VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK

CONSOLIDATED FINANCIAL STATEMENTS

As at 30 September 2026
And for the accounting period from 01 July 2026 to 30 September 2026

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẠI CHÚNG VIỆT NAM
Ký ngày: 30/10/2026 16:46:58

CONTENTS

	Page
GENERAL INFORMATION	01-02
CONSOLIDATED STATEMENT OF FINANCIAL POSITION	03-05
CONSOLIDATED INCOME STATEMENT	06
CONSOLIDATED CASH FLOW STATEMENT	07-08
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS	09-60

Vietnam Public Joint Stock Commercial Bank
GENERAL INFORMATION

Establishment and Operation

Vietnam Public Joint Stock Commercial Bank (the "Bank" or "PVcomBank") is a joint stock commercial bank established in Socialist Republic of Vietnam. The Bank was established on 1 October 2013 as the result of the merger between Petro Vietnam Finance Joint Stock Corporation ("PVFC") and Western Commercial Joint Stock Bank ("WTB") under Decision No. 2018/2013/QD-NHNN dated 12 September 2013 by the Governor of the State Bank of Vietnam ("SBV"), in which:

- Petro Vietnam Finance Joint Stock Company, previously known as Petro Vietnam Finance Company - a wholly state-owned company of Vietnam National Industry - Energy Group ("PVN"), was equitized under Decision No. 3002/QD-DKVN dated 22 August 2007 by Vietnam National Industry - Energy Group on approving "The proposal of transforming Petro Vietnam Finance Company to Petro Vietnam Finance Joint Stock Corporation". PVFC officially commenced its operations as a joint stock company on 18 March 2008, in accordance with its Business Registration Certificate No. 0103023045 dated 18 March 2008, issued by Hanoi Authority for Planning and Investment, and with Certificate of Operation No. 72/2008/GP-NHNN dated 18 March 2008, granted by the Governor of the State Bank of Vietnam. Until 30 September 2013, PVFC operated pursuant to Amended Business License No. 0101057919, amended for the 11th time on 6 July 2012.
- Western Commercial Joint Stock Bank ("WTB") was established under Certificate of Operation No. 16/NH-GP dated 6 April 1992, granted by the SBV, and Certificate of Operation No. 124/NH-DKKD dated 28 April 1992 issued by the People's Committee of Can Tho province. WTB was approved to transform from a rural commercial joint stock bank into a commercial joint stock bank in accordance with Decision No. 1199/QD-NHNN dated 5 June 2007, granted by the Governor of the SBV, and renamed as Western Commercial Joint Stock Bank under Decision No. 1048/QD-NHNN dated 28 April 2010 by the Governor of the SBV.

On 1 October 2013, PVFC and WTB officially ceased their operations and transferred all assets, rights, obligations and legal interests to Vietnam Public Joint Stock Commercial Bank.

Business Registration Certificate

The Bank operates under Business Registration Certificate No. 0101057919 issued on 1 October 2013 by Hanoi Authority for Planning and Investment, the second amendment dated 27 May 2019.

Board of Directors during the period and at the reporting date are:

Mr. Nguyen Dinh Lam	Chairman	(Re-appointed on 21 April 2023)
Mr. Trinh Huu Hien	Member	(Re-appointed on 21 April 2023)
Mr. Doan Minh Man	Member	(Re-appointed on 21 April 2023)
Mr. Nguyen Khuyen Nguon	Member	(Re-appointed on 21 April 2023)
Mr. Nguyen Hoang Nam	Member	(Re-appointed on 21 April 2023)
Mr. Ngo Ngoc Quang	Member	(Re-appointed on 21 April 2023)
Mr. Mai Kim Hoang	Independent member	(Appointed on 21 April 2023)

Board of Management during the period and at the reporting date are:

Mr. Nguyen Hoang Nam	General Director	(Re-appointed on 21 April 2023)
Mr. Nguyen Viet Ha	Deputy General Director cum Director of Treasury and Financial Market Department	(Re-appointed on 18 January 2026)
Mr. Dang The Hien	Deputy General Director, Director of the Finance - Accounting Department	(Appointed on 18 October 2024)
Mr. Duong Xuan Quang	Deputy General Director cum Director of Large Corporate Clients Department	(Re-appointed on 20 January 2025)
Ms. Nguyen Thuy Hanh	Deputy General Director, Director of the Clients Department and Director of Digital Bank	(Appointed on 31 July 2025)
Ms. Nguyen Thi Linh Chi	Deputy General Director, Director of Strategy Department	(Appointed on 01 March 2026)
Mr. Nguyen Anh Tuan	Deputy General Director, Director of Marcom Department	(Appointed on 01 September 2026)
Mr. Nguyen Hoang Hai	Director of Corporate Clients Department	(Appointed on 21 October 2023)
Ms. Tao Thu Thuy	Director of the Risk Management Department	(Appointed on 01 March 2026)
Mr. Mai Xuan Thuan	Director of Assets Reconstruction and Management Department	(Re-appointed on 01 June 2022)
Ms. Vu Thi Nga Hang	Director of Operations Department	(Appointed on 18 January 2022)
Ms. Vo Thi Hoang Yen	Director, in-charge of Human Resource Management Department	(Appointed on 18 January 2022)
Mr. Kieu Minh Thang	Director of Information Technology Department	(Resigned on 01 August 2026)
Mr. Trinh Vinh Hien	Deputy Director in charge of Information Technology Department	(Appointed on 01 August 2026)
Mr. Trinh The Phuong	Director of Re-Appraisal and Approval Department	(Re-appointed on 21 September 2022)
Mr. Ngo Vi Phong	Deputy Director, in-charge of Compliance Department	(Appointed on 01 March 2026)
Mr. Vu Duc Hoang	Deputy Director, in-charge of Legal Department	(Appointed on 01 March 2026)
Ms. Nguyen Thi Thanh Huyen	Chief Accountant	(Re-appointed on 14 February 2025)
Ms. Nguyen Thanh Huyen	Director of Marcom Department	(Resigned on 31 August 2026)
Mr. Tran Hoai Nam	Chief of Staff	(Re-appointed on 06 January 2025)

Supervisory Board during the period and at the reporting date are:

Mr. Trieu Van Nghi	Chief Supervisor	(Re-appointed on 21 April 2023)
Ms. Nguyen Thi Huong Nga	Member	(Re-appointed on 21 April 2023)
Mr. Dao Van Chung	Member	(Re-appointed on 21 April 2023)
Mr. Pham Thanh Nam	Member	(Appointed on 21 April 2023)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

No	Items	Note	30/09/2026	31/12/2025 (Audited)
			VNDm	VNDm
A	**ASSETS**			
I	**Cash on hand, gold, silver and gemstones**	**3**	**854,051**	**822,019**
II	**Balances with the State Bank of Vietnam**	**4**	**5,077,296**	**8,575,705**
III	**Balances with and loans to other credit institutions**	**5**	**23,120,808**	**24,566,022**
1	Balances with other credit institutions		22,990,808	20,961,470
2	Loans to other credit institutions		130,000	3,604,552
IV	**Trading securities**	**6**	**43,186**	**11,554,762**
1	Trading securities		61,516	11,566,174
2	Provisions for losses of trading securities		(18,330)	(11,412)
V	**Derivatives and other financial assets**	**17**	**-**	**59,703**
VI	**Loans to customers**	**7**	**169,007,052**	**149,558,586**
1	Loans to customers		171,451,948	151,655,592
2	Provisions for loans to customers		(2,444,896)	(2,097,006)
VII	**Investment securities**	**8**	**46,660,712**	**34,231,951**
1	Available-for-sale securities		45,047,919	32,196,680
2	Held-to-maturity securities		1,764,916	2,147,352
3	Provisions for losses of investment securities		(152,123)	(112,081)
VIII	**Long-term investments**	**9**	**258,874**	**285,756**
1	Other long-term investments		481,517	541,783
2	Provision for impairment of long-term investments		(222,643)	(256,027)
IX	**Fixed assets**		**1,069,539**	**961,265**
1	Tangible fixed assets	10	503,846	524,193
a	*Historical cost*		*1,277,640*	*1,265,698*
b	*Accumulated depreciation*		*(773,794)*	*(741,505)*
2	Intangible fixed assets	11	565,693	437,072
a	*Historical cost*		*859,447*	*710,890*
b	*Accumulated amortization*		*(293,754)*	*(273,818)*
X	**Investment properties**	**12**	**63,453**	**18,070**
1	Cost		63,453	18,070
2	Accumulated depreciation		-	-
XI	**Other assets**	**13**	**34,309,432**	**32,823,194**
1	Receivables		6,441,734	12,069,081
2	Accrued interest and fee receivables		26,778,805	19,616,146
3	Other assets		2,512,457	2,535,566
4	Provisions for losses of other on-statement of financial position assets		(1,423,564)	(1,397,599)
	TOTAL ASSETS		**280,464,403**	**263,457,033**

No	Items	Note	30/09/2026	31/12/2025 (Audited)
			VNDm	VNDm
B	**LIABILITIES AND SHAREHOLDERS' EQUITY**			
I	**Due to the Government and the State Bank of Vietnam**	**14**	**5,404,604**	**4,600,436**
1	Deposits and borrowings from the Government and the State Bank of Vietnam		5,404,604	4,600,436
II	**Deposits and borrowings from other credit institutions**	**15**	**17,490,849**	**14,480,530**
1	Deposits from other credit institutions		15,191,955	12,004,178
2	Borrowings from other credit institutions		2,298,894	2,476,352
III	**Deposits from customers**	**16**	**208,893,170**	**201,548,159**
IV	**Derivatives and other financial assets**	**17**	**78,933**	**-**
V	**Grants, trusted funds and borrowings at risk of credit institution**	**18**	**423**	**468**
VI	**Valuable papers issued**	**19**	**29,307,775**	**25,198,982**
VII	**Other liabilities**		**5,201,226**	**5,372,812**
1	Accrued interest and fee payables		2,657,805	1,656,282
2	Other payables and liabilities	**20**	2,543,421	3,716,530
	TOTAL LIABILITES		**266,376,980**	**251,201,387**
VIII	**Shareholders' equity**	**21**	**14,087,423**	**12,255,646**
1	Capital		8,993,434	8,993,434
a	*Charter capital*		*9,000,000*	*9,000,000*
b	*Share premium*		*2,000*	*2,000*
c	*Treasury shares*		*(8,566)*	*(8,566)*
2	Reserves		1,144,399	938,043
3	Retained earnings		3,558,665	1,958,053
4	Non-controlling interest		390,925	366,116
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**280,464,403**	**263,457,033**

OFF-CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS

No	Items	Note	30/09/2026	31/12/2025 (Audited)
			VNDm	VNDm
I	**Exchange transaction commitments**	**34**	**66,330,254**	**49,151,961**
1	Purchasing transaction		338,130	522,300
2	Selling transaction		1,092,420	4,805,160
3	Swap transaction		64,899,704	43,824,501
II	**Letters of credit**	**34**	**2,059,932**	**1,210,766**
III	**Other guarantees**	**34**	**21,131,308**	**19,528,363**
IV	**Uncollected interest and fee receivables**	**35**	**9,547,287**	**7,870,753**
V	**Bad debts written-off**	**36**	**29,240,829**	**26,137,726**
VI	**Other assets and receipts**	**37**	**46,547,259**	**45,802,120**

Hanoi, 30 October 2026

Chief Accountant	Deputy General Director, Director of the Finance - Accounting Department	Deputy General Director
Nguyen Thi Thanh Huyen	Dang The Hien	Nguyen Viet Ha

Vietnam Public Joint Stock Commercial Bank
CONSOLIDATED INCOME STATEMENT
for the accounting period from 01 January 2026 to 30 September 2026

Form B03a/TCTD
(Issued under Decision No. 49/2014/TT-NHNN dated 31 December 2014 of the Governor of the State Bank of Vietnam)

No	Items	Note	3rd quarter		Accumulation	
			This year	Previous year	This year	Previous year
			VNDm	VNDm	VNDm	VNDm
1	Interest and similar income	23	6,346,451	5,884,166	18,273,163	14,776,639
2	Interest and similar expenses	24	4,382,664	6,144,785	13,592,782	13,329,882
I	**Net interest income**		**1,963,787**	**(260,619)**	**4,680,381**	**1,446,757**
3	Fee and commission income		124,954	135,497	413,604	333,693
4	Fee and commission expenses		42,980	38,716	119,199	116,223
II	**Net gain from fee and commission**	**25**	**81,974**	**96,781**	**294,405**	**217,470**
III	**Net gain/(loss) from foreign currency trading**	**26**	**(89,169)**	**104,038**	**(99,741)**	**93,657**
IV	**Net gain from trading securities**	**27**	**(2,115)**	**40,900**	**173,011**	**131,030**
V	**Net gain from investment securities**	**28**	**3,144**	**(34,732)**	**365,279**	**(43,704)**
5	Other operating income		344,689	4,856,341	574,662	7,117,429
6	Other operating expenses		53,180	499,266	295,205	840,860
VI	**Net other operating income**	**29**	**291,509**	**4,357,075**	**279,457**	**6,276,569**
VII	**Income from capital contribution, equity investments**	**30**	**143**	**127**	**37,975**	**43,615**
VIII	**Operating expenses**	**31**	**1,176,393**	**1,161,122**	**3,453,788**	**2,932,195**
IX	**Net profit before provision for credit losses**		**1,072,880**	**3,142,448**	**2,276,979**	**5,233,199**
X	**Expenses of provision for credit losses**		**217,664**	**2,566,003**	**399,287**	**3,843,861**
XI	**Total profit before tax**		**855,216**	**576,445**	**1,877,692**	**1,389,338**
7	Current corporate income tax expense		18,050	7,696	41,870	17,880
XII	**Corporate income tax expense**	**32**	**18,050**	**7,696**	**41,870**	**17,880**
XIII	**Net profit after tax**		**837,166**	**568,749**	**1,835,822**	**1,371,458**
XIV	**Non-controlling interest**		**5,312**	**9,548**	**25,541**	**18,552**
XV	**Net profit after tax attributable the Bank's shareholders**		**831,854**	**559,201**	**1,810,281**	**1,352,906**
XVI	**Basic earnings per share (VND/share)**		**925**	**621**	**2,013**	**1,504**

Hanoi, 30 October 2026

Chief Accountant	Deputy General Director, Director of the Finance - Accounting Department	Deputy General Director
Nguyen Thi Thanh Huyen	Dang The Hien	Nguyen Viet Ha

M.S.D.N: 0101057919 - C.T.C.P. NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẠI CHÚNG VIỆT NAM - THÀNH PHỐ HÀ NỘI

No	Items	Note	09 months of this year	09 months of previous year
			VNDm	VNDm
	Cash flows from operating activities			
01	Interest and similar income received		9,415,019	15,980,346
02	Interest and similar expense paid		(10,919,952)	(9,958,504)
03	Fee and commission received		325,561	221,029
04	Net cash received/paid from operating activities (foreign currencies, silver, gold and securities)		422,232	257,393
05	Other income		29,009	4,274,681
06	Receipts from recovery of bad debts previously written off		247,097	1,954,617
07	Payments to employees and other operating activities		(3,587,304)	(2,993,972)
08	Corporate income tax paid		(273,605)	(11,854)
	Cash flows from operating profits before changes in operating assets and liabilities		**(4,341,943)**	**9,723,736**
	Changes in operating assets			
09	(Increase)/Decrease in balances with and loans to other credit institutions		3,380,380	179,730
10	(Increase)/Decrease in trading securities		(964,145)	(12,048,895)
11	(Increase)/Decrease in derivatives and other financial assets		59,703	176,127
12	(Increase)/Decrease in loans to customers		(19,796,356)	(17,296,200)
13	Decrease in provision to handle risk and compensate for losses		14,098	(3,978,944)
14	(Increase)/Decrease in other operating assets		5,593,781	(3,704,478)
	Changes in operating liabilities			
15	Increase/(Decrease) in due to the Government and the State Bank of Vietnam		804,168	8,719,300
16	Increase/(Decrease) in deposits and borrowings from other credit institutions		3,010,319	2,919,460
17	Increase/(Decrease) in deposits from customers		7,345,011	14,151,445
18	Increase/(Decrease) in valuable papers issued (excluding valuable paper charged to financing activities)		(19,899)	75
19	Increase/(Decrease) in grants, trusted funds and other borrowings at risk of credit instution		(45)	(34)
20	Increase/ (Decrease) in derivative financial instruments and others financial liabilities		78,933	48,392
21	Increase/(Decrease) in other operating liabilities		(745,256)	533,585
22	Payment from reserves		(9,628)	(1,070)
I	**Net cash flows from operating activities**		**(5,590,879)**	**(577,771)**

No	Items	Note	09 months of this year	09 months of previous year
			VNDm	VNDm
	Cash flows from investing activities			
01	Purchase of fixed assets		(168,293)	(208,762)
02	Proceeds on disposal of fixed assets		2,038	45
03	Payments for disposal of fixed assets		(1,010)	(53)
04	Equity investments in other entities		-	-
05	Proceeds from equity investment in other entities		60,266	10,000
06	Dividends received from investment in securities and other entities		37,975	43,615
II	**Net cash flows from investing activities**		**(69,024)**	**(155,155)**
	Cash flows from financing activities			
01	Proceeds from issuance of long-term valuable papers eligible to be accounted into equity and other long-term loans		4,130,702	99,690
02	Payments for long-term valuable papers eligible to be accounted into equity and long-term loans repayment		(2,010)	(53,442)
III	**Net cash flows from financing activities**		**4,128,692**	**46,248**
IV	**Net cash flows in the period**		**(1,531,211)**	**(686,678)**
V	**Cash and cash equivalents at the beginning of the period**		**29,375,992**	**41,640,072**
VI	**Cash and cash equivalents at the end of the period**	**38**	**27,844,781**	**40,953,394**

Hanoi, 30 October 2026

Chief Accountant	Deputy General Director, Director of the Finance - Accounting Department	Deputy General Director
Nguyen Thi Thanh Huyen	Dang The Hien	Nguyen Viet Ha

1 . The Bank

(a) Establishment and Operation

Vietnam Public Joint Stock Commercial Bank (the "Bank" or "PVcomBank") is a joint stock commercial bank established in Socialist Republic of Vietnam. The Bank was established on 1 October 2013 as the result of the merger between Petro Vietnam Finance Joint Stock Corporation ("PVFC") and Western Commercial Joint Stock Bank ("WTB") under Decision No. 2018/2013/QD-NHNN dated 12 September 2013 by the Governor of the State Bank of Vietnam ("SBV"), in which:

- Petro Vietnam Finance Joint Stock Company, previously known as Petro Vietnam Finance Company - a wholly state-owned company of Vietnam National Industry - Energy Group, was equitized under Decision No. 3002/QD-DKVN dated 22 August 2007 by Vietnam National Industry - Energy Group on approving "The proposal of transforming Petro Vietnam Finance Company to Petro Vietnam Finance Joint Stock Corporation". PVFC officially commenced its operations as a joint stock company on 18 March 2008, in accordance with its Business Registration Certificate No. 0103023045 dated 18 March 2008, issued by Hanoi Authority for Planning and Investment, and with Certificate of Operation No. 72/2008/GP-NHNN dated 18 March 2008, granted by the Governor of the State Bank of Vietnam. Until 30 September 2013, PVFC operated pursuant to Amended Business License No. 0101057919, amended for the 11th time on 6 July 2012.
- Western Commercial Joint Stock Bank ("WTB") was established under Certificate of Operation No. 16/NH-GP dated 6 April 1992, granted by the SBV, and Certificate of Operation No. 124/NH-DKKD dated 28 April 1992 issued by the People's Committee of Can Tho province. WTB was approved to transform from a rural commercial joint stock bank into a commercial joint stock bank in accordance with Decision No. 1199/QD-NHNN dated 5 June 2007, granted by the Governor of the SBV, and renamed as Western Commercial Joint Stock Bank under Decision No. 1048/QD-NHNN dated 28 April 2010 by the Governor of the SBV.

On 1 October 2013, PVFC and WTB officially ceased their operations and transferred all assets, rights, obligations and legal interests to Vietnam Public Joint Stock Commercial Bank. Currently, the Bank operates under Business Registration Certificate No. 0101057919 issued on 1 October 2013 by Hanoi Authority for Planning and Investment, the second amendment dated 27 May 2019.

(b) Charter capital

As at 30 September 2026, the Bank's charter capital was VND 9,000 billion. Par value per share VND 10,000 per share.

(c) Shareholding structure

	30/09/2026		31/12/2025	
	Ordinary shares	Rate	Ordinary shares	Rate
	VNDm	%	VNDm	%
Vietnam National Industry - Energy Group	4,680,000	52	4,680,000	52
Morgan Stanley International Holding Inc.	600,000	7	600,000	7
Others	3,720,000	41	3,720,000	41
Total	**9,000,000**	**100**	**9,000,000**	**100**

(d) Operation network

The Bank's Head Office is located at No. 22, Ngo Quyen street, Cua Nam ward, Hanoi city. As at 30 September 2026, the Bank has one (01) Head Office, forty (40) branches nationwide, sixty-eight (68) transaction departments and three (03) local subsidiaries.

(e) The Bank's subsidiaries

As at 30 September 2026, the Bank has three (03) local subsidiaries:

Subsidiaries	Establishment and Operation License	Business field	Rate of ownership
Petro Vietnam Securities Incorporated (PSI)	Operation License No. 26/UBCK-GPHĐKD dated 19 December 2006 (issued on 24 September 2020)	Securities	51.17%
PVcomBank Fund Management JSC (PVCB Capital)	Operation License No. 23/UBCK-GP dated 14 December 2007 (issued on 22 February 2023)	Fund management	99.97%
Asset Exploitation and Debt Management One Member Company Limited - Vietnam Public Joint Stock Commercial Bank (PAMC)	Business Registration Certificate No. 1800805372 dated 24 February 2009 (amended for the 20th time on 29 July 2025)	Assets management	100%

(f) Employees

As at 30 September 2026, the Bank had 5,881 employees.

2 . Summary of significant accounting policies

The following are the significant accounting policies adopted by the Bank in preparing the Consolidated financial statements.

(a) Accounting standards and accounting system

The Board of Management of the Bank confirms that accompanying Consolidated Financial Statements have been prepared in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for credit institutions and statutory requirements relevant to preparation and presentation of financial statements.

The Consolidated Financial Statement, is presented in Vietnamese Dong (VND), all amounts are rounded to the nearest million and presented in VND million ("VNDm"). The Consolidated Financial Statement is presented in accordance with Decision No. 479/2004/QD-NHNN dated 29 April 2004 by the Governor of the State Bank of Vietnam; System of financial statements for Vietnamese credit institutions under Decision No. 16/2007/QD-NHNN dated 18 April 2007 by the Governor of the State Bank of Vietnam; issued by the State Bank of Vietnam include: Circular No. 10/2014/TT -NHNN dated 20 March 2014, Circular No. 49/2014/TT-NHNN dated 31 December 2014, Circular No. 22/2017/TT-NHNN dated 29 December 2017 on amending and supplementing the financial reporting regime for credit institutions and other Vietnamese Accounting Standards issued by the Ministry of Finance and the State Bank of Vietnam pursuant to:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the issuanee of 04 Vietnamese Accounting Standards (Phase 1);

- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the issuanee of 06 Vietnamese Accounting Standards (Phase 2);

- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the issuanee of 06 Vietnamese Accounting Standards (Phase 3);

- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the issuanee of 06 Vietnamese Accounting Standards (Phase 4);

- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the issuanee of 04 Vietnamese Accounting Standards (Phase 5);

- Circular No. 22/2017/TT-NHNN dated 29 December 2017 on amending and supplementing a number of articles of the Accounting System for credit institutions issued together with Decision 479/2004/QD-NHNN and the financial reporting regime for credit institutions issued together with Decision 16/2007/QD-NHNN of the Governor of the State Bank;

- Circular No. 16/2018/TT-BTC dated 07 February 2018 about guidancing on financial regime for credit institutions and foreign bank branches;

- Circular No. 27/2021/TT-NHNN dated 31 December 2021 on amending and supplementing a number of articles of the Accounting System of Credit Institutions;

- Circular No. 48/2019/TT-BTC dated 08 August 2019 and Circular No. 24/2022/TT-BTC dated 27 April 2022 of the Minister of Finance on guiding the provision and handing of provisions for inventory's price reduction, investment losses, bad debts and warranties for products, goods, services, construction at enterprises.

The accompanying Consolidated Financial Statements and their utilization are not presented for those who are not informed about Vietnam's accounting principles.

(b) Assumptions and uses of estimates

The preparation of the Consolidated Financial Statements requires the Board of Management 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 of a variety in degrees of subjectivity and uncertainty. Therefore, the actual results may lead to the adjustments of such provisions in the future.

Assumption of continuous operation

The Board of Management has assessed the Bank's operation continuity and awared of the Bank has sufficient resources to continue its operations in the foreseeable future. Furthermore, the Board of Management is not aware of any uncertainty which may cast doubt on the Bank's operation continuity. As a result, these Consolidated Financial Statements have been prepared on the the going on assumption basis.

(c) Basis of consolidation

The consolidated Financial Statements are prepared base on consolidating Separate Financial Statements of the Bank and Financial Statements of its subsidiaries under its control for the period from 01 January 2026 to 30 September 2026. Control right is achieved when the Bank has power to govern the financial and operating policies of invested companies to obtain benefits from their activities.

The Financial Statements of subsidiaries are applied accounting policies that are consistent with the accounting policies of the Bank. If necessary, the Financial Statements of subsidiaries may be adjusted to ensure the consistence between accounting policies applied at the Bank and its subsidiaries.

Balance, main incomes and expenses, including unrealized profits from intra-group transactions are eliminated in full from consolidated financial statements.

Non-controlling interests represents the portion of profit or loss and net assets of subsidiaries not held by the Bank.

(d) Specific accounting policies applied under the Restructuring plan associated with settlement of bad debts of the Bank to 2030

In implementation of Decision No. 1058/QĐ-TTg dated July 19, 2017 ("Decision 1058") of the Prime Minister approving the Scheme on 'Restructuring the system of credit institutions in association with bad debt settlement for the period 2016–2020', and based on guidance from departments under the State Bank of Vietnam regarding the revision and supplementation of PVcomBank's restructuring plan for the 2016–2020 period in line with Decision 1058, the Bank has revised, supplemented, and finalized the Restructuring Plan in association with bad debt resolution for the period 2021–2025, with a vision to 2030 (the "Restructuring Plan"), and submitted it to the Banking Supervision and Inspection Agency, State Bank of Vietnam on 15 November 2018; 15 August 2019; 17 April 2020; 4 June 2020; 30 November 2020; 16 April 2021; 29 June 2021; and 26 July 2022. The Bank's Restructuring Plan has been submitted to the Prime Minister and is under review by relevant ministries and agencies in accordance with the Prime Minister's directive.

As at the date of preparing the financial statements, the Bank has updated and supplemented the Restructuring Plan in accordance with Decision No. 689/QD-TTg dated 8 June 2022 ("Decision 689") issued by the Prime Minister approving the "Restructuring of the credit institution system associated with bad debt resolution for the 2021–2025 period." The updated plan was submitted to the Banking Supervision and Inspection Agency, State Bank of Vietnam on 18 September 2023, 29 December 2023, 25 April 2024, 1 August 2025 and most recently on 13 November 2025. Accordingly, the Bank has proposed the application of certain special policies as follows:

i. The State Bank of Vietnam supports the Bank in the approval process for refinancing applications using VAMC special bonds, network expansion applications, and other licensing documents, in a manner consistent with the mechanisms approved under the Merger Plan and the Restructuring Plan;

ii. Maintain an appropriate level of retained profit each year to build trust and a good image in the eyes of customers and partners.

The bank continues to implement measures to recover/handle non-performing loans/potential non-performing loans as follows:

- Recovering non-performing loans related to the debts under the Restructuring Plan;
- Selling debts to partners;
- Disposing of collateral to recover debts;
- Using proceeds from asset sales, debt sales, off-balance-sheet interest reversals, and provision reversals to address credit risks, make additional provisions, and reverse accrued interest on the remaining loans under the Restructuring Plan.

(e) Fiscal year

The Bank's first accounting period commences from 01 October 2013 to 31 December 2013.The Bank's annual accounting period commences from 01 January and end as at 31 December.

(f) Cash and cash equivalents

Cash and cash equivalents include cash, deposits at the State Bank of Vietnam, demand deposits and term deposits at other credit institutions with maturity of not over than three (03) months from the deposit date and securities with maturity of not over than three (03) months from the purchase date, which has high liquidity and are readily convertible into known amount of cash with low risk.

(g) Deposits and loans to other credit institutions

Deposits at other credit institutions, except for current deposits, are term deposits at other credit institutions and foreign bank branches with terms of not exceeding three months.

Loans to other credit institutions are loans with original terms of not exceeding twelve months.

Current deposits at other credit institutions are recorded according to the outstanding principal balance.

Term deposits and loans to other credit institutions are recorded according to the outstanding principal balance less specific provision for credit risks.

(h) Loans to customers

(i) *Outstanding loans to customers*

Loans to customers are presented the Consolidated statement of financial position at the principal amounts outstanding at the end of the accounting period.

Excluding loans are maintained under the Restructuring Plan, the remaining loans are classified according to Circular No.31/2024/TT - NHNN dated 30 June 2024 ("Circular 31"), including: *Current, Special mention, Sub-standard, Doubtful, Loss.*

(ii) *Provision for credit losses*

From 01 July 2024, the Bank applied Circular 31 and Decree No.86/2024/ND-CP of the Government dated 11 July 2024 regulating the level of provisioning, method of provisions, use of provisions to handle risks in the operations of credit institutions, foreign bank branches and credit institutions allocate receivable interest to be withdrawn ("Decree 86"). Accordingly, specific provisions are calculated by multiplying the provisioning ratio by debt group and the principal balance as at 30 September 2026 after deducting the amortized value of the collateral:

Group	Category	Specific provision rate
1	Current	0%
2	Special mention	5%
3	Sub-standard	20%
4	Doubtful	50%
5	Loss	100%

(iii) *General provision*

General provision is made at 0.75% of the total amount of outstanding balance of loans classified in the group from 1 to 4 at the reporting date.

(iv) *Bad debts written-off*

The Bank applied Circular 31 dated 01 July 2024 and Decree 86 dated 11 July 2024.

(v) *Selling debt to Vietnam Asset Management Company ("VAMC")*

The Bank sells debts recevicing special bonds from VAMC in according to Circular No.19/2013/TT-NHNN dated 06 September 2013 (amended and supplemented by Circular No.14/2015/TT-NHNN dated 28 August 2015, Circular No.08/2016/TT-NHNN dated 16 June 2016, Circular No.09/2017/TT-NHNN dated 14 August 2017, Circular No.32/2019/TT-NHNN dated 31 December 2019) and Official Letter No.8499/NHNN-TCKT dated 14 November 2013 guiding the accounting for bad debt trading transactions of VAMC and credit institutions. Accordingly, the Bank monitors the number of special bonds received on the Held-to-maturity securities account.

When receiving back the sold debts to VAMC, the Bank uses the risk reserve allocated for special bonds to handle bad debt. The difference between the provision for depreciation and the remaining value of the loan/bond that has not been recovered will be recorded in the Consolidated income Statement under the item "Other Income".

(i) Commitment for Letters of credit

The Bank applies Circular No.21/2024/TT-NHNN dated 28 June 2024 issued by the State Bank of Vietnam regulating the letter of credit and other activities related to the letter of credit.

Official Dispatch No.4848/NHNN-TCKT issued on 11 June 2025 provides accounting guidance for letter of credit operations and other business activities related to letters of credit.

(j) Debt trading

The value of debt trading is recorded at the price in the contract between the Bank and the debt seller/buyer.

Receivable intersest from debt trading transactions is recorded over time and the interest rate for each period is calculated on the principal value of the purchased debt that has the criteria for calculating accrued interest.

Interest/fees receivable from debts that have been sold but have not been collected, are recorded in income when the money is collected.

The Bank classifies the paid amount into a group with risk level not lower than previous debt group that was classified before the purchase. For debts that have been sold (except for debts that have been used as provisions to handle risks) but have not been collected, the Bank shall classify the uncollected amount under the contract as unsold debts in according to Circular 31 from 01 July 2024 and Decree No. 86 from 11 July 2024.

(k) Investment in securities

(i) Trading securities

Trading securities are debt securities, equity securities or other securities, which are bought and held for the purpose of reselling within one year to gain profit from price variance.

Trading securities are initially recognized at original cost. They are subsequently measured at the lower between book value and market value. Gain or losses from sales of securities held for trading are recognized in the Consolidated income statement.

(ii) Investment securities

Investment securities are classified into two categories: available-for-sale securities and held-to-maturity securities. The Bank classifies investment securities at the time of purchasing. According to Official Dispatch No.2601/NHNN-TCKT dated 14 April 2009 by the State Bank of Vietnam, for investment securities, the Bank has the right to reclassify only once after purchasing.

Available-for-sale securities

Available-for-sale securities are debt securities and equity securities held for investment and available for sale purpose, which are not qualified to be classified as trading and held-to-maturity, and hold for an indefinite period till an opportunity for profit is given; the Bank is neither founding shareholders, strategic shareholders, nor has certain influence to participate in the financial and operating policies making process through a written agreement on delegating its representatives in the Board of Directors/ Board of Management.

Available-for-sale equity securities are recognized at the original cost. They are subsequently measured at the lower between book value and market value.

Available-for-sale debt securities are recognized at par value plus (+) accrued interest income/interest awaiting for allocation plus (+) unallocated discount/premium. Discount/premium from trading debt securities is amortised on a straight-line basis till the maturity date to the Consolidated income statement. Accumulative interest income before purchasing date is recorded as a decrease in value of such securities, accumulative interest income after purchasing date is recognized as Bank's income based on the accumulative method. Interest received in advance is amortized as interest income from investment securities over the investment period using the straight-line method.

Held-to-maturity securities

Held-to-maturity securities are debt securities which have a fixed term for the purpose of investment by earning interest and the Board of Management has intention and ability to hold the securities until maturity.

Held-to-maturity debt securities are recognized at par value plus (+) accrued interest income/ interest awaiting for allocation plus (+) unallocated discount/premium. Discount/premium is amortised on a straight-line basis till the maturity date to the Consolidated income statement. Accumulative interest income before purchasing date is recorded as a decrease in value of such securities, accumulative interest income after purchasing date is recognized as Bank's income based on the accumulative method. Interest received in advance is amortized as interest income from investment securities over the investment period using the straight-line method.

Special bonds from VAMC

Special bonds issued by VAMC are valuable papers with a term issued by VAMC to purchase bad debts of the Bank. Special bonds are recorded at par value on the transaction date and are always reflected at par value during the holding period. Par value of special bonds correspondent with the sale price of bad debt is the outstanding principal balance minus specific provision made for debt sold.

Special bonds mature in the following cases:

- The amount of provision for special bonds is not less than the book value of bad debts' principal recorded in the book of VAMC, including the following cases: VAMC sells bad debts to organisations and individuals, even in the case of reselling bad debts purchased by special bonds to credit institutions that selling the debts at market price or agreed price; VAMC transfers the entire bad debts purchased into charter capital, share capital of corporate customer.

- Special bonds are expired.

(iii) *Long-term investments*

Investments in subsidiaries

A subsidiary of a credit institution is a company that falls into one of the following cases:

• The Bank or the Bank and its related persons own more than 50% of the charter capital or more than 50% of the voting shares;

• The Bank has the directly or indirectly right to appoint the majority or all members of the board of directors, the board of members or the general director (director) of the subsidiary;

• The Bank has the right to amend or supplement the charter of the subsidiary;

• The Bank and its related persons control directly or indirectly in the adoption of resolutions and decisions of the General Meeting of Shareholders, the Board of Directors, and the Board of Members of the subsidiary.

A joint venture is an enterprise which the Bank has joint control, established by the agreement contract and requiring the consent for joint venture parties in the financial and operating decisions.

An associated enterprise is an enterprise which the Bank has influence but not control in the financial and operating policies.

Investments in subsidiaries are initially recognized at the original cost. After initial recognition, the value of these investments is measured at original cost less provision for impairment of the investments.

Other long-term investments

Other long-term investments represent capital investments in other unlisted entities on the stock market that the Bank has less than 11% of the voting rights and the Bank is either the founding shareholder or a strategic partner or a certain counterparty to dominate in the process of making and deciding the financial and operating policies of the investees unit through a written agreement on delegating its representative in the Board of Directors/Board of Management.

Other long-term investments include equity securities, other long-term investment with holding, withdraw or payment terms more than 01 year (except for capital contributions, investment in joint ventures, associates and subsidiaries).

Other long-term investments are initially recognized at cost, then the value of these investments is measured at original cost less market price.

(l) Entrusted investments

The Bank's entrusted investment include the forms of total investment, designate- entrusted investment and profit - sharing securities entrusted investment. The value of invested capital and received entrustment capital is recorded when the entrusted contract has been signed and the entrusted capital has been implemented. The rights and obligations of the trustor and the trustee regarding with profits and profit sharing, entrusted fees and the other rights and obligations are implemented in according to the terms signed.

Entrusted investment are monitored at original cost. Entrusted investment are considered for risk provisions based on the age of overdue debt or based on the expected loss that may occur in the event that the entrustment has not yet reached the payment deadline but the economic organization is bankrupt or is going to dissolution procedures; the debtor is missing, absconding, being prosecuted, tried by law enforcement agencies, or is serving a sentence or has died.

Provision for overdue entrusted investments is calculated similarly to provision for overdue receivables. The arising provision expense is recorded in "Operating expenses" in the year.

According to Circular No.31/2024/TT-NHNN, for entrustent to purchase unlisted bonds but the trustee has not fully disbursed the amount in the entrusted contract, the bank or non-bank credit institution, must classify that amount as a loan to the trustee. The overdue period is determined from the time the trustee fails to disburse according to the disbursing date specified in the entrusted contract.

(m) Provision for investments

Provision for trading securities and investment securities

Trading securities and investment securities are reviewed for impairment at the time of preparation of the Consolidated financial statements. Provisions for trading securities and investment securities are recorded in the Consolidated income statement.

Provision for impairment of securities shall be made when the book value is higher than the market value determined according to Circular No.24/2022/TT-BTC modified Circular No. 48/2019/TT-BTC dated 08 August 2019 issued by the Minister of Finance as follows:

- The objects of provisioning do not include Government bonds, Government-guaranteed bonds, local government bonds;
- For listed securities (including listed stocks, fund certificates, derivatives, covered warrants), the market value is calculated based on the closing price on the most recent that has trading day up to the date of preparation of the financial statements;

  In cases the listed securities or listed securities of unregistered public companies are not traded in 30 days before making provisions; the listed securities are cancelled or suspended from trading at the provisioning day, the provision for each investment is based on the financial statement of the business organization receiving capital contribution that prepared at the same time of the Bank's Consolidated Financial Statements.
- For listed securities of unregistered public companies (UPCom): the actual market price is the average price within the last 30 transaction days before the time of making Consolidated Financial Statements announced by the Stock exchange.

  For companies that have not registered for trading in the unregistered public companies' trading market, the provision for each investment is based on the financial statement of the business organization receiving capital contribution that prepared at the same time of Bank's Consolidated Financial Statements.

- For listed and registered corporate bonds, the market price is the most recent transaction price at the Stock Exchange within 10 days from the date of preparation of the Financial Statement. In case there is no transaction within 10 days from the date of preparation of the Financial Statement, no provision is made for this investment.

- For corporate bonds unlisted on stock market or unregistered for trading on Unlisted Public Company Market (UPCom), except for bonds that are kept under the Restructuring Plan, The Bank applied Circular 31 and Decree 86 dated 11 July 2024.

- For special bonds issued by VAMC, annually within 5 days before the corresponding date to the maturity date of special bonds, the Bank calculates and makes special provisions for each special bond based on par value and term of the bond less (-) the amount recovered of bad debts sold under the regulations of Circular No.19/2013/TT-NHNN dated 06 September 2013, amended and supplemented by Circular No.14/2015/TT-NHNN dated 28 August 2015, Circular No.08/2016/TT-NHNN dated 16 June 2016, Circular No. 09/2017/TT-NHNN dated 14 August 2017 and Circular No.32/2019/TT-NHNN dated 31 December 2019 issued by the State Bank of Vietnam and other relevant documents.

The Bank makes provision for special bonds issued by VAMC for according to the Restructuring Plan.

Provisions for trading securities and investment securities are recorded into the Consolidated income statement.

Provision for other long-term investments

Provisions for capital contributions and long-term investments are in accordance with the provisions of Circular No.48/2019/TT-BTC dated 08 August 2019 and Circular No.24/2022/BTC dated 07 April 2022 of the Ministry of Finance amending, supplementing and guiding provisioning and handling of provisions for inventory price reduction, investment losses, bad debts and warranties for products, goods, services and construction at enterprises.

The amount of provision is the difference between the actual capital contribution of parties at an entity and the actual capital equity on the latest financial statements of the entity at the end of the period multiply (x) by the rate of the Bank's capital investment over the total actual capital contributions. Provision for impairment of long-term investments is recorded as an operating expense in the Consolidated income statement.

In case the organization receiving the capital contribution does not prepare the Financial Statement at the same time, the enterprise is not allowed to make provisions for that investment, except in case the organization receiving the capital contribution has ceased operations and is awaiting processing (dissolution, bankruptcy) or the organization is allowed to prepare the Financial Statement at a different time with the time of preparing the Financial Statement of the contributing capital enterprise and has notified the competent authority according to the accounting law.

(n) Repurchase and reverse repurchase agreements

Securities sold under the agreements to repurchase at a specific date in the future (repos) are still recognized on the Consolidated Financial Statements. The corresponding amount of cash received from these agreements is recognized on the Consolidated statement of financial position as a borrowing. The difference between the sale price and repurchase price is amortized into the Consolidated income statement over the effective period based on the interest rate stated in the agreements using the straight-line basis.

Securities purchased under the agreements to resell at a specific date in the future are not recognized in the Consolidated Financial Statements. The corresponding amount of cash paid under these agreements is recognized in the Consolidated statement of financial position as a receivable. The difference between the purchase price and resale price is amortized into the Consolidated income statement over the effective period based on the interest rate stated in the agreements by using a straight-line basis.

(o) Foreign currency transactions

All transactions of the Bank are accounted in their original currencies. Monetary assets and liabilities denominated in foreign currencies are converted into VND at the average exchange rate for spot selling and buying of such foreign currency ("spot exchange rate") at the last working day of the accounting period if the spot exchange rate is less than 1% of the weighted average selling and buying rate in the last working day of the same period; converted into VND at the weighted average buying and selling rate in the last working day if the spot exchange rate is equal to or higher than 1% of the weighted average buying and selling rate in the last working day of the same period. Non-monetary foreign currency items incurred during the period are converted into VND at the exchange rate effective on the date of the transaction. Income and expenses in foreign currencies are converted into VND at the exchange rates on the dates of the transactions.

Exchange rate differences from foreign currency trading activities during the year are recorded in the item "Exchange rate differences" in equity and transferred to the Consolidated income statement at the date of the financial statements.

(p) Fixed assets

(i) Historical cost

Fixed assets are stated at cost less accumulated depreciation. The initial cost of a tangible fixed asset comprises the purchase price of the asset, including import duties, non-refundable input taxes, costs directly attributable to bringing the asset to its working and using, the costs of dismantling, removing and restoring at the location of the asset.

On 25 April 2013, the Ministry of Finance issued Circular No.45/2013/TT-BTC guiding on the management, use and depreciation of fixed assets. According to this Circular, fixed assets must simultaneously satisfy three of the following criteria:

- It is certain that future economic benefits will be obtained from the use of the asset;
- The useful life of the asset is 1 year or more;
- The original cost of the asset must be reliably determined and have a value of VND 30,000,000 (thirty million dong) or more.

Expenditure incurred after tangible fixed assets have been put into operation, such as repairs, maintenance and overhaul costs, is charged to the Consolidated income statement for the period in which the costs are incurred. In cases it can be clearly demonstrated that these expenditures have resulted in an increase in the future economic benefits expected to be obtained from the use of tangible fixed assets beyond their originally assessed standard of performance, the expenditures are capitalized as an additional cost of tangible fixed assets.

(ii) Depreciation

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	05 - 50 years
- Machinery, equipment	03 - 15 years
- Transportation equipment	06 - 15 years
- Office equipment	03 - 10 years
- Other tangible fixed assets	04 - 10 years
- Computer software	03 - 10 years

Permanent land use rights are recorded at historical cost and are not amortized. Definite land use rights is amortized to expenses by the time limit stated in the certificate of land use rights.

(q) . Financial instruments

The main financial assets of the Bank include cash on hand, balances with the State Bank of Vietnam, balances with and loans to other credit institutions, loans to customers, trading securities, investment securities, other long-term investments, financial derivative assets and other financial assets.

Financial liabilities of the Bank mainly include due to the Government and the State Bank of Vietnam, deposits and borrowings from other credit institutions, deposits from customers, issued valuable papers, financial derivative liabilities and other liabilities.

The classification of the financial instruments above is only for the purpose of presentation and disclosure, not for the purpose of describing the method of measuring the value of financial instruments. Accounting regulations on measuring the value of financial instruments are presented in relevant notes.

(r) . Valuable papers issued

Valuable papers issued are recognized at cost and accumulated amortised premiums or discounts. Cost of valuable papers issued includes the proceed from the issuance less directly attributable costs.

(s) Other receivables

Receivables (including receivables from credit activities in banking activities of credit institutions and unregistered bonds traded on the market that the organization owns) are made provision based on the overdue status of receivables or estimated possible loss for receivables which are not yet overdue but is unlikely to be recovered on time, and ensure the following conditions:

• Must have original documents proving the amount of money the debtor has not paid (debt contract/commitment, Contract liquidation, Debt reconciliation or written request for debt reconciliation confirmation or debt collection document sent by the unit (with postmark or confirmation from the delivery unit, Debt statement, etc.);

• Debt is determined to be bad receivable: debt overdue for 06 months or more (calculated according to the original principal repayment period according to the economic contract) and the unit has sent debt reconciliation confirmation to the customer but has not been able to recover or the debt is likely to be unable to be paid on time due to the customer being bankrupt, absconding, serving a sentence, suffering from a serious illness, dead, etc.

For overdue receivables, the provision level is determined based on the use of provision rates prescribed in Circular No.48/2019/TT-BTC issued by the Ministry of Finance on 08 August 2019 and Circular No.24/2022/BTC dated 07 April 2022 of the Ministry of Finance amending and supplementing Circular 48 as follows:

Ovedue date	Provision rate
From more than six (6) months to less than one (1) year	30%
From one (1) year to less than two (2) years	50%
From two (2) years to less than three (3) years	70%
From three (3) years or more	100%

(t) Shareholders' equity and Reserves

(i) *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.

(ii) *Share premium*

On receipt of capital from shareholders, the difference between the issuance price and the par value of the shares is recorded as share premium in equity.

(iii) *Treasury shares*

When the Bank repurchases its own issued shares, the total paid amount which includes directly attributable costs, net off any tax effects, is recognized as a deduction from equity and referred to as treasury shares. When such shares are launched, proceeds are recorded into equity.

(iv) *Retained earnings*

Retained earnings are used to present the Bank's operating results (profit, loss) after corporate income tax and profit appropriation or loss handling of the Bank. The distribution of net profits is made when the net profit of the Bank does not exceed the net profit presented on Consolidated Financial Statements after eliminating the profits from cheap purchase.

In case of paying dividends or profits to owners exceeding the amount of undistributed after-tax profits, it is recorded as a case of reducing contributed capital. Net profit can be distributed to investors based on capital contribution rate after being approved by General Meeting of Shareholders and after being appropriated to funds in accordance with the Bank's Articles of Incorporation and Vietnamese statutory requirements.

Dividend paid to shareholders is stated in the Consolidated statement of financial position of the Bank as a payable after being announced by the Annual General Shareholders' Meeting of the Bank.

(v) *Reserves*

The Bank shall make provisions for reserve funds in accordance with the Law on Credit Institutions No.32/2024/QH15, Decree 35 effective from 01 August 2025 (replacing Decree No. 93/2017/ND-CP) and the Bank's charter. Accordingly, the profit recovered by the Bank after offsetting previous year's losses as stipulated by the Corporate Income Tax Law, calculating corporate income tax, distributing profits to affiliated capital contributors according to signed transactions/contracts (if any), and offsetting expired accounts from previous years is deducted from pre-tax profit (if any), the prescribed ratios in the following order:

- Supplementary charter capital reserve: 10% of net profit after tax each year until reaching as much as 100% of the current capital;
- Financial reserve: 10% of the remaining profit after deducting the Capital Reserve Fund;

- Investment and development funds, bonus and welfare funds and other reserves: are to be made upon the decisions of the Annual General Shareholders' Meeting in accordance with relevant statutory requirements.

(u) Income and expenses

(i) *Interest income and Interest expense*

The Bank records interest income using the accrual method for interest on outstanding loans classified in group 1. Interest income is excepted for interest on loans classified from Group 2 to Group 5 are recognized in the Consolidated income statement upon actual receipt.

Interest expenses are recognized in the Consolidated income statement based on accrual basis.

(ii) *Fees, commissions and dividend income*

Fees and commissions are recognized on an accrual basis.

Cash dividends from investment activities are recognized in the Consolidated income statement when the Bank's right to receive payment is established. Dividends and other receipts in the form of shares are not recognized into the Consolidated income statement but only recorded as an increase in the number of shares held by the Bank instead.

(iii) *Uncollectible income*

For receivables which have been accounted into incomes but subsequently evaluated as non-collected or uncollectible at the due date are reserved as reduction of income if it's within the same accounting period or reversed as an expense if it is not within the accounting period and must be monitored in the off-statement of financial position to urge collection. When collected, it shall be accounted into the income.

(v) Corporate income tax

Income tax ("CIT") comprises current and deferred income tax corporate. Income tax is recognised in the Consolidated income statement, except to the extent relates to recognise directly in equity then this tax is also recognised directly in equity.

Current income tax is the expected payable tax depend on taxable income for the period, using tax rates enacted or substantially enacted at the end the accounting period and adjustments the payable tax of previous years.

Deferred income tax is accounted for using the balance sheet method on temporary differences between the carrying amount of assets and liabilities for financial reporting purposes and their amounts determined for tax purposes. The amount of deferred income tax recognized is based on the expected manner of recovery or settlement of the carrying amount of the assets and liabilities, using tax rates enacted or substantively enacted at the end the accounting year.

Deferred income tax assets are only recognized to the extent that it is probable that future taxable profits will be available against which the asset can be used. Deferred income tax assets are reduced when it is no probable that the related tax benefits will be realized.

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

(w) Off-statement of financial position items

(i) Foreign exchange contracts

The Bank enters into foreign exchange forward and swap contracts which enable customers to transfer, modify or reduce their foreign exchange risk or other market risks and also are used for the Bank's business purpose.

Forward contracts are commitments to either purchase or sell a designated currency at a specific future date for a specific exchange rate and cash settlement. Forward contracts are recorded at nominal values at transaction dates, and are subsequently revaluated at the end of the accounting period. The difference on revaluation is recognized under "Foreign exchange differences" in the equity and is recorded in the Consolidated income statement at the end of the year.

Currency swap contracts are commitments to settle in cash at a future date based on differences between specified exchange rates, calculated on the notional principal amount.

(ii) Interest swap contracts

Interest swap contracts are commitments to settle in cash the notional principal amounts at the interest amount based on floating or fixed interest rates. The value of commitment in interest rate swap contracts is not recognised on the Consolidated statement of financial position. The difference of swap interest rates is recognised in the Consolidated income statement on an accrual basis.

(iii) Commitments and contingent liabilities

The Bank has credit commitments arising from its regular lending activities. These commitments are unutilised loans and overdraft facilities which are approved. The Bank also provides financial guarantees and letters of credit to guarantee the performance of customers to third parties. Many of the contingent liabilities and commitments will expire without any advanced payment, in whole or in part. Therefore, these commitments and contingent liabilities do not represent expected future cash flows.

The Banks must classify guarantees, payment acceptances, irrevocable loan commitments and other commitments that generate credit risks into 5 groups for management in accordance with Circular 31 from 01 July 2024.

(x) Segment information

A segment is a distinguishable component of the Bank that is engaged in providing an individual or group of related products or services (a business segment), or in providing products or services within a particular economic environment (a geographical segment). Each segment is subject to risks and returns that are different from other components.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Bank in order to help users of financial statements better understand and make more informed judgements about the Bank as a whole.

(y) Related parties

Related parties of a bank are organizations and individuals that have direct or indirect relationships with the bank as prescribed in the Law on Credit Institutions No.32/2024/QH15 effective from 01 July 2024, falling into one of the following cases:

(i) Parent company with subsidiary and vice versa; parent company with subsidiary of subsidiary and vice versa; credit institution with subsidiary of subsidiary of credit institution and vice versa; credit institution with subsidiary of subsidiary of credit institution and vice versa; subsidiaries of the same parent company or of the same credit institution with each other; subsidiaries of subsidiaries of the same parent company or of the same credit institution with each other; managers, controllers, members of the Board of Supervisors of the parent company or of the credit institution, individuals or organizations with authority to appoint these persons with subsidiaries and vice versa;

(ii) A company or credit institution with the manager, controller, member of the Board of Supervisors of that company or credit institution or with the company or organization with the authority to appoint those persons and vice versa;

(iii) A company or credit institution with an organization or individual owning 5% or more of the charter capital or voting shares at that company or credit institution and vice versa;

(iv) Individuals with spouses; biological parents, adoptive parents, stepfathers, stepmothers, parents-in-law, parents-in-law; biological children, adopted children, stepchildren of spouses, daughters-in-law, sons-in-law; full siblings; half siblings; full siblings; brother-in-law, sister-in-law, brother-in-law, sister-in-law of a person with the same or half parents or the same or different mothers (hereinafter referred to as wife, husband, father, mother, children, brothers, sisters); paternal grandparents, maternal grandparents; paternal grandchildren, maternal grandchildren; paternal uncles, paternal aunts, paternal uncles, paternal uncles, paternal uncles and paternal nieces and nephews;

(v) A company or credit institution with an individual having a relationship as prescribed in Point d, Clause 24, Article 4 of the Law on Credit Institutions No.32/2024/QH15 with a manager, controller, member of the Board of Supervisors, capital contributor or shareholder owning 5% or more of the charter capital or voting shares of that company or credit institution and vice versa;

(vi) An individual authorized to represent the capital contribution for an organization or individual specified in Points a, b, c, d and đ, Clause 24, Article 4 of the Law on Credit Institutions No.32/2024/QH15 with the authorizing organization or individual; individuals authorized to represent the capital contribution of the same organization together;

(vii) Other legal entities and individuals with potential risk relationships to the operations of credit institutions and foreign bank branches are determined according to internal regulations of credit institutions and foreign bank branches or at the written request of the State Bank through inspection and supervision activities;

In considering the relationship of related parties for preparing and presenting the Consolidated Financial Statements, the Bank should also consider the nature, not only the legal form of the relationship.

(z) Voluntary resignation benefits

Under the Vietnamese Labor Law, when an employee who has worked for the Bank for 12 months or more voluntarily terminate his/her labor contract, the Bank is required to pay allowance arising from voluntary resignation of the eligible employees that calculated based on the number of years worked up to 31 December 2008 and the average salary during the six months prior to the employee's termination.

(aa) Offsetting

Financial assets and liabilities are offset and the net amounts are reported in the Consolidated statement of financial position if, and only if, the Bank has currently enforceable legal rights to offset the recognized amounts and the Bank has an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

3 . Cash on hand, gold, silver and gemstones

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Cash in VND	813,093	785,022
Cash in foreign currencies	40,958	36,997
Total	**854,051**	**822,019**

4 . Balances with the State Bank of Vietnam

Deposits at the State Bank of Vietnam (SBV) include mandatory reserve deposits and payment accounts. According to Circular No. 30/2019/TT-NHNN dated 27 December 2019, of the SBV, amended and supplemented by Circular No. 23/2025/TT-NHNN dated 12 August 2025, "regulating the implementation of mandatory reserves for credit institutions and branches of foreign banks," and Decision No. 1158/QD-NHNN dated 29 May 2018, of the Governor of the State Bank of Vietnam, amended and supplemented by Decision No. 2977/QD-NHNN dated 12 August 2025, of the Governor of the SBV, on the regulation of mandatory reserve ratios for credit institutions, the mandatory reserve ratio applicable to PVcomBank is as follows:

- The required reserve ratio for deposits with a term of less than 12 months in Vietnamese dong is 3% of the average balance of the previous month.

- The required reserve ratio for deposits with a term of 12 months or more in Vietnamese dong is 1% of the average balance of the previous month.

The required reserve ratios for deposits in foreign currencies applicable to credit institutions are:

- The required reserve ratio for deposits with a term of less than 12 months in foreign currencies is 8% of the average balance of the previous month.

- The required reserve ratio for deposits with a term of 12 months or more in foreign currencies is 6% of the average balance of the previous month

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Current account at the State Bank of Vietnam	5,077,296	8,575,705
- In VND	*4,475,970*	*7,853,860*
- In foreign currencies	*601,326*	*721,845*
Total	**5,077,296**	**8,575,705**

5 . Balances with and loans to other credit institutions

5.1 . Balances with other credit institutions

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Demand deposits	15,618,434	10,730,268
- In VND	*14,906,935*	*10,263,249*
- In foreign currencies	*711,499*	*467,019*
Term deposits	7,372,374	10,231,202
- In VND	*7,372,374*	*10,231,202*
- In foreign currencies	-	-
Total	**22,990,808**	**20,961,470**

5.2 . Loans to other credit institutions

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
In VND	130,000	3,604,552
- In which: discount, re-discount	-	*3,534,552*
Total	**130,000**	**3,534,552**

5.3 . Quality analysis of loan portfolio, term deposits at other credit institutions:

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Current	7,502,374	13,835,754
Total	**7,502,374**	**13,835,754**

6 . Trading securities

6.1 . Debt securities

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Securities issued by other local credit institutions	-	11,495,524
Total	**-**	**11,495,524**

6.2 . Quality analysis of trading securities which are classified as assets having credit risk

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Current	-	11,495,524
Total	**-**	**11,495,524**

6.3 Equity securities

	30/09/2026	31/12/2025 (Reclassify)
	VNDm	VNDm
Equity securities issued by other credit institutions	20,161	10,090
Equity securities issued by local economic entities	41,355	60,560
	61,516	**70,650**

6.4 Provision of trading securities

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Provision for impairment	(18,330)	(11,412)
Total	**(18,330)**	**(11,412)**

6.5 Status of trading securities

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Debt securities	-	11,495,524
- *Listed*	-	-
- *Unlisted*	-	*11,495,524*
Equity securities	61,516	70,650
- *Listed*	*26,119*	*17,557*
- *Unlisted*	*35,397*	*53,093*
Total	**61,516**	**11,566,174**

7 . Loans to customers

7.1 . Loans to customers

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Loans to local economic entities and individuals	171,076,077	151,124,607
Loans by grants and entrusted funds	1,509	1,579
Loans to foreign organisations and individuals	1,619	1,619
Other credit levels	368,880	523,909
Frozen loans and loans pending for resolution	3,863	3,878
Total	**171,451,948**	**151,655,592**

Analysis of loans by quality

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Current	165,180,176	146,078,350
Special mention	1,388,643	1,090,095
Sub-standard	549,183	553,641
Doubtful	216,174	714,587
Loss	4,117,772	3,218,919
Total	**171,451,948**	**151,655,592**

Analysis of loans by terms

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Short-term	22,967,027	21,237,467
Medium-term	80,867,784	72,411,771
Long-term	67,617,137	58,006,354
Total	**171,451,948**	**151,655,592**

Short-term loans have an initial term of less than 1 year, medium-term loans have an initial term of 1 to 5 years. Long-term loans have an initial term of more than 5 years.

7.2 . Provisions for loans to customers

Increase/decrease in provision for credit risks:

	General provision	Specific provision	Total
	VNDm	VNDm	VNDm
This period			
As at 01 Janary 2026 (Audited)	**1,113,275**	**983,731**	**2,097,006**
Provision made during the period	141,751	194,260	336,011
Other increased	-	14,098	14,098
Other decreased	-	(2,219)	(2,219)
As at 30 September 2026	**1,255,026**	**1,189,870**	**2,444,896**
Previous period			
As at 01 January 2025 (Audited)	**845,015**	**1,076,894**	**1,921,909**
Provision made during the period	118,941	3,368,531	3,487,472
Reversal of provision made during the period	-	(3,970,923)	(3,970,923)
Other increased	-	566,984	566,984
As at 30 September 2025	**963,956**	**1,041,486**	**2,005,442**

8 . Investment securities

8.1 . Available-for-sale securities

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Debt securities	**44,394,100**	**31,126,922**
- Securities issued by the Government, local governments	13,081,164	12,946,385
- Debt securities issued by other local credit institutions	30,221,442	15,024,143
- Debt securities issued by local economic entities	1,091,494	3,156,394
Equity securities	**653,819**	**1,069,758**
- Equity securities issued by local economic entities	653,819	1,069,758
Provision for losses of available-for-sale securities	**(88,847)**	**(112,081)**
- Provision for impairment	(52,252)	(61,352)
- General provision	(8,186)	(22,320)
- Specific provision	(28,409)	(28,409)
Total	**44,959,072**	**32,084,599**

8.2 . Special bonds issued by VAMC

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Par value of special bonds	1,764,916	2,147,352
Provision for special bonds	(63,276)	-
Total	**1,701,640**	**2,147,352**

8.3 . Analysis of quality of securities considered as having credit risk

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Current	873,094	2,937,994
Sub-standard	218,400	218,400
Total	**1,091,494**	**3,156,394**

9 . Long-term investments

Detailed of investment as sectors	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Other long-term investments	481,517	541,783
Provision for impairment of long-term investments	(222,643)	(256,027)
Total	**258,874**	**285,756**

10 .Tangible fixed assets

	Buildings, structures	Transportation equipment	Machinery, equipment	Management equipment	Others	Total
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
Historical cost						
Beginning balance (Audited)	**384,097**	**204,898**	**317,361**	**357,248**	**2,094**	**1,265,698**
- Purchases in the period	6,339	11,376	4,288	7,664	-	29,667
- Other increases	-	-	1,724	-	-	1,724
- Liquidation, destroy	(117)	(7,076)	(5,410)	(5,122)	-	(17,725)
- Other decreases	-	-	-	(1,724)	-	(1,724)
Ending balance	**390,319**	**209,198**	**317,963**	**358,066**	**2,094**	**1,277,640**
Accumulated depreciation						
Beginning balance (Audited)	**107,338**	**124,777**	**207,435**	**299,861**	**2,094**	**741,505**
- Depreciation within the period	6,472	9,499	16,027	17,104	-	49,102
- Other increases	-	-	738	-	-	738
- Liquidation, destroy	(117)	(6,164)	(5,410)	(5,122)	-	(16,813)
- Other decreases	-	-	-	(738)	-	(738)
Ending balance	**113,693**	**128,112**	**218,790**	**311,105**	**2,094**	**773,794**
Net carrying amount						
Beginning balance (Audited)	**276,759**	**80,121**	**109,926**	**57,387**	**-**	**524,193**
Ending balance	**276,626**	**81,086**	**99,173**	**46,961**	**-**	**503,846**

11 . Intangible fixed assets

	Land use rights	Computer	Others	Total
	VNDm	VNDm	VNDm	VNDm
Historical cost				
Beginning balance (Audited)	**336,818**	**370,103**	**3,969**	**710,890**
- Purchases in the period	134,832	15,305	-	150,137
- Other decreases	-	(1,580)	-	(1,580)
Ending balance	**471,650**	**383,828**	**3,969**	**859,447**
Accumulated depreciation				
Beginning balance (Audited)	**-**	**269,849**	**3,969**	**273,818**
- Depreciation within the period	-	21,277	-	21,308
- Other decreases	-	(1,372)	-	(1,372)
Ending balance	**31**	**289,754**	**3,969**	**293,754**
Net carrying amount				
Beginning balance (Audited)	**336,818**	**100,254**	**-**	**437,072**
Ending balance	**471,619**	**94,074**	**-**	**565,693**

12 . Investment properties

	01/01/2026 (Audited)	Increased during the period	Decreased during the period	30/09/2026
	VNDm	VNDm	VNDm	VNDm
Cost	**18,070**	**45,383**	**-**	**63,453**
- Proprety	18,070	45,383	-	63,453
Closing balance	**-**	**-**	**-**	**-**
Accumulated depreciation	-	-	-	-
- Depreciation within the period	-	-	-	-
Ending balance	**18,070**	**45,383**	**-**	**63,453**

13 . Other assets

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Construction in progress	324,881	381,775
Receivables	6,116,853	11,687,306
Accrued interest and fee receivables	26,778,805	19,616,146
Other assets	2,512,457	2,535,566
Provision for losses of other on-statement of financial position assets	(1,423,564)	(1,397,599)
Total	**34,309,432**	**32,823,194**

13.1 . Construction in progress and purchase fixed assets

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Can Tho Branch construction	36,372	36,037
Financial card software system	16,574	16,640
Other constructions	271,935	329,098
Total	**324,881**	**381,775**

13.2 . Receivables

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Internal receivables	281,764	25,706
External receivables	5,835,089	11,661,600
Total	**6,116,853**	**11,687,306**

External receivables	**30/09/2026**	**31/12/2025 (Audited)**
	VNDm	VNDm
- *Margin deposits, mortgages and collaterals*	*2,775*	*2,881*
- *Repo agreements*	*211*	*211*
- *Accrued interest receivable from repo agreements*	*22*	*22*
- *Trusted investment in equity securities (i)*	*309,702*	*309,772*
- *Advance investment trust (ii)*	*146,590*	*146,590*
- *Receivables on interest support from the State Bank of Vietnam (iii)*	*17,134*	*17,134*
- *Long term investment in progressing companisted procedure (iv)*	*214,072*	*214,072*
- *Certified Emission Reductions (v)*	*249,351*	*249,351*
- *Excess of dividend payment for 2011 (vi)*	*47,755*	*47,755*
- *Receivables from bad debts handled (vii)*	*233,184*	*233,184*
- *Costs of handling loan collateral*	*90,433*	*130,964*
- *Receivables on Sale Debt (viii)*	*2,858,219*	*2,866,744*
- *Electronic clearing margin with Napas and MDP*	*241,000*	*200,000*
- *Receivables from bond transfer*	*142,953*	*63,230*
- *Receivables from Trang Tien Joint Stock Company*	-	*497,200*
- *Receivables from Ngoc Viet Cultural Construction Co., Ltd (ix)*	*21,400*	*21,400*
- *Rental deposit*	*24,837*	*25,998*
- *Receivables from the State Budget*	*2,537*	*933*
- *Receivables from NAPAS*	-	*14,811*
- *Credit card risk management indicators*	*94,615*	*93,951*
- *Receivables from D&T Import Export Trading Joint Stock Company*	*33,604*	*33,604*
- *Receivables from Ly Thanh Sao Company Limited (x)*	-	*5,536,464*
- *Receivables for real estate investment projects in My Khe*	*192,000*	*192,000*
- *Others*	*912,695*	*763,329*
Total	**5,835,089**	**11,661,600**

Analysis of the quality of receivables from deferred debt with credit characteristics

	30/09/2026	**31/12/2025 (Audited)**
	VNDm	VNDm
Current	2,858,219	2,866,744
Total	**2,858,219**	**2,866,744**

(i) The Bank's Non-Risk-Bearing Trust Investment refers to securities purchased based on the instructions and using trust capital from individuals or investment trust organizations (See Note 20). The Bank does not bear any risk for these securities. However, as of the date of this Consolidated financial statement, the contracts have expired, but the Bank has not yet completed the transfer of ownership rights of these securities to the investors.

(ii) The balance of the advance investment trust payments to the oil and gas employees has become due for payment, but the investors have not reclaimed the investment portfolio. According to the restructuring plan.

(iii) This is the value the Bank must collect related to the Government's interest rate support package for preferential subjects.

(iv) This receivable originates from a loan that was converted into an investment in which the Bank has significant influence or control, as directed by the Government. However, due to the incomplete legal procedures for the Bank's equity contribution, this receivable does not yet meet the criteria to be recognized as an investment. In 2014, the Government issued a policy to liquidate the value of this investment and advised the banks financing the Project to restructure and reschedule the loans. The Bank had made a provision of VND 214,072 million.

(v) In 2011, the PetroVietnam Finance Corporation - the entity consolidated into the Bank, made an investment in Certified Emission Reductions (CERs) with an initial investment value of VND 249.351 million. During the holding period, due to restrictions on the scope of use, the Bank swapped them for new CERs with a total investment value of VND 262,693 million. The Bank has made a provision of VND 219,919 million.

(vi) This is an advance payment of excess dividends to the shareholders of the former Phuong Tay Commercial Joint Stock Bank. The Bank has fully provisioned VND 47,755 million for this advance.

(vii) This amount represents the value of overdue loans, which are being settled through the recovery of collateral in the form of a real estate project. However, the progress of this real estate project is delayed. Therefore, in 2014 and 2015, the Bank refunded the customer deposits previously paid to settle the previously pledged collateral. The Bank made a provision of VND 233,184 million for this receivable.

(viii) The Bank sold several loans of certain customers to partners, with the sale amount equal to the principal and interest outstanding of the loan at the time the debt sale agreement was signed. The debt purchase amount is paid according to the schedule specified in the debt sale agreement. The sold loans are secured by the purchaser's right to collect the debt from the loans, and the Bank is also authorized to manage the debt and collateral from the purchaser. In addition, the purchaser must pay interest on overdue payments for the unpaid portion of the purchased debt. As of the date of preparation of these financial statements, the partners have paid a total of VND 9,722,565 million (including VND 7,948,972 million for the sold debt and VND 1,773,593 million for overdue interest).

(ix) The receivable related to share purchase agreements with Ngoc Viet Culture Construction Co., Ltd. The Bank has made a provision of VND 20,275 million for this receivable.

(x) This is a receivable from Ly Thanh Sao Co., Ltd from the sale of seized assets and debt offsetting transactions. As of 23 January 2026, the partner has transferred the full payment of VND 5,536,464 million.

13.3 . Accrued interest and fee receivables

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Interest receivables on deposits	59,537	42,229
Interest receivables on investment securities	2,720,919	2,499,037
Interest receivables on entrusted investments	778	778
Interest receivables on loans to customers	23,883,320	16,949,301
Interest receivables on forward transactions	96,301	74,810
Fee receivables	11,491	43,902
Fee receivables from credit activities	6,459	6,089
Total	**26,778,805**	**19,616,146**

13.4 . Other assets

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Entrusted investments	625,232	625,262
- *Entrusted investments at fixed interest rate (i)*	*544,483*	*544,513*
- *Risk-bearing and designated entrusted investments (ii)*	*39,115*	*39,115*
- *Entrusted portfolio management (iii)*	*41,634*	*41,634*
Expenses awaiting for allocation	1,097,190	1,038,355
Collateral received as a substitute for the fulfillment of obligations of the guarantor who has transferred ownership to the credit institution pending	575,049	655,801
Others	214,986	216,148
Total	**2,512,457**	**2,535,566**

(i) This represents the entrusted funds to entities which have a commitment to maintain the trusted funds and pay a fixed interest to the Bank regardless of the investment results.

(ii) This represents the funds entrusted to other companies to invest in projects as instructed by the Bank. Income from these entrustments is subject to the operating results and market value of the invested companies.

(iii) This pertains to the funds entrusted to other companies for investments. The entrusted will make investment decisions and are entitled to a fixed management fee and other benefits depending on actual results of the portfolio. Income from the intrustments will be settled at the maturity date of the intrusment and depend on the actual value of intrustments list.

13.5 . Provision for losses of other on-statement of financial position assets

	01/01/2026 (Audited)	Provision/ (Reversal)/Adjustment	30/09/2026
	(1)	(2)	(3)=(1)+(2)
	VNDm	VNDm	VNDm
- Provision for advance investment trust	84,343	43,170	127,513
- Provision forentrusted portfolio managemen	4,422	-	4,422
- Provision for repo agreement	232	-	232
- Provision for equity sercurities	6,168	-	6,168
- Provision for entrusted investments at fixed interest rate	340,798	-	340,798
- Provision for credit losses	26,346	(3,603)	22,743
- Other provisions	935,290	(13,602)	921,688
Total	**1,397,599**	**25,965**	**1,423,564**

14 . Due to the Government and the State Bank of Vietnam

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Borrowings pledged by valuable papers	5,366,969	4,553,856
Other borrowings	37,635	46,580
Total	**5,404,604**	**4,600,436**

15 . Deposits and borrowings from other credit institutions

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Deposits from other credit institutions	**15,191,955**	**12,004,178**
Demand deposits	12,111,155	10,151,625
- In VND	*12,111,155*	*10,151,625*
Term deposits	3,080,800	1,852,553
- In VND	*1,000,000*	*1,500,000*
- In foreign currencies	*2,080,800*	*352,553*
Borrowings from other credit institutions	**2,298,894**	**2,476,352**
In VND	1,079,989	1,320,251
In foreign currencies	1,218,905	1,156,101
Total	**17,490,849**	**14,480,530**

16 . Deposits from customers

Detailed of deposits by sector

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Demand deposits	20,337,497	17,815,517
- In VND	*18,044,201*	*15,887,496*
- In foreign currencies	*2,293,296*	*1,928,021*
Term deposits	188,013,350	183,508,161
- In VND	*177,235,420*	*172,335,563*
- In foreign currencies	*10,777,930*	*11,172,598*
Deposit for specific purpose	226	226
Margin deposits	542,097	224,255
Total	**208,893,170**	**201,548,159**

17 . Derivatives and other financial assets

	Total contracts value (at exchange rate as at effective date)	Total net carrying value (at exchanges rates as at the reporting date)		Difference Liabilities - Assets
		Assets	Liabilities	
	VNDm	VNDm	VNDm	VNDm
Closing balance	**31,140,376**	**30,912,460**	**30,991,393**	**78,933**
- Currency forward contracts	2,193,866	2,155,588	2,138,319	(17,269)
- Currency swap contracts	28,946,510	28,756,872	28,853,074	96,202
Opening balance (Audited)	**21,176,860**	**21,195,396**	**21,135,693**	**(59,703)**
- Currency forward contracts	3,480,700	3,450,470	3,453,053	2,583
- Currency swap contracts	17,696,160	17,744,926	17,682,640	(62,286)

18 . Grants, trusted funds and borrowings at risk of credit institution

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
- In VND	245	245
- In foreign currencies	178	223
Total	**423**	**468**

19 . Valuable papers issued

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
- In VND	29,307,772	25,198,979
- In foreign currencies	3	3
Total	**29,307,775**	**25,198,982**

20 . Other liabilities

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
- Internal payables	198,749	377,323
- External payables	2,254,285	3,310,975
- Revenues awaiting for allocation	88,173	27,509
- Bonus and welfare funds	2,214	723
Total	**2,543,421**	**3,716,530**

Internal payables

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
- Payables to employees	172,312	369,925
- Surplus funds and assets awaiting resolution	3,618	5,744
- Others	22,819	1,654
Total	**198,749**	**377,323**

External payables

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
- Entrusted funds for risk-free investments (i)	309,702	309,772
- Interest subsidy funds used for incorrect purposes have been recovered but not yet refunded to the State Bank of	13,599	13,599
- Payables for customers' dividend from entrusted investments	14,880	14,880
- Retained warranty funds payable to the supplier; held in custody pending payment	2,436	2,567
- Obligations to the State budget	73,102	356,342
- Payables from buy and sell securities	9,585	9,566
- Payables subject to offsetting arrangements involving Song Hong, PAMC, and Vinaconex 39 with PVcomBank	-	854,352
Payables from Napas	221,464	-
- Dividends payable to entrusted investment clients	26,703	26,674
- Telegraphic transfer of payment	50,375	1,677
- Saigon Fund A2 Securities Investment Fund is transferring the first tranche of liquidation proceeds for Fund SFA2, which are currently pending processing	10,130	10,130
- Accrued interest deposits	1,371,189	1,214,131
- Payroll-based contributions	9,028	10,282
- Others	142,092	487,003
Total	**2,254,285**	**3,310,975**

(i) This represents the entrusted funds received for investments in equity securities as presented in Note No. 13.2.

21 . Shareholders' equity

21.1 . Statement of changes in shareholders' equity

Note	Charter capital	Share premium	Treasury shares	Investment and development funds	Financial reserve	Supplemental charter capital reserve	Other reserves	Retained earnings	Non-controlling interest	Total
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
Beginning balance (Audited)	**9,000,000**	**2,000**	**(8,566)**	**431,085**	**338,317**	**160,828**	**7,813**	**1,958,053**	**366,116**	**12,255,646**
Net profit for the period	-	-	-	-	-	-	-	1,810,281	25,541	**1,835,822**
Other increase	-	-	-	-	-	-	-	7,074	-	**7,074**
Distribution of profits	-	-	-	-	102,196	113,550		-		**215,746**
Fund deduction	-	-	-	-	-	-	-	(215,746)		**(215,746)**
Other decrease	-	-	-	-	-	-	-	(997)	(732)	**(1,729)**
Used in period	-	-	-	-	(9,390)	-	-	-	-	**(9,390)**
Ending balance	**9,000,000**	**2,000**	**(8,566)**	**431,085**	**431,123**	**274,378**	**7,813**	**3,558,665**	**390,925**	**14,087,423**

21.2 . Basic earnings per share

	09 months of this year	09 months of previous year
	VNDm	VNDm
Net profit after tax attributable the Bank's shareholders	1,810,280	1,352,906
Quantity of repurchased shares	899,272,806	899,272,806
Basic earnings per share (VND/share)	**2,013**	**1,504**

21.3 . Shares

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Quantity of authorized issuing shares	900,000,000	900,000,000
Quantity of shares were sold out to the public	900,000,000	900,000,000
- Ordinary shares	*900,000,000*	*900,000,000*
Quantity of repurchased shares	899,272,806	899,272,806
- Ordinary shares	*899,272,806*	*899,272,806*
Quantity of outstanding shares in circulation	727,194	727,194
- Ordinary shares	*727,194*	*727,194*
Par value per share	10,000	10,000

22 . Interest and similar income

	09 months of this year	09 months of previous year
	VNDm	VNDm
Interest income from deposits	780,571	679,347
Interest income from loan to customers	14,701,689	10,787,212
Interest income from trading in debt securities	2,517,864	2,265,846
Fee from guarantee activities	41,253	40,594
Other income from credit activities	231,786	1,003,640
Total	**18,273,163**	**14,776,639**

23 . Interest and similar expenses

	09 months of this year	09 months of previous year
	VNDm	VNDm
Interest expenses on deposits	9,515,052	6,457,311
Interest expenses on borrowings	352,882	288,437
Interest expenses on value papers issued	1,928,347	1,893,990
Other expenses on credit activities	1,796,501	4,690,144
Total	**13,592,782**	**13,329,882**

24 . Net gain from fee and commission

	09 months of this year	09 months of previous year
	VNDm	VNDm
Fee and commission income from	**413,604**	**333,693**
- Settlement services	96,657	70,047
- Treasury services	462	284
- Entrustment and agency services	13,699	16,054
- Consulting services	9,057	6,081
- Insurance agent services	120,134	76,746
- Other services	173,595	164,481
Fee and commission expenses on	**119,199**	**116,223**
- Settlement services	73,422	44,996
- Treasury services	175	76
- Entrustment and agency services	-	3,737
- Other services	45,602	67,414
Net gain from fee and commission	**294,405**	**217,470**

25 . Net gian/(Loss) from foreign currency trading

	09 months of this year	09 months of previous year
	VNDm	VNDm
Gains from trading foreign currencies	**578,086**	**829,979**
- From spot foreign currency trading	109,267	447,547
- From currencies derivatives	226,698	86,797
- From revaluation of exchange rate differences	242,121	295,635
Losses from trading foreign currencies	**677,827**	**736,322**
- From spot foreign currency trading	22,685	423,492
- From currencies derivatives	655,142	312,830
Net gian/(Loss) from foreign currency trading	**(99,741)**	**93,657**

26 . Net gain from trading securities

	09 months of this year	09 months of previous year
	VNDm	VNDm
Income from trading securities	209,373	215,765
Expenses for trading securities	29,444	86,767
Provison/(Reversal) of impairment provisions for trading secur	6,918	(2,288)
Provision of general provision for trading securities	-	256
Net gain from trading securities	**173,011**	**131,030**

27 . Net gain/(Loss) from investment securities

	09 months of this year	09 months of previous year
	VNDm	VNDm
Income from investment securities	381,360	35,756
Expenses for investment securities	39,315	1,939
Provision/(Reversal) of provision for losses of investment securities	(9,100)	4,740
Provision/(Reversal) of provision for investment securities risks	(14,134)	72,781
Net gain/(Loss) from investment securities	**365,279**	**(43,704)**

28 . Net gain other operating income

	09 months of this year	09 months of previous year
	VNDm	VNDm
Other operating income	**574,662**	**7,117,429**
- Income from debt trading activities	-	326,187
- Income from futures trading	2,324	47,277
- Recovery of handled debts	247,097	1,954,617
- Income from debt purchasing sold to VAMC	-	33,206
- Other incomes	325,241	4,756,142
Other operating expenses	**295,205**	**840,860**
- Expenses from purchase and sale debt	-	14,139
- Other expenses	295,205	826,721
Net gain other operating income	**279,457**	**6,276,569**

29 . Income from capital contribution, equity investments

	09 months of this year	09 months of previous year
	VNDm	VNDm
Dividend received from capital contribution, equity	37,975	43,615
- From trading equity securities	2,821	2,085
- From investment securities	35,154	41,530
Total	**37,975**	**43,615**

30 . Operating expenses

	09 months of this year	09 months of previous year
	VNDm	VNDm
Tax expenses and fees	7,867	6,371
Employee expenses	1,820,885	1,575,494
Expenses on assets	475,652	421,932
Of which:		
- Depreciation and amortisation of fixed assets	*70,410*	*71,909*
Administrative expenses	964,037	741,529
Insurance for customer deposits	192,781	164,264
Provision/(Reversal) for impairment of long-term investments	(33,384)	422
Provision for credit losses	25,950	22,183
Total	**3,453,788**	**2,932,195**

31 . Current corporate income tax expense

Current corporate income tax expense	09 months of this year	09 months of previous year
	VNDm	VNDm
- Vietnam Public Joint Stock Commercial Bank	15,047	310
- Petro Vietnam Securities Incorporated	13,398	8,990
- PVcomBank Fund Management JSC	-	-
- Asset Exploitation and Debt Management One Member Company Limited - Vietnam Public Joint Stock Commercial Bank	13,425	8,580
Total	**41,870**	**17,880**

32 . Obligations to the State budget

Items	Tax receivable at the beginning of period (Audited)	Tax payable at the beginning of period (Audited)	Movement during the period			Tax receivable at the end of period	Tax payable at the end of period
			Payables	Adjustment	Paid		
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
1. Value added tax	-	36,401	82,344	-	97,428	(1,601)	22,918
2. Corporate income tax	(408)	261,155	41,870	(198)	273,605	(408)	29,222
3. Personal income tax	-	57,054	134,894	-	171,113	-	20,835
4. License tax	-	-	-	-	-	-	-
5. Foreign contractor tax	-	-	10,480	-	10,353	-	127
6. Fees and other obligations	(525)	1,732	587	-	2,322	(528)	-
Total	**(933)**	**356,342**	**270,175**	**(198)**	**554,821**	**(2,537)**	**73,102**

33 . Contingent liabilities and commitments

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Exchange transaction commitments	**66,330,254**	**49,151,961**
Purchasing transaction	338,130	522,300
Selling transaction	1,092,420	4,805,160
Swap transaction	64,899,704	43,824,501
Letters of credit	**2,059,932**	**1,210,766**
Other guarantees	**21,131,308**	**19,528,363**
Total	**89,521,494**	**69,891,090**

34 . Uncollected interest and fee receivables

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Uncollected loan interest	8,641,311	7,548,980
Uncollected securities interest	476,752	27,007
Uncollectible receivable fees	429,224	294,766
Total	**9,547,287**	**7,870,753**

35 . Bad debts written-off

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
The principal of the risk-resolved debt under monitoring	8,801,279	8,907,962
The interest of the risk-resolved debt under monitoring	20,439,550	17,229,764
Total	**29,240,829**	**26,137,726**

36 . Assets and other documents

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Other assets kept for customers	18,580,184	23,775,905
Collateral received as a substitute for the performance of obligations of the guarantor awaiting for handling	82,483	82,483
Other valuable documents being preserved	27,884,592	21,943,732
Total	**46,547,259**	**45,802,120**

37 . Cash and cash equivalents

	30/09/2026	30/09/2025
	VNDm	VNDm
Cash and cash equivalent	854,051	817,731
Balance with the State Bank	5,077,296	12,407,406
Demand deposits from other credit institutions	15,618,434	14,386,257
Deposits in other credit institutions *(with term of up to 3 months)*	6,295,000	13,342,000
Total	**27,844,781**	**40,953,394**

38 . Related Party Transactions

Related party refers to an entity or individual associated with an organization or person, as defined under the Law on Credit Institutions and the guidelines of the State Bank of Vietnam. Certain transactions with related parties during the period are as follows:

Transaction with related parties

	30/09/2026	31/12/2025 (Audited)
	VNDm	VNDm
Loans to related parties, including economic organizations	1,773,574	2,003,000
Interest receivable from related parties from own funds	700,753	796,785
Loans to related parties using entrusted funds from PVN	742,739	766,866
Interest receivable from related parties using funds received	385,658	384,925
Loans to related parties using other entrusted funds no risk	532,476	650,267
Interest receivable from related parties from other entrusted funds no risk	30,276	28,381
Loans and deposits	32,050,016	30,955,091
Interest payable to related parties	169,324	77,984
PVN's entrusted funds are used for lending no risk	742,739	766,866
Interest payable on entrusted capital from PVN no risk	365,363	364,659

During the period, the Bank conducted transactions with related parties as follows:

	09 months of this year	09 months of previous year
	VNDm	VNDm
Interest expense from related parties	585,758	451,530
Revenue from related parties	51,629	183,397
Executive Board Income	37,685	32,745
Board of Directors' Remuneration	8,008	7,012
Board of Supervisors' Income	3,388	2,879

39 .Segment reporting

Items	for the accounting period from 01 January 2026 to 30 September 2026			
	North	Central	Southern	Total
	VNDm	VNDm	VNDm	VNDm
Interest and similar income	12,286,649	455,155	5,531,359	18,273,163
Interest and similar expenses	6,952,563	1,273,490	5,366,729	13,592,782
Net interest income	**5,334,086**	**(818,335)**	**164,630**	**4,680,381**
Fee and commission income	352,968	13,661	46,975	413,604
Fee and commission expenses	104,744	2,832	11,623	119,199
Net gain from fee and commission	**248,224**	**10,829**	**35,352**	**294,405**
Net gain/(loss) from foreign currency trading	**(138,809)**	**18,766**	**20,302**	**(99,741)**
Net gain from securities	**542,930**	**-**	**(4,640)**	**538,290**
Other operating income	572,569	729	1,364	574,662
Other operating expenses	294,621	460	124	295,205
Net other operating income	**277,948**	**269**	**1,240**	**279,457**
Income from capital contribution, equity investments	**37,975**	**-**	**-**	**37,975**
Operating expenses	**3,263,453**	**48,024**	**142,311**	**3,453,788**
Net profit before provision for credit losses	**3,038,901**	**(836,495)**	**74,573**	**2,276,979**
Expenses of provision for credit losses	**290,710**	**10,456**	**98,121**	**399,287**
Total profit before tax	**2,748,191**	**(846,951)**	**(23,548)**	**1,877,692**
Current corporate income tax expense	41,870	-	-	41,870
Deferred corporate income tax expense	-	-	-	-
Corporate income tax expense	**41,870**	**-**	**-**	**41,870**
Net profit after tax	**2,706,321**	**(846,951)**	**(23,548)**	**1,835,822**

40 . Risk management policies relating to financial instruments

The Bank's objective is maintain a healthy financial position. Hence, the using of financial instruments, including customer deposits and investments in high quality financial assets, is critical for the Bank to achieve required interest margin. From risk management perspective, the Bank is required to maintain balance between off-statement of financial position items (such as guarantees and letters of credit) and credits (loans in VND and foreign currencies) to individuals and organizations which have different creditworthiness. In addition, the Bank also invested part of its mobilized funds in securities or loans to other credit institutions. The foreign currency risks and interest rate risks have been managed simultaneously by applying position limits in order to reduce risk concentration and participating in activities with opposite balancing impacts to minimize risks. Holding high quality financial instruments helps the Bank to manage significant risks in its operating activities and ensure its solvency.

For credit risk management purpose, the Bank has used their credit management manual providing regulations and requirements for lending and guidance to standardize the lending activities at the Bank. Liquidity risk is limited by keeping a large amount of cash and cash equivalents in form of Nostro account, term deposits at the State Bank of Vietnam and other credit institutions and valuable papers. Risk-adjusted prudent ratios are also used in liquidity risk management. The Bank often revalues the interest rate gap and compares to benchmarks of domestic and foreign markets on a regular basis in order to able to timely adapt with unforeseen movements.

41 . Credit risk

Credit risk is the risk that a customer or counterparty fails or is unable to fulfil part or all of its debt repayment obligations under a contract or arrangement with the Bank. To manage credit risk, the Bank has established a centralised management model at Head Office for credit appraisal and re-appraisal, valuation, loan approval and debt management. The Bank has also issued internal policies and regulations on credit risk management, based on regulations of the State Bank of Vietnam and the Bank's internal risk management framework, to support credit portfolio management and credit operations.

The Bank regularly reviews and updates its models and internal regulations to ensure that they remain appropriate to its credit activities. The Bank has also developed software applications to support loan management, debt management and early warning of overdue debts, and will continue to upgrade and enhance its Internal Credit Rating System.

The Bank's financial assets that are neither past due nor impaired include: (i) Group 1 debts as defined in Circular No. 31/2024/TT-NHNN; (ii) securities; (iii) receivables; and (iv) other financial assets that are neither past due nor subject to provisioning requirements under Circular No. 48/2019/TT-BTC dated 8 August 2019. The Bank expects to recover these financial assets in full and on time.

42 . Liquidity risk

Liquidity risk is the risk that the Bank may be unable to meet its financial obligations as they fall due, or can only meet those obligations at a cost higher than the average market costs. To mitigate liquidity risk, the Bank seeks to diversify its funding sources beyond its core capital. The Bank maintains flexible policies for managing liquid assets and monitoring future cash flows and daily liquidity. The Bank also assesses projected cash flows and the availability of collateral in the event that additional funding is required.

The maturity of assets and liabilities represents the remaining period from the end of the reporting period to their contractual settlement dates, in accordance with the relevant contracts or issuance terms.

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

- Balances with the State Bank of Vietnam are classified as demand deposits which include compulsory reserve deposits. The balance of compulsory reserves depends on the proportion and maturities of the Bank's customer deposits.

- The maturity term of held-for-trading securities and investment securities is determined based on the contractual maturity date of each category. Securities issued/guaranteed by the Government are considered liquid market assets that can be converted into cash within a short period with limited risk of changes in value, and are classified in the "less than one month" maturity band.

- Fixed assets and equity investments are classified in the "over five years" maturity band, reflecting their nature and/or long-term use.

- The maturities of balances with and loans to other credit institutions, and loans to customers, are determined based on the contractual maturity dates. Actual maturities may differ if loan facilities are extended or repaid before maturity. Loans to customers are presented at gross principal amounts, before provisions for credit losses.

- Amounts due to the Government and the State Bank of Vietnam; deposits from and borrowings from other credit institutions; customer deposits; entrusted funding and entrusted investments for which the Bank bears the credit risk; and issued valuable papers are classified based on the nature of the relevant items or their contractual maturities. Vostro accounts and demand deposits are classified as having no fixed maturity because transactions are conducted at customers' request. The maturities of term deposits and borrowings are determined based on their contractual maturity dates. In practice, these balances may be rolled over and remain outstanding beyond their original contractual maturities.

- The maturities of other assets and liabilities are allocated to the relevant maturity bands based on the nature of the transactions and/or their expected settlement dates.

The analysis table of assets and capital sources by actual maturity as of 30 September 2026 is as follows:

		Overdue		Current					
		Over 03 months	**Up to 03 months**	**Up to 01 months**	**From over 01 month up to 03 months**	**From over 03 months up to 12 months**	**From over 01 years up to 05 years**	**Over 05 years**	**Total**
		VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
I	Cash on hand, gold, silver and gemstones	-	-	854,051	-	-	-	-	**854,051**
II	Balances with the SBV	-	-	5,077,296	-	-	-	-	**5,077,296**
III	Balances with and loans to other credit institutions (*)	-	-	17,693,434	4,220,000	1,207,374	-	-	**23,120,808**
IV	Trading securities (*)	-	-	35,397	-	26,119	-	-	**61,516**
V	Loans to customers (*)	4,883,117	1,388,655	2,166,169	5,420,811	32,276,549	91,067,575	34,249,072	**171,451,948**
VI	Investment securities (*)	218,400	-	992,663	2,199,796	22,320,679	8,468,381	12,612,916	**46,812,835**
VII	Long-term investments (*)	-	-	-	-	-	-	481,517	**481,517**
VIII	Fixed assets	-	-	-	-	-	-	1,132,992	**1,132,992**
IX	Other assets (*)	-	-	1,189,115	492,290	2,401,265	24,105,102	7,545,224	**35,732,996**
Total assets		**5,101,517**	**1,388,655**	**28,008,125**	**12,332,897**	**58,231,986**	**123,641,058**	**56,021,721**	**284,725,959**
I	Due to the Government and the SBV	-	-	5,404,604	-	-	-	-	**5,404,604**
II	Deposits and borrowings from other credit institutions	-	-	16,112,061	190,214	1,188,574	-	-	**17,490,849**
III	Deposits from customers	-	-	31,335,486	17,791,229	84,421,623	75,318,967	25,865	**208,893,170**
IV	Derivatives and other financial liabilities	-	-	-	78,933	-	-	-	**78,933**
V	Grants, trusted funds and borrowings at risk of credit institution	-	81	11	-	-	331	-	**423**
VI	Valuable papers issued	-	-	-	315,519	3,287,300	19,232,048	6,472,908	**29,307,775**
VII	Other liabilities	-	-	249,025	570,310	1,764,683	2,560,506	56,702	**5,201,226**
Total liabilities		**-**	**81**	**53,101,187**	**18,946,205**	**90,662,180**	**97,111,852**	**6,555,475**	**266,376,980**
Net liquidity difference		**5,101,517**	**1,388,574**	**(25,093,062)**	**(6,613,308)**	**(32,430,194)**	**26,529,206**	**49,466,246**	**18,348,979**

(*) The amounts exclude provisions.

43 . Interest risk

Interest rate risk is the risk arising from adverse movements in market interest rates that affect the income and economic value of financial instruments, as well as the Bank's operations.

The Board of Management periodically reviews the Bank's potential risks in light of the economic environment and prevailing business conditions. The Board considers the structure of the Bank's assets and liabilities, including funding mismatches and exposure to changes in market interest rates, and ensures compliance with the applicable indicators, limits and regulations.

The Bank manages interest rate risk in the banking book by analysing the actual interest rate repricing periods of its assets and liabilities.

The interest rate repricing period is the remaining period from the end of the reporting period to the next interest rate repricing date for the relevant asset or liability.

The following assumptions and criteria are applied in the analysis of the actual interest rate repricing periods of the Bank's assets and liabilities:

- Cash, equity securities held for investment, long-term investments and other assets (including fixed assets and other assets, excluding entrusted investments and interest receivable from credit activities) are classified as non-interest-bearing items.
- Deposits with the State Bank of Vietnam are classified as not subject to interest rate repricing.
- For debt securities held for trading or investment, the repricing period is based on the remaining contractual payment or maturity period as at the financial reporting date for fixed-rate securities, and on the next contractual repricing date for floating-rate securities.
- Non-term deposits from financial institutions and other credit institutions, and non-term deposits from the State Treasury, are classified in the "less than one month" band.

The actual interest rate repricing periods for deposits with and loans to other credit institutions; loans to customers; amounts due to the Government and the State Bank of Vietnam; deposits from and borrowings from other credit institutions; customer deposits; loans to credit institutions for which the Bank bears the credit risk; and issued valuable papers are determined as follows:

- For items bearing a fixed interest rate throughout the contractual term, the actual repricing period is based on the remaining contractual maturity as at the end of the reporting period.
- For items bearing a floating interest rate, the actual repricing period is based on the next interest rate repricing date as at the end of the reporting period.

Classification of assets and liabilities by interest rate repricing period as at 30 September 2026:

Note		Overdue	Non-interest bearing	Interest re-pricing within						Total
				Under 01 month	From 01 month up to 03 months	From over 03 month up to 06 months	From over 06 month up to 12 months	From over 01 years up to 05 years	Over 5 years	
		VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
I	Cash on hand, gold, silver and gemstones	-	854,051	-	-	-	-	-	-	**854,051**
II	Balances with the State Bank of Vietnam	-	5,077,296	-	-	-	-	-	-	**5,077,296**
III	Balances with and loans to other credit institutions (*)	-	-	17,693,434	4,220,000	201,396	1,005,978	-	-	**23,120,808**
IV	Trading securities (*)	-	-	35,397	-	-	26,119	-	-	**61,516**
V	Loans to customers (*)	6,271,772	-	25,884,116	75,728,428	6,645,800	17,921,828	19,999,081	19,000,923	**171,451,948**
VI	Investment securities (*)	218,400	1,888,866	992,662	2,199,796	10,600,708	11,719,971	8,344,432	10,848,000	**46,812,835**
VII	Long-term investments (*)	-	481,517	-	-	-	-	-	-	**481,517**
VIII	Fixed assets	-	1,132,992	-	-	-	-	-	-	**1,132,992**
IX	Other assets (*)	-	6,834,084	1,191,391	218,499	156,346	1,665,568	17,912,078	7,755,030	**35,732,996**
Total assets		**6,490,172**	**16,268,806**	**45,797,000**	**82,366,723**	**17,604,250**	**32,339,464**	**46,255,591**	**37,603,953**	**284,725,959**
I	Due to the Government and the SBV	-	-	5,404,604	-	-	-	-	-	**5,404,604**
II	Deposits and borrowings from other credit institutions	-	-	16,112,061	190,214	1,188,574	-	-	-	**17,490,849**
III	Deposits from customers	-	-	30,793,389	17,791,229	48,185,666	36,778,054	75,318,967	25,865	**208,893,170**
IV	Derivatives and other financial liabilities	-	-	-	-	78,933	-	-	-	**78,933**
V	Grants, trusted funds and borrowings at risk of credit institution	-	81	11	-	-	-	331	-	**423**
VI	Valuable papers issued	-	-	-	315,519	282,504	3,004,796	19,232,048	6,472,908	**29,307,775**
VII	Other liabilities	-	2,260,289	251,298	559,102	1,029,356	537,802	506,677	56,702	**5,201,226**
Total liabilities		**-**	**2,260,370**	**52,561,363**	**18,856,064**	**50,765,033**	**40,320,652**	**95,058,023**	**6,555,475**	**266,376,980**
Interest sensitive difference		**6,490,172**	**14,008,436**	**(6,764,363)**	**63,510,659**	**(33,160,783)**	**(7,981,188)**	**(48,802,432)**	**31,048,478**	**18,348,979**

(*) The amounts exclude provisions.

45 . Currency risk

Foreign exchange risk is the risk arising from fluctuations in foreign exchange rates that affect the value of the Bank's assets and liabilities and its operating results.

The Bank is incorporated and operates in Vietnam. Its reporting currency and principal transaction currency is the Vietnamese dong (VND). The Bank's activities give rise to assets, liabilities and transactions denominated in VND, USD and other foreign currencies.

The Bank establishes foreign exchange position limits for each currency in accordance with regulations issued by the State Bank of Vietnam and the Bank's internal risk management policies. The Bank's foreign exchange positions are monitored daily to identify changes in positions and potential breaches of approved limits in a timely manner. The Bank applies appropriate risk management and mitigation measures to ensure that foreign exchange positions remain within approved limits.

Classification of assets and liabilities denominated in foreign currencies converted into VND as at 30 September 2026 is as follows:

	Note	AUD	EUR	GBP		JPY	CAD	NZD	SGD	USD	VND	Total
		VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
I	Cash on hand, gold, silver and gemstones	-	-	-	-	-	-	-	-	40,958	813,093	**854,051**
II	Balances with the State Bank of Vietnam	-	991	-	-	-	-	-	-	600,335	4,475,970	**5,077,296**
III	Balances with and loans to other credit institutions (*)	7,804	13,777	2,374	429	74,086	28,556	-	3,046	581,427	22,409,309	**23,120,808**
IV	Trading securities (*)	-	-	-	-	-	-	-	-	-	61,516	**61,516**
V	Loans to customers (*)	-	-	-	-	-	-	-	-	2,296,426	169,155,522	**171,451,948**
VI	Investment securities (*)	-	-	-	-	-	-	-	-	-	46,812,835	**46,812,835**
VII	Long-term investments (*)	-	-	-	-	-	-	-	-	-	481,517	**481,517**
VIII	Fixed assets	-	-	-	-	-	-	-	-	-	1,132,992	**1,132,992**
IX	Other assets (*)	-	-	-	-	-	-	-	-	196,049	35,536,947	**35,732,996**
Total assets		**7,804**	**14,768**	**2,374**	**429**	**74,086**	**28,556**	**-**	**3,046**	**3,715,195**	**280,879,701**	**284,725,959**
I	Due to the Government and the SBV	-	-	-	-	-	-	-	-	-	5,404,604	**5,404,604**
II	Deposits and borrowings from other credit institutions	-	-	-	-	-	-	-	-	3,299,705	14,191,144	**17,490,849**
III	Deposits from customers	5	1,150	5	-	50,449	-	-	2	13,364,791	195,476,768	**208,893,170**
IV	Derivatives and other financial liabilities	-	-	-	-	-	18,315	-	-	(11,100,210)	11,160,828	**78,933**
V	Grants, trusted funds and borrowings at risk of credit institution	-	-	-	-	-	-	-	-	178	245	**423**
VI	Valuable papers issued	-	-	-	-	-	-	-	-	3	29,307,772	**29,307,775**
VII	Other liabilities	11	-	-	-	-	-	-	-	2,225	5,198,990	**5,201,226**
VIII	Capital and funds	-	-	-	-	-	-	-	-	-	14,087,423	**14,087,423**
Total liabilities and shareholders' equity		**16**	**1,150**	**5**	**-**	**50,449**	**18,315**	**-**	**2**	**5,566,692**	**274,827,774**	**280,464,403**
On-statement of financial position foreign currency position		**7,788**	**13,618**	**2,369**	**429**	**23,637**	**10,241**	**-**	**3,044**	**(1,851,497)**	**6,051,927**	**4,261,556**
Off-statement of financial position foreign currency position		-	-	-	-	-	-	-	-	**32,304,836**	**32,594,868**	**64,899,704**
Total foreign currency position		**7,788**	**13,618**	**2,369**	**429**	**23,637**	**10,241**	**-**	**3,044**	**30,453,339**	**38,646,795**	**69,161,260**

(*) The amounts exclude provisions.

45 . Comparative figures

The comparative figures in the Consolidated Financial Statements as at 30 September 2026 are figures in the Consolidated Financial Statements for the fiscal year ended as at 31 December 2025 and which were audited and the Consolidated Financial Statements as at 30 September 2025.

46 . Exchange rate at the end of the period

	30/09/2026	31/12/2025
	VND	VND
USD	26,010	26,115
EUR	29,483.5	30,900
AUD	18,116.5	17,580
GBP	34,462.5	35,325
JPY	166.5	168
SGD	20,344.5	20,450
HKD	3,310.5	3,380
CAD	18,314.5	19,180
NZD	14,686	15,150
KRW	19.2	18.28

Hanoi, 30 October 2026

Chief Accountant	Deputy General Director, Director of the Finance - Accounting Department	Deputy General Director
Nguyen Thi Thanh Huyen	Dang The Hien	Nguyen Viet Ha