



An Binh Commercial Joint Stock Bank

FINANCIAL STATEMENTS

QUARTER III/2026

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STATEMENT OF FINANCIAL POSITION

For Quarter 3 as at 30 september 2026

Unit: VND million

No.	Items	Closing Balance	Opening Balance
A	ASSETS	276,575,110	220,391,553
I	Cash on hand	546,059	493,695
II	Balances with the State Bank of Vietnam	11,268,542	13,021,715
III	Deposits with and loans to other credit institutions	71,679,631	34,108,018
1	Deposits with other credit institutions	71,679,631	34,108,018
2	Loans to other credit institutions	-	-
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	490,348	-
VI	Loans and advances to customers	132,934,143	112,691,295
1	Loans and advances to customers	134,591,803	113,891,373
2	Allowance for loans and advances to customers (*)	(1,657,660)	(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	47,524,358	49,232,255
1	Available-for-sale securities	47,531,364	48,482,000
2	Held-to-maturity securities	-	1,316,155
3	Allowance for losses on investment securities (*)	(7,006)	(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	1,047,011	1,103,384
1	Tangible fixed assets	538,789	561,572
a	Cost	1,367,655	1,352,346
b	Accumulated depreciation (*)	(828,866)	(790,774)
2	Leased fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation (*)	-	-
3	Intangible fixed assets	508,222	541,812
a	Cost	989,040	983,088
b	Accumulated depreciation (*)	(480,818)	(441,276)
XI	Investment property	-	-
a	Cost	-	-
b	Accumulated depreciation (*)	-	-

No.	Items	Closing Balance	Opening Balance
XII	Other assets	9,130,552	3,905,847
1	Receivables	5,491,257	2,301,079
2	Accrued interest and fees receivable	3,579,468	1,552,733
3	Deferred corporate income tax assets	44,956	44,956
4	Other assets	358,519	428,711
	- In which: Goodwill	-	-
5	Allowance for losses on other assets (*)	(343,648)	(421,632)
	TOTAL ASSETS	276,575,110	220,391,553
B	LIABILITIES AND OWNER'S EQUITY		
I	Borrowings from the State Bank of Viet Nam	1,198,736	6,741,277
1	Deposits and borrowings from the State Bank of Viet Nam	1,198,736	6,741,277
2	Trading Government bonds with the State Treasury	-	-
II	Deposits and borrowings from other credit institutions	65,214,774	31,118,108
1	Deposits from other credit institutions	58,385,072	29,159,120
2	Borrowings from other credit institutions	6,829,702	1,958,988
III	Deposits from customers	152,913,845	133,421,056
IV	Derivatives and other financial liabilities	-	11,130
V	Grants, entrusted funds and loans exposed to risks	1,391	3,313
VI	Valuable papers issued	27,395,071	27,800,183
VII	Other liabilities	6,225,972	4,593,293
1	Accrued interest and fees payable	4,948,108	2,621,152
2	Deferred corporate income tax liabilities	-	-
3	Other liabilities	1,277,864	1,972,141
4	Allowance for other losses (Allowance for contingent liabilities)	-	-
	Total liabilities	252,949,789	203,688,360
VIII	Owners' equity	23,625,321	16,703,193
1	Capital	16,102,118	10,384,647
a	Charter capital	16,067,839	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	1,741,302	1,741,302
3	Foreign exchange differences	-	-
4	Asset revaluation differences	-	-
5	Retained earnings / Accumulated losses	5,781,901	4,577,244
6	Non controlling interest	-	-
	TOTAL LIABILITIES AND OWNERS' EQUITY	276,575,110	220,391,553

OFF-BALANCE SHEET ITEMS

No.	Items	Closing Balance	Opening Balance
1	Loan guarantees	-	-
2	Foreign exchange commitments	315,432,790	150,223,284
	Commitments to buy foreign currencies	17,232,060	21,259,403
	Commitments to sell foreign currencies	17,204,202	21,323,160
	Commitments to swap currency transactions	280,996,528	107,640,721
	Commitments on future transactions	-	-
3	Irrevocable loan commitments	7,639	4,415
4	Letters of credit	5,886,428	1,153,168
5	Other guarantees	10,097,249	8,382,102
6	Other commitments	1,558,200	-
7	Interest and fees receivable but not collected yet	482,125	401,993
8	Bad debts written off	11,135,495	11,722,493
9	Assets and other documents	10,664,397	13,576,398

Prepared by

Hà Thị Lệ Hồng

Chief Accountant

Phạm Thanh Hùng

Hồ Chí Minh City, 16 October 2026

General Director



Đỗ Lam Điền
PHÓ TỔNG GIÁM ĐỐC

INCOME STATEMENT

For Quarter 3 ended 30 September 2026

Unit: VND million

No.	Items	Quarter 3		Accumulated	
		Current year	Previous year	Current year	Previous year
1	Interest and similar income	5,977,556	3,844,906	14,304,973	9,444,307
2	Interest and similar expenses	3,870,664	2,241,611	10,266,766	6,092,354
I	NET INTEREST AND SIMILAR INCOME	2,106,892	1,603,295	4,038,207	3,351,953
3	Fees and commission income	(270,717)	(337,075)	1,483,782	351,437
4	Fees and commission expenses	226,957	87,060	718,161	166,349
II	NET FEES AND COMMISSION INCOME	(497,674)	(424,135)	765,621	185,088
III	NET GAIN/ LOSS FROM TRADING OF FOREIGN CURRENCIES	61,802	(131,803)	258,614	119,481
IV	NET GAIN/ LOSS FROM TRADING OF HELD-FOR-TRADING SECURITIES	(8)	(198)	5,032	(839)
V	NET GAIN/ LOSS FROM SALE OF INVESTMENT SECURITIES	100,791	(160,137)	195,801	(165,854)
5	Other operating income	543,519	1,256,185	2,293,829	2,392,951
6	Other operating expenses	13,752	564,339	23,102	634,622
VI	NET GAIN/ LOSS FROM OTHER OPERATING ACTIVITIES	529,767	691,846	2,270,727	1,758,329
VII	GAIN FROM CAPITAL CONTRIBUTION, SHARE PURCHASES	9,437	6,793	268,765	25,391
VIII	OPERATING EXPENSES	741,691	586,652	2,110,488	1,740,612
IX	NET OPERATING PROFIT BEFORE ALLOWANCE EXPENSES FOR CREDIT LOSSES	1,569,316	999,009	5,692,279	3,532,937
X	ALLOWANCE EXPENSES FOR CREDIT LOSSES	284,178	367,085	1,391,024	1,232,052
XI	PROFIT BEFORE TAX	1,285,138	631,924	4,301,255	2,300,885
7	Corporate income tax expense – current	257,028	132,523	860,961	466,427
8	Corporate income tax expense – deferred	-	-	-	-
XII	CORPORATE INCOME TAX EXPENSE	257,028	132,523	860,961	466,427
XIII	PROFIT AFTER TAX	1,028,110	499,401	3,440,294	1,834,458

Prepared by

Hà Thị Lệ Hồng

Chief Accountant

Phạm Thanh Hùng

Hồ Chí Minh City, 16 October 2026

General Director



Đỗ Lam Diễm

PHÓ TỔNG GIÁM ĐỐC

STATEMENT OF CASH FLOWS

Direct Method

For Quarter 3 ended 30 September 2026

Unit: VND million

No.	Items	Quarter 3/2026	Quarter 3/2025
	Cash flows from operating activities		
1	Interest and similar income received	12,380,176	8,773,221
2	Interest and similar expenses paid	(8,288,195)	(5,211,627)
3	Net fee and commission income received	765,621	185,088
4	Net receipts from trading securities, gold and foreign currencies	681,093	(13,014)
5	Other incomes	2,054,479	1,607,527
6	Collection of bad debts previously written-off	137,137	150,214
7	Salaries and operating expenses paid	(2,183,828)	(1,078,456)
8	Corporate income tax paid during the year	(881,613)	(405,413)
	Net cash flows from operating activities before changes in operating assets and liabilities	4,664,870	4,007,540
	Changes in operating assets		
9	(Increase)/Decrease in deposits with and loans to other credit institutions	-	449,633
10	(Increase)/Decrease in trading securities	2,266,791	(21,909,908)
11	(Increase)/Decrease in derivatives and other financial assets	(490,348)	-
12	(Increase)/Decrease in loans and advances to customers	(17,052,189)	(4,584,827)
13	Utilisation of allowance for credit losses	(504,296)	(137,718)
14	(Increase)/Decrease in other operating assets	(4,080,425)	(1,433,338)
	Changes in operating liabilities		
15	Increase/(Decrease) in borrowings from the State Bank of Vietnam	(5,542,541)	(3,732,769)
16	Increase/(Decrease) in deposits and borrowings from other credit institutions	34,096,666	(5,106,941)
17	Increase/(Decrease) in deposits from customers (including deposits from Vietnam State Treasury)	19,492,789	27,992,187
18	Increase/(Decrease) in valuable papers issued (excluding valuable papers issued which are included in financial activities)	(405,112)	5,449,000
19	Increase/(Decrease) in grants and entrusted funds received	(1,922)	(5,131)
20	Increase/(Decrease) in derivatives and other financial liabilities	(11,130)	67,488
21	Increase/(Decrease) in other operating liabilities	(613,571)	444,652
22	Utilisation of funds	-	-
I	Net cash flows from operating activities	31,819,582	1,499,868

No.	Items	Quarter 3/2026	Quarter 3/2025
	Cash flows from investing activities		
1	Payment for purchases of fixed assets	(101,856)	(110,061)
2	Proceeds from disposals of fixed assets	2,594	605
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	13,765	11,689
II	Net cash flows from investing activities	429,503	(97,767)
	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	35,870,804	1,402,101
	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	83,494,232	48,265,058

Ho Chi Minh City, 16 October 2026

Prepared by  **Hà Thị Lệ Hồng**

Chief Accountant  **Phạm Thanh Cường**

General Director  **Đỗ Lam Diễm**
PHÓ TỔNG GIÁM ĐỐC



NOTES TO FINANCIAL STATEMENTS
Quarter 3/2026

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. Legal representative:

The legal representative of the Bank during the period and as of the date of this report is Mr. Le Manh Hung - General Director.

Mr. Do Lam Dien – Deputy General Director has been authorized by Mr. Le Manh Hung - General Director to sign the financial statements, pursuant to authorization letter No. 3102/UQ-TGD.26 dated October 15, 2026.

7. 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 September 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).

8. 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”).

9. Employees:

The Bank's total number of employees as at 30 September 2026 was 3,630 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/QĐ-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 for the period.

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. 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 and includes any subsequent amendments and supplements.
- The fundamental for setting up an allowance for credit risk and writing off loans with no ability to collect: Pursuant Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV and includes any subsequent amendments and supplements.

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. 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, and includes any subsequent amendments and supplements.

- The fundamental for setting up an allowance for risks in debts purchasing: Pursuant Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV and includes any subsequent amendments and supplements.

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 and includes any subsequent amendments and supplements.
- 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 and includes any subsequent amendments and supplements.

8. Accounting for goodwill: does not arise.

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 and includes any subsequent amendments and supplements.
- 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 and includes any subsequent amendments and supplements.

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)

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/QD-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: Recognized based on tax obligations incurred up to the date of the financial statements.

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 erts and the last borrower meets the regulations in Policy's RDFII. 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	13,019,710	27,858	-
- Currency swap contracts	73,647,185	462,491	-
- 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	134,224,624	113,244,114
Discounted transferrable instruments and valuable papers	340,466	622,328
Finance leasing	-	-
Payments on behalf of customers	-	14,687
Loans funded by grants and entrusted funds received	26,615	10,138
Loans to foreign economic entities and individuals	98	106
Loans to under the Government's agreement	-	-
Frozen loans and loans for pending settlement	-	-
Total	134,591,803	113,891,373

- Loan portfolio by debt groups:	<u>Closing Balance</u>	<u>Opening Balance</u>
Current debts	130,384,906	112,024,831
Special mention debts	2,296,591	869,441
Sub-standard debts	541,670	177,703
Doubtful debts	375,610	250,317
Loss debts	993,026	569,081
Total	134,591,803	113,891,373

The Bank's NPL ratio as at 30 September 2026 is 0.80% 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	88,680,973	71,492,194
Medium-term loans	16,479,248	18,288,425
Long-term loans	29,431,582	24,110,754
Total	134,591,803	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)	809,803	152,074
Allowance used during the period	(504,296)	-
Closing Balance	655,669	1,001,991

<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	47,528,964	48,479,600
b. Equity securities	2,400	2,400
c. Allowance for losses on available-for-sale investment securities	(7,006)	(63,458)
Total	47,524,358	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	1,198,736	6,740,841
7.2. Deposits from Vietnam State Treasury	-	436
7.3. Selling and buying Government Bonds with the State Treasury	-	-
7.4. Others	-	-
Total	1,198,736	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	8,732	4,020
- In VND	8,374	3,776
- In foreign currencies	358	244
b. Term deposits	58,376,340	29,155,100
- In VND	47,888,500	28,103,100
- In foreign currencies	10,487,840	1,052,000
Total	58,385,072	29,159,120

8.2. Borrowings from other credit institutions	<u>Closing Balance</u>	<u>Opening Balance</u>
- In VND	60,708	1,464,548
- In foreign currencies	6,768,994	494,440
Total	6,829,702	1,958,988
Total deposits and borrowings from other credit institutions	65,214,774	31,118,108

9. Deposits from customers

Presented by types of deposits:	<u>Closing Balance</u>	<u>Opening Balance</u>
Demand deposits	12,947,088	11,859,431
- Demand deposits in VND	12,011,712	10,878,691
- Demand deposits in foreign currencies	935,376	980,740
Term deposits	139,403,759	121,145,757
- Term deposits in VND	139,267,858	121,007,544
- Term deposits in foreign currencies	135,901	138,213
Specialised capital deposits	114,846	9,437
Marginal deposits	448,152	406,431
Total	152,913,845	133,421,056

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

	<u>Closing Balance</u>	<u>Opening Balance</u>
Bonds		
- Par value	4,000,000	14,200,000
+ Less than 12 months	-	-
+ From 12 months to 5 years	-	9,800,000
+ More than 5 years	4,000,000	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>	23,395,071	13,600,183
+ Less than 12 months	1,831,701	13,554,000
+ From 12 months to 5 years	21,563,370	46,183
+ More than 5 years	-	-
Total	27,395,071	27,800,183

11. Other liabilities	<u>Closing Balance</u>	<u>Opening Balance</u>
Internal payables	27,871	206,042
External payables	6,106,711	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	91,390	18,064
Total	6,225,972	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	153,088	137,726	25,034
2. Special consumption tax				
3. Corporate income tax	276,779	860,961	881,612	256,128
4. Import and export tax				
5. Tax on use of State Treasury				
6. Natural resource tax				
7. Other taxes	27,848	162,242	153,769	36,321
Total	314,299	1,176,291	1,173,107	317,483

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	5,717,472									(2,095,753)			3,621,719
- Net profit for the period										3,440,294			3,440,294
- 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	16,067,840	34,279	-	-	-	-	1,213,753	509,441	18,108	5,781,900	-	-	23,625,321

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	1,606,783,948	1,035,036,762
Number of shares sold to the public	1,606,783,948	1,035,036,762
+ <i>Ordinary shares</i>	1,606,783,948	1,035,036,762
Number of shares repurchased	-	-
+ <i>Ordinary shares</i>	-	-
Number of outstanding shares	1,606,783,948	1,035,036,762
+ <i>Ordinary shares</i>	1,606,783,948	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	1,968,670	1,367,199
Interest income from loans to customers	8,235,839	5,970,081
Interest income from trading, investing in debt securities:	2,596,144	1,108,132
- <i>Interest income from trading securities</i>	-	-
- <i>Interest income from investment securities</i>	2,596,144	1,108,132
Income from guarantee services	111,193	127,208
Interest income on financing lease	-	-
Interest income from debts trading	200,012	158,213
Other income from credit activities	1,193,115	713,474
Total	14,304,973	9,444,307

15. Interest and similar expenses:	<u>This period</u>	<u>Previous period</u>
Interest expense on deposits	8,563,062	4,949,929
Interest expense on borrowings	361,163	130,528
Interest expense on valuable papers	1,342,541	1,011,897
Interest expense on financing lease	-	-
Other credit operating expenses	-	-
Total	10,266,766	6,092,354
Net interest and similar income	4,038,207	3,351,953
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	223
Losses from held-for-trading securities	8	1,062
Allowance (expense)/ reversal on losses on held-for-trading securities	-	-
Net gain/ (loss) from trading of held-for-trading securities	5,032	(839)
17. Net gain/ loss from sale of investment securities :	<u>This period</u>	<u>Previous period</u>
Gains from sales of investment securities	275,316	27,468
Losses from sales of investment securities	135,967	180,593
Allowance (expense)/ reversal on losses on investment securities	56,451	(12,729)
Net gain/ (loss) from sale of investment securities	195,801	(165,854)
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	13,765	25,391
- 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)	13,765	25,391
Other incomes	255,000	-
Total	268,765	25,391

19. Operating expenses:	<u>This period</u>	<u>Previous period</u>
19.1. Taxes, fees	959	1,137
19.2. Personel expenses:	1,146,970	901,568
<i>In which: - Salary and allowances</i>	<i>1,047,318</i>	<i>807,301</i>
- Salary related contribution	63,417	59,833
- Benefits expenses	6,683	5,917
- Other staff expenses (meal allowance)	29,551	28,517
19.3. Asset expenditure:	527,482	508,447
<i>-In which: depreciation of fixed assets</i>	<i>88,039</i>	<i>81,171</i>
19.4. Administration expenses:	322,181	257,627
<i>In which: - Travelling expenses</i>	<i>11,689</i>	<i>8,251</i>
- Credit institution's union expenses	-	-
19.5. Insurance for customers' deposits	112,897	71,769
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	2,110,488	1,740,612

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	136,501,705	238,554,215	15,983,677	139,830,638	47,531,364
Overseas	98	139,773	-	-	-

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	-	546,059	-	-	-	-	-	-	546,059
Balances with the State Bank of Vietnam	-	11,268,542	-	-	-	-	-	-	11,268,542
Deposits with and loans to other credit institutions (*)	-	-	59,019,151	12,660,480	-	-	-	-	71,679,631
Held-for-trading securities (*)	-	-	-	-	-	-	-	-	-
Derivatives and other financial assets (*)	-	490,348	-	-	-	-	-	-	490,348
Loans and advances to customers (*)	4,206,897	-	14,083,936	118,210,971	-	-	-	-	136,501,804
Investment securities (*)	-	2,400	1,400,000	10,355,110	9,641,255	9,880,460	5,275,348	10,976,790	47,531,363
Capital contributions, long-term investments (*)	-	58,791	-	-	-	-	-	-	58,791
Fixed assets and investment property	-	1,047,011	-	-	-	-	-	-	1,047,011
Other assets (*)	-	9,474,201	-	-	-	-	-	-	9,474,201
Total assets (1)	4,206,897	22,887,352	74,503,087	141,226,561	9,641,255	9,880,460	5,275,348	10,976,790	278,597,750
Liabilities									
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	49,002,399	14,345,453	2,003,353	1,062,305	-	-	66,413,510
Deposits from customers	-	-	30,170,123	33,787,006	52,408,669	35,214,702	1,314,762	18,583	152,913,845
Derivatives and other financial liabilities	-	-	-	-	-	-	-	-	-
Grants, entrusted funds and loans exposed to risks	-	-	-	116	417	228	631	-	1,392
Valuable papers issued	-	-	1,250,000	6,055,000	446,701	11,400,000	4,243,370	4,000,000	27,395,071
Other liabilities	-	6,225,972	-	-	-	-	-	-	6,225,972
Total liabilities (2)	-	6,225,972	80,422,522	54,187,575	54,859,140	47,677,235	5,558,763	4,018,583	252,949,790
Interest sensitivity gap of balance sheet items (1) - (2)	4,206,897	16,661,380	(5,919,435)	87,038,986	(45,217,885)	(37,796,775)	(283,415)	6,958,207	25,647,960
Off-balance-sheet commitments affecting to interest sensitivity gap of assets and liabilities (net)	-	-	1,558,200	-	-	-	-	-	1,558,200
Total interest sensitivity gap	4,206,897	16,661,380	(7,477,635)	87,038,986	(45,217,885)	(37,796,775)	(283,415)	6,958,207	24,089,760

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	-	-	546,059	-	-	-	-	546,059
Balances with the State Bank of Vietnam	-	-	11,268,542	-	-	-	-	11,268,542
Deposits with and loans to other credit institutions	-	-	59,019,151	12,660,480	-	-	-	71,679,631
Held-for-trading securities	-	-	-	-	-	-	-	-
Derivatives and other financial assets	-	-	180,836	52,025	257,487	-	-	490,348
Loans and advances to customers	1,910,306	2,296,591	9,659,513	23,628,850	53,351,253	16,982,692	28,672,599	136,501,804
Investment securities	-	-	1,400,000	10,355,110	19,521,715	5,275,348	10,979,190	47,531,363
Capital contributions, long-term investments	-	-	-	-	-	-	58,791	58,791
Fixed assets and investment properties	-	-	-	245	6,135	131,325	909,306	1,047,011
Other assets	282,737	-	4,148,321	577,735	615,889	3,849,519	-	9,474,201
Total assets	2,193,043	2,296,591	86,222,422	47,274,445	73,752,479	26,238,884	40,619,886	278,597,750
Liabilities								
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	49,002,399	14,345,453	3,065,658	-	-	66,413,510
Deposits from customers	-	-	30,197,495	33,759,634	87,623,371	1,314,762	18,583	152,913,845
Derivatives and other financial liabilities	-	-	-	-	-	-	-	-
Grants, entrusted funds and loans exposed to risks	-	-	-	116	645	631	-	1,392
Valuable papers issued	-	-	3,150,000	4,155,000	11,846,701	4,243,370	4,000,000	27,395,071
Other liabilities	-	-	6,225,972	-	-	-	-	6,225,972
Total liabilities	-	-	88,575,866	52,260,203	102,536,375	5,558,763	4,018,583	252,949,790
Net liquidity gap	2,193,043	2,296,591	(2,353,444)	(4,985,758)	(28,783,896)	20,680,121	36,601,303	25,647,960

24.3 Currency risk (Unit: VND million)

Assets and liabilities categorised by currencies that are translated into VND as at 30 September 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

Phạm Thanh Cường

Ho Chi Minh City, 16 October 2026

General Director



Đỗ Lam Điền

PHÓ TỔNG GIÁM ĐỐC