



Bac A Commercial Joint Stock Bank

Interim Separate Financial Statements in accordance with
Vietnamese Accounting Standards and Accounting
System for Credit Institutions

for Quarter I and the period ended 31 March 2026

Bac A Commercial Joint Stock Bank

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Bac A Commercial Joint Stock Bank

Form: B02a/TCTD

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION as at 31 March 2026

	Notes	31 Mar 2026 million dong	31 Dec 2025 million dong
ASSETS			
Cash and cash equivalents on hand	3	695,980	585,233
Balances with the State Bank of Vietnam ("the SBV")	4	754,102	1,219,788
Placements with and loans to other banks	5	22,490,754	26,328,326
Placements with other banks	5.1	22,490,754	25,819,775
Loans to other banks			508,551
Provision for loans to other banks			
Trading securities	6	20,100,963	22,588,812
Trading securities		20,100,963	22,588,812
Provision for trading securities			
Derivatives and other financial assets	7	69,844	280,846
Loans and advances to customers		127,916,209	124,851,577
Loans and advances to customers	8	129,573,651	126,416,035
Provision for loans and advances to customers	9	(1,657,442)	(1,564,458)
Investment securities	10	13,022,249	12,631,155
Available-for-sale securities		13,034,316	12,643,232
Held-to-maturity securities			
Provision for investment securities		(12,067)	(12,077)
Long-term investments	11	156,308	156,308
Investments in subsidiary		127,000	127,000
Investments in joint venture			
Investments in associate			
Other long-term investments		52,605	52,605
Provision for long-term investments		(23,297)	(23,297)
Fixed assets		1,067,253	1,040,238
Tangible fixed assets		198,241	167,588
Cost		584,954	545,614
Accumulated depreciation		(386,713)	(378,026)
Financial leases			
Cost			
Accumulated depreciation			
Intangible fixed assets		869,012	872,650
Cost		1,010,775	1,010,774
Accumulated amortization		(141,763)	(138,124)
Investment properties			
Cost			
Accumulated depreciation			
Other assets	12	7,402,780	6,253,548
Receivables	12.1	735,843	538,620
Interest and fee receivables		6,560,317	5,593,872
Deferred tax assets			
Other assets	12.2	106,620	121,056
In which: Goodwill			
Provision for other assets			
TOTAL ASSETS		193,676,442	195,935,831

The accompanying notes from 1 to 34 form part of these interim separate financial statements.

Bac A Commercial Joint Stock Bank

Form: B02a/TCTD

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 31 March 2026

	<i>Notes</i>	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
LIABILITIES			
Borrowings from the Government and the SBV	13	1,187,723	1,022,424
Deposits and borrowings from the Government and the SBV		1,187,723	1,022,424
Government bonds sold and bought back with the State Treasury			
Deposits and borrowings from other banks	14	21,938,310	25,357,302
Deposits from other banks	14.1	21,666,581	25,125,705
Borrowings from other banks	14.2	271,729	231,597
Customer deposits and other amounts due to customers	15	127,603,783	127,190,259
Derivatives and other financial liabilities	7		
Other borrowed funds		63,199	63,579
Valuable papers issued	16	24,812,190	24,900,355
Other liabilities		4,497,262	4,139,640
Interest and fee payables		3,828,958	3,393,478
Deferred tax liabilities			
Other payables	17	668,304	746,162
Provision for off-balance sheet commitments			
TOTAL LIABILITIES		180,102,467	182,673,559
OWNERS' EQUITY			
Capital and Reserves	19	13,573,975	13,262,272
<i>Capital</i>	19.1	10,828,357	10,139,266
Charter capital	19.1	10,721,402	10,032,190
Capital to purchase fixed assets			
Share premium	19.1	106,955	107,076
Treasury shares			
Preference shares			
Others			
<i>Reserves</i>	19.1	1,245,308	1,245,308
<i>Foreign currency translation reserve</i>			
<i>Asset revaluation reserve</i>			
<i>Retained earnings</i>	19.1	1,500,310	1,877,698
TOTAL OWNERS' EQUITY		13,573,975	13,262,272
TOTAL LIABILITIES AND OWNERS' EQUITY		193,676,442	195,935,831

The accompanying notes from 1 to 34 form part of these interim separate financial statements.

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 31 March 2026

OFF-STATEMENT OF FINANCIAL POSITION ITEMS

	Notes	31 Mar 2026 million dong	31 Dec 2025 million dong
Credit guarantees	29	2,218,297	1,725,776
Commitment on the foreign exchange transactions	29	81,088,136	176,322,901
Commitment on the purchase of foreign currency		258,600	21,801,000
Commitment on the sale of foreign currency		77,580	23,245,800
Commitment on the currency swap transactions		80,751,956	131,276,101
Commitments to conduct future transactions			
Irrevocable Loan Commitment	29	2,230,252	2,235,876
Commitments in L/C operations	29		
Other guarantees	29	3,603,659	3,037,327
Other commitments	29		
Uncollected interest and fee receivables	30	753,238	685,408
Bad debts written-off	31	2,440,279	2,430,901
Other assets and documents			
		92,333,861	186,438,189

Prepared by

Verified by

Giang
Nguyễn Thùy Trường Giang
Accountant

Hoàng Quỳ Dũng
Hoàng Quỳ Dũng
Director of Finance



Approved by
Lê Ngọc Hồng Nhật
Deputy General Director
PHÓ TỔNG GIÁM ĐỐC

Nghe An, Vietnam, ... 23 ... April 2026

The accompanying notes from 1 to 34 form part of these interim separate financial statements.

Bac A Commercial Joint Stock Bank

Form: B03a/TCTD

INTERIM SEPARATE STATEMENT OF INCOME for Quarter I ended 31 March 2026

	Notes	For the Quarter ended		For the Period ended	
		31 Mar 2026 million dong	31 Mar 2025 million dong	31 Mar 2026 million dong	31 Mar 2025 million dong
Interest and similar income	20	3,822,930	3,199,861	3,822,930	3,199,861
Interest and similar expenses	21	(2,804,304)	(2,327,113)	(2,804,304)	(2,327,113)
Net interest and similar income		1,018,626	872,748	1,018,626	872,748
Fee and commission income	22	32,985	36,075	32,985	36,075
Fee and commission expenses	22	(15,215)	(17,543)	(15,215)	(17,543)
Net fee and commission income	22	17,770	18,532	17,770	18,532
Net gain/(loss) from foreign currency trading	23	(73,880)	(3,829)	(73,880)	(3,829)
Net gain/(loss) from trading securities					
Net gain/(loss) from investment securities	24	(1,168)	63,703	(1,168)	63,703
Other operating income		900	1,273	900	1,273
Other operating expenses		(490)	(125)	(490)	(125)
Net gain/(loss) from other operating activities	25	410	1,148	410	1,148
Dividend income	26				
TOTAL OPERATING INCOME		961,758	952,302	961,758	952,302
Employee expenses	27	(250,086)	(320,485)	(250,086)	(320,485)
Depreciation and amortization charges	27	(12,949)	(12,905)	(12,949)	(12,905)
Other operating expenses	27	(215,959)	(195,281)	(215,959)	(195,281)
TOTAL OPERATING EXPENSES	27	(478,994)	(528,671)	(478,994)	(528,671)
Profit from operating activities before provision for credit losses		482,764	423,631	482,764	423,631
Provision for credit losses		(148,917)	(106,764)	(148,917)	(106,764)
Reversal of provision for credit losses		55,933	52,622	55,933	52,622
Total income before Income tax		389,780	369,489	389,780	369,489

The accompanying notes from 1 to 34 form part of these interim separate financial statements.

Bac A Commercial Joint Stock Bank

Form: B03a/TCTD

INTERIM SEPARATE STATEMENT OF INCOME (continued)
for Quarter I ended 31 March 2026

	Notes	For the Quarter ended		For the Period ended	
		31 Mar 2026 million dong	31 Mar 2025 million dong	31 Mar 2026 million dong	31 Mar 2025 million dong
Current corporate income tax	18	(77,956)	(73,898)	(77,956)	(73,898)
Deferred corporate income tax					
Corporate income tax ("CIT")		(77,956)	(73,898)	(77,956)	(73,898)
NET PROFIT FOR THE PERIOD		311,824	295,591	311,824	295,591

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Hoàng Cường Dũng



Nguyễn Thùy Tường Giang

Accountant

Director of Finance

Deputy General Director

Nghe An, Vietnam, ...23... April 2026

PHÓ TỔNG GIÁM ĐỐC
Lê Ngọc Hồng Nhật

The accompanying notes from 1 to 34 form part of these interim separate financial statements.

Bac A Commercial Joint Stock Bank

Form: B04a/TCTD

INTERIM SEPARATE STATEMENT OF CASH FLOWS for Quarter I ended 31 March 2026

		For the Period ended	
	Notes	31 Mar 2026 million dong	31 Mar 2025 million dong
OPERATING ACTIVITIES			
Interest and similar income receipts		2,230,199	1,656,425
Interest and similar expense payments		(2,368,400)	(1,980,861)
Fees and commission income proceeds		17,770	18,532
Net receipts from foreign currencies and securities trading		516,251	640,394
Other operating income proceeds		77	369
Proceeds from bad debts written-off		333	779
Payments to employees and for other operating activities		(728,320)	(755,223)
Corporate income tax paid during the period	18	(121,809)	(84,986)
Net cash flows from operating activities before changes in operating assets and working capital		(453,899)	(504,571)
Changes in operating assets			
(Increase)/decrease in due from other banks		508,551	(2,816,292)
(Increase)/decrease in trading and investment securities		9,502,226	(3,121,740)
(Increase)/decrease in derivatives and other financial assets		211,002	184,066
(Increase)/decrease in loans and advances to customers		(3,157,616)	(1,621,024)
Decrease in provision to write off and compensate for loan losses and devaluation of investment securities & long-term investments		(10)	(5,625)
(Increase)/decrease in other assets		(147,800)	(190,351)
Changes in operating liabilities			
Increase/(decrease) in borrowings from the Government and the SBV		165,299	(1,879)
Increase/(decrease) in due to other banks		(3,418,992)	7,172,209
Increase/(decrease) in due to customers		413,524	2,250,891
Increase/(decrease) in valuable papers issued (except for long-term valuable papers issued disclosed in financing activities)		(82,365)	
Increase/(decrease) in other borrowed and entrusted funds		(380)	12,211
Increase/(decrease) in derivatives and other financial liabilities			30,162
Increase/(decrease) in other liabilities		228,270	33,733
Payments from reserves			
Net cash flows from operating activities		3,767,810	1,421,790
INVESTING ACTIVITIES			
Purchase of fixed assets		(39,340)	(6,257)
Proceeds from sale of fixed assets			
Disbursements for sale of fixed assets		(624)	
Purchase of investment properties			
Proceeds from sale of investment properties			
Disbursements for sale of investment properties			
Investments in joint ventures, associates and others			
Proceeds from sales of investment in joint ventures, associates and others			
Dividend receipts from long-term investments in the period			
Net cash flows from/(used in) investing activities		(39,964)	(6,257)

The accompanying notes from 1 to 34 form part of these interim separate financial statements.

INTERIM SEPARATE STATEMENT OF CASH FLOWS (continued)
for Quarter I ended 31 March 2026

		For the Period ended	
	Notes	31 Mar 2026 million dong	31 Mar 2025 million dong
FINANCING ACTIVITIES			
Increase in share capital from capital contribution		689,090	620,882
Proceeds from subordinated debts to increase tier 2 capital			
Repayment of subordinated debts to reduce tier 2 capital		(6,223)	(10,695)
Dividend payment to shareholders		(689,211)	(620,882)
Purchase of treasury share			
Proceeds from sale of treasury shares			
Net cash flows from financing activities		(6,344)	(10,695)
Net increase/(decrease) in cash and cash equivalents during the period		3,721,502	1,404,838
Cash and cash equivalents at the beginning of the period		28,522,809	14,768,962
Foreign exchange difference			
Cash and cash equivalents at the end of the period	28	32,244,311	16,173,800

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Grag
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Nguyen
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Director of Finance



Deputy General Director

Lê Ngọc Hồng Nhật

Nghe An, Vietnam, ... 23 ... April 2026

The accompanying notes from 1 to 34 form part of these interim separate financial statements.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS
as at and for Quarter I ended 31 March 2026

1. CORPORATE INFORMATION

Bac A Commercial Joint Stock Bank (herein referred to as "the Bank" or "Bac A" or "Bac A Bank") is a joint stock commercial bank registered in the Socialist Republic of Vietnam.

Establishment and Operations

The Bank was initially established on 01 September 1994 under Business License No. 0052-NH/GP issued by the State Bank of Vietnam for operating duration of 99 years.

The Bank's principal activities are to provide banking services including mobilizing and receiving short-term, medium-term and long-term deposits from organizations as well as individuals; making short-term, medium-term and long-term loans and advances to both organizations and individuals based on the nature and capability of the Bank's sources of capital; foreign exchange transactions; international trade finance services; discount of commercial papers, bonds and other valuable papers; and other banking services as approved by the State Bank of Vietnam.

Charter Capital

The chartered capital of the Bank as at 31 March 2026 is VND 10,721,402,010,000 VND (Ten trillion seven hundred twenty-one billion four hundred two million ten thousand dong).

Board of Directors

Members of the Board of Directors as at the date of this report are as follows:

<i>Name</i>	<i>Title</i>	<i>Date of Appointment/Resignation</i>
Ms. Tran Thi Thoang	Chairwoman	Reappointed on 27 April 2024
Ms. Thai Huong	Vice-chairwoman	Reappointed on 27 April 2024
Mr. Vo Van Quang	Member	Reappointed on 27 April 2024
Mr. Dang Thai Nguyen	Member	Reappointed on 27 April 2024
Ms. Hoang Hong Hanh	Independent member	Appointed on 27 April 2024

Board of Management

Members of the Board of Management as at the date of this report are as follows:

<i>Name</i>	<i>Title</i>	<i>Date of Appointment/Resignation</i>
Ms. Thai Huong	General Director	Appointed on 01/09/1994
Mr. Dang Trung Dung	Standing Deputy General Director	Appointed on 28/07/2016
Mr. Chu Nguyen Binh	Deputy General Director	Appointed on 01/03/2008
Mr. Truong Vinh Loi	Deputy General Director	Appointed on 30/05/2008
Mr. Vo Van Quang	Deputy General Director	Appointed on 01/07/2009
Mr. Nguyen Trong Trung	Deputy General Director	Appointed on 15/05/2003
Mr. Nguyen Viet Hanh	Deputy General Director	Appointed on 05/03/2015
Mr. Le Ngoc Hong Nhat	Deputy General Director	Appointed on 01/05/2016
Mr. Nguyen Ai Dan	Deputy General Director	Appointed on 01/06/2017
Ms. Thai Thi Nga	Deputy General Director	Appointed on 03/10/2023

Location and operation network

The Bank's Head Office is located at 117, Quang Trung Street, Thanh Vinh Ward, Nghe An Province. As at 31 March 2026, the Bank has one (01) Head Office and fifty nine (59) active branches nationwide.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

1. CORPORATE INFORMATION (continued)***Subsidiaries***

As at 31 March 2026, the Bank has two (02) subsidiaries wholly owned by the Bank, which are:

- ▶ Bac A Debt Management and Asset Development one sole member Company Limited, specializing in debt and asset management. The Company was established under Decision 939/QĐ – HDQT of the Board of Directors of Bac A Commercial Joint Stock Bank dated 12 December 2009 and Decision 330/QĐ-NHNN issued by the Governor of the State Bank of Vietnam on 11 February 2010.
- ▶ Bac A Money Transfer Company Limited was established under Business Registration No. 0107983828 dated 05 September 2017 issued by the Hanoi Authority of Planning and Investment. Its main activities are providing foreign money transfer services and payment services.

Employees

As at 31 March 2026, the total number of employees of the Bank is 4,153 persons (as at 31 December 2025: 4,182 persons).

2. SIGNIFICANT ACCOUNTING POLICIES**2.1 Statement of compliance**

The Bank affirms that the interim separate financial statements of the Bank have been prepared in accordance with Vietnamese Accounting Standards, Accounting System for Credit Institutions and statutory requirement relevant to preparation and presentation of separate financial statements.

2.2 Basis of presentation

The interim separate financial statements of the Bank are prepared in accordance with Accounting System for Credit Institutions required under Decision 479/2004/QĐ-NHNN issued on 29 April 2004 by the Governor of the State Bank of Vietnam which was enacted from 1 January 2005 and other legal documents (*decisions/circulars*) on amendment and supplementation of Decision 479/2004/QĐ-NHNN, Decision 16/2007/QĐ-NHNN issued on 18 April 2007, Circular No. 49/2014/TT-NHNN issued on 31 December 2014, Circular No. 22/2017/TT-NHNN issued on 29 December 2017 and Circular No. 27/2021/TT-NHNN issued on 31 December 2021 by the Governor of the State Bank of Vietnam, Vietnamese Accounting Standards and related regulations issued by the Ministry of Finance as per:

- ▶ Decision 149/2001/QĐ-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 1);
- ▶ Decision 165/2002/QĐ-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
- ▶ Decision 234/2003/QĐ-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
- ▶ Decision 12/2005/QĐ-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4); and
- ▶ Decision 100/2005/QĐ-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5).

The accompanying interim separate financial statements have been prepared using accounting principles, procedures and reporting practices generally accepted in Vietnam. Accordingly, the accompanying interim separate statement of financial position, interim separate statement of income, interim separate statement of cash flows and notes to the interim separate 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 its financial position, financial performance and its cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

2.3 *Fiscal year and accounting currency*

The Bank's fiscal year starts on 01 January and ends on 31 December.

These interim separate financial statements are prepared for the 1st Quarter of 2026, which starts on 01 January 2026 and ends on 31 March 2026.

Monetary unit used in accounting is Vietnamese Dong (VND). For the purpose of preparing the separate financial statements, all amounts are rounded to the nearest million and presented in VND million (million dong).

2.4 *Accounting estimates and assumptions*

The preparation of the Separate financial statements requires the Bank to make estimates and assumptions which affect the reported figures of assets and liabilities as well as the disclosure of contingent liabilities. These estimates and assumptions also affect income, expenses and the resultant provisions. Such estimates are necessarily based on assumptions involving varying degrees of subjectivity and uncertainty. Therefore, actual results may lead to the adjustments of such provisions in the future.

2.5 *Cash and cash equivalents*

Cash and cash equivalents consist of cash, gold and gemstones, balances with the State Bank of Vietnam, government bills and other short-term valuable papers eligible for SBV discount, current account and deposits with other credit institutions with maturity of less than 90 days from the date of granting and short-term investments with original terms not exceeding 90 days, with high liquidity and can be easily converted into defined amount of cash and do not have much risk in conversion into cash.

2.6 *Deposits with and loans to other credit institutions*

Deposits with and loans to other credit institutions are disclosed and presented at the amount of principal outstanding at the end of the accounting period.

The credit risk classification for deposits with and loans to other credit institutions is made in accordance with Circular No. 31/2024/TT-NHNN dated 30 June 2024 provides for the classification of assets in operations of commercial banks, non-bank credit institutions and foreign bank branches ("Circular 31/2024").

Provisions for deposits with and loans to other credit institutions is made in accordance with Decree No. 86/2024/ND-CP dated 11 July 2024 provides for amounts and methods of establishing risk provisions and use of provisions for management of risks arising from operations of credit institutions and foreign bank branches ("Decree 86/2024"). Accordingly, the Bank makes specific provisions for deposits (excluding demand deposits) and loans to other credit institutions.

According to Decree 86/2024, the Bank is not required to make a general provision for deposits with and loans to other credit institutions.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

2.7 Loans and advances to customers

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

Loans classification

According to Circular No. 31/2024/TT-NHNN by the State Bank of Vietnam dated 30 June 2024, taking effect from 01 July 2024, loans to customers are classified as follows: Current, Special mentioned, Sub-standard, Doubtful and Loss based on overdue status and other qualitative factors of the loans.

The Bank also applies the regulations on loan restructuring and retention of the latest debt classification for the loans that meet the requirements of Circular No. 02/2023/TT-NHNN ("Circular 02/2023") providing instructions on debt rescheduling and retention of debt category to assist borrowers in difficulties issued by SBV dated 23 April 2023.

Provision for credit losses

As of 11 July 2024, the Bank makes provisions for credit losses according to Decree No. 86/2024/ND-CP. Risk provisions is calculated monthly and recorded as the following month's provision expense. According to Decree 86/2024, once a month, within the first 07 (seven) days of the month, the Bank shall make provision for risks according to the results of classification of debts by the end of the last day of the preceding month. Provisions for credit risks include specific provisions and general provisions.

The provisions are recorded in the interim separate statement of income as an expense and will be used to write off any credit losses incurred.

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

<i>Group</i>	<i>Loan classification</i>	<i>Specific provision rate</i>
1	Current	0%
2	Special Mentioned	5%
3	Substandard	20%
4	Doubtful	50%
5	Loss	100%

In addition, The Bank has complied with regulations of specific provision for customers whose debts are rescheduled, exempt or reduce interest in accordance with Circular 02/2023.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)**2.7 Loans and advances to customers (continued)**

General provision: In accordance with these legal documents (decisions/circulars), the Bank is required to fully make and maintain a general provision at 0.75% of total loans and advances to customers, which are classified from groups 1 to 4.

Write off

According to these legal documents (decisions/circulars), at the discretion of the Bank's Bad Debt Resolution Committee, the Bank can write off the loans that are classified in Group 5 and of which the borrowers are bankrupted or liquidated (for corporate) or are deceased or missing (for individuals).

2.8 Trading securities

Trading securities are debt securities, equity securities and other securities purchased for trading purposes. Trading securities are initially recognized at cost.

Listed trading debt securities are recognized at cost less allowance for impairment of securities determined on the rate of return listed on the Hanoi Stock Exchange at the statement of financial position date.

Corporate bonds that are not listed on the stock market or registered for trading in the transaction market of unlisted public companies will be made a provision for risks in accordance with Decree No. 86/2024/ND-CP.

Equity securities are recognized at cost in the subsequent holding period. Periodically, equity securities are permitted to establish a provision for diminution in value when their carrying amount is higher than the market value. In case the market value of securities cannot be determined, an allowance will not be made for securities. Provision for devaluation is recognized in the income statement in the item "*Net gain/(loss) from trading securities*".

Gains or losses by cash from sales of trading securities are recognized in the income statement. Trading securities are stopped recognizing when any entitlement to receive cash flows from these securities has expired or the Bank has transferred substantially all risks and rewards of ownership.

2.9 Investment securities**2.9.1 Available-for-sale securities**

Available-for-sale investment securities include debt securities and equity securities held by the Bank for investment and available-for-sale purposes that are not qualified to be classified as trading securities but can be sold at any time whenever it is considered beneficial.

Equity securities recorded as available-for-sale investment securities are securities listed on equity securities markets, recorded at cost on the transaction date and always reflected at cost during the holding period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

2.9 *Investment securities* (continued)

2.9.1 *Available-for-sale securities* (continued)

Debt securities are recognized at par value on the transaction date. The accrued interest of a security before buying (for debt security with interest payment later) or interest received in advance waiting for allocation (for debt securities with interest payment in advance) is reflected in a separate account. The discount/premium is the negative/positive difference between the original price and the value of the amount including par value plus (+) accrued interest before the purchase (if any) or minus (-) the interest received in advance, awaiting allocation (if applicable) is also reflected on a separate account.

During the next holding period, these debt securities are recognized at par value and discount/premium (if any) is amortized to the separate statement of income on a straight-line basis over the period estimated residual stock. Interest accrued before buying is reduced to the value of the accrued interest account, and interest accrued after the purchase date recognize the Bank's income on the accrual basis. Interest received in advance is amortized to the securities investment interest income on a straight-line basis over the term of securities investment.

Available-for-sale securities are subject to devaluation review periodically.

Available-for-sale securities are subject to devaluation when their carrying amount is higher than the market price. In case the market value of securities cannot be determined, an allowance will not be made for securities. Provision for devaluation is recognized in the separate income statement in the item "*Net gain/(loss) from investment securities*".

For corporate bonds unlisted on the stock market or unregistered for trading on the transaction market of unlisted public enterprises, the Bank shall make provisions for credit risks in accordance with the Decree No. 86/2024/ND-CP.

2.9.2 *Held-to-maturity securities*

Held-to-maturity investment securities are debt securities purchased by the Bank for investment purposes to earn interest and the Bank has the intention and ability to hold these securities to maturity. Held-to-maturity investment securities have determinable value and specific maturity date. In the event that securities are sold out before maturity, these securities will be reclassified to trading securities or available-for-sale securities.

Held-to-maturity investment securities are recognized and measured in the same way as available-for-sale investment securities presented in Note 2.9.1.

2.10 *Investment in subsidiaries*

Investments in subsidiaries which the Bank controls are presented at cost of acquisition. The Bank's share of year-to-date profits from the subsidiaries will be recorded from the date the Bank took control in Bank's separate income statement.

Provision for investments in subsidiaries is made separately for loss investments and are considered at the end of the accounting year. The Bank makes a provision for investments in subsidiaries if there is solid evidence that there is a decrease in the value of these investments by the statement of financial position date. Increase or decrease in the reserve account balance is recognized into the separate income statement.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)**2.11 Other long-term investments**

Other long-term investments represent the Bank's capital investments in other entities where the Bank owns less than 11% of voting rights and the securities of these entities are not listed on the stock market. These investments are initially at cost on the transaction date.

Provision for diminution in the value of investment is made when there is substantial evidence indicating a decline in the value of these investments at the statement of financial position date.

The provision is reversed if the recoverable amount of the investments increases after making provision. It is reversed to the extent that the carrying value of these investments does not exceed the carrying value of this investment assuming that no allowance has been recorded.

Increase or decrease in provision for long-term investments is recognized into the Separate Income Statement.

2.12 Fixed assets

Fixed assets are stated at cost less accumulated amortization. The cost of a fixed asset comprises 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 separate statement of income.

When assets are sold or liquidated, their cost and accumulated depreciation are removed from the interim separate statement of financial position and any gains or losses resulting from their disposal are recorded to the interim separate statement of income.

2.13 Depreciation and amortization

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

Buildings and structures	08 – 38 years
Machines and equipment	03 – 13 years
Transportation vehicles	06 – 11 years
Office equipment	03 – 05 years
Land use rights (*)	based on lease term
Computer software	03 – 08 years

(*): The cost of the land use rights is not amortized if it is granted by the Government of Vietnam and has indefinite term. The cost of definite land use rights with definite term is amortized over the lease term.

2.14 Receivables are classified as credit-risk assets

Receivables classified as credit-risk assets are recognized at cost and classified by the Bank and made provision for risks in accordance with Decree No. 86/2024/ND-CP.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

2.15 Other Receivables

Other receivables that are not classified as credit risk assets are stated at cost and subsequently presented at cost in the following periods.

Other receivables are subject to review for risk provision based on the principal overdue or according to the expected loss that may occur in case of undue debt but the indebted economic institutions go bankrupt, or undergo dissolution procedures, debtors are missing, have fled from business locations, are prosecuted, detained or tried by law enforcement bodies or dead. Provision expense is recognized in item "*Expenses for risk provision*" in the income statement.

For overdue receivables, the provision rates are as follows:

<i>Overdue period</i>	<i>Provision rate</i>
From over six (06) months up to less than one (01) year	30%
From one (01) year up to less than two (02) years	50%
From two (02) years up to less than three (03) years	70%
Three (03) years or more	100%

2.16 Prepaid expenses and pending expenses

Amortization costs comprise short-term prepayments or long-term prepayments on a separate statement of financial position and are amortized over the prepayment period or the time when corresponding economic benefits are generated out from these costs.

2.17 Goodwill

Goodwill arising from a business combination is initially recognized at cost, which is the difference between the cost of the business combination and the buyer's share in the fair value of an asset or liability. Identifiable payments and contingent liabilities recorded. If the cost of the business combination is lower than the fair value of the net assets of the acquire, the difference will be recognized in the separate statement of income. Goodwill is determined by cost less accumulated amortization after the initial recognition. Goodwill is amortized on a straight-line basis over its estimated useful lives of ten (10) years or less.

2.18 Repurchase and Resale Contracts

Securities sold and committed to repurchase at a certain time in the future are still recognized in the separate financial statements. Amounts received under this agreement are recognized as a borrowing on the separate statement of financial position and the difference between the selling and buying price is amortized on a straight-line basis and recognized in the separate statement of income during the valid period of the contract.

Securities purchased under the same commitment to resell at a certain time in the future. Settlement under this agreement is recognized as a loan on the separate statement of financial position and the difference between the sale and purchase price is amortized on a straight-line basis and recognized in the separate statement of income during the valid period of the contract.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

2.19 Operating lease

Operating lease payments are recognized in the separate income statement on a straight-line basis over the term of the lease. Rental commissions received are recognized in the separate income statement as an integral part of total rental expenses.

2.20 Borrowings, deposits and valuable papers issued

Debts to the Government and the State Bank are stated at cost.

Deposits with other credit institutions, customers, valuable papers and sponsorship, trust financing, and loans at risk credit institutions are announced and presented at the balance original. At the time of initial recognition, issue costs of bonds are reduced to a decrease in the original balance of bonds. The Bank shall amortize these expenses into item "Interest expenses and similar expenses" on a straight-line basis over the term of valuable papers.

2.21 Foreign currency transactions

According to the Bank's accounting system, all transactions are recorded in original currencies. At the end of the period, assets and liabilities denominated in foreign currencies are converted into VND at the exchange rate as at the date of the separate statement of financial position. The Bank's foreign currency income and expenses are converted into VND at the exchange rate on the transaction date. Foreign exchange differences due to revaluation of assets and liabilities denominated in foreign currencies into VND are recognized in the separate income statement.

2.22 Payables and accruals

Payables and accruals are recognized for the future payables related to goods and services received regardless of whether the Bank has received the supplier's invoice.

2.23 Shareholders' equity

Ordinary shares

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

Share premium

The difference between the issue price and par value of the security is recognized in share premium in equity.

Credit Institutions Fund

Funds are used for specific purposes and are extracted from the Bank's profit after tax based on the prescribed ratios and the Resolution of the General Meeting of Shareholders:

- ▶ Reserve fund for supplementing charter capital: 10% of profit after tax, not exceeding the Bank's charter capital;
- ▶ Financial reserve fund: 10% of profit after tax;
- ▶ Other funds: deducted in accordance with current regulations and resolutions of the General Meeting of Shareholders.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

2.24 Recognition of income and expense

2.24.1 Interest income and interest expense

Interest income and interest expense are recognized in the separate income statement on an accrual basis. Accrued interest income arising from loans classified from groups 2 to 5 according to Circular 31/2024 and loans with repayment term rescheduled under Circular 02/2023 will not be recognized in the statement own business performance. Accrued interest on these debts is recorded on off-balance sheet account and recognized in the separate statement of income when the Bank actually collects it.

2.24.2 Banking service fees

Banking service fees are recognized when the service is rendered.

2.24.3 Revenue from investment activities

Revenue from securities trading is determined based on the difference between the selling price and the cost of the securities.

Cash dividends are recognized in the separate statement of income when the Bank's right to receive cash dividends is established.

Dividends received in the form of shares, bonus shares and stock options for existing shareholders, shares divided from undistributed earnings are not recognized as an increase in the value of the investment and are not recognized as an income of the Bank but only updates the number of shares.

2.24.4 Revenue from other services

When the contract results can be determined with certainty, revenue will be recognized based on the level of work completion. If the outcome of the contract cannot be determined with certainty, revenue is recognized only to the extent that the expenses recognized are recoverable.

2.24.5 Accounting for receivable but unrecognized revenue

In accordance with Clause 3, Article 145 of the Law on Credit Institutions No. 32/2024/QH15, for receivables that have been recognized as income but are subsequently assessed as uncollectible or remain unpaid upon maturity, the credit institution or foreign bank branch shall record a reduction in income if they occur within the same accounting period, or recognize them as expenses if they occur in a different accounting period, and shall monitor such items off-balance sheet for recovery debt collection and resolution in compliance with the law; any subsequent recoveries shall be recognized as income.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

2.25 Corporate income tax

2.25.1 Current corporate income tax

Tax assets and tax liabilities for the current year and previous years are measured at the amount payable to (or recovered from) the tax authorities based on enacted tax rates and tax laws at the date of separate statement of financial position.

Current income taxes are recognized in the separate income statement except when it relates to items recognized directly to shareholders' equity, in which case the current income tax is also recognized directly to shareholders' equity.

Enterprises can only offset current income tax assets and current income tax payables when enterprises have a legal right to offset current income tax assets with current income tax payables on a net basis and intend to do so.

The Bank's reports on tax return are subject to inspection by the tax authorities. Tax amounts presented in the separate financial statements are subject to change upon the final decision by the tax authorities.

2.25.2 Deferred income tax

Deferred income tax is identified as temporary differences between payable assets and liabilities subject to income tax and their book value presented on separate financial statements as at statement of financial position date.

Deferred income tax liabilities are recognized for all taxable temporary differences except where the income tax arises in relation to an item that is credited to equity, in which case the deferred income tax is also recorded directly into equity.

Deferred tax assets are recognized for all deductible temporary differences, the amount transferred to the following years of unused tax losses and unused tax incentives, where certain in the future there will be taxable profits to use these unused deductible differences, tax losses and tax incentives. Previously unrecognized deferred tax assets are reconsidered at the statement of financial position date and recognized when there is certain future taxable profit available for the use of the unrecognized deferred income tax assets. Deferred income tax assets and deferred income tax liabilities are determined at the tax rates expected to apply for the fiscal year when the asset is recovered or the liability is settled, based on tax rates and Tax law takes effect on the statement of financial position date.

2.26 Provision for off-balance sheet commitments

According to SBV's relevant legal documents, credit institutions must classify and make provision for guarantees, payment acceptances, and irrevocable loan commitments with specific effective date (generally called *off-balance sheet commitments*) into groups as regulated, namely *Current*, *Special Mentioned*, *Substandard*, *Doubtful* and *Loss* based on the overdue status and other qualitative factors.

Provision for off-balance sheet commitments is calculated similarly to the provision for loans and advances to customers as described in Note 2.7.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

2.27 Currency derivative contracts

The Bank enters into forward and swap contracts to enable customers to transfer, adjust or reduce their foreign exchange or other market risks, and at the same time serve the Bank's business purposes.

Foreign currency forward contracts

Forward contracts are commitments to buy or sell a certain currency at a specified future date at a predetermined rate and to be paid for in money. Forward contracts are recognized at nominal value on the transaction date and are periodically re-evaluated, the difference from revaluation is recognized in the separate income statement.

Swap contracts

Swap contracts are commitments to settle in cash at a future date based on the difference between the predetermined rates calculated on the notional principal amount or commitments to pay the accrued interest. A floating rate or a fixed rate charged on the same nominal amount over the same period of time.

Currency swap contracts are revalued on a periodic basis, the differences from revaluation are recorded in the separate statement of income.

Interest rate swap differences are recognized in the separate income statement on an accrual basis.

2.28 Related parties

Parties are considered to be related parties of the Bank if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Bank and the other party are subject to common control or common material influence. Related parties can be corporations or individuals, including close family members of any individual considered to be related.

2.29 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the separate statement of financial position 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.

2.30 Restatement of opening balances

Bac A Bank's independent auditors did not propose any audit adjustment to the Bank's separate financial statements for the year ended 31 December 2025.

Therefore, Bac A Bank is not required to make any restatement to the opening balances (31 December 2025) of the interim separate financial statements for Quarter I and the period ended 31 March 2026.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

3. CASH AND CASH EQUIVALENTS ON HAND

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Cash on hand in VND	633,334	539,262
Cash on hand in foreign currencies	62,646	45,971
	695,980	585,233

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

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Current accounts at the SBV	754,102	1,219,788
Blockaded deposits at the SBV (if any)		
	754,102	1,219,788

5. PLACEMENTS WITH AND LOANS TO OTHER BANKS

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Placements with other banks	22,490,754	25,819,775
Loans to other banks		508,551
Provision for credit losses of loans to other banks		
	22,490,754	26,328,326

5.1 Placements with other banks

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Demand deposits with other banks	7,288,345	7,393,098
In VND	5,946,388	6,064,896
In foreign currencies	1,341,957	1,328,202
Term deposits with other banks	15,202,409	18,426,677
In VND	14,930,000	18,400,000
In foreign currencies	272,409	26,677
	22,490,754	25,819,775

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

6. TRADING SECURITIES

	31 Mar 2026 million dong	31 Dec 2025 million dong
Debt securities	20,100,963	22,588,812
Securities issued by other local credit institutions	20,100,963	22,588,812
Equity securities		
Securities issued by other local credit institutions		
Securities issued by local business entities		
Other trading securities		
Provision for trading securities		
	20,100,963	22,588,812

7. DERIVATIVES AND OTHER FINANCIAL ASSETS

	Total value of financial contracts (the exchange rates are based on the effective date of contract) million dong	The book value of financial contracts (the exchange rates are based on the statement of financial position date)	
		Assets million dong	Liabilities million dong
As at 31 Mar 2026			
Derivative contracts	69,844	69,844	
Swap currency contracts	69,844	69,844	
Other derivative contracts			
As at 31 Dec 2025			
Derivative contracts	280,846	280,846	
Swap currency contracts	280,846	280,846	
Other derivative contracts			

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

8. LOANS AND ADVANCES TO CUSTOMERS

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Loans to local business entities and individuals	129,573,563	126,415,927
Discount of commercial bills and valuable papers		
Trust loans		
Other loans	88	108
	129,573,651	126,416,035

Commercial loans include short-term, medium-term and long-term loans, inclusive of syndicated loans that the Bank participated in VND and USD.

8.1 Analysis of loans by quality

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Current	126,558,428	124,591,549
Special mentioned	575,938	369,740
Substandard	931,148	137,377
Doubtful	297,106	137,466
Loss	1,211,031	1,179,903
	129,573,651	126,416,035

8.2 Analysis of loans by original terms

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Short-term loans	55,715,743	54,009,292
Medium-term loans	26,688,066	26,352,515
Long-term loans	47,169,842	46,054,228
	129,573,651	126,416,035

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

9. CHANGES (INCREASE/DECREASE) IN THE PROVISION FOR CREDIT LOSSES

The breakdown of provision for loan losses as at 31 March 2026 that is disclosed in the interim separate statement of financial position is as follows:

	<i>31 Mar 2026 million dong</i>
Specific provision	694,722
General provision	962,720
	<u>1,657,442</u>

Changes in the provision for credit losses during the period ended 31 March 2026 are summarized below:

	<i>Specific provision million dong</i>	<i>General provision million dong</i>	<i>Total million dong</i>
Opening balance	625,187	939,271	1,564,458
Provision expense in the period	106,848	42,069	148,917
Reversal of provision during the period	(37,313)	(18,620)	(55,933)
Bad debts written-off during the period			
Closing balance	<u>694,722</u>	<u>962,720</u>	<u>1,657,442</u>

Changes in the provision for credit losses during the year 2025 are summarized below:

	<i>Specific provision million dong</i>	<i>General provision million dong</i>	<i>Total million dong</i>
Opening balance	509,491	814,942	1,324,433
Provision expense in the period	173,450	153,001	326,451
Reversal of provision during the period	(55,732)	(28,672)	(84,404)
Bad debts written-off during the period	(2,022)		(2,022)
Closing balance	<u>625,187</u>	<u>939,271</u>	<u>1,564,458</u>

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

10. INVESTMENT SECURITIES

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Available-for-sale securities	13,022,249	12,631,155
Debt securities	12,782,316	12,391,232
Securities issued by the Government of Vietnam	3,240,494	3,541,817
Securities issued by other local credit institutions	7,933,593	7,239,144
<i>Securities guaranteed by the Government</i>	<i>2,249,331</i>	<i>2,249,670</i>
<i>Securities issued by other local credit institutions</i>	<i>5,684,262</i>	<i>4,989,474</i>
Securities issued by local business entities	1,608,229	1,610,271
Equity securities	252,000	252,000
Securities issued by other local credit institutions	136,500	136,500
Securities issued by local business entities	115,500	115,500
Provision for available-for-sale securities	(12,067)	(12,077)
	13,022,249	12,631,155

11. OTHER LONG-TERM INVESTMENTS

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Investment in subsidiary at cost (*)	127,000	127,000
Investment in joint-venture		
Other long-term investments	52,605	52,605
Provision for long-term investments	(23,297)	(23,297)
	156,308	156,308

(*): Bac A Debt Management and Asset Development one sole member Company Limited was established under Business Registration No. 0104507588 dated 03 March 2010 and its first amendment dated 06 October 2010 issued by the Hanoi Authority of Planning and Investment. Its main activities are to take over, manage and recover debts trusted by the Bank.

BAC A Money Transfer Company Limited was established under Business Registration No. 0107983828 dated 05 September 2017 issued by the Hanoi Authority of Planning and Investment. Its main activities are providing foreign money transfer services and payment services.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

12. OTHER ASSETS

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Interest and fee receivables	6,560,317	5,593,872
Construction in progress		
Receivables	735,843	538,620
Other assets	106,620	121,056
	7,402,780	6,253,548

12.1 Receivables

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Internal receivables	324,923	141,482
Receivables from employees	139,363	43,263
Other internal receivables	185,560	98,219
External receivables	410,920	397,138
Receivables from customers	331,999	319,281
Margin deposits	76,263	75,189
Receivables from State Budget	2,658	2,668
	735,843	538,620

12.2 Other assets

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Trust assets		
Prepaid expenses	76,309	89,551
Foreclosed assets		
Others	30,311	31,505
	106,620	121,056

13. BORROWINGS FROM GOVERNMENT AND THE SBV

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Borrowings from the SBV	1,187,723	1,022,424
Borrowings on the basis of credit file	571	963
Discount loans	1,187,152	1,021,461
Borrowings against mortgage of valuable papers		
Deposits from the State Treasury		
Government bonds sold and bought back with the State Treasury		
Other borrowings		
	1,187,723	1,022,424

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

14. DEPOSITS AND BORROWINGS FROM OTHER BANKS

	31 Mar 2026 million dong	31 Dec 2025 million dong
Deposits from other banks	21,666,581	25,125,705
Borrowings from other banks	271,729	231,597
	21,938,310	25,357,302

14.1 Deposits from other banks

	31 Mar 2026 million dong	31 Dec 2025 million dong
Demand deposits	6,436,421	6,550,705
In VND	5,906,494	5,905,394
In foreign currencies	529,927	645,311
Term deposits	15,230,160	18,575,000
In VND	15,075,000	18,575,000
In foreign currencies	155,160	
	21,666,581	25,125,705

14.2 Borrowings from other banks

	31 Mar 2026 million dong	31 Dec 2025 million dong
In VND	271,087	230,956
In which: Discount and rediscount loans		
In foreign currency	642	641
In which: Discount and rediscount loans		
	271,729	231,597

15. DEPOSITS AND OTHER AMOUNTS DUE TO CUSTOMERS

	31 Mar 2026 million dong	31 Dec 2025 million dong
Demand deposits	3,893,006	4,494,221
Demand deposits in VND	3,752,040	4,371,960
Demand saving deposits in VND	46	46
Demand deposits in foreign currencies	140,920	122,215
Demand saving deposits in foreign currencies		
Term deposits	123,506,439	122,475,577
Term deposits in VND	4,076,321	4,470,211
Term saving deposits in VND	119,341,579	117,918,179
Term deposits in foreign currencies		
Term saving deposits in foreign currencies	88,539	87,187
Deposits for specific purpose	29	29
Margin deposits	204,309	220,432
Margin deposits in VND	189,805	217,064
Margin deposits in foreign currencies	14,504	3,368
	127,603,783	127,190,259

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

16. VALUABLE PAPERS ISSUED

	31 Mar 2026 million dong	31 Dec 2025 million dong
Under 12 months	5,000,000	5,000,000
From 12 months to 05 years	15,652,590	15,734,955
From and above 05 years	4,159,600	4,165,400
	24,812,190	24,900,355

17. OTHER PAYABLES

	31 Mar 2026 million dong	31 Dec 2025 million dong
Internal payables	412,100	406,169
External payables	106,320	162,799
Bonus and Welfare funds	149,884	177,194
	668,304	746,162

18. OBLIGATIONS TO THE STATE

	Unit: million dong			
	Opening balance	Movements during the period		Closing balance
		Payable	Paid	
Value Added Tax	5,593	4,555	8,885	1,263
Corporate income tax (*)	121,809	77,956	121,809	77,956
Other fees and tax payables	26,254	75,163	90,303	11,114
	153,656	157,674	220,997	90,333

(*) Pursuant to Decree No. 320/2025/ND-CP issued on 15 December 2025, detailing certain articles and measures for the implementation of the Law on Corporate Income Tax, Banks are obligated to pay corporate income tax at a rate of 20% on total taxable income.

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

Bac A Commercial Joint Stock Bank

Form: B05a/TCTD

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

19. OWNERS' EQUITY AND RESERVES

19.1 Statement of changes in owners' equity

Changes in owners' equity of the Bank from the beginning of the year to the end of period Quarter I ended 31 March 2026 are described in the following table:

	Unit: million dong							
	<i>Charter capital</i>	<i>Share premium</i>	<i>Investment and development fund</i>	<i>Financial reserve</i>	<i>Supplemental capital reserve</i>	<i>Other reserves</i>	<i>Retained earnings/ (Accumulated losses)</i>	<i>Total</i>
Opening balance	10,032,190	107,076	564	810,031	434,713		1,877,698	13,262,272
Increase in the period	689,212						311,824	1,001,036
Capital increase in the period (i)	689,212							689,212
Net profit for the period							311,824	311,824
Appropriation to reserves for previous period								
Temporary appropriation to reserves for current period								
Other increases								
Decrease in the period		121					689,212	689,333
Utilisation in the period								
Treasury shares bought back during the period								
Final dividend payment for previous period (i)							689,212	689,212
Dividend paid in advance for the period								
Other decreases		121						121
Closing balance	10,721,402	106,955	564	810,031	434,713		1,500,310	13,573,975

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

19. OWNERS' EQUITY AND RESERVES (continued)

19.1 Statement of changes in owners' equity (continued)

(i) In the period, the Bank increased its charter capital from VND 10,032,190,520,000 to VND 10,721,402,010,000 in accordance with the Resolution No. 02/2025/NQ-ĐHĐCĐ dated 19 April 2025 of the General Meeting of Shareholders. Accordingly, the Bank issued 68,921,149 ordinary shares with par value of VND 10,000/share through pay dividends to existing shareholders from its accumulated retained earnings of 2024.

Details of the Bank's charter capital are as follows:

	31 Mar 2026 million dong	31 Dec 2025 million dong
Contributed capital	10,721,402	10,032,190
<i>Contributed capital by shareholders</i>	10,721,402	10,032,190
Share premium	106,955	107,076
Treasury shares		
	10,828,357	10,139,266

Details of shares issued by the Bank are as follows:

	31 Mar 2026 shares	31 Dec 2025 shares
<i>Shares registered for issuance</i>	1,072,140,201	1,003,219,052
<i>Shares sold to the public</i>	1,072,140,201	1,003,219,052
Ordinary shares	1,072,140,201	1,003,219,052
Preference shares		
<i>Treasury shares</i>		
Ordinary shares		
Preference shares		
<i>Outstanding shares</i>	1,072,140,201	1,003,219,052
Ordinary shares	1,072,140,201	1,003,219,052
Preference shares		
<i>Face value of outstanding shares</i> <i>(VND/share)</i>	10,000	10,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

20. INTEREST AND SIMILAR INCOME

	<i>For financial period ended 31 Mar 2026 million dong</i>	<i>For financial period ended 31 Mar 2025 million dong</i>
Interest income from deposits with other banks	252,687	91,324
Interest income from loans to customers	3,046,063	2,487,009
Interest income from debt securities	503,852	614,999
Interest income from trading securities	309,255	348,893
Interest income from investment securities	194,597	266,106
Fee income from guarantee activities	16,313	6,529
Other interest income from credit activities	4,015	
	3,822,930	3,199,861

21. INTEREST AND SIMILAR EXPENSES

	<i>For financial period ended 31 Mar 2026 million dong</i>	<i>For financial period ended 31 Mar 2025 million dong</i>
Interest and similar expenses for customer deposits	2,430,707	2,098,075
Interest and similar expenses for borrowings	5,325	
Interest expenses for issuing valuable papers	368,228	228,691
Other expenses for credit activities	44	347
	2,804,304	2,327,113

22. NET FEE AND COMMISSION INCOME

	<i>For financial period ended 31 Mar 2026 million dong</i>	<i>For financial period ended 31 Mar 2025 million dong</i>
Fee and commission income from	32,985	36,075
Settlement services	9,667	8,798
Treasury operations	400	330
Agency services	8,722	6,780
Advisory service		54
Other services	14,196	20,113
Fees and commission expenses for	(15,215)	(17,543)
Settlement services	(5,665)	(9,875)
Treasury operations	(1,097)	(951)
Agency services	(1,564)	(937)
Advisory service	(65)	(2,423)
Other services	(6,824)	(3,357)
Net fee and commission income	17,770	18,532

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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23. NET GAIN/(LOSS) FROM FOREIGN CURRENCY TRADING

	<i>For financial period ended 31 Mar 2026 million dong</i>	<i>For financial period ended 31 Mar 2025 million dong</i>
Income from foreign currency trading	148,814	15,222
Income from foreign exchange spot contracts	132,618	15,211
Income from currency derivatives	16,196	11
Expenses for foreign currency trading	(222,694)	(19,051)
Expenses for foreign exchange spot contracts	(214,721)	(19,051)
Expenses for currency derivatives	(7,973)	
Net gain/(loss) from foreign exchange trading	(73,880)	(3,829)

24. NET GAIN/(LOSS) FROM SECURITIES

24.1 Net gain/(loss) from investment securities

	<i>For financial period ended 31 Mar 2026 million dong</i>	<i>For financial period ended 31 Mar 2025 million dong</i>
Income from trading of investment securities	3,660	66,296
Expense from trading of investment securities (Provision)/Reversal of provision for investment securities	(4,838)	(8,218)
	10	5,625
Net gain/(loss) from investment securities	(1,168)	63,703

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

	<i>For financial period ended 31 Mar 2026 million dong</i>	<i>For financial period ended 31 Mar 2025 million dong</i>
Income from debt trading activities		
Income from other derivative financial instruments		
Other operating incomes	900	1,273
Other operating expenses	(490)	(125)
Net gain/(loss) from other operating activities	410	1,148

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

26. NET SHARE OF PROFIT IN ASSOCIATES, JOINT VENTURES AND DIVIDEND INCOME

	<i>For financial period ended 31 Mar 2026 million dong</i>	<i>For financial period ended 31 Mar 2025 million dong</i>
Dividends received from equity investments:		
- from equity trading securities		
- from equity investment securities		
- from long-term investments		
Other incomes		

27. OPERATING EXPENSES

	<i>For financial period ended 31 Mar 2026 million dong</i>	<i>For financial period ended 31 Mar 2025 million dong</i>
Tax expenses and fees	6,038	2,540
Employee expenses	250,086	320,485
Salary and allowances	194,720	265,807
Salary related contribution	26,531	31,030
Other allowances	258	233
Others	28,577	23,415
Expenses on fixed assets	81,203	71,702
<i>In which:</i>		
Depreciation expenses	12,949	12,905
General and administration expenses	5,257	3,885
Business trip expenses	5,072	3,602
Expenses for trade union activities	185	283
Insurance for customer deposits	48,361	45,215
(Provision)/Reversal of provision for long-term investments		
Other operating expenses	88,049	84,844
	478,994	528,671

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

28. CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in the interim separate statement of cash flows comprise of the following balances of the interim separate statement of financial position:

	<i>31 Mar 2026</i> <i>million dong</i>	<i>31 Mar 2025</i> <i>million dong</i>
Cash and cash equivalents on hand	695,980	596,268
Demand deposits at the SBV	754,102	61,484
Deposits with other banks (demand or term less than 90 days)	22,490,754	14,325,237
Loans to other banks due within 90 days		
Securities with original maturity of less than 90 days from the acquisition dates	8,303,475	1,190,811
	32,244,311	16,173,800

29. CONTINGENT LIABILITIES AND COMMITMENTS

In the normal course of business, the Bank is a party to financial instruments which are recorded as off-balance sheet items. These financial instruments mainly comprise financial guarantees and commercial letters of credit. These instruments involve elements of credit risk in excess of the amounts recognized in the separate statement of financial position.

Credit risk for off-balance sheet financial instruments is defined as the possibility of sustaining a loss in case any other parties to a financial instrument fail to perform in accordance with the terms of the contract.

Financial guarantees are conditional commitments issued by the Bank to guarantee the performance of a customer to a third party including guarantee for borrowings, settlement, and performing contracts and bidding. The credit risk involved in issuing guarantees is essentially the same as that involved in extending facilities to other customers.

Commercial at sight letters of credit represent a financing transaction by the Bank to its customer where the customer is usually the buyer/importer of goods and the beneficiary is typically the seller/exporter. Credit risk is limited as the merchandise shipped serves as collateral for the transaction.

Deferred payment letters of credits represent the amounts at risk should the contract be fully drawn upon and the client defaults in repayment to the beneficiary. Deferred payment letters of credit that defaulted by clients are recognized by the Bank as granting of a compulsory loan with a corresponding liability representing the financial obligation of the Bank to pay the beneficiaries and to fulfill the guarantor obligation.

The Bank usually requires customers to place margin deposits for credit related financial instruments. The value of deposits may vary from 0% to 100% of the value of the commitments issued depending on the customers' trustworthiness.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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29. CONTINGENT LIABILITIES AND COMMITMENTS (continued)

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

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Credit guarantees	2,218,297	1,725,776
Commitment on the foreign exchange transactions	81,088,136	176,322,901
Commitment on the purchase of foreign currency	258,600	21,801,000
Commitment on the sale of foreign currency	77,580	23,245,800
Commitment on the currency swap transactions	80,751,956	131,276,101
Commitments to conduct future transactions		
Irrevocable loan commitments	2,230,252	2,235,876
Commitments in L/C operations		
Other guarantees	3,603,659	3,037,327
Other commitments		
	89,140,344	183,321,880

30. UNCOLLECTED INTEREST AND FEE RECEIVABLES

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Uncollected loan interest	753,207	685,377
Uncollected security interest		
Uncollected fee receivables	31	31
	753,238	685,408

31. BAD DEBTS WRITTEN-OFF

	<i>31 Mar 2026 million dong</i>	<i>31 Dec 2025 million dong</i>
Principal of bad debts written-off under monitoring	490,271	490,593
Interest of bad debts written-off under monitoring	1,950,008	1,940,308
	2,440,279	2,430,901

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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32. CONCENTRATION OF ASSETS, LIABILITIES AND OFF-STATEMENT OF FINANCIAL POSITION ITEMS BY GEOGRAPHICAL REGIONS

Unit: million dong

Location	Loans to customers and to other credit institutions	Deposits and borrowings from customers and other credit institutions	Credit commitments	Derivative (Total value of contracts)	Trading and investments securities
Domestic	129,573,651	149,542,093	8,052,208	69,844	33,135,279
	129,573,651	149,542,093	8,052,208	69,844	33,135,279

33. MARKET RISK

33.1 Interest rate risk

The real interest rate re-pricing term of the assets and liabilities is the remaining period from the date of financial statements to the latest interest rate re-pricing term.

The following assumptions and conditions are applied in the analysis of real interest rate re-pricing term of the Bank's assets and liabilities:

- ▶ Cash and cash equivalents on hand, investments in equity securities; long-term investments and other assets (fixed assets, real estate investments and other assets) are classified as non-interest bearing items;
- ▶ Deposits at the SBV are considered settlement deposits, thus the real interest repricing term is assumed to be one month;
- ▶ The real interest repricing term of security investments and trading securities which are debt securities is based on actual maturity date at the statement of financial position date of each securities; equity securities are classified as non-interest bearing items;
- ▶ The real interest repricing term of deposits due from other banks and loans to other banks, loans to customers, borrowings from the Government and the SBV, customer deposits are identified as follows:
 - Items with fixed interest rate during the contractual term: the real interest adjustment term is based on the contractual maturity date subsequent to the statement of financial position date;
 - Items with floating interest rate: the effective interest re-pricing term is determined based on the time to the nearest interest rate re-pricing date from the date of the statement of financial position;
- ▶ The real interest repricing term of other borrowed funds that the Bank bears risks is based on the actual remaining period subsequent to the statement of financial position date; and
- ▶ The real interest repricing term for other liabilities is categorised from one to three months. In reality, these items can have different interest rate repricing terms.

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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33. MARKET RISK (continued)

33.1 Interest risk (continued)

	Unit: million dong								
	Overdue	Non-interest bearing	Up to 1 month	1-3 months	3-6 months	6-12 months	1-5 years	Above 5 years	Total
ASSETS									
Cash and cash equivalents on hand		695,980							695,980
Balances with the State Bank of Vietnam			754,102						754,102
Placements with and loans to other banks (*)			22,390,754	100,000					22,490,754
Trading securities (*)			1,699,968	3,069,926	6,397,933	8,933,136			20,100,963
Derivative financial instruments and other financial assets (*)			69,844						69,844
Loans and advances to customers (*)	3,015,223		36,997,829	62,362,437	25,127,948	1,950,218	100,490	19,506	129,573,651
Investment securities (*)		252,000			745,183	3,357,067	6,476,469	2,203,597	13,034,316
Long-term investments (*)		179,605							179,605
Fixed assets and investment properties		1,067,253							1,067,253
Other assets (*)		7,402,780							7,402,780
Total assets	3,015,223	9,597,618	61,912,497	65,532,363	32,271,064	14,240,421	6,576,959	2,223,103	195,369,248
LIABILITIES									
Deposits of and loans from the SBV and other banks			23,125,511	27	389	106			23,126,033
Customers deposits		426,231	19,104,533	24,554,504	42,724,392	33,061,118	7,733,005		127,603,783
Derivative financial instruments and other financial liabilities									
Other borrowings							63,199		63,199
Valuable papers				2,000,000	3,000,000	813,820	14,838,770	4,159,600	24,812,190
Other liabilities		4,497,262							4,497,262
Total liabilities		4,923,493	42,230,044	26,554,531	45,724,781	33,875,044	22,634,974	4,159,600	180,102,467
Sensitive difference with on-balance sheet interest rate	3,015,223	4,674,125	19,682,453	38,977,832	(13,453,717)	(19,634,623)	(16,058,015)	(1,936,497)	15,266,781

(*): These balances do not include provisions

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026**33. MARKET RISK (continued)****33.2 Currency risk**

Currency risk is the risk that the value of a financial instrument fluctuates due to changes in foreign exchange rates.

As the Bank was incorporated and operates in Vietnam, VND is the reporting currency. The major currency in which the Bank transacts is also VND. The Bank's loans and advances were mainly denominated in VND with the remainder mainly in USD. However, some of the Bank's other assets are in currencies other than VND and USD. The Bank's management has set limits on positions by currency. Positions are monitored on a daily basis and hedging strategies are used to ensure that the positions are maintained within established limits.

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

33. MARKET RISK (continued)

33.2 Currency risk (continued)

Classification of assets, liabilities and owners' equity of which currencies are translated into VND as at 31 March 2026 is as follows:

Unit: million dong

	EUR as translated	USD as translated	Other foreign currencies as translated	Total
ASSETS				
Cash and cash equivalents on hand	6,866	55,780		62,646
Balances with the State Bank of Vietnam		29,379		29,379
Placements with and loans to other banks (*)	16,442	1,398,036	199,888	1,614,366
Trading securities (*)				
Derivatives and other financial assets (*)				
Loans and advances to customers (*)		118,893		118,893
Investment securities (*)				
Long-term investments (*)				
Fixed assets and investment properties				
Other assets (*)		82,234	2,154	84,388
Total assets	23,308	1,684,322	202,042	1,909,672
LIABILITIES				
Deposits of and loans from the SBV and other banks		685,729		685,729
Customers' deposits	7,547	236,425	20	243,992
Derivatives and other financial liabilities		4,266,900		4,266,900
Other borrowings				
Valuable papers				
Other liabilities	12	18,571	567	19,150
Capital and reserves				
Total liabilities and owner's equity	7,559	5,207,625	587	5,215,771
FX position on-balance sheet	15,749	(3,523,303)	201,455	(3,306,099)
FX position off-balance sheet		181,020		181,020
FX position on, off-balance sheet	15,749	(3,342,283)	201,455	(3,125,079)

(*): These balances do not include provisions

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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33. MARKET RISK (continued)

33.3 Liquidity risk

Liquidity risk is defined as the risk that the Bank will encounter difficulty in meeting obligations associated with financial liabilities. Liquidity risk arises because of the possibility that the Bank might be unable to meet its payment obligations when they fall due under both normal and stressed circumstances. To limit this risk, the management has arranged diversified funding sources in addition to its core deposit base, and adopted a policy of managing assets with liquidity in mind and of monitoring future cash flows and liquidity on a daily basis. This incorporates an assessment of expected cash flows and the availability of high grade collateral which could be used to secure additional funding if required.

The maturity term of assets and liabilities represents the remaining period of assets and liabilities as calculated from the statement of financial position date to the point of settlements as stipulated in contracts or in issuance terms and conditions.

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

- ▶ Deposits at the SBV are classified as demand deposits which include compulsory deposits. The balance of compulsory deposits depends on the proportion and terms of the Bank's customer deposits;
- ▶ The maturity term of investment securities is calculated based on the maturity date of each kind of securities;
- ▶ Trading securities and investment equity securities are listed securities, so they are considered as up to one month;
- ▶ The maturity term of placements with and loans to other banks; 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. Besides, loans to customers are reported at the principal amounts, which do not include provision for credit losses;
- ▶ The maturity term of equity investments is considered as more than one year because these investments do not have specific maturity date;
- ▶ The maturity term of deposits and borrowings from other banks; and customer's deposits is determined based on features of these items or the maturity date as stipulated in contracts. Vostro account and demand deposits is transacted as required by customers, and therefore, being classified as current accounts. 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; and
- ▶ The maturity term of fixed assets is determined on the remaining useful life of assets.

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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33. MARKET RISK (continued)

33.3 Liquidity risk (continued)

	Overdue		Before due date					Unit: million dong
	Above 3 months	Up to 3 months	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	Above 5 years	Total
ASSETS								
Cash and cash equivalents on hand			695,980					695,980
Balances with the State Bank of Vietnam			754,102					754,102
Placements with and loans to other banks (*)			22,390,754	100,000				22,490,754
Trading securities (*)			20,100,963					20,100,963
Derivative financial instruments and other financial assets			69,844					69,844
Loans and advances to customers (*)	2,439,285	575,938	5,607,057	13,991,326	37,700,983	37,913,982	31,345,080	129,573,651
Investment securities (*)			252,000		4,102,250	6,476,469	2,203,597	13,034,316
Long-term investments (*)						52,605	127,000	179,605
Fixed assets and investment properties							1,067,253	1,067,253
Other assets (*)			1,523,427	3,917,052	1,873,111	37,585	51,605	7,402,780
Total assets	2,439,285	575,938	51,394,127	18,008,378	43,676,344	44,480,641	34,794,535	195,369,248
LIABILITIES								
Deposits of and loans from the SBV and other banks			23,125,511	27	495			23,126,033
Customers' deposits			19,530,763	24,554,504	75,785,511	7,733,005		127,603,783
Derivative financial instruments and other financial liabilities								
Other borrowings						63,199		63,199
Valuable papers				2,000,000	3,813,820	14,838,770	4,159,600	24,812,190
Other liabilities			1,254,357	736,798	2,274,066	232,041		4,497,262
Total liabilities			43,910,631	27,291,329	81,873,892	22,867,015	4,159,600	180,102,467
Net liquidity difference	2,439,285	575,938	7,483,496	(9,282,951)	(38,197,548)	21,613,626	30,634,935	15,266,781

(*): These balances do not include provisions

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
as at and for Quarter I ended 31 March 2026

34. EVENTS AFTER THE STATEMENT OF FINANCIAL POSITION DATE

There are no significant events occurring after the statement of financial position date which would require adjustments, notes or disclosures to be made on the interim separate financial statements.

Prepared by

Verified by

Approved by

Giang
Nguyễn Thủy Trương Giang

Accountant

Hoàng Quang Dũng

Director of Finance



Deputy General Director

PHÓ TỔNG GIÁM ĐỐC

Lê Ngọc Hồng Nhật

Nghe An, Vietnam, ... 23 April 2026