	460,712

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14. OTHER ASSETS (continued)

14.1 Receivables (continued)

(i) Collateral, mortgage and pledge:

	30 June 2026 VND million	31 December 2025 VND million
Margin deposit with Visa	51,858	51,761
Margin deposit for bond purchases	4,788	317
Margin deposit with Mastercard	1,256	1,254
	57,902	53,332

(ii) Constructions in progress as of the end of the period:

	30 June 2026 VND million	31 December 2025 VND million
Renovation costs	4,081	12,202
Computer software	12,063	11,673
Machines & equipment	-	10,437
Land use rights at Highway 13, Quarter 2, My Phuoc Ward, Ben Cat, Binh Duong	9,870	9,870
Procurement of transport	3,533	1,830
Other assets	2,030	2,401
	31,577	48,413

Changes in construction in progress for the period are as follows:

	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
Beginning balance	48,413	330,020
Increase in the period	27,869	11,943
Transfer to tangible fixed assets	(39,536)	(23,986)
Transfer to prepaid expenses	(5,169)	(18,434)
Ending balance	31,577	299,543

14.2 Interest and fee receivables

	30 June 2026 VND million	31 December 2025 VND million
Interest receivable from loans to customers	2,776,568	1,944,351
Interest receivable from investment securities	735,849	580,759
Interest receivable from deposits and loans to other credit institution	174,950	169,341
Interest receivable from swap transaction commitment	192,970	43,885
	3,880,337	2,738,336

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14. OTHER ASSETS (continued)

14.3 Other assets

	30 June 2026 VND million	31 December 2025 VND million
Prepaid expenses (i)	248,164	183,497
Foreclosed assets (ii)	13,578	13,578
Tools and equipment	9,097	12,724
Others	35,693	26,287
	306,532	236,086

(i) Movement of prepaid expenses during the period are as follows:

	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
Beginning balance	183,497	91,372
Increase in the period	435,688	496,517
Allocate in the period	(371,021)	(428,385)
Ending balance	248,164	159,504

(ii) Details of foreclosed assets are real estates of which the ownership was fully transferred to the Bank and its subsidiary and which are waiting for resolution.

	30 June 2026 VND million	31 December 2025 VND million
Real estate	13,578	13,578

14.4 Provision for other assets

The balance of provision for other assets includes:

	30 June 2026 VND million	31 December 2025 VND million
Provision for other assets		
- Advances for resolving of collaterals	10,188	10,188
- Shortage of assets awaiting resolution	2,540	2,540
- Provision for other assets	3,538	1,273
	16,266	14,001

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15. BORROWINGS FROM THE GOVERNMENT AND THE SBV

	30 June 2026 VND million	31 December 2025 VND million
Borrowing through discount of valuable papers (i)	5,219,479	4,410,073
Refinancing borrowings to support housing loans (ii)	4,672	5,282
	5,224,151	4,415,355

(i) The discount borrowings for valuable paper at the end of the period is the sale of valuable papers to the State Bank of Vietnam with a term of 35 to 56 days at an interest rate of 4.50% p.a.

(ii) The refinancing borrowings to support housing loans at the end of the year is the SBV's loan under the package of VND 30,000 billion to support real estate with an interest rate of 3.10% p.a (as at 31 December 2025: 3.20% p.a).

16. DUE TO AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

16.1 Due to other credit institutions

	30 June 2026 VND million	31 December 2025 VND million
Demand deposits	687	1,677
In VND	687	1,677
Term deposits	49,798,270	49,206,606
In VND	46,230,520	44,767,800
In USD	3,567,750	4,438,806
	49,798,957	49,208,283

Annual interest rates of due to other credit institutions at the period-end is as follows:

	30 June 2026 % per annum	31 December 2025 % per annum
Demand deposits in VND	0.00 - 0.50	0.00 - 0.50
Term deposits in VND	7.00 - 18.00	5.35 - 9.70
Term deposits in USD	3.75 - 3.95	3.80 - 4.30

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16. DUE TO AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS (continued)

16.2 Borrowings from other credit institutions

	30 June 2026 VND million	31 December 2025 VND million
In VND	500,000	2,400,000
In USD	-	25,078
	500,000	2,425,078

The annual interest rates of borrowings from other credit at the end of the period are as follows:

	30 June 2026 % per annum	31 December 2025 % per annum
In VND	8.20 - 8.40	5.30 - 6.20
In USD	Not applicable	4.31

17. DUE TO CUSTOMERS

17.1 Analysis by products

	30 June 2026 VND million	31 December 2025 VND million
Demand deposits	7,918,796	4,444,077
Demand deposits in VND	7,874,964	4,401,032
Demand deposits in foreign currencies	43,832	43,045
Term deposits	8,756,277	8,760,617
Term deposits in VND	8,731,152	8,735,539
Term deposits in foreign currencies	25,125	25,078
Saving deposits	87,108,185	88,146,362
Saving deposits in VND	86,354,381	86,664,735
Saving deposits in foreign currencies	753,804	1,481,627
Margin deposits	108,913	97,955
Margin deposits in VND	108,905	97,947
Margin deposits in foreign currencies	8	8
Deposits for specific purposes	562	562
Deposits for specific purposes in VND	483	483
Deposits for specific purposes in foreign currencies	79	79
	103,892,733	101,449,573

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17. DUE TO CUSTOMERS (continued)

17.1 Analysis by products (continued)

Interest rates of due to customers at the end of the period are as follows:

	30 June 2026 % per annum	31 December 2025 % per annum
Demand deposits in VND	0.00 - 0.50	0.00 - 0.50
Demand deposits in foreign currencies	0.00	0.00
Term deposits in VND	0.30 - 9.30	0.30 - 9.50
Term deposits in foreign currencies	0.00	0.00
Term saving deposits in VND	0.30 - 9.10	0.30 - 10.30
Term saving deposits in foreign currencies	0.00	0.00
Margin deposits in VND	0.00 - 8.60	0.00 - 6.30
Margin deposits in foreign currencies	0.00	0.00
Deposits for specific purposes in VND	0.00 - 0.30	0.00 - 0.30
Deposits for specific purposes in foreign currencies	0.00	0.00

17.2 Analysis by type of customers and by type of entities

	30 June 2026		31 December 2025	
	VND million	%	VND million	%
Economic entities	9,885,293	9.52	9,000,873	8.86
Other joint-stock companies	5,345,778	5.15	5,260,681	5.19
Other limited liabilities companies	2,059,630	1.98	1,727,755	1.70
Operation administration entity, the Party, unions and associations	880,055	0.85	714,389	0.70
State-owned enterprises	367,711	0.35	247,996	0.24
Foreign direct invested enterprises	146,396	0.14	171,755	0.17
Joint stock companies with the State owning over 50% of capital or ordinary shares; or controlled by the State	309,894	0.30	123,524	0.12
Two or more members limited liability companies with the State owning over 50% of capital or controlled by the State	70,198	0.07	74,952	0.07
Co-operatives and unions of co-operative	56,907	0.05	50,399	0.05
Partnership companies	68,020	0.07	40,856	0.04
One-member limited liability companies with the State owning 100% of capital	19,169	0.02	12,481	0.01
Private enterprises	4,996	-	8,540	0.01
Others	556,539	0.54	567,545	0.56
Individuals	94,007,440	90.48	92,448,700	91.14
	103,892,733	100	101,449,573	100

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18. VALUABLE PAPERS ISSUED

Valuable papers issued by type of valuable papers are as follows:

	30 June 2026 VND million	31 December 2025 VND million
Certificate of deposits less than 1 year	21,800,000	16,400,000
Certificate of deposits over 5 years	2,134,210	2,137,810
Bonds having term over 5 years	4,320,730	5,107,300
	28,254,940	23,645,110

Interest rates applicable to valuable papers issued at the end of the period are as follows:

	30 June 2026 % per annum	31 December 2025 % per annum
Certificates of deposit less than 1 year	5.50 - 8.70	5.50 - 6.60
Certificates of deposit over 5 years	7.80 - 8.40	7.70 - 7.80
Bonds having term over 5 years	7.40 - 9.70	7.40 - 9.30

19. OTHER LIABILITIES

19.1 Interest and fee payables

	30 June 2026 VND million	31 December 2025 VND million
Interest payables for deposits	2,448,691	2,201,990
Interest payable from valuable papers issued	844,744	484,602
Interest payables for borrowings	26,731	56,675
Interest payable for swap transaction commitment	298,196	53,776
	3,618,362	2,797,043

19.2 Other payables

	30 June 2026 VND million	31 December 2025 VND million
Internal payables	62,071	37,741
Payables to employees	16,577	17,247
Bonus and welfare fund (i)	45,494	20,494
External payables	319,670	361,283
Tax and other statutory obligations	177,062	221,737
Payments pending in payment operations	111,235	77,804
Unearned guarantee fee	9,345	19,058
Payable for remittance operation	19,547	21,809
Other payables	2,481	20,875
	381,741	399,024

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19. OTHER LIABILITIES (continued)

19.2 Other payables (continued)

(i) The increase/(decrease) of the bonus and welfare fund during the period are as follows:

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Beginning balance	20,494	13,148
Appropriation in period	25,000	37,195
Reversal of unpaid fund	-	19,893
Utilization during the period	-	(500)
Ending balance	45,494	69,736

20. TAXES AND OTHER OBLIGATIONS TO THE STATE BUDGET

	<i>1 January 2026 VND million</i>	<i>Movement during the period</i>		<i>30 June 2026 VND million</i>
		<i>Payables VND million</i>	<i>Paid VND million</i>	
Value added tax	2,251	11,184	(8,654)	4,781
Corporate income tax	209,458	192,792	(240,323)	161,927
Personal income tax	10,028	38,032	(37,706)	10,354
Other taxes	-	5,224	(5,224)	-
	221,737	247,232	(291,907)	177,062

20.1 Current corporate income tax

The Bank and its subsidiary have the obligation to pay corporate income tax ("CIT") at the rate of 20% of taxable profits for the current period.

The Bank's tax reports are subject to examination by the taxation authorities. Since the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations, amount reported in the interim consolidated financial statements could be changed at a later date upon final determination by the tax authorities.

Current corporate income tax payable is determined based on taxable income for the financial year. Taxable income differs from the income reported in the consolidated statement of profit or loss because taxable income excludes items of income subject to tax or expenses deductible in different years due to differences between the accounting policies applied by the Bank and its subsidiary and the prevailing tax regulations, and also excludes items that are non-taxable or non-deductible for tax purposes. Current corporate income tax payable of the Bank and its subsidiary is calculated based on the tax rates enacted as at the end of the period.

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20. TAXES AND OTHER OBLIGATIONS TO THE STATE BUDGET (continued)

20.1 Corporate income tax (continued)

Provision for corporate income tax expense during the period is computed as follows:

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Profit before tax	943,549	514,342
Income tax expense using tax rate applicable for the Bank (20%)	188,710	102,868
Non-deductible expenses	4,801	1,392
Adjustment for consolidation purpose	(1,010)	-
Estimated CIT expense	192,501	104,260
Supplementary CIT payments from previous years	291	272
CIT expense for the period	192,792	104,532

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21. CAPITAL AND RESERVES

21.1 Movements of changes in owners' equity

Movements of changes in owners' equity of the Bank and its subsidiary during the period are as follows:

	Share capital VND million	Share premium VND million	Capital supplementary reserve VND million	Financial reserve VND million	Exchange rate differences VND million	Undistributed profits VND million	Total VND million
As at 1 January 2026	10,768,974	(773)	129,998	527,818	-	1,005,550	12,431,567
Increase capital for the period	-	(200)	-	-	-	-	(200)
Net profit for the period	-	-	-	-	-	750,757	750,757
Appropriation to bonus and welfare funds	-	-	-	-	-	(25,000)	(25,000)
Exchange rate differences	-	-	-	-	(3,098)	-	(3,098)
As at 30 June 2026	10,768,974	(973)	129,998	527,818	(3,098)	1,731,307	13,154,026

During the period, the Bank made an appropriation to the Bonus and Welfare Fund pursuant to the 2025 profit distribution plan approved on 24 April 2026.

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21. CAPITAL AND RESERVES (continued)

21.2 Share capital

	30 June 2026		31 December 2025	
	Quantity of shares	Value VND million	Quantity of shares	Value VND million
Approved share capital	1,076,897,384	10,768,974	1,076,897,384	10,768,974
Issued share capital	1,076,897,384	10,768,974	1,076,897,384	10,768,974
Common shares	1,076,897,384	10,768,974	1,076,897,384	10,768,974
Outstanding shares	1,076,897,384	10,768,974	1,076,897,384	10,768,974
Common shares	1,076,897,384	10,768,974	1,076,897,384	10,768,974

Par value of each common share of the Bank is VND10,000.

22. BASIC EARNINGS PER SHARE

Basic earnings per share amounts are calculated by dividing net profit after tax for the period attributable to ordinary shareholders of the Bank and its subsidiary (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the period.

Information for basic earnings per share calculation of the Bank and its subsidiary is as follows:

	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million (Restated)
Profit attributable to ordinary shareholders (VND million)	750,757	409,810
Adjustment to decrease due to deduction of bonus and welfare fund (million VND) (*)	-	25,000
Profit distribution for common shares (million VND)	750,757	384,810
Weighted average number of outstanding ordinary shares in the period (unit)	1,076,897,384	821,031,970
Basic earnings per share (VND/unit)	697	469

As at 30 June 2026, the par value of each common share of the Bank is 10,000 Vietnamese dong

(*) The profit or loss after tax allocated to shareholders of common shares of the Bank is the adjusted figure for the allocation of reward and welfare funds. As of the accounting period ending on 30 June 2026, these figures do not deduct the allocation of reward and welfare funds as there has been no decision from the Shareholders' General Meeting yet.

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23. INTEREST AND SIMILAR INCOME

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Interest income from loans to customers	5,164,023	4,123,521
Interest income from deposits	956,893	917,467
Interest income from securities investments	803,010	484,968
Income from guarantee service	14,440	2,179
Other income from credit activities	36,160	36,755
	6,974,526	5,564,890

24. INTEREST AND SIMILAR EXPENSES

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Interest expense on deposits	4,210,877	3,395,868
Interest expense on valuable paper issued	840,712	627,042
Interest expense on borrowings	159,324	150,626
Other credit activities expenses	1,933	1,436
	5,212,846	4,174,972

25. NET FEE AND COMMISSION INCOME

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Fee and commission income	89,000	118,125
Income from settlement and card services	41,323	86,730
Income from service activities	9,023	14,330
Other incomes	38,654	17,065
Fee and commission expenses	(42,378)	(53,409)
Expense from settlement and card services	(33,903)	(31,650)
Expense on consultant fee	(2,867)	(9,364)
Expense from postal and communication	(116)	(110)
Other expenses	(5,492)	(12,285)
Net income from services	46,622	64,716

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26. NET GAIN FROM TRADING OF FOREIGN CURRENCIES

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Income from trading of foreign currencies	308,484	79,014
Income from spot foreign exchange trading	18,753	57,538
Income from currency derivative financial instruments	289,731	21,476
Expense from trading of foreign currencies	(258,133)	(27,517)
Expense from spot foreign exchange trading	-	(16,480)
Expense from currency derivative financial instruments	(258,133)	(11,037)
	50,351	51,497

27. NET GAIN FROM INVESTMENT SECURITIES

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Income from trading of investment securities	102,313	27,894
Expense from trading of investment securities	(25,220)	(4,629)
Reversal of provision for impairment of investment securities	21,693	-
	98,786	23,265

28. NET GAIN/(LOSS) FROM OTHER OPERATING ACTIVITIES

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Other operating income	6,351	4,275
Income from recovery of written off bad debts	5,876	3,666
Income from disposal fixed assets	47	367
Other incomes	428	242
Other operating expenses	(2,422)	(5,706)
Other expenses	(2,369)	(5,706)
Expenses from disposal fixed assets	(53)	-
	3,929	(1,431)

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29. OPERATING EXPENSES

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Tax expenses & other fees	452	729
Employee expenses	464,217	401,945
- Salary and allowances	374,374	320,316
- Salary related expenses	39,761	36,399
- Other allowances	50,082	45,230
Expenses relating to assets	251,831	206,402
<i>In which:</i>		
- Depreciation and amortization expenses	92,543	51,363
Expenses for public administrative management activities	140,860	124,185
<i>In which:</i>		
- Business travel expense	4,167	3,494
Expense on customer deposit insurance	72,290	67,956
Provision expenses (excluding provisions for credit risks and securities risk)	2,265	-
	931,915	801,217

30. CASH AND CASH EQUIVALENTS

Cash and cash equivalents as referred to in the interim consolidated cash flow statement comprise of the following items in the interim consolidated statement of financial position:

	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
Cash	670,321	752,782
Balances with the SBV	2,875,851	3,932,930
Demand deposit at other credit institutions	507,704	1,192,882
Deposits at other credit institutions with term not exceeding three (3) months	46,009,020	49,722,016
	50,062,896	55,600,610

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31. EMPLOYEES' INCOME

	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
I. Total average number of employees (person)	3,036	2,946
II. Employees' income (VND million)		
1. Total salary fund and bonus	374,374	320,315
2. Other income	50,082	45,230
3. Total income (1+2)	424,456	365,545
4. Average salary per capita	20.55	18.12
5. Average income per capita	23.30	20.68

32. COLLATERALS AND MORTGAGES

32.1 Assets, valuable papers received for mortgage and pledge

The table below presents the types and collateral values of customer loans based on the book value as of the end of the period as follows:

	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
Real estate properties	174,423,006	157,929,911
Valuable papers	31,881,646	28,818,579
Movable assets	854,153	1,054,834
Other collaterals	6,820,134	10,640,105
	213,978,939	198,443,429

32.2 Assets, valuable papers used for mortgage and pledge

The face value of the pledged and collateralized documents of the Bank and its subsidiary as of the end of the period is as follows:

	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
Government bonds	1,010,000	1,010,000

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33. OFF BALANCE SHEET COMMITMENTS

33.1 Foreign exchange commitments

Foreign exchange commitments present settlements which the Bank and its subsidiary will perform according to agreed foreign exchange commitments.

A spot foreign exchange transaction is an exchange of an amount of a foreign currency for VND or another foreign currency at the spot exchange rate and be settled within two working days from the transaction date.

Currency swap is a transaction between two parties which involves buying and selling of an amount of foreign currency and VND or another foreign currency on different days at different exchange rates on each day determined at the transaction date.

Details of foreign exchange commitments of the Bank and its subsidiary at period-end are as follows:

	30 June 2026 VND million	31 December 2025 VND million
Foreign exchange commitments		
- Spot foreign exchange commitments - buy	5,269,435	3,084,594
- Spot foreign exchange commitments - sell	3,108,615	927,886
- Swap transaction commitment	126,927,389	49,408,357
	135,305,439	53,420,837

33.2 Trade finance commitments

In the normal course of business, the Bank and its subsidiary engage in financial instruments recorded outside the consolidated financial statements. These financial instruments primarily include foreign exchange commitments, guarantee commitments, and letters of credit. These instruments also expose the Bank and its subsidiary to credit risks in addition to the credit risks recognized on the balance sheet.

The credit risk of off-balance-sheet financial instruments is defined as the potential to pose credit risk to the bank and its subsidiary when one of the parties involved in that financial instrument fails to fulfill the terms of the contract.

Financial guarantees are conditional commitments issued by the Bank and its subsidiary to guarantee a customer's obligations to a third party, including guarantees for borrowings, settlements, contract performance, bidding and other guarantees. The credit risk associated with issuing guarantees is essentially the same as that involved in extending credit facilities to customers.

Commercial sight letters of credit represent a financing transaction by the Bank and its subsidiary to their customers, where the customer is usually the buyer/importer of goods, and the beneficiary is typically the seller/exporter. The credit risk of commercial sight letters is generally limited, as the shipped goods serve as collateral for the transaction.

Deferred payment letters of credit represent the amounts at risk if the contract is fully executed but the client fails to pay the beneficiary. Deferred payment letters of credit that are defaulted by clients are recognized by the Bank and its subsidiary as compulsory loans, with corresponding liabilities representing the financial obligations of the Bank and its subsidiary to pay the beneficiaries and fulfill their guarantor obligations.

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33. OFF BALANCE SHEET COMMITMENTS (continued)

33.2 Trade finance commitments (continued)

The Bank and its subsidiary require margin deposits to secure credit-related financial instruments when necessary. The required margin deposit varies from 0% to 100% of the commitment value, depending on the creditworthiness of the clients as assessed by the Bank and its subsidiary.

Details of contingent liabilities and commitments at the end of the period are as follows:

	30 June 2026			31 December 2025		
	Contract value - gross VND million	Margin deposit VND million	Contract value - net VND million	Contract value - gross VND million	Margin deposit VND million	Contract value - net VND million
Guarantee for loans	-	-	-	50	-	50
Letters of credit	51,734	(5,963)	45,771	14,701	(447)	14,254
Other guarantees	784,704	(12,384)	772,320	801,475	(13,858)	787,617
Other commitments	9,511,058	-	9,511,058	15,081,702	-	15,081,702
Contingent liabilities and commitments	10,347,496	(18,347)	10,329,149	15,897,878	(14,305)	15,883,573
	10,347,496	(18,347)	10,329,149	15,897,928	(14,305)	15,883,623

Classification of the off-balance sheet according to Circular 31 and the debt classification policy of the Bank and its subsidiary is as follows:

	30 June 2026 VND million	31 December 2025 VND million
Standard		
In which:		
- Letters of credit	45,771	14,254
- Other guarantees	772,320	787,617

33.3 Accrued interest on loans and fee receivables not yet collected

The details of interest on loans and fee receivables not yet collected as of the end of the period are as follows:

	30 June 2026 VND million	31 December 2025 VND million
Interest and receivable fees not yet collected	1,138,958	1,229,087

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33. OFF BALANCE SHEET COMMITMENTS (continued)

33.4 Written-off debts

Details of outstanding written-off debts at the period-end are as follows:

	30 June 2026 VND million	31 December 2025 VND million
Debts that have been written-off and under monitoring		
Principal	379,186	385,062
Interest	10,427	10,474
	389,613	395,536

33.5 Other assets and documents

The details of other assets and documents as of the end of the period are as follows:

	30 June 2026 VND million	31 December 2025 VND million
Other assets kept for customers	170,187	168,787
Collateral assets received as a substitute for the fulfillment of obligations by the guarantor, pending resolution	12,300	12,300
Other valuable assets being preserved	1,885	23,524
	184,372	204,611

34. RELATED PARTY TRANSACTIONS

Related party transactions include all transactions undertaken with other entities to which the Bank and its subsidiary are related. Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. A party is deemed a related party to the Bank and its subsidiary if:

- (a) Directly, or indirectly through one or more intermediaries, the party:
 - controls, is controlled by, or is under common control with, the Bank and its subsidiary (including parents and subsidiaries);
 - has an interest (owning 5% or more of the charter capital or voting share capital) in the Bank and its subsidiary that gives it significant influence over the Bank and its subsidiary; or
 - has joint control over the Bank and its subsidiary;
- (b) The party is a joint venture, associate in which the Bank and its subsidiary are a venturer or an associate (owning over 11% of the charter capital or voting share capital, but is not a subsidiary);
- (c) The party is a member of the key management personnel of the Board of Management of the Bank and its subsidiary;
- (d) The party is a close member of the family of any individual referred to in (a) or (c); or
- (e) The party is an entity that is controlled, jointly controlled or significantly influenced by, or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (c) or (d).

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34. RELATED PARTY TRANSACTIONS (continued)

Transactions with related parties during the period are as follows:

<i>Related party</i>	<i>Transactions</i>	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Board of Directors	Deposit taken on demand deposit account	80,155	59,972
	Deposit taken on term deposit account	17,900	32,000
	Deposit disbursed on demand deposit account	74,962	60,622
	Deposit disbursed on term deposit account	20,131	37,689
	Interest payment on demand deposit	1	2
	Interest payment on term deposit	593	762
Board of Management	Deposit taken on demand deposit account	22,514	81,838
	Deposit taken on term deposit account	465	26,015
	Deposit disbursed on demand deposit account	22,331	80,490
	Deposit disbursed on term deposit account	446	11,805
	Interest payment on demand deposits	0	1
	Interest payment on term deposits account	0	303
	Loan repayments	3,014	90
	Interest income from loans	16	82
Board of Supervisors	Deposit taken on demand deposit account	1,758	2,526
	Deposit disbursed on demand deposit account	1,882	2,524
Remuneration for members of the Board of Directors	Mr Duong Nhat Nguyen - Chairman	6,889	6,889
	Mr Nguyen Huu Trung - Vice Chairman cum Independent member	5,889	5,889
	Ms Le Thi Xuan Lan - Member	444	444
	Ms Luong Thi Huong Giang - Member	460	460
	Ms Quach To Dung - Member	533	533
Remuneration for members of the Board of Supervisors		1,374	1,281
Salary and allowances of the Board of Management	General Director and Acting General Director	13,686	12,102
	Members of the Board of Management	8,006	10,815
Related parties with the Subsidiary, Board of Directors, Board of Management and Board of Supervisors			
Individuals related to the Subsidiary	Deposit taken on demand deposit account	1,022,554	808,684
	Deposit taken on term deposit account	436,809	151,683
	Deposit disbursed on demand deposit account	834,431	806,569
	Deposit disbursed on term deposit account	184,410	78,030
	Interest payment on demand deposits	2	4
	Interest payment on term deposits	6,240	821
	Loan	3,000	185,125
	Loan repayments	148	200,011
	Interest income from loans	71	11,514

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34. RELATED PARTY TRANSACTIONS (continued)

Transactions with related parties during the period are as follows: (continued)

<i>Related party</i>	<i>Transactions</i>	<i>For the six-month period ended 30 June 2026 VND million</i>	<i>For the six-month period ended 30 June 2025 VND million</i>
Related parties with the Subsidiary, Board of Directors, Board of Management and Board of Supervisors (continued)			
Individuals related to the Board of Directors, the Board of Supervisors, and the Executive Management	Deposit taken on demand deposit account	263,990	813,084
	Deposit taken on term deposit account	56,513	88,064
	Deposit disbursed on demand deposit account	252,518	746,638
	Deposit disbursed on deposit account	93,729	25,194
	Interest payment on demand deposit	2	10
	Interest payment on term deposit	3,389	564
	Loan	8,200	3,650
	Loan repayments	81	90,966
	Interest income from loans	15	7,249
Sy Phat Co., Ltd	Deposit taken on demand deposit account	9	10
	Deposit disbursed on demand deposit account	9	11
	Interest payment on demand deposit	0	-
Hoa Lam Pharmaceutical Co., Ltd	Deposit taken on demand deposit account	25,810	18,188
	Deposit disbursed on demand deposit account	4,000	17,338
	Deposit taken on term deposit account	27,714	-
	Deposit disbursed on term deposit account	4,007	-
	Interest payment on demand deposit	3	-
Hoa Lam Investment Consulting Co., Ltd	Interest payment on term deposit	7	-
	Deposit disbursed on demand deposit account	0	2
Hoa Phat Real Estate Co., Ltd	Interest payment on demand deposit	0	-
	Deposit disbursed on demand deposit account	-	3
Viet Vmico Electronics Joint Stock Company	Deposit taken on demand deposit account	-	726
	Deposit disbursed on demand deposit account	211	213
	Interest payment on demand deposit	1	0
First Family One-Member Limited Liability Company	Deposit taken on demand deposit account	356	6
	Deposit taken on deposit account	380	11
	Deposit disbursed on demand deposit account	356	6
	Interest payment on demand deposit	0	0
Gia Thinh Technical Investment Co., Ltd	Interest payment on term deposit	6	6
	Deposit taken on demand deposit account	1	4
	Deposit disbursed on demand deposit account	0	3
Vidiva Technology Joint Stock Company	Interest payment on demand deposit	0	0
	Deposit taken on demand deposit account	2,580	6,891
	Deposit disbursed on demand deposit account	2,587	8,912
	Interest payment on demand deposit	0	2

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34. RELATED PARTY TRANSACTIONS (continued)

Receivables and payables balance with related parties during the period are as follows:

Related party	Transactions	Receivables/(payables)	
		30 June 2026 VND million	31 December 2025 VND million
Board of Directors	Demand deposits	(7,816)	(2,623)
	Term deposit	(25,605)	(27,242)
	Accrued interest payable on term deposit	(749)	(404)
	Loan balance	(354)	-
Board of Management	Demand deposit	(878)	(1,000)
	Term deposit	(35)	(20,616)
	Accrued interest payable on term deposit	(0)	(250)
	Loan balance	(59)	-
Board of Supervisors	Demand deposit	(106)	(229)
	Loan balance	(499)	-

Related parties with the Subsidiary, the Board of Directors, Board of Management and Board of Supervisors

Individuals related to the Subsidiary	Demand deposits	(191,430)	(3,305)
	Term deposit	(464,854)	(205,253)
	Accrued interest payable on term deposit	(6,686)	(3,454)
	Loan balance	229,888	226,878
	Accrued interest income from loans to customers	13,225	6,308
Individuals related to the Board of Directors, the Board of Supervisors, and the Executive Management	Demand deposits	(17,097)	(6,291)
	Term deposit	(39,952)	(98,728)
	Accrued Interest payable on demand deposit	(0)	(0)
	Accrued Interest payable on term deposit	(577)	(1,876)
	Loan balance	9,169	30,140
	Accrued interest income from loans to customers	10	1,212
Vidiva Technology Joint Stock Company	Demand deposits	(202)	(208)
Hoa Lam Pharmaceutical Co., Ltd	Demand deposits	(780)	(2,681)
Hoa Lam Investment Consulting Co., Ltd	Demand deposits	(10)	(10)
Hoa Phat Real Estate Co., Ltd.	Demand deposits	(21)	(21)
Viet Vmicro Electronics Joint Stock Company	Demand deposits	(427)	(638)
First Family One-Member Limited Liability Company	Demand deposits	(57)	(81)
	Term deposit	-	(350)
	Accrued interest payable on term deposit	-	(1)
Gia Thinh Technical Investment Co., Ltd	Demand deposits	(2)	(2)

35. FINANCIAL RISK MANAGEMENT POLICIES

Risk is inherent in the activities of the Bank and its subsidiary but is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to the continued profitability of the Bank and its subsidiary and individual employees are accountable for the risk exposures relating to their responsibilities. The Bank and its subsidiary are exposed to credit risk, liquidity risk and market risk (the latter being subdivided into trading and non-trading risks). They are also exposed to operational risk.

The independent risk control process does not include business risks such as changes in the environment, technology and industry. The policy of the Bank and its subsidiary is to monitor such business risks through their strategic planning process.

The Bank and its subsidiary established and had policies about organization structure and operation of Risk management committee ("RMC") as detail below:

(i) RMC responsibilities:

- Advises the Board of Directors in the promulgation of procedures and policies under their jurisdiction relating to risk management in the activities of the Bank and its subsidiary in accordance with Vietnamese law and the charters of the Bank and its subsidiary;
- Analyses and provides warnings on the potential risks that may affect the operation of the Bank and its subsidiary and preventive measures in the short term as well as long term;
- Reviews and evaluates the appropriateness and effectiveness of the risk management procedures and policies of the Bank and its subsidiary to make recommendations to the Board of Directors on the improvement of procedures, policies and operational strategies;
- Advise to the Board of Directors on the approval for investments, related transactions, management policies and risk management plans within the scope of assigned task and duties.

(ii) RMC reports to the Board of Directors and may hold periodic meetings or extraordinary meetings, but at least once per 6 months.

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35. FINANCIAL RISK MANAGEMENT POLICIES (continued)

35.1 Credit risk

Credit risk is the risk that the Bank and its subsidiary will incur a loss because its customers or counterparties fail or unable to discharge their contractual obligations.

In the credit risk management process, the Bank and its subsidiary had issued credit policies as well as guidelines for the standardization of credit operations.

The Bank and its subsidiary manage and control credit risk by setting limits on the amount of risk they are willing to accept for individual counterparties and for geographical and industry concentrations, and by monitoring exposures in relation to such limits. Counterparty's limits are established by the use of a credit rating system, which assigns each counterparty a risk rating. Risk ratings are subject to regular revision with SBV.

The Bank and its subsidiary have established a credit quality review process that allows for early prediction of changes in the financial position and repayment capacity of partners based on qualitative and quantitative factors.

The maximum exposure to credit risk at period-end of the Bank and its subsidiary is as follows:

	30 June 2026 VND million	31 December 2025 VND million
Credit risk exposure		
on-balance-sheet items		
Balance with the SBV	2,875,851	3,932,930
Due from and loans to other credit institutions	46,766,724	51,514,898
Derivatives financial instruments	333,948	328,330
Loans to customers - gross	119,949,248	105,235,063
Investment securities		
- Available for sale – gross	2,591,041	7,211,597
- Held to maturity – gross	24,560,253	21,943,835
Fee and interest receivables	3,880,337	2,738,336
Other financial assets - gross	184,880	158,708
	201,142,282	193,063,697
Off-balance-sheet items		
Guarantee for loans	-	50
Letters of credit	45,771	14,254
Other guarantees	772,320	787,617
	818,091	801,921
Total credit risk exposure	201,960,373	193,865,618

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35. FINANCIAL RISK MANAGEMENT POLICIES (continued)

35.1 Credit risk (continued)

The classification of financial assets subject to credit risk as at 30 June 2026 is presented as follows:

	<i>Neither overdue nor impaired VND million</i>	<i>Overdue but not impaired VND million</i>	<i>Overdue and impaired VND million</i>	<i>Total VND million</i>
Balance with SBV	2,875,851	-	-	2,875,851
Due from and loans to other credit institutions	46,766,724	-	-	46,766,724
Derivatives financial instruments	333,948	-	-	333,948
Loans to customers - gross	115,337,970	750,727	3,860,551	119,949,248
Available-for-sale securities - gross	2,591,041	-	-	2,591,041
Held-to-maturity securities - gross	24,560,253	-	-	24,560,253
Fee and interest receivables	3,880,337	-	-	3,880,337
Other financial assets - gross	184,880	-	-	184,880
Credit risk off-balance-sheet items	818,091	-	-	818,091
	197,349,095	750,727	3,860,551	201,960,373

Financial assets of the Bank and its subsidiary which are neither past due nor impaired include loans to customers classified as Group 1 in accordance with Circular 31; securities, receivables and other financial assets which are not past due and no provision is required. The Bank and its subsidiary believes that it can recover fully and timely these financial assets in the near future.

Loans to customer and other financial assets are overdue but not impaired are overdue loans but not required to make provision due to the Bank and its subsidiary held adequate collaterals such as deposits, properties, movable properties, valuable papers and other types of collateral to recover for credit.

35. FINANCIAL RISK MANAGEMENT POLICIES (continued)

35.2 Market risk

(a) Interest rate risk

Interest rate risk arises from the possibility that changes in interest rates will affect the fair values of financial instruments. The Bank and its subsidiary are exposed to interest rate risk as a result of mismatches of maturity dates or dates of interest rate re-pricing in respect of assets, liabilities and off-balance sheet instruments over a certain period.

The interest rates set by the Bank and its subsidiary for loans to customers and customer deposits are respectively presented in *Note 10* and *Note 18*.

Analysis of assets and liabilities based on interest rate re-pricing date

The real interest rate re-pricing term is the remaining period from the date of preparation of the financial statements to the most recent interest re-pricing period or the maturity date of the related assets and liabilities whichever is earlier.

The following assumptions and conditions have been adopted in the analysis of interest rate re-pricing terms of the assets and liabilities of the Bank and Subsidiary:

- Cash, balances with the SBV, long-term investments and other assets (including fixed assets and other assets), derivatives and other financial assets and other payables are classified as non-interest-bearing items.
- The re-pricing period of interest rate of investment securities are determined based on their holding period or actual maturity at the end of financial statement of each security.
- The re-pricing term of borrowings from Government and the SBV, due from and loans to other credit institutions, loans to customers, due to and borrowings from other credit institutions, due to customers and valuable papers issued is determined as follows:
 - Items which bear fixed interest rate for the entire contractual term: The re-pricing term is determined based on the remaining contractual term from the financial reporting date.
 - Items which bear floating interest rate: The re-pricing term is determined based on the nearest interest re-pricing date from the financial reporting date.

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35. FINANCIAL RISK MANAGEMENT POLICIES (continued)

35.2 Market risk (continued)

(a) Interest rate risk (continued)

Below table shows an analysis of the interest re-pricing period of assets and liabilities as at 30 June 2026:

	Overdue VND million	Non-interest bearing VND million	Interest re-pricing period					Over 5 years VND million	Total VND million
			Up to 1 month VND million	From 1 to 3 months VND million	From 3 to 6 months VND million	From 6 to 12 months VND million	From 1 to 5 years VND million		
Assets									
Cash	-	670,321	-	-	-	-	-	-	670,321
Balances with the SBV	-	2,875,851	-	-	-	-	-	-	2,875,851
Due from and loans to other credit institutions	-	-	44,700,724	2,039,000	27,000	-	-	-	46,766,724
Derivatives and other financial assets	-	333,948	-	-	-	-	-	-	333,948
Loans to customers - gross	4,611,278	-	13,422,414	33,674,655	22,827,440	40,965,222	3,724,791	723,448	119,949,248
Investment securities - gross	-	-	200,000	6,554,020	1,953,684	5,617,824	3,693,825	9,131,941	27,151,294
Fixed assets	-	3,850,654	-	-	-	-	-	-	3,850,654
Other assets - gross	-	4,794,272	-	-	-	-	-	-	4,794,272
Total assets	4,611,278	12,525,046	58,323,138	42,267,675	24,808,124	46,583,046	7,418,616	9,855,389	206,392,312
Liabilities									
Borrowings from the Government and the SBV	-	-	3,253,131	1,966,348	-	-	4,672	-	5,224,151
Due to and borrowings from other credit institutions	-	-	47,348,957	2,750,000	200,000	-	-	-	50,298,957
Due to customers	-	-	24,249,861	21,729,762	31,932,659	23,849,921	2,108,992	21,538	103,892,733
Valuable papers issued	-	-	2,000,000	4,850,000	6,857,770	14,547,170	-	-	28,254,940
Other liabilities	-	4,000,103	-	-	-	-	-	-	4,000,103
Total liabilities	-	4,000,103	76,851,949	31,296,110	38,990,429	38,397,091	2,113,664	21,538	191,670,884
Interest sensitivity gap	4,611,278	8,524,943	(18,528,811)	10,971,565	(14,182,305)	8,185,955	5,304,952	9,833,851	14,721,428

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35. FINANCIAL RISK MANAGEMENT POLICIES (continued)

35.2 Market risk (continued)

(a) Interest rate risk (continued)

Interest rate sensitivity

The Bank and its subsidiary have not made the analysis on the interest rate sensitivity as at 30 June 2026 due to lack of sufficient data system and information.

(b) Currency risk

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

The Bank and its subsidiary were incorporated and operated in Vietnam, so VND is the reporting currency and the major currency in which the Bank and its subsidiary transact is VND. The Bank and its subsidiary's financial assets and financial liabilities are mainly denominated in VND with the remainder mainly in USD, EUR and other currencies. However, some of the Bank and its subsidiary's other assets are in currencies other than the reporting currency of VND, USD, EUR and other currencies. The Bank and its subsidiary's management have set limits on position for each currency. Currency positions are monitored on a daily basis and hedging strategies are used to ensure that currency positions are maintained within established limits.

Exchange rates of major currencies as at the reporting date are presented in Note 40.

The following table presents assets and liabilities in foreign currencies translated into VND as at 30 June 2026:

	USD equivalent VND million	EUR equivalent VND million	Other currencies equivalent VND million	Total VND million
Assets at as 30 June 2026				
Cash	24,865	3,975	2,884	31,724
Balances at the SBV	74,578	-	-	74,578
Due from and loans to other credit institutions	4,758,742	2,806	42,020	4,803,568
Derivative financial instruments and other financial assets	(3,107,254)	-	(27,146)	(3,134,400)
Loan to customers - gross	63,660	-	-	63,660
Other assets - gross	80,484	6	-	80,490
Total assets	1,895,075	6,787	17,758	1,919,620
Liabilities at as 30 June 2026				
Due to and borrowings from other credit institutions	3,567,750	-	-	3,567,750
Due to customers	814,375	3,046	5,427	822,848
Other liabilities	40,770	1	-	40,771
Total liabilities	4,422,895	3,047	5,427	4,431,369
Net on-balance sheet position	(2,527,820)	3,740	12,331	(2,511,749)
Net off-balance sheet position	-	-	-	-
Net position	(2,527,820)	3,740	12,331	(2,511,749)

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35. FINANCIAL RISK MANAGEMENT POLICIES (continued)

35.2 Market risk (continued)

(c) Liquidity risk

Liquidity risk is the risk which the Bank and its subsidiary have difficulties in meeting the obligations of financial liabilities. Liquidity risk occurs when the Bank and its subsidiary cannot afford to settle debt obligations at the due dates in the normal or stress conditions. To manage the liquidity risk exposure, the Bank and its subsidiary have diversified the mobilization of deposits from various sources in addition to its basic capital resources. In addition, the Bank and its subsidiary have established policy for control of liquidity assets flexibly; monitor the future cash flows and daily liquidity. The Bank and its subsidiary have also evaluated the estimated cash flows and the availability of current collateral assets in case of raising additional capital.

Liquidity risk exposure is managed by maintaining not limited to cash and cash equivalent by Nostro account, balance with SBV and other credit institutions and other valuable papers. Safety ratios related to risk are used to manage liquidity risk.

The maturity term of assets and liabilities is the remaining period of assets and liabilities as calculated from the statement of financial position date to the settlement date in accordance with contractual terms and conditions.

The following assumptions and conditions are applied in the maturity analysis of the Bank's assets and liabilities:

- Cash and balances with the SBV (including compulsory deposits) are classified in the maturity bucket of up to one month;
- The maturity term of investment securities is determined based on the maturity date of securities.
- The maturity term of long-term investments is considered as more than five years because these investments do not have specific maturity date;
- The maturity term of due from and loans to other credit institutions and loans to customers is determined on the maturity date as stipulated in contracts. The actual maturity term may be altered because loan contracts may be extended;
- Borrowings to Government and the SBV, due to and borrowings from other credit institutions, derivative and other financial assets, customer deposits, valuable papers issued, other assets and other payables are determined based on features of these items or the maturity date as stipulated in contracts. Demand deposits are transacted as required by customers, and therefore, classified in the maturity bucket of up to one month. The maturity term of borrowings and term deposits is determined based on the maturity date in contracts. In fact, these amounts may be rotated, and therefore, they last beyond the original maturity date.

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35. FINANCIAL RISK MANAGEMENT POLICIES (continued)

35.2 Market risk (continued)

(c) Liquidity risk (continued)

Below table presents the analysis of the remaining maturity of assets and liabilities of the Bank and its subsidiary at 30 June 2026:

	Overdue		Current					Total VND million
	Above 3 months VND million	Up to 3 months VND million	Up to 1 month VND million	From 1 to 3 months VND million	From 3 to 12 months VND million	From 1 to 5 years VND million	Over 5 years VND million	
Assets								
Cash	-	-	670,321	-	-	-	-	670,321
Balances at the SBV	-	-	2,875,851	-	-	-	-	2,875,851
Due from and loans to other credit institutions	-	-	44,700,724	2,039,000	27,000	-	-	46,766,724
Derivatives financial instruments and other financial assets	-	-	(59,107)	38,680	354,375	-	-	333,948
Loans to customers - gross	2,240,471	2,370,807	8,281,044	14,916,546	56,067,504	17,963,766	18,109,110	119,949,248
Investment securities - gross	-	-	200,000	6,554,020	7,571,508	3,693,825	9,131,941	27,151,294
Fixed assets	-	-	-	-	-	-	3,850,654	3,850,654
Other assets - gross	-	-	353,723	631,745	1,779,751	769,329	1,259,724	4,794,272
Total assets	2,240,471	2,370,807	57,022,556	24,179,991	65,800,138	22,426,920	32,351,429	206,392,312
Liabilities								
Borrowings from the Government and the SBV	-	-	3,307,426	1,912,053	-	4,672	-	5,224,151
Due to and borrowings from other credit institutions	-	-	47,548,957	2,550,000	200,000	-	-	50,298,957
Due to customers	-	-	25,197,130	20,782,493	55,782,580	2,108,992	21,538	103,892,733
Valuable paper issued	-	-	2,400,000	4,450,000	14,950,000	320,730	6,134,210	28,254,940
Other liabilities	-	-	1,223,569	880,201	1,698,611	40,922	156,800	4,000,103
Total liabilities	-	-	79,677,082	30,574,747	72,631,191	2,475,316	6,312,548	191,670,884
Net liquidity gap	2,240,471	2,370,807	(22,654,526)	(6,394,756)	(6,831,053)	19,951,604	26,038,881	14,721,428

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35. FINANCIAL RISK MANAGEMENT POLICIES (continued)

35.2 Market risk (continued)

(d) Other market price risks

Other than the assets and liabilities presented above, the Bank and its subsidiary have no other market price risks which have risk level accounting for 5% or more of net profit or the value of assets, liabilities accounting for 5% or more of total assets.

36. CONCENTRATION OF ASSETS, LIABILITIES AND OFF-BALANCE SHEET ITEMS BY GEOGRAPHICAL REGIONS

	<i>Domestic VND million</i>	<i>Overseas VND million</i>	<i>Total VND million</i>
Asset as at 30 June 2026			
Cash	670,321	-	670,321
Balance with the SBV	2,875,851	-	2,875,851
Due from and loans to other credit institutions	46,606,926	159,798	46,766,724
Derivatives financial instruments and other financial assets	333,948	-	333,948
Loans to customers - gross	119,949,248	-	119,949,248
Investment securities - gross	27,151,294	-	27,151,294
Receivables - gross	4,794,272	-	4,794,272
Liabilities at 30 June 2026			
Borrowings from the Government and the SBV	5,224,151	-	5,224,151
Due to and borrowings from other credit institutions	50,298,957	-	50,298,957
Due to customers	103,861,475	31,258	103,892,733
Valuable papers issued	28,254,940	-	28,254,940
Other liabilities	4,000,103	-	4,000,103
Off-balance-sheet commitments at as 30 June 2026	818,091	-	818,091

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37. SEGMENT REPORT

Information of income, expenses, assets and liabilities of the divisions by geographical area of the Bank and its subsidiary during the period as follows:

	<i>Northern VND million</i>	<i>Central VND million</i>	<i>Southern VND million</i>	<i>Total segment VND million</i>	<i>Eliminations VND million</i>	<i>Total VND million</i>
I. Income	1,738,589	1,204,273	12,290,961	15,233,823	(7,753,149)	7,480,674
Interest income	1,720,457	1,191,878	11,815,340	14,727,675	(7,753,149)	6,974,526
Other services income	18,070	12,344	58,586	89,000	-	89,000
Other operating income	62	51	417,035	417,148	-	417,148
II. Expense	1,597,441	1,119,340	11,487,589	14,204,370	(7,753,149)	6,451,221
Interest expense	1,472,999	1,008,008	10,484,988	12,965,995	(7,753,149)	5,212,846
Depreciation expense	5,587	2,867	84,089	92,543	-	92,543
Other direct operating expense	118,855	108,465	918,512	1,145,832	-	1,145,832
Profits before provision for credit loss expenses	141,148	84,933	803,372	1,029,453	-	1,029,453
Provision expense for credit loss expenses	(61,114)	(18,607)	165,625	85,904	-	85,904
Operating results before CIT	202,262	103,540	637,747	943,549	-	943,549

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37. SEGMENT REPORT (continued)

Information of income, expenses, assets and liabilities of the divisions by geographical area of the Bank and its subsidiary during the period as follows:

	<i>Northern VND million</i>	<i>Central VND million</i>	<i>Southern VND million</i>	<i>Eliminations VND million</i>	<i>Total VND million</i>
I. Asset					
1. Cash	159,954	108,946	401,421	-	670,321
2. Balances at the SBV	3,420	9,041	2,863,390	-	2,875,851
3. Due from and loans to other credit institutions	10,915	1,469	46,754,340	-	46,766,724
4. Derivatives financial instruments and other financial assets	-	-	333,948	-	333,948
5. Loans to customers	8,538,896	6,498,106	104,912,246	-	119,949,248
6. Investment securities	-	-	27,151,294	-	27,151,294
7. Fixed assets	16,450	22,050	3,812,154	-	3,850,654
8. Other assets	100,216	86,846	4,629,767	(22,557)	4,794,272
Total assets	8,829,851	6,726,458	190,858,560	(22,557)	206,392,312
II. Liabilities					
1. Borrowings from the Government and the SBV	-	-	5,224,151	-	5,224,151
2. Due to and borrowings from other credit institutions	2	562	50,298,393	-	50,298,957
3. Due to customers	29,606,089	22,414,233	51,872,411	-	103,892,733
4. Valuable papers issued	725,470	360,300	27,169,170	-	28,254,940
5. Other liabilities	803,581	544,341	2,674,738	(22,557)	4,000,103
Total liabilities	31,135,142	23,319,436	137,238,863	(22,557)	191,670,884

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38. SUPPLEMENTAL NOTES ON FINANCIAL ASSETS AND FINANCIAL LIABILITIES

38.1 Carrying value and fair value of financial assets and financial liabilities

Carrying value and fair value of the financial asset and liabilities of the Bank and its subsidiary as at 30 June 2026 are presented as follows:

	Carrying value					Fair value VND million
	Trading VND million	Held-to- maturity VND million	Loans and receivables VND million	Available- for-sale VND million	Other assets and liabilities at amortized cost VND million	Total VND million
Asset						
Cash	-	-	-	-	670,321	670,321
Balances at the SBV	-	-	-	-	2,875,851	2,875,851
Due from and loans to other credit institutions	-	-	-	-	46,766,724	46,766,724
Derivatives financial instruments and other financial assets	-	-	-	-	333,948	333,948
Loans to customers	-	-	118,400,699	-	-	118,400,699
Available-for-sale securities	-	-	-	2,588,454	-	2,588,454
Held-to-maturity securities	-	24,560,253	-	-	-	24,560,253
Other financial assets	-	-	4,074,277	-	-	4,074,277
Total assets	-	24,560,253	122,474,976	2,588,454	50,646,844	200,270,527
Liabilities						
Borrowings from the Government and the SBV	-	-	-	-	5,224,151	5,224,151
Due to and borrowings from other credit institutions	-	-	-	-	50,298,957	50,298,957
Due to customers	-	-	-	-	103,892,733	103,892,733
Valuable papers issued	-	-	-	-	28,254,940	28,254,940
Other financial liabilities	-	-	-	-	3,751,625	3,751,625
Total liabilities	-	-	-	-	191,422,406	191,422,406

(a) The fair value of these financial assets and financial liabilities cannot be determined as there are currently no specific guidelines and regulations of the SBV and the authorities to determine the fair value of financial instruments.

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39. OPERATING LEASE COMMITMENTS

The Bank and its subsidiary rent offices for some branches under operating lease contracts. The future rental fee under terms of lease contracts as at the interim consolidated statement of financial position date is as follows:

	30 June 2026 VND million	31 December 2025 VND million
	579,056	588,904
<i>In which:</i>		
- Due within one (1) year	144,948	141,015
- Due from one (1) to five (5) years	360,871	377,995
- Due after five (5) years	73,237	69,894

40. EXCHANGE RATES OF APPLICABLE FOREIGN CURRENCIES AGAINST VIETNAM DONG AT THE END OF THE FINANCIAL PERIOD

	30 June 2026 VND million	31 December 2025 VND million
USD	25,125	25,078
EUR	30,075	30,959
GBP	34,843	35,469
CAD	18,527	19,241
AUD	18,097	17,645
SGD	20,341	20,508
JPY	163	168
CHF	32,525	33,282
CNY	3,878	3,769
KRW	17	18

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41. EVENTS AFTER THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION DATE

Subsequent to the end of the interim reporting period, the Bank completed the transfer of its shares from trading on the UPCoM market to listing and trading on the Ho Chi Minh Stock Exchange ("HOSE"). Accordingly, 1,076,897,384 ordinary shares of the Bank were approved for listing on HOSE pursuant to Decision No. 534/QĐ-SGDHCM dated 16 June 2026, and trading in these shares officially commenced on HOSE on 14 July 2026. Concurrently, the registration of the Bank's shares for trading on the UPCoM market was cancelled with effect from 29 June 2026 pursuant to Notice No. 2764/TB-SGDHN dated 23 June 2026 issued by the Hanoi Stock Exchange. The transfer did not result in any changes to the Bank's charter capital, the number of shares outstanding, or the rights of existing shareholders.

Other than the matter described above, there is no matter or circumstance that has arisen since the interim consolidated statement of financial position date that requires adjustment or disclosure in the interim consolidated financial statements of the Bank and its subsidiary.

Prepared by:



Ms. Tran Thi Minh Chau
General Accountant

Reviewed by:



Ms. Nguyen Thi Thuy Minh
Chief Accountant

Approved by:



Can Tho City, Vietnam
12 August 2026

Mr. Pham Linh
Deputy General Director
in charge of
Executive Management

