



An Binh Commercial Joint Stock Bank

SEPARATE FINANCIAL STATEMENTS

QUARTER II/2026



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SEPARATE STATEMENT OF FINANCIAL POSITION

For Quarter 2 as at 30 June 2026

Unit: VND million

No.	Items	Closing Balance	Opening Balance
A	ASSETS	260,563,092	220,391,553
I	Cash on hand	591,026	493,695
II	Balances with the State Bank of Vietnam	9,757,033	13,021,715
III	Deposits with and loans to other credit institutions	60,979,692	34,108,018
1	Deposits with other credit institutions	59,479,692	34,108,018
2	Loans to other credit institutions	1,500,000	-
3	Allowance for losses (*)	-	-
IV	Held-for-trading securities	-	-
1	Held-for-trading securities	-	-
2	Allowance for losses on held-for-trading securities (*)	-	-
V	Derivatives and other financial assets	171,122	-
VI	Loans and advances to customers	133,607,979	112,691,295
1	Loans and advances to customers	135,016,095	113,891,373
2	Allowance for loans and advances to customers (*)	(1,408,116)	(1,200,078)
VII	Purchased debts	1,895,675	5,516,553
1	Purchased debts	1,910,000	5,558,240
2	Allowance for purchased debts (*)	(14,325)	(41,687)
VIII	Investment securities	47,233,127	49,232,255
1	Available-for-sale securities	47,244,379	48,482,000
2	Held-to-maturity securities	-	1,316,155
3	Allowance for losses on investment securities (*)	(11,252)	(565,900)
IX	Long-term investments	58,791	318,791
1	Investments in subsidiaries	-	260,000
2	Joint venture capital contribution	-	-
3	Investments in associates	-	-
4	Other long-term investments	58,791	58,791
5	Allowance for diminution in the value of long-term investments (*)	-	-
X	Fixed assets	1,052,411	1,103,384
1	Tangible fixed assets	534,024	561,572
a	Cost	1,347,622	1,352,346
b	Accumulated depreciation (*)	(813,598)	(790,774)
2	Leased fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation (*)	-	-
3	Intangible fixed assets	518,387	541,812
a	Cost	986,477	983,088
b	Accumulated depreciation (*)	(468,090)	(441,276)
XI	Investment property	-	-
a	Cost	-	-
b	Accumulated depreciation (*)	-	-

No.	Items	Closing Balance	Opening Balance
XII	Other assets	5,216,236	3,905,847
1	Receivables	2,734,599	2,301,079
2	Accrued interest and fees receivable	2,401,607	1,552,733
3	Deferred corporate income tax assets	44,956	44,956
4	Other assets	378,859	428,711
	- In which: Goodwill	-	-
5	Allowance for losses on other assets (*)	(343,785)	(421,632)
	TOTAL ASSETS	260,563,092	220,391,553
B	LIABILITIES AND OWNER'S EQUITY		
I	Borrowings from the State Bank of Vietnam	8,106,690	6,741,277
1	Deposits and borrowings from the State Bank of Vietnam	8,106,690	6,741,277
2	Trading Government bonds with the State Treasury	-	-
II	Deposits and borrowings from other credit institutions	59,913,363	31,118,108
1	Deposits from other credit institutions	55,902,754	29,159,120
2	Borrowings from other credit institutions	4,010,609	1,958,988
III	Deposits from customers	142,256,010	133,421,056
IV	Derivatives and other financial liabilities	-	11,130
V	Grants, entrusted funds and loans exposed to risks	1,972	3,313
VI	Valuable papers issued	21,570,657	27,800,183
VII	Other liabilities	6,117,190	4,593,293
1	Accrued interest and fees payable	4,212,681	2,621,152
2	Deferred corporate income tax liabilities	-	-
3	Other liabilities	1,904,509	1,972,141
4	Allowance for other losses (Allowance for contingent liabilities)	-	-
	Total liabilities	237,965,882	203,688,360
VIII	Owners' equity	22,597,210	16,703,193
1	Capital	14,006,366	10,384,647
a	Charter capital	13,972,087	10,350,368
b	Construction investment fund, fixed asset purchases	-	-
c	Share premium	34,279	34,279
d	Treasury shares (*)	-	-
e	Preference shares	-	-
g	Other equity	-	-
2	Reserves	1,741,301	1,741,302
3	Foreign exchange differences	-	-
4	Asset revaluation differences	-	-
5	Retained earnings / Accumulated losses	6,849,543	4,577,244
6	Non controlling interest	-	-
	TOTAL LIABILITIES AND OWNERS' EQUITY	260,563,092	220,391,553

OFF-BALANCE SHEET ITEMS

No.	Items	Closing Balance	Opening Balance
1	Loan guarantees	-	-
2	Foreign exchange commitments	136,147,938	150,223,284
	<i>Commitments to buy foreign currencies</i>	9,652,935	21,259,403
	<i>Commitments to sell foreign currencies</i>	9,652,835	21,323,160
	<i>Commitments to swap currency transactions</i>	116,842,168	107,640,721
	<i>Commitments on future transactions</i>	-	-
3	Irrevocable loan commitments	16,036	4,415
4	Letters of credit	4,168,625	1,153,168
5	Other guarantees	10,309,912	8,382,102
6	Other commitments	-	-
7	Interest and fees receivable but not collected yet	403,143	401,993
8	Bad debts written off	11,502,745	11,722,493
9	Assets and other documents	11,677,877	13,576,398

Prepared by

Hà Thị Lệ Hồng

Chief Accountant

Bùi Quốc Việt

Hồ Chí Minh City, 16 July 2026

General Director



Đỗ Lam Điền

SEPARATE INCOME STATEMENT

For Quarter 2 ended 30 June 2026

Unit: VND million

No.	Items	Quarter 2		Accumulated	
		Current year	Previous year	Current year	Previous year
1	Interest and similar income	4,364,278	2,956,944	8,327,417	5,599,401
2	Interest and similar expenses	3,411,054	2,031,168	6,396,102	3,850,743
I	NET INTEREST AND SIMILAR INCOME	953,224	925,776	1,931,315	1,748,658
3	Fees and commission income	1,142,018	475,740	1,754,499	688,512
4	Fees and commission expenses	291,796	35,799	491,204	79,289
II	NET FEES AND COMMISSION INCOME	850,222	439,941	1,263,295	609,223
III	NET GAIN/ LOSS FROM TRADING OF FOREIGN CURRENCIES	84,698	106,140	196,812	251,284
IV	NET GAIN/ LOSS FROM TRADING OF HELD-FOR-TRADING SECURITIES	5,040	(291)	5,040	(641)
V	NET GAIN/ LOSS FROM SALE OF INVESTMENT SECURITIES	134,565	(472)	95,010	(5,717)
5	Other operating income	387,765	900,160	1,750,310	1,136,766
6	Other operating expenses	1,417	5,727	9,350	70,283
VI	NET GAIN/ LOSS FROM OTHER OPERATING ACTIVITIES	386,348	894,433	1,740,960	1,066,483
VII	GAIN FROM CAPITAL CONTRIBUTION, SHARE PURCHASES	-	18,598	259,329	18,598
VIII	OPERATING EXPENSES	646,716	597,244	1,368,797	1,153,961
IX	NET OPERATING PROFIT BEFORE ALLOWANCE EXPENSES FOR CREDIT LOSSES	1,767,381	1,786,881	4,122,964	2,533,927
X	ALLOWANCE EXPENSES FOR CREDIT LOSSES	251,610	524,841	1,106,846	864,966
XI	PROFIT BEFORE TAX	1,515,771	1,262,040	3,016,118	1,668,961
7	Corporate income tax expense – current	303,154	252,519	603,933	333,904
8	Corporate income tax expense – deferred	-	-	-	-
XII	CORPORATE INCOME TAX EXPENSE	303,154	252,519	603,933	333,904
XIII	PROFIT AFTER TAX	1,212,617	1,009,521	2,412,185	1,335,057

Ho Chi Minh City, 16 July 2026

Prepared by

Chief Accountant

General Director



Hà Thị Lệ Hồng

Bùi Quốc Việt

Đỗ Lam Điền

SEPARATE STATEMENT OF CASH FLOWS

Direct Method

For Quarter 2 ended 30 June 2026

Unit: VND million

No.	Items	Quarter 2/2026	Quarter 2/2025
	Cash flows from operating activities		
1	Interest and similar income received	7,495,168	5,325,532
2	Interest and similar expenses paid	(4,866,864)	(3,065,136)
3	Net fee and commission income received	1,263,295	609,223
4	Net receipts from trading securities, gold and foreign currencies	326,165	166,774
5	Other incomes	1,643,097	620,910
6	Collection of bad debts previously written-off	97,862	445,233
7	Salaries and operating expenses paid	(1,517,368)	(1,071,518)
8	Corporate income tax paid during the year	(578,459)	146,867
	Net cash flows from operating activities before changes in operating assets and liabilities	3,862,896	3,177,885
	Changes in operating assets	-	
9	(Increase)/Decrease in deposits with and loans to other credit institutions	(1,500,000)	449,633
10	(Increase)/Decrease in trading securities	2,553,776	(11,591,091)
11	(Increase)/Decrease in derivatives and other financial assets	(171,122)	-
12	(Increase)/Decrease in loans and advances to customers	(17,476,481)	(11,546,646)
13	Utilisation of allowance for credit losses	(469,525)	(137,718)
14	(Increase)/Decrease in other operating assets	(1,349,625)	(264,654)
	Changes in operating liabilities	-	
15	Increase/(Decrease) in borrowings from the State Bank of Vietnam	1,365,413	(3,732,759)
16	Increase/(Decrease) in deposits and borrowings from other credit institutions	28,795,254	(10,662,975)
17	Increase/(Decrease) in deposits from customers (including deposits from Vietnam State Treasury)	8,834,954	32,357,001
18	Increase/(Decrease) in valuable papers issued (excluding valuable papers issued which are included in financial activities)	(6,229,526)	7,270,000
19	Increase/(Decrease) in grants and entrusted funds received	(1,341)	(3,547)
20	Increase/(Decrease) in derivatives and other financial liabilities	(11,130)	134,478
21	Increase/(Decrease) in other operating liabilities	(89,273)	276,132
22	Utilisation of funds	-	-
I	Net cash flows from operating activities	18,114,270	5,725,739

No.	Items	Quarter 2/2026	Quarter 2/2025
	Cash flows from investing activities		
1	Payment for purchases of fixed assets	(52,176)	(77,688)
2	Proceeds from disposals of fixed assets	1,180	339
3	Payment for disposals of fixed assets	-	-
4	Purchase of investment properties	-	-
5	Proceeds from disposals of investment properties	-	-
6	Payment for disposals of investment properties	-	-
7	Payment for investment in other entities (Payment for purchase of subsidiaries, capital contribution in joint-ventures, associates and other long-term investments)	-	-
8	Proceeds from investments in other entities (Proceed from disposal of subsidiaries, capital contribution in joint-ventures, associates and other long-term investments)	515,000	-
9	Receipts of dividends from long-term investments	4,329	4,896
II	Net cash flows from investing activities	468,333	(72,453)
	Cash flows from financing activities		
1	Increase in equity from capital contribution and/or issuance of shares	3,621,719	-
2	Receipts from issuance of valuable papers	-	-
3	Payment for valuable papers settlement	-	-
4	Payment for dividends	-	-
5	Payment for purchase of treasury shares	-	-
6	Proceeds from sale of treasury shares	-	-
III	Net cash flows from financing activities	3,621,719	-
	Net cash flows during the period	22,204,322	5,653,286
	Cash and cash equivalents at the beginning of period	47,623,428	46,862,957
	Effect of exchange rate fluctuations	-	-
	Cash and cash equivalents at the end of period	69,827,750	52,516,243

Ho Chi Minh City, 16 July 2026

Prepared by

Chief Accountant

General Director



Hà Thị Lệ Hồng

Bùi Quốc Việt

Đỗ Lam Điền

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
Quarter 2/2026

I. Operating characteristics of the Bank

1. Establishment and Operation Banking License, its valid period:

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

The Bank was established under the Establishment and Banking Operation Licence No. 535/GP-UB issued by the People's Committee of Ho Chi Minh City on 13 May 1993, the Banking Operation Licence No. 0031/NH-GP issued by the State Bank of Vietnam ("the SBV") on April 15, 1993 which was replaced by License No. 120/GP-NHNN dated December 12, 2018 (as updated and amended pursuant to decisions of the State Bank of Vietnam. The Bank's term of operation is 99 years from April 15, 1993.

The Business Registration Certificate No. 0301412222 was issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on 17 May 1993 and its amendments 29th was issued by the Department of Planning and Investment of Hanoi City on 28 June 2023.

2. Type of business structure: The Commercial Joint Stock Bank

3. Board of Directors:

Mr. Vu Van Tien	Chairman
Mr. Dao Manh Khang	Vice Chairman
Mr. Syed Ahmad Taufik Albar	Member
Mr. Nguyen Danh Luong	Member
Ms. Do Thi Nhung	Independent Member
Mr. Trinh Thanh Hai	Independent Member

4. Board of Supervision:

Ms. Nguyen Thi Hanh Tam	Chief Supervisor
Ms. Nguyen Thi Thanh Thai	Part-time Member
Mr. Nguyen Hong Quang	Full-time Member

5. Board of General Directors and Chief Accountant:

Mr. Le Manh Hung	General Director (from 05 February 2026)
Ms. Nguyen Thi Huong	Deputy General Director
Mr. Lai Tat Ha	Deputy General Director
Mr. Do Lam Dien	Deputy General Director (from 15 July 2026)
Mr. Bui Quoc Viet	Chief Accountant

6. Registered Office:

The Bank's Head Office is located at 1st, 2nd, 3rd Floor, Geleximco Tower, 36 Hoang Cau Street, O Cho Dua Ward, Ha Noi. The Bank's office is located at 18 Phan Dinh Giot, Tan Son Hoa Ward, Ho Chi Minh City.

As at 30 June 2026, the Bank had one (1) Head Office, thirty-five (35) branches, one hundred and thirty (130) transaction offices located in cities and provinces throughout Vietnam. (As at 31 December 2025, the Bank had one (1) Head Office, thirty-five (35) branches, one hundred and thirty (130) transaction offices located in cities and provinces throughout Vietnam).

7. Subsidiaries and Affiliated Company:

On March 31, 2026, the Bank completed the full divestment of the entire investment capital in Debt and Asset Management One Member Limited Liability Company – An Binh Joint Stock Commercial Bank (“ABBA”); and ABBA Security Services One Member Limited Company is no longer an indirectly owned subsidiary of the Bank via Debt and Asset Management One Member Limited Liability Company – An Binh Joint Stock Commercial Bank (“ABBA”).

8. Employees:

The Bank’s total number of employees as at 30 June 2026 was 3,538 employees (31 December 2025: 3,383 employees).

II. Annual accounting period and accounting currency

1. Annual accounting period (starts on 1 January and ends on 31 December).
2. Accounting currency: Vietnam Dong (“VND”).

III. Applied accounting standards and system

- The Bank’s separate financial statements are presented in Vietnam Dong million (rounded to the nearest million, “VND million”), which are prepared under the Vietnamese Accounting Systems applicable to Credit Institutions in accordance with the Decision No. 479/2004/QD-NHNN dated 29 April 2004, Circular No. 10/2014/TT-NHNN dated 20 March 2014 and Circular No. 22/2017/TT-NHNN dated 29 December 2017 amending, supplementing Decision No. 479/2004/QD-NHNN; Decision No. 16/2007/QD-NHNN dated 18 April 2007, Circular No. 49/2014/TT-NHNN on amendments and supplements to a number of articles in the financial reporting policies applicable to Credit Institutions issued together with Decision No. 16/2007/QD-NHNN dated 18 April 2007 and the accounting systems of Credit Institutions issued together with Decision No. 479/2004/QD-NHNN dated 29 April 2004 of the Governor of the SBV; Circular No. 27/2021/TT-NHNN amending chart of accounts of Credit Institutions enclosed with Decision No. 479/2004/QD-NHNN dated 29 April 2004 and regulations on financial statements of Credit Institutions enclosed with Decision No. 16/2007/QD-NHNN dated 18 April 2007 of the Governor of the SBV.
- Vietnamese Accounting Standards System issued by the Ministry of Finance as per:
 - + Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 1);
 - + Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
 - + Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
 - + Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4);
 - + Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5);
- Accounting regime and standards application: The Bank uses accounting software to record all the occurring economic transactions.
- The assessment criteria applied in making financial statements and important accounting evaluations: Making and presentation of financial statements comply with regulations in VAS 21_Presentation of Financial Statements, VAS 22 _ Disclosures in Financial Statements of Banks and Similar Financial Institutions.

IV. Accounting policies applied in credit institutions

1. Foreign currency transactions:

The Bank's transactions are accounted in original currencies. Monetary denominated in currencies other than VND are translated into VND at exchange rates on the accounting period ending date; non-monetary denominated in currencies other than VND are translated into VND at rates of exchange at the transaction dates.

Assets and liabilities balances in foreign currencies at the end of the month are translated into VND at the exchange rates of that day.

Foreign exchange differences arising from monthly translation are recognised in the foreign exchange differences in the Statement of Financial Position.

2. Derivatives and risk provision accounting:

Derivatives are recorded in the Statement of Financial Position with the value of the contract on the transaction date. Profit or loss from carrying out derivatives is recorded in the Income Statement. Unrealised profit or loss is recorded into the difference of derivatives revaluation term on Statement of Financial Position and is charged against the profit or loss account as at the year-end date.

3. Accounting for interest income, expense and discontinuation of accrued interest:

Recorded on the basis of cash basis and accrual basis. Discontinuation of accrued interest when the borrowing customers have overdue debts. Accrued overdue interest is moved out to the off-balance sheet items until collected.

4. Accounting for fees and commissions:

Commissions and fees are recorded under the cash basis of accounting.

5. Accounting for loans to customers and purchased debts:

5.1. Accounting for loans to customers:

- Regulations for loans recognition: presented at the outstanding principal balances on the reporting date.
- Regulations for debt classification and credit risk evaluation: Pursuant to Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV: Providing the classification of assets, risk provisioning levels and methods and use of provisions for handling risks in operations of credit institutions and foreign bank branches, this Circular shall enter in force as of 1 October 2021; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV: Providing the classification of assets in the operation of commercial banks, non-bank credit institutions and foreign bank branches, this Circular comes into force from 01 July 2024 replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.
- The fundamental for setting up an allowance for credit risk and writing off loans with no ability to collect: Pursuant Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.

5.2. Accounting for purchased debts:

- Regulations for purchased debts recognition: recognised at purchasing price on the contract.
- Regulations for debt classification and purchased debts risk evaluation: Pursuant to Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV: Providing the classification of assets, risk provisioning levels and methods and use of provisions for handling risks in operations of credit institutions and foreign bank branches; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV: Providing the classification of assets in the operation of commercial banks, non-bank credit institutions and foreign bank branches, replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.
- The fundamental for setting up an allowance for risks in debts purchasing: Pursuant Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.

6. Accounting for trading and investing securities transactions:

6.1. Regulations for classifying held-for-trading, available-for-sale and held-to-maturity securities:

- *Held-for-trading securities:* are debt, equity securities or other securities that are purchased by the Bank with the trading strategy of selling them within less than one year to enjoy the arbitrages.
- *Available-for-sale securities:* include debt and equity securities that are invested by the Bank with the long-term intent and being available for sale, they do not belong to the securities that are usually bought in or sold out; however, they are able to be sold out whenever considered to gain profit.
- *Held-to-maturity securities:* are debt securities that are purchased by the Bank with the investing intention to enjoy the interest and the Bank definitely assures the holding-to-maturity ability of this kind of securities. Held-to-maturity securities have a determined value and its specific maturity date. In case, the securities are sold out prior to maturity date, which is reclassified into a held-for-trading or available-for-sale securities instead.

6.2. Trading securities transaction:

- Regulations for recording the value of held-for-trading securities: initially recorded at its original purchase cost.
- Regulations and methods for evaluating and setting up allowance for losses on held-for-trading securities: Circular No. 48/2019/TT-BTC dated August 08, 2019 of the Ministry of Finance on instructions on the appropriating and handling of provisions of devaluation of stocks, losses of investments, bad debts and warranty on products, goods, services, construction works at enterprises. This Circular takes effect on 10 October 2019 and applied to the 2019 fiscal year; Circular 228/2009/TT-BTC dated on 7 December 2009, Circular 34/2011/TT-BTC and Circular 89/2013/TT-BTC shall be annulled.

6.3. Investment securities transaction:

- Regulations for recording the value of investment securities (available-for-sale securities and held-to-maturity securities): initially recognized at its par value; the difference between cost which includes transaction cost directly attributable to the acquisition, and par value is recorded into discount account or premium account and charged into the profit or loss account during the remaining of its maturity.
- Regulations and methods for evaluating and setting up allowance for losses on investment securities: Circular No. 48/2019/TT-BTC dated August 08, 2019 of the Ministry of Finance on instructions on the appropriating and handling of provisions of devaluation of stocks, losses of investments, bad debts and warranty on products, goods, services, construction works at enterprises. This Circular takes effect on 10 October 2019 and applied to the 2019 fiscal year; Circular 228/2009/TT-BTC dated on 7 December 2009, Circular 34/2011/TT-BTC and Circular 89/2013/TT-BTC shall be annulled.

* Special bonds issued by Vietnam Asset Management Company ("VAMC") are valuable papers issued by VAMC to purchase the Bank's bad debts. Regulations for purchase, sale and settlement of bad debts of VAMC pursuant to the Circular No. 19/2013/TT-NHNN ("Circular 19") dated 6 September 2013 and the Circular No. 14/2015/TT-NHNN dated 28 August 2015 ("Circular 14") issued by the SBV amending and supplementing certain articles of Circular 19. The Bank accounts for bad debts sold in exchange for special bonds issued by VAMC in accordance with the guidance of Official Letter No. 8499/NHNN-TCKT ("Official Letter 8499") dated 14 November 2013 issued by the SBV and Official Letter No. 925/NHNN-TCKT ("Official Letter 925") dated 19 February 2014 issued by the SBV.

7. Accounting for intangible fixed assets:

- Regulations for recording intangible fixed assets: Pursuant to the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.
- Depreciation method and depreciation period of intangible fixed assets: Straight-line basis in accordance with the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.

8. Accounting for goodwill:

- Regulations for recording goodwill.
- Method and time allocation for goodwill.

9. Accounting for tangible fixed assets:

- Regulations for recording tangible fixed assets: Pursuant to the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.
- Depreciation method, useful life, depreciation rate of tangible fixed assets: Straight-line basis in accordance with the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.

10. Accounting for lease transaction:

- Regulations for recording assets in transactions as follows:
 - + Operating leases: Payments made under operating lease contracts are recognized in the Income Statement for the period on a straight-line basis over the terms of the lease contracts.
 - + Financial leases: Asset leases will be classified as financial leases if the contents of the asset lease contracts include the transfer of most of risks and benefits associated with the assets' ownership from the lessors to the lessees.
- Method for financial leased asset depreciation and operating leased payment allocation: Rental expenses arising from operating leases are recognized on a straight-line basis over the term of the lease contract.

11. Investment property (in consolidated financial statements):

- Regulation for recording investment property.
- Method for investment property depreciation.

12. Cash and cash equivalents:

Cash on hand, balances with the SBV, treasury bills and other short-term valuable papers having enough conditions for rediscounting at the SBV, securities with terms to maturity within no more than three months from trade dates, deposits with and loans to other credit institutions with no term or terms to maturity of not more than three months from the date of making deposits.

13. Provisions, contingent liabilities and unidentified assets:

In accordance with VAS 18 on provisions, contingent assets and liabilities pursuant to the Decision No. 100/QĐ-BTC dated 28 December 2005.

14. Accounting for employees' duties:

Under the Vietnam Labor Law.

15. Regulations and methods for recording corporate income tax and corporate income tax expense:

- Current corporate income tax and deferred corporate income tax
 - + Current corporate income tax is recorded at the expected value refunded from (payable to) the tax authorities, utilizing the tax rates and tax laws that have been effective until the end of accounting period.
 - + Deferred corporate income tax is a liability recorded as a result of the temporary difference between the book value and the tax base of an asset or liability for the purpose of financial reporting.
- Current income tax expense and deferred income tax expense: Recording on the amount of tax paid to the taxation authority till the reporting date.

16. Accounting for loan capital, debt securities issuance and equity instrument:

Regulations for recognizing interest expense: loan capital; bill, bond issued; preferred share; repurchase of valuable papers issued by the Bank: in accordance with accrued and cash basis.

17. Owner's equity:

- Ordinary Shares.
- Share premium: In receipt of equity from shareholders, the difference between issue price and par value is credited to the account of share premium in equity.
- Setting up and using funds from profit after tax pursuant to the law.

18. Entrusted risk activities:

Grants, entrusted funds in VND from local organizations that are received from Joint Stock Commercial Bank for Investment and Development of Vietnam – Transaction Center III used for loaning to small ectes and the last borrower meets the regulations in Policy's RDFIL. SMEFP3 Project is received entrusted fund from the SBV for lending small and medium enterprises that satisfy the requirements under the regulations of the project.

19. Previous period accounting balance adjustments: Not having any adjustments in previous period balance.

V. Supplement information for items presented in the Statement of Financial Position: (Unit: VND million)

1. Held-for-trading securities	<u>Closing Balance</u>	<u>Opening Balance</u>
1.1. Debt securities	-	-
- Government or local authority securities	-	-
- Securities issued by other domestic credit institutions	-	-
- Securities issued by domestic financial institutions	-	-
- Foreign debt securities	-	-
1.2. Equity securities	-	-
- Equity securities issued by other credit institutions	-	-
- Equity securities issued by domestic financial institutions	-	-
- Foreign equity securities	-	-
1.3. Other held-for-trading securities	-	-
1.4. Allowance for losses on held-for-trading securities	-	-
Total	-	-

2. Derivatives and other financial assets: (Unit: VND million)

	Total contract value (at foreign exchange rate at the contract effective date)	Total carrying value (at foreign exchange rate on the reporting date)	
		Assets	Liabilities
<u>At the end of the period</u>			
1. Currency derivatives			
- Currency forward contracts	4,886,700	-	-
- Currency swap contracts	50,022,373	171,122	-
- Currency option purchase			
+ Call option purchase			
+ Put option purchase			
- Currency option sale			
+ Call option sale			
+ Put option sale			
- Currency future contracts			
2. Other derivative instruments			
<u>At the beginning of the period</u>			
1. Currency derivatives			
- Currency forward contract	18,583,729	-	64,004
- Currency swap contracts	50,502,379	52,874	-
- Currency option purchase			
+ Call option purchase			
+ Put option purchase			
- Currency option sale			
+ Call option sale			
+ Put option sale			
- Currency future contracts			
2. Other derivative instruments			

3. Loans and advances to customers	<u>Closing Balance</u>	<u>Opening Balance</u>
Loans to domestic economic entities and individuals	134,074,504	113,244,114
Discounted transferrable instruments and valuable papers	325,185	622,328
Finance leasing	-	-
Payments on behalf of customers	633	14,687
Loans funded by grants and entrusted funds received	11,277	10,138
Loans to foreign economic entities and individuals	67	106
Loans to under the Government's agreement	604,429	-
Frozen loans and loans for pending settlement	-	-
Total	135,016,095	113,891,373

- Loan portfolio by debt groups:	<u>Closing Balance</u>	<u>Opening Balance</u>
Current debts	132,512,613	112,024,831
Special mention debts	888,226	869,441
Sub-standard debts	816,565	177,703
Doubtful debts	229,946	250,317
Loss debts	568,745	569,081
Total	135,016,095	113,891,373

(*) The Bank's NPL ratio as at 30 June 2026 is 0.71% according to the guidance of the SBV in Circular No. 31/2024/TT-NHNN dated 30 June 2024.

- Loan portfolio by terms:	<u>Closing Balance</u>	<u>Opening Balance</u>
Short-term loans	89,397,684	71,492,194
Medium-term loans	21,330,479	18,288,425
Long-term loans	24,287,932	24,110,754
Total	135,016,095	113,891,373

4. The fluctuation (increase/decrease) of Allowance for loans and advances to customers:

<u>This period</u>	<u>Specific allowance</u>	<u>General allowance</u>
Opening Balance	350,161	849,917
Allowance made during the period/ (The allowance reversed during the period)	519,125	158,438
Allowance used during the period	(469,525)	-
Closing Balance	399,761	1,008,355

<u>Previous period</u>	<u>Specific allowance</u>	<u>General allowance</u>
Opening Balance	981,156	724,734
Allowance made during the period/ (The allowance reversed during the period)	(42,444)	125,183
Allowance used during the period	(588,551)	-
Closing Balance	350,161	849,917

5. Investment securities

5.1. Available-for-sale investment securities

	<u>Closing Balance</u>	<u>Opening Balance</u>
a. Debt securities	47,241,979	48,479,600
b. Equity securities	2,400	2,400
c. Allowance for losses on available-for-sale investment securities	(11,252)	(63,458)
Total	47,233,127	48,418,542

5.2. Held-to-maturity investment securities

	<u>Closing Balance</u>	<u>Opening Balance</u>
a. Cost	-	1,316,155
b. Allowance for losses on held-to-maturity investment securities	-	(502,442)
Total	-	813,713

6. Capital contributions, long-term investments:

- Analysis of investment value by types of investment:

	<u>Closing Balance</u>	<u>Opening Balance</u>
Investment in subsidiaries	-	260,000
Investments in joint venture company	-	-
Investments in associates	-	-
Other long-term investments	58,791	58,791
Allowance for diminution in the value of long-term investments	-	-
Total	58,791	318,791

7. Borrowings from Government and the SBV

	<u>Closing Balance</u>	<u>Opening Balance</u>
7.1. Borrowing from the SBV	8,106,678	6,740,841
7.2. Deposits from Vietnam State Treasury	11	436
7.3. Selling and buying Government Bonds with the State Treasury	-	-
7.4. Others	-	-
Total	8,106,690	6,741,277

8. Deposits and borrowings from other credit institutions

8.1. Deposits from other credit institutions

	<u>Closing Balance</u>	<u>Opening Balance</u>
a. Demand deposits	5,657	4,020
- In VND	5,293	3,776
- In foreign currencies	364	244
b. Term deposits	55,897,097	29,155,100
- In VND	46,187,600	28,103,100
- In foreign currencies	9,709,497	1,052,000
Total	55,902,754	29,159,120

8.2. Borrowings from other credit institutions	<u>Closing Balance</u>	<u>Opening Balance</u>
- In VND	64,438	1,464,548
- In foreign currencies	3,946,171	494,440
Total	4,010,609	1,958,988
Total deposits and borrowings from other credit institutions	59,913,363	31,118,108

9. Deposits from customers

Presented by types of deposits:	<u>Closing Balance</u>	<u>Opening Balance</u>
Demand deposits	12,487,492	11,859,431
- Demand deposits in VND	11,693,753	10,878,691
- Demand deposits in foreign currencies	793,739	980,740
Term deposits	129,231,026	121,145,757
- Term deposits in VND	129,113,128	121,007,544
- Term deposits in foreign currencies	117,898	138,213
Specialised capital deposits	107,407	9,437
Marginal deposits	430,085	406,431
Total	142,256,010	133,421,056

10. Ordinary valuable papers issued (exciuding complex financial instruments)

	<u>Closing Balance</u>	<u>Opening Balance</u>
Bonds		
- Par value	5,400,000	14,200,000
+ Less than 12 months	-	-
+ From 12 months to 5 years	1,000,000	9,800,000
+ More than 5 years	4,400,000	4,400,000

	<u>Closing Balance</u>	<u>Opening Balance</u>
Promissory notes		
- <i>Par value</i>	-	-
+ Less than 12 months	-	-
+ From 12 months to 5 years	-	-
+ More than 5 years	-	-
Certificates of deposit		
- <i>Par value</i>	16,170,657	13,600,183
+ Less than 12 months	13,660,000	13,554,000
+ From 12 months to 5 years	2,510,657	46,183
+ More than 5 years	-	-
Total	21,570,657	27,800,183

	<u>Closing Balance</u>	<u>Opening Balance</u>
11. Other liabilities		
Internal payables	60,884	206,042
External payables	5,961,062	4,369,187
Other allowances:	-	-
- Allowance for commitments	-	-
- Allowance for payment services	-	-
- Allowance for other risks (allowance for operating risk,... excluding other allowances for	-	-
Bonus and welfare funds	95,244	18,064
Total	6,117,190	4,593,293

12. Obligations to the State Treasury: (Unit: VND million)

Items	Balance	Movements during the period		Balance
	Opening	Incurred	Paid /Net-off	Closing
1. Value added tax	9,672	80,843	70,566	19,949
2. Special consumption tax				
3. Corporate income tax	276,779	603,933	578,459	302,254
4. Import and export tax				
5. Tax on use of State Treasury				
6. Natural resource tax				
7. Other taxes	27,848	121,689	127,774	21,763
Total	314,299	806,465	776,798	343,966

13. Owner's equity:

13.1 The movement in Owner's equity: (Unit: VND million)

	Charter capital	Share Premium	Reserves	Difference in assets revaluing	Difference in foreign exchange rate	Investment and improvement fund	Financial reserve	Charter capital supplementation reserve	Other reserves	Retained earnings/ Accumulated losses	Non controlling interest	Other owner's equity	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Opening Balance	10,350,368	34,279	-	-	-	-	1,213,753	509,441	18,108	4,577,244	-	-	16,703,193
The increases during the period													
- The increase in equity	3,621,719												3,621,719
- Net profit for the period										2,412,185			2,412,185
- The moving from reserves to equity													
- The sales of treasury stocks													
- Other increases													
The decreases during the period													
- The utilisation													
- Appropriation to bonus and welfare funds										(139,886)			(139,886)
- The purchase of treasury stocks													
- Dividend distributions													
- Other decreases													
Closing balance	13,972,087	34,279	-	-	-	-	1,213,753	509,441	18,108	6,849,543	-	-	22,597,210

13.2. Notes to complex financial instruments: (Unit: VND million)

	<u>Closing balance</u>	<u>Opening balance</u>
Convertible bonds		
- Total value	-	-

13.3. Shares:

	<u>Closing balance</u>	<u>Opening balance</u>
Number of registered shares for issuing	1,397,208,685	1,035,036,762
Number of shares sold to the public	1,397,208,685	1,035,036,762
+ Ordinary shares	1,397,208,685	1,035,036,762
Number of shares repurchased	-	-
+ Ordinary shares	-	-
Number of outstanding shares	1,397,208,685	1,035,036,762
+ Ordinary shares	1,397,208,685	1,035,036,762
Par-value of outstanding shares (VND)	10,000	10,000

VI. Supplement information for items presented in the Income Statement: (Unit: VND million)

	<u>This period</u>	<u>Previous period</u>
14. Interest and similar income		
Interest income from deposits	1,225,747	946,269
Interest income from loans to customers	4,991,375	3,834,547
Interest income from trading, investing in debt securities:	1,840,836	582,568
- Interest income from trading securities	-	-
- Interest income from investment securities	1,840,836	582,568
Income from guarantee services	77,625	101,204
Interest income on financing lease	-	-
Interest income from debts trading	152,832	106,220
Other income from credit activities	39,000	28,593
Total	8,327,417	5,599,401

15. Interest and similar expenses:	<u>This period</u>	<u>Previous period</u>
Interest expense on deposits	5,369,574	3,094,009
Interest expense on borrowings	206,011	107,461
Interest expense on valuable papers	820,517	649,273
Interest expense on financing lease	-	-
Other credit operating expenses	-	-
Total	6,396,102	3,850,743
Net interest and similar income	1,931,315	1,748,658
16. Net gain/ loss from trading of held-for-trading securities:	<u>This period</u>	<u>Previous period</u>
Gains from held-for-trading securities	5,040	215
Losses from held-for-trading securities	-	856
Allowance (expense)/ reversal on losses on held-for-trading securities	-	-
Net gain/ (loss) from trading of held-for-trading securities	5,040	(641)
17. Net gain/ loss from sale of investment securities :	<u>This period</u>	<u>Previous period</u>
Gains from sales of investment securities	161,985	27,587
Losses from sales of investment securities	119,180	27,920
Allowance (expense)/ reversal on losses on investment securities	52,205	(5,384)
Net gain/ (loss) from sale of investment securities	95,010	(5,717)
18. Gain from capital contribution, share purchases	<u>This period</u>	<u>Previous period</u>
Dividend income received from capital contribution, investment in share purchases	259,329	18,598
- From trading equity securities (recorded on Account 14)	-	-
- From investment equity securities (recorded on Account 15)	-	-
- From capital contributions, long-term investments (recorded on Account 34)	259,329	18,598
Other incomes	-	-
Total	259,329	18,598

19. Operating expenses:	<u>This period</u>	<u>Previous period</u>
19.1. Taxes, fees	540	906
19.2. Personel expenses:	777,874	595,891
<i>In which: - Salary and allowances</i>	718,137	545,868
<i>- Salary related contribution</i>	40,074	41,386
<i>- Benefits expenses</i>	548	1,409
<i>- Other staff expenses (meal allowance)</i>	19,116	7,228
19.3. Asset expenditure:	345,138	341,462
<i>-In which: depreciation of fixed assets</i>	59,017	54,512
19.4. Administration expenses:	173,817	169,325
<i>In which: - Travelling expenses</i>	6,310	5,409
<i>- Credit institution's union expenses</i>	-	-
19.5. Insurance for customers' deposits	71,429	46,313
19.6. Allowance (exclusive of on and off-balance sheet allowance on credit losses; allowance for loss on securities)	-	64
19.7. Other operating expenses	-	-
Total	1,368,797	1,153,961

VII. Other informations:

22. Concentration of assets, liabilities and off-balance sheet commitments by geographical area

Unit: VND million

	Total balances for loan	Total deposits	Credit commitments	Financial derivatives	Trading and investment in securities
Domestic	138,426,028	219,592,746	14,478,537	54,909,073	47,244,379
Overseas	67	136,675	-	-	-

24. Market risk

24.1 Interest rate risk (Unit: VND million)

Items	Overdue	Risk-free interest rate revaluation	Interest rate revaluated during the period						Total
			Less than 1 month	From 1 – 3 months	From 3 - 6 months	From 6 - 12 months	From 1 - 5 years	Over 5 years	
Assets									
Cash on hand	-	591,026	-	-	-	-	-	-	591,026
Balances with the State Bank of Vietnam	-	9,757,032	-	-	-	-	-	-	9,757,032
Deposits with and loans to other credit institutions (*)	-	-	60,979,692	-	-	-	-	-	60,979,692
Held-for-trading securities (*)	-	-	-	-	-	-	-	-	-
Derivatives and other financial assets (*)	-	171,122	-	-	-	-	-	-	171,122
Loans and advances to customers (*)	2,503,482	-	11,016,667	123,405,946	-	-	-	-	136,926,095
Investment securities (*)	-	2,400	3,399,914	10,201,958	5,755,135	7,967,697	7,354,358	12,562,916	47,244,378
Capital contributions, long-term investments (*)	-	58,791	-	-	-	-	-	-	58,791
Fixed assets and investment property	-	1,052,411	-	-	-	-	-	-	1,052,411
Other assets (*)	-	5,560,020	-	-	-	-	-	-	5,560,020
Total assets (1)	2,503,482	17,192,802	75,396,273	133,607,904	5,755,135	7,967,697	7,354,358	12,562,916	262,340,567
Liabilities	-	-	-	-	-	-	-	-	-
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	52,495,091	11,654,581	3,815,140	18,352	36,888	-	68,020,052
Deposits from customers	-	-	38,375,893	34,332,122	47,225,790	19,923,745	2,383,269	15,190	142,256,009
Derivatives and other financial liabilities	-	-	-	-	-	-	-	-	-
Grants, entrusted funds and loans exposed to risks	-	-	-	61	234	941	735	-	1,971
Valuable papers issued	-	-	205,000	4,380,000	7,305,000	2,170,000	3,510,657	4,000,000	21,570,657
Other liabilities	-	6,117,190	-	-	-	-	-	-	6,117,190
Total liabilities (2)	-	6,117,190	91,075,984	50,366,764	58,346,164	22,113,038	5,931,549	4,015,190	237,965,879
Interest sensitivity gap of balance sheet items (1) - (2)	2,503,482	11,075,612	(15,679,711)	83,241,140	(52,591,029)	(14,145,341)	1,422,809	8,547,726	24,374,688
Off-balance-sheet commitments affecting to interest sensitivity gap of assets and liabilities (net)	-	-	-	-	-	-	-	-	-
Total interest sensitivity gap	2,503,482	11,075,612	(15,679,711)	83,241,140	(52,591,029)	(14,145,341)	1,422,809	8,547,726	24,374,688

24.2 Liquidity risk (Unit: VND million)

Items	Overdue		Current					Total
	Over 3 months	Up to 3 months	Up to 1 month	From over 1 to 3 months	From over 3 to 12 months	From over 1 to 5 years	Over 5 years	
Assets								
Cash on hand	-	-	591,026	-	-	-	-	591,026
Balances with the State Bank of Vietnam	-	-	9,757,032	-	-	-	-	9,757,032
Deposits with and loans to other credit institutions	-	-	60,979,692	-	-	-	-	60,979,692
Held-for-trading securities	-	-	-	-	-	-	-	-
Derivatives and other financial assets	-	-	136,776	36,164	-	-	-	172,940
Loans and advances to customers	1,615,256	888,226	6,152,523	30,536,021	61,104,164	12,495,789	24,134,116	136,926,095
Investment securities	-	-	3,399,914	10,201,958	13,722,832	7,354,358	12,565,316	47,244,378
Capital contributions, long-term investments	-	-	-	-	-	-	58,791	58,791
Fixed assets and investment properties	-	-	-	1,923	6,181	125,477	918,830	1,052,411
Other assets	282,737	-	3,543,402	287,200	1,089,625	357,056	-	5,560,020
Total assets	1,897,993	888,226	84,560,365	41,063,266	75,922,802	20,332,680	37,677,053	262,342,385
Liabilities	-	-	-	-	-	-	-	-
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	52,495,091	11,654,581	3,833,491	36,889	-	68,020,052
Deposits from customers	-	-	38,716,455	33,991,560	67,149,535	2,383,270	15,189	142,256,009
Derivatives and other financial liabilities	-	-	-	-	1,818	-	-	1,818
Grants, entrusted funds and loans exposed to risks	-	-	-	61	1,175	735	-	1,971
Valuable papers issued	-	-	205,000	4,380,000	9,475,000	3,510,657	4,000,000	21,570,657
Other liabilities	-	-	6,117,190	-	-	-	-	6,117,190
Total liabilities	-	-	97,533,736	50,026,202	80,461,019	5,931,551	4,015,189	237,967,697
Net liquidity gap	1,897,993	888,226	(12,973,371)	(8,962,936)	(4,538,217)	14,401,129	33,661,864	24,374,688

24.3 Currency risk (Unit: VND million)

Assets and liabilities categorised by currencies that are translated into VND as at 30 June 2026 as follows:

Items	EUR	USD	Other currencies	Total
Assets				
Cash on hand	240	151,985	414	152,639
Balances with the State Bank of Vietnam	84	134,821	-	134,905
Deposits with and loans to other credit institutions	51,827	10,406,113	44,276	10,502,216
Held-for-trading securities	-	-	-	-
Derivatives and other financial assets	-	2,341,016	-	2,341,016
Loans and advances to customers	8,295	1,774,730	-	1,783,025
Investment securities	-	-	-	-
Capital contributions, long-term investments	-	-	-	-
Fixed assets and investment property	-	-	-	-
Other assets	9	37,012	57	37,078
Total assets	60,455	14,845,677	44,747	14,950,879
Liabilities and equity	-	-	-	-
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	147	13,655,885	-	13,656,032
Deposits from customers	13,793	969,056	34,171	1,017,020
Derivatives and other financial liabilities	45,120	-	-	45,120
Grants, entrusted funds and loans exposed to risks	-	-	-	-
Valuable papers issued	-	-	-	-
Other liabilities	520	44,764	1,403	46,687
Equity and reserves	-	-	-	-
Total liabilities and owner's equity	59,580	14,669,705	35,574	14,764,859
FX position on-balance sheet	875	175,972	9,173	186,020
FX position off-balance sheet	-	(26,313)	-	(26,313)
Total FX position on and off-balance sheet	875	149,659	9,173	159,707

Prepared by

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Chief Accountant

Bùi Quốc Việt

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Ho Chi Minh City, 16 July 2026

General Director



Đỗ Lam Điền