

Number: 05/26/BVBank/CV-TC  
(Rgd: profit after tax fluctuations  
of 2025)

Ho Chi Minh City, March 13, 2026

**Attention:** - State Securities Committee;  
- HaNoi Stock Exchange.

- Pursuant to Circular 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market;
- Based on the separate and consolidated financial statements of 2025;

Viet Capital Commercial Joint Stock Bank (BVBank) reported that "Profit after corporate income tax in the income statement of the reporting period changed by 10% or more compared to the same period of the previous year" as follows:

Unit: mil VND, %

Description	2025	2024	Increase/ (Decrease)	%
Consolidated profit after tax	416,672	311,252	105,420	34%
Separate profit after tax	416,475	311,105	105,370	34%

Separate and consolidated profits after tax of BVBank increased by 34% compared to 2024, primarily due to the following reasons:

- Total operating income increased by 17% (separate and consolidated increases of VND 431,878 million and VND 432,113 million respectively), mainly driven by a 16% increase in net interest income thanks to a focus on accelerating credit outstanding growth, combined with optimizing capital costs, contributing to an improved net interest margin. In addition, net non-interest income increased by 34%, mainly from foreign exchange trading and the recovery of previously written-off bad debts.
- Operating expenses increased by 16% (separate and consolidated increases of VND 232,236 million and VND 232,405 million respectively), mainly due to the bank's continued efforts to enhance brand recognition and invest resources in retail operations.

Viet Capital Commercial Joint Stock Bank respectfully reports to your esteemed authority.

Best regards,

**DEPUTY GENERAL DIRECTOR**

To:

- As above

- Accounting Department



Nguyễn Hoàng Sơn