VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE

No: 690 /HDQT-NHCT-VPHDQT1

Re: Disclosure of reviewed 1H2026 separate, consolidated financial statements and the explanation of profit fluctuations.

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 14th August 2026

PERIODIC INFORMATION DISCLOSURE

Respectfully to:
- **The State Securities Commission;**
- **Viet Nam Stock Exchange;**
- **Ho Chi Minh Stock Exchange;**
- **Ha Noi Stock Exchange.**

1. **Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade**
- Security code: CTG.
- Address: 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City.
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn

2. **Content of information disclosure:**

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) disclose of reviewed 1H2026 separate, consolidated financial statements and the explanation of profit fluctuations.

3. The information is announced on electronic website of VietinBank on 14 /08/2026 at https://investor.vietinbank.vn/en/periodicreports.aspx.

We hereby commit that the disclosed information above is true and entirely responsible for the contents of published information.

Recipients:
- As above;
- Archive in VP, VPHDQT1.

Attachment:
- Reviewed 1H2026 separate, consolidated financial statements;
- Appendix for the explanation of profit fluctuations.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

M.S.D.N: 0100111948 C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
TP. HÀ NỘI

Tran Minh Binh

1. **EXPLAINATION FOR THE FLUCTUATION OF SEPARATED PROFIT**

Major fluctuation items affecting profit before tax compared to the same period of the previous year:

Items	Six-month period ended		Fluctuation	
	30/06/2026	30/06/2025	Absolute change	Increase/(decrease)
	billion VND	*billion VND*	*billion VND*	%
Total profit before tax	25,004	17,435	7,569	43.41%
Profit after tax	20,024	13,951	6,073	43.53%
Major items affecting profit before tax				
Increase in net interest income	39,411	30,665	8,746	28.52%
Increase in operating expenses	(11,790)	(10,679)	(1,111)	10.40%
Total	**27,621**	**19,986**	**7,635**	

The separate profit after corporate income tax of VietinBank in the first six months of 2026 increased by 6.073 billion VND (equivalent to 43.53%) compared to the same period in 2025, primarily due to an increase in profit before tax of 7.569 billion VND (equivalent to 43.41%) over the same period. Major fluctuation items affecting profit before tax as follows:

Increase in net interest income: Net interest income reached 39.411 billion VND, increasing by 8.746 billion VND, equivalent to 28.52%, compared to the same period in 2025 (30.665 billion VND). The results came from strong credit scale growth and the Bank's leading role as a commercial bank in providing capital to the economy. In addition, the Bank has proactively optimized its credit portfolio structure in parallel with risk control, prioritizing growth in priority production sectors and industries in line with the directions of the Government and the State Bank of Vietnam.

Increase in operating expenses: Operating expenses increased from 10.679 billion VND in the first six months of 2025 to 11.790 billion VND in the first six months of 2026, equivalent to an increase of 10.40% compared to the same period in 2025, mainly due to the Bank's proactive investment in expenses for digital transformation initiatives and other operating expenses directly supporting the growth of the Bank's business activities. Accordingly, cost efficiency continued to improve, with the growth rate of operating expenses remaining lower than that of operating income.

2. EXPLAINATION FOR THE FLUCTUATION OF CONSOLIDATED PROFIT

Major fluctuation items affecting profit before tax compared to the same period of the previous year:

Items	Six-month period ended		Fluctuation	
	30/06/2026	30/06/2025	Absolute change	Increase/(decrease)
	billion VND	*billion VND*	*billion VND*	*%*
Total profit before tax	25,868	18,920	6,948	36.72%
Profit after tax	20,744	15,251	5,493	36.02%
Major items affecting profit before tax				
Increase in net interest income	40,116	31,318	8,798	28.09%
Increase in provision expenses	(13,001)	(11,084)	(1,917)	17.30%
Total	**27,115**	**20,234**	**6,881**	

The consolidated profit after corporate income tax of VietinBank in the first six months of 2026 increased by VND 5,493 billion, equivalent to an increase of 36.02%, as compared to the same period of 2025. The main reason was that profit before tax in the first six months of 2026 increased by VND 6,948 billion, equivalent to 36.72%, as compared to the same period of 2025. Major fluctuation items affecting profit before tax as follows:

Increase in net interest income: Net interest income reached VND 40,116 billion, increasing by VND 8,798 billion, equivalent to 28.09%, as compared to the same period of 2025 (VND 31,318 billion). This result was attributable to positive credit growth and the Bank's continued role as a leading commercial bank in providing capital to the economy. In addition, the Bank has proactively optimized the structure of its credit portfolio in parallel with risk control, focusing on growth in priority production sectors and industries in line with the directions of the Government and the State Bank of Vietnam.

Increase in provision expenses for credit losses: Provision expenses for credit losses increased from VND 11,084 billion in the first six months of 2025 to VND 13,001 billion in the first six months of 2026, equivalent to an increase of 17.3% as compared to the same period of 2025. This was mainly due to the increase in credit outstanding balances as compared to the same period of 2025. In addition, the Bank increased provisioning to proactively prepare debt resolution measures, with the aim of improving the non-performing loan coverage ratio, strengthening financial capacity and enhancing resilience against potential risks from the economy.

Deloitte.

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

(Incorporated in the Socialist Republic of Vietnam)

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the 6-month period ended 30 June 2026

In accordance with Vietnamese Accounting Standards,
accounting regime applicable to credit institutions in Vietnam
and legal regulations relating to interim consolidated financial reporting

TABLE OF CONTENTS

CONTENTS	**PAGE(S)**

CÔ
T
KIỂ
DEL
VIỆ

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Vietnam Joint Stock Commercial Bank for Industry and Trade ("the Bank") presents this report together with the Bank's interim consolidated financial statements for the 6-month period ended 30 June 2026.

The members of the Board of Directors, Board of Supervisors, Board of Management and the Chief Accountant of the Bank during the period and to the date of this report are as follows:

BOARD OF DIRECTORS

Mr. Tran Minh Binh	Chairman
Mr. Nguyen Tran Manh Trung	Member
Mr. Nguyen Viet Dung	Member (resigned on 24 April 2026)
Mr. Koji Iriguchi	Member
Mr. Takeo Shimotsu	Member
Mr. Cat Quang Duong	Independent Member
Mr. Nguyen The Huan	Member
Ms. Pham Thi Thanh Hoai	Member
Mr. Tran Van Tan	Member
Mr. Le Thanh Tung	Member
Mr. Nguyen Van Anh	Member
Ms. Dang Thi Viet Ha	Member (appointed on 24 April 2026)

BOARD OF SUPERVISORS

Ms. Le Anh Ha	Chief Supervisor
Ms. Nguyen Thi Anh Thu	Member
Mr. Nguyen Hai Dang	Member
Ms. Mai Huong Thao	Member
Ms. Pham Thi Thu Huyen	Member
Ms. Nguyen Thi Huong	Member (appointed on 24 April 2026)

BOARD OF MANAGEMENT AND CHIEF ACCOUNTANT

Mr. Nguyen Tran Manh Trung	General Director
Mr. Do Thanh Son	Deputy General Director
Mr. Tran Cong Quynh Lan	Deputy General Director
Mr. Le Duy Hai	Deputy General Director
Mr. Koji Iriguchi	Deputy General Director (resigned on 01 July 2026)
Ms. Le Nhu Hoa	Deputy General Director
Mr. Nguyen Duc Thanh	Deputy General Director
Ms. Nguyen Bao Thanh Van	Deputy General Director
Ms. Dang Thi Viet Ha	Deputy General Director (resigned on 24 April 2026)
Mr. Duong Van Quan	Deputy General Director
Mr. Nguyen Viet Dung	Deputy General Director (appointed on 24 April 2026)
Mr. Nguyen Thanh Tung	Deputy General Director (appointed on 01 July 2026)
Mr. Nguyen Hai Hung	Chief Accountant

STATEMENT OF THE BOARD OF MANAGEMENT (Continued)

Authorized person for signing the interim consolidated financial statements

Ms. Nguyen Bao Thanh Van	Deputy General Director (According to Authorization letter No.612/UQ-HDQT-NHCT-PCTT1 of the Chairman of the Board of Directors on 01 June 2025)

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY

The Board of Management of the Bank is responsible for preparing the interim consolidated financial statements, which give a true and fair view of the interim consolidated financial position of the Bank as at 30 June 2026, and of its interim consolidated financial performance and its interim consolidated cash flows for the 6-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim consolidated financial reporting. In preparing these interim consolidated financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements;
- Prepare the interim consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Bank will continue in business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the interim consolidated financial statements so as to minimize errors and frauds.

The Board of Management is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the interim consolidated financial position of the Bank, and that the interim consolidated financial statements comply with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim consolidated financial reporting. The Board of Management is also responsible for safeguarding the assets of the Bank and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of Management confirms that the Bank has complied with the above requirements in preparing these interim consolidated financial statements.

For and on behalf of the Board of Management,

M.S.D.N: 0100111948 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM

Nguyễn Bảo Thanh Van
Deputy General Director

Hanoi, 14 August 2026

Deloitte.

Deloitte Vietnam Audit Co. Ltd
12th Floor, Diamond Park Plaza
16 Lang Ha, Giang Vo Ward
Hanoi
Vietnam
Tel: +84 24 710 50000
www.deloitte.com/vn

No: 0209 /VN1A-HN-BC

REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To: **The Shareholders**
The Board of Directors and the Board of Management
Vietnam Joint Stock Commercial Bank for Industry and Trade

We have reviewed the accompanying interim consolidated financial statements of Vietnam Joint Stock Commercial Bank for Industry and Trade ("the Bank"), approved on 14 August 2026 as set out from page 05 to page 57, which comprise the interim consolidated statement of financial position as at 30 June 2026, the interim consolidated income statement and the interim consolidated cash flow statement for the 6-month period then ended, and a summary of significant accounting policies and other explanatory information.

Board of Management's Responsibility

The Bank's Board of Management is responsible for the preparation and fair presentation of these interim consolidated financial statements in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim consolidated financial reporting and for such internal control as the Board of Management determines is necessary to enable the preparation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on these accompanying interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements (VSRE) 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Deloitte.

REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the interim consolidated financial position of the Bank as at 30 June 2026, and its interim consolidated financial performance and its interim consolidated cash flows for the 6-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim consolidated financial reporting.

Other matters

The consolidated financial statements of the Bank for the year ended 31 December 2025 were audited by another auditor who expressed an unmodified opinion on those statements on 30 March 2026.

The interim consolidated financial statements of the Bank for the 6-month period ended 30 June 2025 were reviewed by another auditor who expressed an unmodified conclusion on those statements on 14 August 2025.

M.S.D.N: 0100112500-C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN DELOITTE VIỆT NAM
THÀNH PHỐ HÀ NỘI

Pham Tuan Linh
Audit Partner
Audit Practising Registration Certificate
No. 3001-2024-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

14 August 2026
Hanoi, S.R. Viet Nam

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND Million

NO.	ITEMS	Notes	Closing balance	Opening balance
A.	**ASSETS**			
I.	**Cash, gold and gemstones**		**12,998,380**	**12,583,484**
II.	**Balances with the State Bank of Vietnam ("SBV")**		**18,553,436**	**35,225,543**
III.	**Placements with and loans to other credit institutions**		**553,189,148**	**476,487,530**
1.	Placements with other credit institutions		532,947,598	463,381,166
2.	Loans to other credit institutions		20,241,550	13,106,364
IV.	**Trading securities**	**5**	**4,069,211**	**2,942,431**
1.	Trading securities		4,182,206	3,044,151
2.	Provisions for impairment of trading securities		(112,995)	(101,720)
V.	**Derivative financial instruments and other financial assets**	**6**	**-**	**228,448**
VI.	**Loans to customers**		**2,059,113,306**	**1,957,462,503**
1.	Loans to customers	7	2,092,707,758	**1,992,272,868**
2.	Provisions for credit losses of loans to customers	8	(33,594,452)	(34,810,365)
VII.	**Investment securities**	**9**	**227,487,891**	**211,880,390**
1.	Available-for-sale investment securities	9.1	176,831,104	203,605,111
2.	Held-to-maturity investment securities	9.2	50,825,806	8,806,918
3.	Provisions for impairment of investment securities		(169,019)	(531,639)
VIII.	**Capital contribution, long-term investments**	**10**	**4,586,479**	**4,428,296**
1.	Investments in joint ventures	10.1	4,352,017	4,193,834
2.	Other long-term investments		234,462	234,462
IX.	**Fixed assets**		**10,708,883**	**10,826,743**
1.	Tangible fixed assets		6,473,599	6,729,017
a.	*Cost*		*18,651,620*	*18,510,909*
b.	*Accumulated depreciation*		*(12,178,021)*	*(11,781,892)*
2.	Intangible assets		4,235,284	4,097,726
a.	*Cost*		*7,623,104*	*7,363,859*
b.	*Accumulated amortisation*		*(3,387,820)*	*(3,266,133)*
X.	**Other assets**	**11**	**71,296,936**	**55,633,932**
1.	Other receivables	11.1	48,073,646	33,305,817
2.	Interest and fee receivables		19,433,672	17,173,963
3.	Deferred tax assets		434	434
4.	Other assets	11.2	3,899,493	5,262,441
5.	Provisions for impairment of other assets	11.3	(110,309)	(108,723)
	TOTAL ASSETS		**2,962,003,670**	**2,767,699,300**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND Million

NO.	ITEMS	Notes	Closing balance	Opening balance
B.	**LIABILITIES AND OWNERS' EQUITY**			
I.	**Borrowings from the Government and the SBV**	**12**	**194,570,607**	**144,592,357**
1.	Deposits and borrowings from the Government and the SBV		192,680,688	141,627,156
2.	Repos of government bonds with the State Treasury		1,889,919	2,965,201
II.	**Deposits and borrowings from other credit institutions**	**13**	**472,518,030**	**417,724,115**
1.	Deposits from other credit institutions	13.1	450,327,538	399,558,557
2.	Borrowings from other credit institutions	13.2	22,190,492	18,165,558
III.	**Deposits from customers**	**14**	**1,890,809,553**	**1,793,732,057**
IV.	**Derivative financial instruments and other financial liabilities**	**6**	**88,817**	**-**
V.	**Grants, trusted funds and borrowings where the Bank bears risks**	**15**	**2,054,621**	**2,113,898**
VI.	**Valuable papers issued**	**16**	**142,990,024**	**174,030,352**
VII.	**Other liabilities**		**58,757,716**	**55,851,516**
1.	Accrued fee and interest expenses		31,125,420	26,660,549
2	Other payables and liabilities	17	25,056,617	26,345,997
3.	Other provisions		2,575,679	2,844,970
	TOTAL LIABILITIES		**2,761,789,368**	**2,588,044,295**
VIII.	**Capital and reserves**	**19**	**200,214,302**	**179,655,005**
1.	Contributed capital		88,814,180	88,218,675
a.	*Charter capital*		*77,669,446*	*77,669,446*
b.	*Share premium*		*8,974,656*	*8,974,666*
c.	*Other capital*		*2,170,078*	*1,574,563*
2.	Reserves		31,651,682	31,654,355
3.	Foreign exchange reserves		346,575	362,748
4.	Retained earnings		78,144,110	58,212,794
5.	Non-controlling interests		1,257,755	1,206,433
	TOTAL LIABILITIES AND OWNERS' EQUITY		**2,962,003,670**	**2,767,699,300**

The accompanying notes are an integral part of these interim consolidated financial statements

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND Million

OFF-BALANCE-SHEET ITEMS

NO.	ITEMS	Notes	Closing balance	Opening balance
1.	Credit guarantees	28	36,255,058	28,630,320
2.	Foreign exchange transactions commitments	28	953,123,645	860,422,276
	Foreign currency purchase commitments		*7,973,593*	*5,341,651*
	Foreign currency sale commitments		*7,970,563*	*5,341,779*
	Cross currency swap contracts		*937,179,489*	*849,738,846*
3.	Letters of credit (L/C) commitments	28	104,889,002	91,019,626
4.	Other guarantees	28	155,889,602	147,475,860
5.	Other commitments	28	89,547,959	83,119,399
6.	Uncollected interest income and fees		10,115,233	10,640,841
7.	Bad debts written-off		203,790,510	185,652,293
8.	Other properties and valuable papers		115,147,331	95,027,390

Prepared by	Approved by	Approved by
Tran Thi Thu Huong **Deputy Head of Financial Accounting Department**	**Nguyen Hai Hung** **Chief Accountant**	**Nguyen Bao Thanh Van** **Deputy General Director**
		14 August 2026

M.S.D.N: 0100111948 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM

INTERIM CONSOLIDATED INCOME STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND Million

NO.	ITEMS	Notes	Current period	Prior period
1.	Interest and similar income	20	88,591,342	67,560,615
2.	Interest and similar expenses	21	(48,475,727)	(36,242,784)
I.	**Net interest income**		**40,115,615**	**31,317,831**
3.	Income from services		7,754,559	6,016,352
4.	Expenses on services		(3,638,923)	(2,971,597)
II.	**Net profit from services**		**4,115,636**	**3,044,755**
III.	**Net gain from trading foreign currencies**		**2,010,110**	**2,018,970**
IV.	**Net gain from trading securities**	**22.1**	**59,310**	**451,414**
V.	**Net gain from investment securities**	**22.2**	**395,275**	**121,551**
5.	Other operating income		5,390,411	4,786,811
6.	Other operating expenses		(798,053)	(611,088)
VI.	**Net profit from other activities**		**4,592,358**	**4,175,723**
VII.	**Income from capital contribution, equity investments**	**23**	**197,840**	**240,219**
VIII.	**Operating expenses**	**24**	**(12,616,826)**	**(11,366,383)**
IX.	**Net profit from operating activities before credit provision expenses**		**38,869,318**	**30,004,080**
X.	**Provision expenses for credit losses**		**(13,001,213)**	**(11,083,730)**
XI.	**Profit before tax**		**25,868,105**	**18,920,350**
7.	Current corporate income tax expense	25	(5,124,574)	(3,664,619)
8	Deferred corporate income tax expense		-	(4,339)
XII.	**Corporate income tax expense**		**(5,124,574)**	**(3,668,958)**
XIII.	**Profit after corporate income tax**		**20,743,531**	**15,251,392**
XIV.	**Non-controlling interests**		**86,492**	**162,632**
XV.	**Profit attributable to the owners of the Bank**		**20,657,039**	**15,088,760**
XVI.	**Basic earnings per share (VND)**	**26**	**2,660**	**1,943**

Prepared by	Approved by	Approved by
		M.S.D.N: 0100111948 - C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM TP. HÀ NỘI
Tran Thi Thu Huong **Deputy Head of Financial Accounting Department**	**Nguyen Hai Hung** **Chief Accountant**	**Nguyen Bao Thanh Van** **Deputy General Director** *14 August 2026*

The accompanying notes are an integral part of these interim consolidated financial statements

INTERIM CONSOLIDATED CASH FLOW STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND Million

NO.	ITEMS	Current period	Prior period
	CASH FLOW FROM OPERATING ACTIVITIES		
01.	Interest and similar income received	86,339,020	65,005,708
02.	Interest and similar expenses paid	(44,055,586)	(31,815,230)
03.	Income received from service	3,914,525	3,087,925
04.	Net cash received from trading foreign currencies, gold and securities	2,089,966	2,459,390
05.	Other (expenses)	(95,278)	(275,262)
06.	Cash recovered from bad debts written off or compensated by provision for credit losses	4,703,671	3,960,493
07.	Payments to employees and for operating management	(14,369,734)	(12,120,510)
08.	Corporate income tax paid for the period	(6,525,315)	(4,425,942)
	Net cash from operating profit before movements in assets and working capital	**32,001,269**	**25,876,572**
	Movement in operating assets	***(113,506,791)***	***(214,306,502)***
09.	Movement in placements with and loans to other credit institutions	29,675,233	(13,916,530)
10.	Movement in trading securities	(15,825,380)	(10,576,397)
11.	Movement in derivatives and other financial assets	284,349	25,325
12.	Movement in loans to customers	(100,434,890)	(177,396,787)
13.	Movement in provision for credit losses	(14,191,130)	(14,296,266)
14.	Movement in other operating assets	(13,014,973)	1,854,153
	Movement in operating liabilities	***170,652,169***	***191,985,570***
15.	Movement in borrowings from the Government and the SBV	49,978,250	(15,756,591)
16.	Movement in deposits and borrowings from other credit institutions	54,793,915	30,844,402
17.	Movement in deposits from customers	97,077,496	113,641,074
18.	Movement in valuable papers issued (excluding issued valuable papers charged to financial activities)	(33,261,823)	61,575,836
19.	Movement in grants, trusted funds and borrowings where the Bank bears risks	(59,277)	(16,408)
20.	(Decrease) in derivatives and other financial liabilities	32,916	225,385
21.	Movement in other operating liabilities	2,090,692	1,471,872
I.	**Net cash generated by operating activities**	**89,146,647**	**3,555,640**

INTERIM CONSOLIDATED CASH FLOW STATEMENT (Continued)

For the 6-month period ended 30 June 2026

Unit: VND Million

NO.	ITEMS	Current period	Prior period
	CASH FLOWS FROM INVESTING ACTIVITIES		
01.	Acquisition of fixed assets	(712,456)	(627,924)
02.	Proceeds from sales, disposals of fixed assets	2,131	9,046
03.	Expenses on sales, disposal of fixed assets	(597)	(788)
04.	Proceeds from investments in other entities	43,511	37,749
II.	**Net cash (used in) investing activities**	**(667,411)**	**(581,917)**
	CASH FLOWS FROM FINANCING ACTIVITIES		
01.	Proceeds from issuance of long-term valuable papers eligible for recognition as owners' equity and other long-term loans	2,221,495	16,350,000
02.	Payment for long-term valuable papers eligible for recognition as owners' equity and other long-term loans	-	(1,650,000)
III.	**Net cash generated from financing activities**	**2,221,495**	**14,700,000**
III.	**Net increase in cash**	**90,700,731**	**17,673,723**
IV.	**Cash and cash equivalents at the beginning of the year**	**451,745,475**	**373,319,556**
V.	**Effects of changes in foreign exchange rates**	**(23,535)**	**181,069**
VI.	**Cash and cash equivalents at the end of the year (Note 27)**	**542,422,671**	**391,174,348**

Prepared by	Approved by	Approved by
Tran Thi Thu Huong	**Nguyen Hai Hung**	**Nguyen Bao Thanh Van**
Deputy Head of Financial Accounting Department	**Chief Accountant**	**Deputy General Director**

M.S.D.N: 0100111948 C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM HÀ NỘI

14 August 2026

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
These notes are an integral part of and should be read in conjunction with the accompanying interim consolidated financial statements

1. GENERAL INFORMATION

Vietnam Joint Stock Commercial Bank for Industry and Trade (herein referred to as "the Bank" or "VietinBank") is a joint stock commercial bank incorporated and registered in the Socialist Republic of Vietnam.

Establishment and operation

The Bank was incorporated on the basis of equitizing Vietnam Bank for Industry and Trade, a State-owned commercial bank that was incorporated under the name of Vietnam Industrial and Commercial Bank in accordance with Decree No. 53/ND-HDBT dated 26 March 1988 of the Council of Ministers on the organization of the State Bank of Vietnam ("SBV"). The Bank was officially renamed Vietnam Bank for Industry and Trade in accordance with Decision No. 402/CT dated 14 November 1990 granted by the Chairman of the Council of Ministers and remodeled to become a State Corporation under Decision No. 285/QD-NH5 dated 21 September 1996 of the Governor of the SBV. On 25 December 2008, Vietnam Bank for Industry and Trade successfully carried out its initial public offering.

On 03 July 2009, the Bank was equitized and renamed Vietnam Joint Stock Commercial Bank for Industry and Trade according to Establishment and Operation License No. 142/GP-NHNN dated 03 July 2009 issued by the SBV and Business Registration Certificate No. 0103038874 dated 03 July 2009 issued by Hanoi Authority for Planning and Investment. The latest (13th) amended Enterprise Registration Certificate No. 0100111948 was issued by Hanoi Authority for Planning and Investment on 08 January 2024. On 17 June 2022, the SBV granted Establishment and Operation License No. 13/GP-NHNN to replace the Establishment and Operation License No. 142/GP-NHNN dated 03 July 2009 and amending and supplementing decisions relating thereto from 2017 to 2021. The latest amending and supplementing decision related to the Establishment and Operation License was issued by the SBV on 30 June 2026.

The Bank was established to carry out banking activities under its Establishment and Operation License and Enterprise Registration Certificate, including receiving demand deposits, term deposits, savings deposits and other types of deposits; credit granting; opening current accounts for customers; providing domestic payment services; opening accounts; organizing internal payment and joining the national interbank payment system; providing cash management, banking and financial advisory services; services of managing, preserving assets, leasing cabinets, safe boxes; participating in bidding, purchasing and selling for Treasury bills, negotiable instruments, Government bonds, SBV bills and other valuable papers on the money market; buying and selling Government bonds and corporate bonds; issuing certificates of deposit, promissory notes, treasury bills and bonds to mobilize capital according to the provisions of Law on credit institutions, Law on securities, the Government's regulations and the SBV's guidance; borrowing capital from the SBV in the form of refinancing according to the provisions of the Laws of the SBV and the SBV's guidance; having borrowings to/from and deposits at/from other credit institutions, branches of foreign banks, domestic and foreign financial institutions according to the provisions of law and the SBV's guidance; carrying out capital contribution, shares acquisition according to the provisions of law and the SBV's guidance; acting as trustor, trustee and agent in banking-related activities, insurance business and asset management according to the provisions of law and the SBV's guidance; trading and providing foreign exchange services on the domestic and international market within the scope prescribed by the SBV; trading, supplying interest rate derivatives; providing securities depository and gold trading services; e-wallet; supplying commodity price derivative products; investing in Government bond futures contracts; providing clearing and settlement services for securities transactions in accordance with the Securities Law; supervising bank according to securities regulation; agent in settlement; providing treasury services for credit institutions, branches of foreign banks, participating in the international payment system.

Charter capital

The Bank's charter capital under the Establishment and Operation License No. 142/GP-NHNN dated 03 July 2009 is VND 11,252,973 million, of which State-owned capital is VND 10,040,855 million and capital raised from the Initial Public Offering is VND 1,212,118 million.

As at 30 June 2026, the Bank's charter capital is VND 77,669,446 million. In which, proportion of ownership of the Government is 64.46% and proportion of ownership of strategic shareholder named The Bank of Tokyo – Mitsubishi UFJ is 19.73%.

Operating network

The Head Office of the Bank is located at 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi, Vietnam. As at 30 June 2026, the Bank has one (01) Head Office; two (02) local representative offices (in Da Nang and Ho Chi Minh City) and one (01) overseas representative office in Myanmar; seven (07) administrative units including: one (01) School of Human Resource Development and Training, one (01) Trade Finance Centre, five (05) Cash management centres; one hundred and fifty seven (157) branches and eight hundred and twenty-two (822) transaction offices (including two (02) overseas branches).

Subsidiaries

As at 30 June 2026, the Bank has seven (07) subsidiary companies and one (01) subsidiary bank as follows:

No	Name	Operating Licence	Nature of business	Proportion of ownership
1	Finance Leasing Company Limited – Viet Nam Joint Stock Commercial Bank for Industry and Trade	License of Establishment and Operation No. 53/1998/QD-NHNN5 dated 26 January 1998 issued by the SBV and the 1st Business Registration Certificate No. 0101047075/GP dated 31 August 2009 by Hanoi Authority for Planning and Investment, the 11th amendment dated 01 June 2022 and Decision No. 3440/QĐ-QLGS6 dated December 4, 2025, of the Banking Supervision Agency – State Bank of Vietnam	Finance and banking	100%
2	VietinBank Securities Joint Stock Company	Establishment and Operation License No. 107/UBCK-GP dated 01 July 2009 issued by the State Securities Commission and Amended License No. 133/GPDC-UBCK dated 10 December 2025	Securities activities	75.6%

No	Name	Operating Licence	Nature of business	Proportion of ownership
3	Asset Management Company Limited - Viet Nam Joint Stock Commercial Bank for Industry and Trade	Business Registration Certificate No. 0302077030/GP dated 20 July 2010 issued by Department of Planning and Investment of Ho Chi Minh City, the 7th amendment dated 07 January 2025	Debt Valuation and Resolution	100%
4	VietinBank Insurance Joint Stock Corporation	Establishment and Operation License No. 21/GP-KDBH dated 12 December 2002 issued by the Ministry of Finance and Amended License No. 21/GPDC345/KDBH dated 30 July 2025 by the Ministry of Finance	Non-life insurance	73.4%
5	VietinBank Gold and Jewellery Trading Company Ltd	Enterprise Registration Certificate No. 0105011873/GP dated 25 November 2010 granted by Hanoi Authority for Planning and Investment, the 12th amendment dated 02 April 2025	Trading, producing and refining gold, silver, precious stones	100%
6	VietinBank Fund Management Company Limited	Establishment and Operation License No. 50/UBCK-GP dated 26 October 2010 issued by State Securities Commission and Amended License No. 33/GPDC-UBCK dated 03 March 2026	Fund management	100%
7	VietinBank Global Money Transfer Company	Enterprise Registration Certificate No. 0105757686 dated 03 January 2012 issued by Hanoi Authority for Planning and Investment, the 2nd amendment dated 06 February 2025	Monetary transfer intermediary	100%
8	VietinBank Lao Limited	The Operating License No. 37/NHCHDCNDL granted by the Central Bank of the Lao PDR on 30 August 2024, and the latest amended Business Registration Certificate No. 3262/ĐKDN issued by the Ministry of Industry and Commerce of Lao PDR on 29 August 2024	Finance and banking	100%

Employees

The total number of employees of the Bank and its subsidiaries as at 30 June 2026 was 24,490 (as at 31 December 2025: 24,583).

Disclosure of information comparability in the interim consolidated financial statements

The comparative figures of the interim consolidated statement of financial position and the corresponding notes are the figures of the Bank's audited consolidated financial statements for the year ended 31 December 2025.

The comparative figures of the interim consolidated income statement, interim cash flow statement and the corresponding notes are the figures of the Bank's reviewed interim consolidated financial statements for the 6-month period ended 30 June 2025.

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting convention

The accompanying interim consolidated financial statements, expressed in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with the Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim consolidated financial reporting. However, due to the Bank's large scale of operation, for the purpose of preparing these interim consolidated financial statements, the figures are rounded to and presented in millions of Vietnamese Dong (VND Million). This presentation does not materially impact the interim consolidated financial statements in terms of the interim consolidated financial position, the interim consolidated results of operations and interim consolidated cash flows of the Bank. With regard to the number of shares, the Bank presented the items in Note 19.3.

The accompanying interim consolidated financial statements are not intended to present the interim consolidated financial position, interim consolidated results of operations and interim consolidated cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

Accounting period

The Bank's financial year begins on 01 January and ends on 31 December. The accompanying interim consolidated financial statements were prepared for the 6-month period ended 30 June 2026.

3. ADOPTION OF NEW ACCOUNTING GUIDANCE AND NEW GUIDANCES IN ISSUE BUT NOT YET EFFECTIVE

Adoption of new accounting guidance

Law No.56/2024/QH15 dated 29 November 2024

On 29 November 2024, the National Assembly issued Law No. 56/2024/QH15 ("Law No. 56") amending and supplementing certain articles of the Law on Securities, the Law on Accounting, the Law on Independent Audit, the Law on State Budget, the Law on Management and Use of Public Property, the Law on Tax Administration, the Law on Personal Income Tax, the Law on National Reserves, and the Law on Handling of Administrative Violations. Law No. 56 shall take effect from 1 January 2025, except for certain provisions which take effect from 1 April 2025 and 1 January 2026.

Circular No. 70/2025/TT-NHNN dated 31 December 2025

On 31 December 2025, the State Bank of Vietnam issued Circular No. 70/2025/TT-NHNN ("Circular 70") amending and supplementing certain articles of legal normative documents in the accounting field. Circular 70 amends and supplements certain articles of Decision No. 479/2004/QD-NHNN on the issuance of the chart of accounts for credit institutions, and amends and supplements certain articles of Decision No. 1789/2005/QD-NHNN on the issuance of the banking accounting voucher regime. Circular 70 shall take effect from 1 January 2026.

New guidances in issue but not yet effective

Circular No. 29/2026/TT-NHNN dated 30 June 2026

On 30 June 2026, the State Bank of Vietnam (SBV) issued Circular No. 29/2026/TT-NHNN ("Circular 29") amending and supplementing a number of articles of Circular No. 39/2016/TT-NHNN on lending operations of credit institutions and foreign bank branches to customers. Circular 29 shall take effect from 15 August 2026.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies which have been adopted by the Bank in the preparation of these interim consolidated financial statements, are as follows:

Estimates

The preparation of the interim consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim consolidated financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim consolidated financial statements and the reported amounts of revenues and expenses during the accounting period. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates and assumptions.

Basis of consolidation

The interim consolidated financial statements incorporate the interim separate financial statements of the Bank and the interim financial statements of the enterprises/bank controlled by the Bank (its subsidiaries) for the 6-month period ended 30 June 2026. Control is achieved when the Bank has the power to govern the financial and operating policies of investee enterprises so as to obtain benefits from their activities.

The operating results of subsidiaries acquired or disposed of during the period are included in the interim consolidated income statement from the effective date of acquisition or up to the effective date of disposal, as appropriate. Where necessary, adjustments are made to the interim consolidated financial statements of subsidiaries to bring the accounting policies used in line with those used by the Bank. All internal transactions and balances between the Bank and its subsidiaries and among subsidiaries are eliminated in full on consolidation.

Non-controlling interests consist of the value of those non-controlling interests at the date of the original business combination and the non-controlling interests' share of changes in equity since the date of the combination. Losses in subsidiaries are respectively attributed to the non-controlling interests even if this results in the non-controlling interests having a deficit balance in subsidiaries' net asset value.

Business combinations

On acquisition, the assets, liabilities and contingent liabilities of the subsidiaries are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is recognized as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is recognized in the consolidated results of operations for the accounting period in which the acquisition of subsidiaries occurred.

The non-controlling interests are initially measured at the non-controlling shareholders' proportion of the net fair value of the assets, liabilities and contingent liabilities recognized.

Investments in joint ventures

A joint venture is a contractual arrangement whereby the Bank and other parties undertake an economic activity that is subject to joint control, i.e., the strategic financial and operating policy decisions relating to the activities require the unanimous consent of the parties sharing control. Joint venture arrangements that involve the establishment of a separate entity in which each venturer has an interest are referred to as jointly controlled entities. The Bank reports its interests in jointly controlled entities using the equity method of accounting. According to the equity method, investments in joint ventures are initially stated at historical cost. Subsequently, interests in joint ventures are adjusted by post-acquisition changes in the Bank's share of the net assets of the joint ventures.

Foreign currencies

According to the Bank's accounting system, all transactions are recorded in original currencies. At the time of the interim consolidated financial statements, monetary assets and liabilities denominated in foreign currencies are translated into VND using the average buying and selling spot exchange rates at the close of business of the period-end date if the difference between this rate and the weighted average buying and selling exchange rate of the same day is less than 1% (see details of foreign currency rates applied as at 30 June 2026 in Note 36). Otherwise, the Bank uses the weighted average buying and selling exchange rates ruling at the period-end date for conversion. Income and expenses arising in foreign currencies of the Bank are converted into VND at the exchange rates ruling at the transaction dates. Foreign exchange differences arising from the re-evaluation of monetary assets and liabilities from foreign currencies into VND are recognized to the interim consolidated income statement.

Cash and cash equivalents

Cash and cash equivalents comprise cash, gold, gemstones, current accounts at the SBV, treasury bills and other short-term valuable papers that are qualified for being discounted at the SBV, current accounts, time deposits with term of three months or less from the deposit date at other credit institutions and securities investment with the original maturity of three months or less from the transaction date.

Placements with and loans to other credit institutions

Placements with and loans to other credit institutions are disclosed and presented at their principal amounts outstanding at the end of the reporting period.

The credit risk classification for placements with and loans to other credit institutions and the corresponding provisioning shall comply with the provisions of Circular No. 31/2024/TT-NHNN dated 30 June 2024 ("Circular 31") and Decree No. 86/2024/ND-CP dated 11 July 2024 ("Decree 86") of the SBV. Accordingly, the Bank makes specific provisions for deposits (except for current accounts and placements with Vietnam Bank for Social Policies following the regulations of the SBV on maintaining the balance of deposits at Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank branches as prescribed by law, and deposits at overseas credit institutions and loans to other credit institutions in a similar way to those for loans to customers..

Derivatives

Foreign currency forward and swap contracts

For foreign currency forward and swap contracts, the difference between equivalent VND amounts of foreign currency purchase/sale commitments using the forward exchange rate and the spot exchange rate as at effective date of the contract is recognized immediately at the effective date of the contract under "Interest and fee receivables" item or "Interest and fee payables" item in the interim consolidated statement of financial position. The difference is subsequently allocated to "Net gain/(loss) from foreign currency trading" item over the term of the contract.

As at the date of the interim consolidated financial statements, commitments of foreign currency forward contracts and swap contracts are revaluated and exchange differences arising from the revaluation of foreign currency denominated balances of these contracts are recognized in the interim consolidated income statement.

Interest rate swap contracts

Commitments of one-currency-interest-rate swap contracts are not recorded in the interim consolidated statement of financial position. For two-currency-interest-rate swap contracts with nominal principal swap, commitments are recognized in the interim consolidated statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis. For two-currency-interest-rate swap contracts without nominal principal swap, commitments are recognized in the interim consolidated statement of financial position at the date of principal exchange. Income and expenses arising from interest rate effects are recorded on the accrual basis.

Under Circular 31 and Decree 86, the Bank is required to apply loan classification and credit risk provisioning to the Assets (hereinafter referred to as "debts") including:

- Loans;
- Finance leasing;
- Discounts, rediscounts of negotiable instruments and other valuable papers;
- Factoring;
- Credit facilities in the form of credit card issuance;

- Payments on behalf under off-balance-sheet commitments include payments made on behalf of customers under transactions of guarantee and letters of credit (L/C) (except for payments made on behalf of customers under transactions of Usance Payable at Sight (UPAS) L/C that allow the beneficiary to be paid immediately or before the L/C due date, and those under transactions of L/C reimbursement as agreed with customers using the reimbursing bank's funds from the date the reimbursing bank pays the beneficiary; transactions of L/C payment negotiation) and other payments made on behalf of customers under off-balance sheet commitments;
- Amounts for purchase and entrustment of purchase of corporate bonds (including bonds issued by other credit institutions) which have not yet been listed on stock exchanges nor registered for trading on the UPCoM trading system (hereinafter referred to as unlisted bonds), excluding the purchase of unlisted bonds with trusted funds to which the trustee bears the risk;
- Credit granting entrustment;
- Deposits (except for current accounts at other domestic credit institutions and foreign bank branches, and deposits at Vietnam Bank for Social Policies following regulations of the SBV on maintaining the balance of deposits at Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank branches as prescribed by law, and deposits (except for current deposits) at overseas credit institutions;
- Debt sale and purchase according to the State Bank's regulations except for bad debt buying and selling transactions conducted between credit institutions or foreign bank branches and Vietnam Asset Management Company (VAMC);
- Repos of Government bonds in the stock market following the law on issuance, registration, depository, listing and trading of Government debt securities in the stock market;
- Purchase of certificates of deposit issued by other credit institutions and foreign bank branches;
- Transactions of Usance Payable at Sight (UPAS) L/C that allow the beneficiary to be paid immediately or before the L/C due date, and those under transactions of L/C reimbursement as agreed with customers using the reimbursing bank's funds from the date the reimbursing bank pays the beneficiary; transactions of L/C payment negotiation; and
- Outright purchase without recourse of sets of documents presented under L/Cs, except where a commercial bank or foreign bank branch purchases outright without recourse of documents presented under an L/C which it issued.

Accordingly, customers' loans are determined to be the highest of risk group as classified under Article 10 and Article 11 of Circular 31 and customers' highest debt group at credit institutions provided by the Credit Information Center ("CIC") of the SBV at the time of loan classification.

The Bank maintains the debt classification for certain loans in accordance with the regulations set forth in Circular No. 29/2025/TT-NHNN dated 30 September 2025, guiding credit institutions on lending for agricultural and rural development under Decree No. 55/2015/NĐ-CP dated 09 June 2015 ("Decree 55") of the Government on credit policies for agricultural and rural development, as amended and supplemented by Decree No. 116/2018/NĐ-CP dated 07 September 2018 ("Decree 116") and Decree No. 156/2025/NĐ-CP dated 16 June 2025 ("Decree 156"); Circular No. 53/2024/TT-NHNN ("Circular 53") on the restructuring of repayment terms by credit institutions for customers facing difficulties due to the impacts and damages of Storm No. 3, flooding, inundation, and landslides; Decision No. 1510/QĐ-TTg ("Decision 1510") on asset classification, risk provisioning levels, and the use of provisions to handle risks for debts of customers affected by Storm No. 3; and other relevant SBV regulations on debt classification and risk provisioning.

Loans are classified by risk level into the following groups: Standard, Special mention, Substandard, Doubtful and Loss. Loans classified as either Substandard, Doubtful or Loss are considered bad debts. Loan classification and provision for credit losses will be made at the end of each month and recognized in the following month. Provision for credit losses as at 30 June is recognized in the consolidated income statement for that period.

The specific provision at the period-end date is calculated by subtracting the discounted value of collateral from the remaining loan balance multiplied by the specific provision rate based on the loan classification result at the period-end. The specific provision rate for each debt group as prescribed in Decree 86 is prescribed as follows:

	Debt group	Provision rate
1	Standard	0%
2	Special mention	5%
3	Substandard	20%
4	Doubtful	50%
5	Loss	100%

The additional specific provision to be made is specified in Circular 53 and Decision 1510. Accordingly, the Bank is required to make specific provision for debts to customers whose repayment terms of the remaining principal balance are rescheduled as prescribed by this Circular and Decision as follows:

- Up to 31 December 2024: by at least 35% of the specific provision to be additionally made;
- Up to 31 December 2025: made additional provisions to reach at least 70% of the specific provision to be additionally made; and
- Up to 31 December 2026: 100% of the specific provision to be additionally made.

Following Decree 55 and its amending and supplementing documents, the Bank makes provisions for customers whose debts have been restructured and whose debt classification has been maintained under this policy.

Following Decree 86, a general provision is made for credit losses that are yet to be identified during the loan classification and specific provisioning process as well as in cases where the credit institutions encounter potential financial difficulties due to the deterioration in loan quality. Accordingly, the Bank is required to make and maintain a general provision at 0.75% of the total outstanding loan balances which are classified into groups 1 to 4, excluding deposits at credit institutions and foreign bank branches as prescribed by law and deposits at overseas credit institutions; loans and forward purchase of valuable papers among credit institutions and foreign bank branches in Vietnam; purchases of certificates of deposit or bonds issued locally by other credit institutions and foreign bank branches; and repurchase agreements of Government bonds on the stock market in accordance with the legal regulations on issuance, registration, depository listing and trading of government debt instruments in the stock market and other debts arising between credit in institutions and foreign bank branches in Vietnam in accordance with the provisions of law.

Write-off of bad debts

Provision is recorded as an expense on interim consolidated income statement and will be used to write-off bad debts. In accordance with Decree 86, the Bank must set up Risk Management Committee to deal with bad debts if they are classified as Group 5, or if borrowers are either liquidated or bankrupted legal entities or deceased or missing individuals.

Classification of off-balance-sheet commitments

The Bank classifies guarantee, acceptances of payment and irrevocable loan commitments and other credit risk bearing commitments (collectively referred to as "off-balance-sheet commitments") into groups as stipulated in Article 09, Article 10 or Article 11 of Circular 31. Accordingly, off-balance-sheet commitments are classified by risk level into the following groups: Standard, Special mention, Substandard, Doubtful and Loss.

The Bank does not make general and specific provisions for off-balance-sheet commitments in accordance with the guidance of Decree 86.

Investments

Trading securities

Trading securities include debt securities, equity securities and other securities that the Bank and/or its subsidiaries has acquired and held for the purpose of reselling in the short term to gain profit on price variance. Trading securities are recognized at cost at the date of transaction and subsequently recorded at cost during the holding period. Interest and cash dividends derived from trading securities are recognized on a cash basis in the interim consolidated income statement.

These securities are subject to impairment review at the date of the interim consolidated financial statements. Provisions for securities that are stipulated in the scope of Circular 31 (as described in the summary of significant accounting policies for "Provision for credit losses") are made in accordance with Decree 86. Provisions for impairment of securities that are not stipulated in the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recognized in the interim consolidated income statement as "Net gain/(loss) from trading securities".

Investment securities

Available-for-sale investment securities

Available-for-sale securities include debt and equity securities that are acquired by the Bank and/or its subsidiaries for investment and available-for-sale purposes, not frequently traded but can be sold at any time they are profitable. For equity securities, the Bank and/or its subsidiaries is neither the founding shareholder nor the strategic partner of the investees through a written agreement on the assignment of its personnel to the Board of Directors/Board of Management.

Available-for-sale equity securities are recognized at cost at the transaction date and subsequently recorded at cost during the holding period.

Available-for-sale debt securities are initially recognized at par value at the transaction date. Accrued interest before the acquisition date (for debt securities with interest payment in arrears) or interest income received upfront awaiting amortization (for debt securities with interest payment in advance) is recorded in a separate account. Any discount or premium, which is the difference between the cost and the amount equal to par value plus (+) accrued interest before the acquisition date (if any) or minus (-) interest received upfront awaiting amortization (if any), is also recorded in a separate account.

During the term of those securities in subsequent period, these securities are recorded at par value, and the discount/premium (if any) is amortized into the interim consolidated income statement using the straight-line method over the estimate remaining term of securities. The interest received during the securities term is recorded as follows: accumulative interest income before the purchasing date is recorded as a decrease from the cost of such securities and the same amount is credited into the accrued interest income; accumulative interest income after the purchasing date is recognized as the Bank's income on an accrual basis. Interest received in advance is recorded as income from securities investment using the straight-line method over the period of securities investment.

Periodically, available-for-sale securities are subject to impairment review. Provisions for securities that are stipulated in the scope of Circular 31 (as described in the summary of significant accounting policies for "Provision for credit losses") are made in accordance with Decree 86. Provisions for impairment of securities that are not stipulated in the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recorded in the interim consolidated income statement as "Net gain/(loss) from investment securities".

Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities that the Bank and/or its subsidiaries purchases for investment purposes to gain interest and the Bank and/or its subsidiaries has intention and capacity to hold the securities until maturity. Held-to-maturity securities have determinable value and fixed maturity dates. In case of being sold before maturity, they will be reclassified as trading or available-for-sale securities. Held-to-maturity investment securities are recognized similarly to available-for-sale debt securities.

Periodically, held-to-maturity securities are subject to impairment review. Provisions for securities that are fallen within the scope of Circular 31 (as described in the summary of significant accounting policies for "Provision for credit losses") are made in accordance with Decree 86. Provisions for impairment of securities that are not fallen within the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recorded in the interim consolidated income statement as "Net gain/(loss) from investment securities".

Reclassification

According to Official Letter No. 2601/NHNN-TCKT dated 14 April 2009 by the SBV, reclassification after the transaction date is made only once for each item of investment securities. In special cases or in case a large number of securities have to be reclassified (greater than or equal to 50% of the total value of the portfolio), the Bank will disclose the effect of reclassification on total assets, liabilities, equity, income and expenses of the Bank in the interim consolidated financial statements.

Investments in joint ventures

Investment in a joint venture is a contractual arrangement whereby the Bank and other parties undertake an economic activity that is subject to joint control, i.e. that the strategic financial and operating policy decisions relating to the activities of the joint ventures require the unanimous consent of the parties sharing control.

Investments in joint ventures are carried at cost in the interim consolidated financial statements. Accordingly, the Bank's contributed capital is initially recorded at cost. Distributions from accumulated net profits of the joint ventures arising subsequently to the date of acquisition are recognized in the interim consolidated income statement for the period. Distributions from other sources are considered recovery of investments and are deducted from the cost of the investments.

Other long-term investments

Other long-term investments represent the Bank's capital investments in other enterprises at which term for holding, revocation or payment is over 1 year and the Bank either owns less than 11% of the voting rights and is a founding shareholder; or a strategic partner; or is capable of controlling, to some extent, the process of initiating and approving financial and operating policies of the investees, which is evidenced by a written agreement on delegating personnel for representation in the Board of Directors/Board of Management. These investments are initially recognized at cost at the transaction date and always carried at that cost during the subsequent holding period.

Provision for impairment of capital contribution, long-term investments

Provision for impairment of investments in capital contribution, long-term investments are made when the investee is operating at loss in accordance with prevailing accounting regulations.

Provision for impairment of capital contribution, long-term investments are recognized as an operating expense in the interim consolidated income statement. In case an investment is made in listed shares or the fair value of an investment is reliably determined, the provision is made based on the market value of the stock (similar to the provision for impairment of trading securities).

Recognition

The Bank and/or its subsidiaries recognizes investment securities and other investments at the date when the Bank and/or its subsidiaries performs the contractual terms (transaction-date based policy). Investment securities and other investments are initially recognized at cost. After initial recognition, investment securities and other investments are recognized under the above accounting policies.

Derecognition

Investment securities and other investments are derecognized when the rights to receive cash flows from the investments end or when the Bank and/or its subsidiaries transfers to the buyer the significant risks and rewards associated with the ownership of these investments.

Repurchase and Reverse Repurchase Agreements

Securities sold under agreements to be repurchased at a specific date in the future (repos) are recorded in the interim consolidated financial statements. The corresponding cash received from these agreements is recognized in the interim consolidated statement of financial position as a borrowing and the difference between the sale price and the repurchase price is allocated to the interim consolidated income statement over the agreement validity period using the straight-line method based on the contractual interest rate.

Securities purchased under agreements to be resold at a specific date in the future (reverse repos) are not recognized in the interim consolidated financial statements. The corresponding cash paid under these agreements is recognized in the interim consolidated statement of financial position as a loan and the difference between the purchase price and resale price is amortized into the interim consolidated income statement over the agreement validity period using the straight-line method based on the contractual interest rate.

Trust activities and trusted funds

The value of trusted funds is recorded when the trust contracts have been signed and trusted funds have been realised. Rights and obligations of the trustor and trustee relating to profit and profit sharing, trust fees, other rights and obligations are in compliance with the terms of the signed contracts. The assets that are held under custody services are not considered as assets of the Bank and/or its subsidiaries and therefore, they are not recognized in the interim consolidated statement of financial position of the Bank.

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed asset comprises all the Bank and/or its subsidiaries purchase price plus any directly attributable costs of bringing the asset to working conditions for its intended use.

Costs related to additions and improvements are capitalized and expenditures for maintenance and repairs are charged to the interim consolidated income statement when incurred. When assets are sold or disposed, their cost and accumulated depreciation are written off from the interim consolidated statement of financial position and any gains or losses resulting from their disposals are recorded in the interim consolidated income statement.

Intangible fixed assets

Intangible assets are stated at cost less accumulated amortization. The cost of an intangible asset comprises all the Bank's and/or its subsidiaries expenditures paid to acquire the asset until it is put into use.

Expenditures for improvements of intangible assets are capitalized. The expenditures related to intangible assets incurred after initial recognition and evaluated with certainty, increasing the economic benefits of the intangible assets compared to the initial activity level, are capitalized. Other expenditures related to intangible fixed assets incurred after initial recognition are charged to the interim consolidated income statement. When intangible assets are sold or disposed, their cost and accumulated amortization are written off and any gains or losses resulting from their disposals are recorded in the interim consolidated income statement.

Leasing

A lease is classified as a finance lease when the lessor transfers substantially all the risks and rewards incidental to ownership of the asset to the lessee. All leases other than finance leases are classified as operating leases.

Operating lease assets are recognized off the interim consolidated statement of financial position. Rentals under operating leases are recorded in "Operating expenses" on a straight-line basis over the lease term.

Depreciation and amortization

Depreciation and amortization of tangible fixed assets and intangible assets are calculated on a straight-line basis over the estimated useful lives of the assets as follows:

Assets	Estimated useful lives (Years)
Buildings and structures	05 - 40
Machinery and equipment	03 - 07
Motor vehicles and transmission equipment	06 - 07
Management tools, equipment and other tangible fixed assets	03 - 06
Computer software and other intangible assets	02 - 05

Land use rights are not amortized if they are granted by the Government of Vietnam for an indefinite term. Land use rights with definite term are amortized over the granted term.

Prepaid expenses

Prepaid expenses include actual expenses that have arisen but are related to the results of production and business activities of many accounting periods. Prepaid expenses comprise prepaid office rentals and other prepaid expenses.

Office rentals represent the office rental paid in advance. Prepaid office rental is allocated to the interim consolidated income statement using the straight-line method over the rental period.

Other prepaid expenses include repair, maintenance costs for assets, costs of tools and supplies issued for consumption prepaid service charges and other prepaid expenses, which are expected to provide future economic benefits to the Bank. These expenses are capitalized as prepaid expenses and are allocated to the interim consolidated income statement using the straight-line method over the period of three years or less in accordance with prevailing accounting regulations.

Accounting policies for prepaid expenses on insurance commissions are presented in the accounting policies for some specific operations of insurance business, section "Revenue and expenses from insurance activities".

Receivables

Receivables other than those from credit activities in the Bank's operation are initially recognized at cost and subsequently recorded at cost. Other receivables are subject to impairment review based on the overdue status of the outstanding receivables or based on the expected loss for the following cases: institutional debtors who have fallen into bankruptcy or have been in the process of dissolution; or individual debtors who are missing, escaping, prosecuted, on trial or passed away even though receivables are not overdue. Provision expense incurred is recorded as "Operating expenses" in the interim consolidated income statement during the period.

Provision rates for doubtful receivables are applied in accordance with the current regulations on the provisioning for doubtful receivables ".

Other provisions

Other provisions are recognized when the Bank and its subsidiaries have a present obligation as a result of a past event, and it is probable that the Bank and its subsidiaries will be required to settle that obligation. Other provisions are measured at the management's best estimate of the expenditure required to settle the obligation at the end of the accounting period.

Capital and reserves

Common shares

Common shares are classified as owners' equity.

Share premium

When capital is received from shareholders, the difference between selling price and par value is recorded as share premium in owners' equity. Incurred expenses that directly relate to the issuance of common shares are recognised as a decrease in share premium.

Treasury shares

When issued shares are repurchased, the aggregate amount paid, including expenses that directly relate to the repurchase of shares, after deducting taxes, is recorded as treasury shares and stated as a decrease in owners' equity.

Reserves

Reserves are used for specific purposes and are appropriated from the Bank's profit after tax based on the regulated ratios in the following sequence:

- Supplementary charter capital reserve: 10% of post-tax profit, with the total not exceeding the Bank's charter capital, appropriated at the end of the fiscal year;
- Financial reserve fund: 10% of the remaining post-tax profit after the appropriation to the - Supplementary charter capital reserve, appropriated at the end of the fiscal year;
- Investment and development fund: appropriated at a maximum of 25% of the remaining post-tax profit after the appropriation to the Supplementary charter capital reserve, with the total accumulated fund not exceeding the Bank's charter capital; and
- Bonus and welfare fund and other funds: appropriated as decided by the General Meeting of Shareholders and in compliance with applicable legal regulation.

Reserves at the subsidiaries are made under the Bank's policy, except for those for the following subsidiaries, which are made in accordance with relevant legal regulations:

- VietinBank Securities Joint Stock Company and VietinBank Fund Management Company Limited: reserves are appropriated from their net profit after tax according to Circular No. 114/2021/TT-BTC dated 17 December 2021 ("Circular 114") annulling entirely Circular No. 146/2014/TT-BTC dated 06 October 2014 ("Circular 146") issued by the Ministry of Finance, as follows:
    - The balance of the supplementary charter capital reserve built up according to the provisions of Circular 146 is used to supplement the charter capital in accordance with the provisions of Law on Securities No. 54/2019/QH14 dated 26 November 2019 issued by the National Assembly ("Law on Securities No. 54"), related guiding documents and the Charter on organization and operation of these companies;

- The balance of the operational risk and financial reserve built up according to the provisions of Circular 146 is used to supplement the charter capital or in accordance with decision of the General Shareholders' Meeting, Board of Members or Chairman/President in accordance with the provisions of Law on Securities No. 54, related guiding documents and the Charter on organization and operation of these companies, ensuring that the financial safety ratios are met as prescribed by securities law.

- VietinBank Insurance Joint Stock Corporation: reserves are appropriated from the Company's post-tax profits in accordance with Article 54 of Decree No. 46/2023/NĐ-CP issued by the Government, effective from 1 July 2023, and amended and supplemented by Article 21 of Decree No. 97/2026/NĐ-CP, effective from 31 March 2026, at the following rate:
  - Statutory reserve fund: 5% of profit after tax, not exceeding 10% of the Company's charter capital.

- VietinBank Lao Limited: statutory reserve fund, investment and development fund and other funds are appropriated from VietinBank Lao Limited's net profit after tax according to Amended Law on Commercial Banks on 07 December 2018 published by the Lao National Assembly at the following rates:
  - Statutory reserve fund: 10% of profit after tax;
  - Investment and development fund: established in accordance with the owner's approval.

Revenue and expenses

Interest and similar income/expenses

Interest income and interest expenses are recognized in the interim consolidated income statement on the accrual basis. The accrued interest income arising from the loans that are classified from group 2 to group 5 in accordance with Circular 31, accrued interest income on loans restructured and maintained as Standard loan groups (group 1) as prescribed in Circular 01, Circular 03, Circular 14, Circular 02 and Decree 55 will not be recognized in the interim consolidated income statement. Accrued interest income on such loans is recorded as an off-balance-sheet item and is recognized in the interim consolidated income statement upon actual receipt.

Income from interest on securities investments are recorded on the accrual basis. Accrued interest income of securities that are fallen within the scope of Circular 31 and classified from group 2 upwards is not recognized in the interim consolidated income statement for the period. These accruals are recorded as off-balance-sheet items and are only recognized in the interim consolidated income statement upon actual receipt.

Insurance income and expenses

For direct premium insurance transactions

Gross direct premiums are recognised in accordance with Circular 67/2023/TT-BTC dated 02 November 2023 ("Circular 67"). Accordingly, gross direct premiums are recognised when one of the following conditions is met: (1) The insurance contract has been entered into by the insurer and the insured, who have fully paid premiums; or (2) There is evidence that the insurance contract has been signed and the insured has fully paid the premiums; or (3) When the insurance contract is concluded and the insurance business enterprise agrees with the policyholder on the premium payment period (including the grace period): revenue from insurance premiums payable by the insurance buyer under the terms of the insurance contract is recognised at the commencement of the insurance coverage period; and (4) When the insurance contract is concluded and there is an agreement with the policyholder on paying premiums in instalments as per the insurance contract, the insurance enterprise or the branch of a foreign non-life insurance enterprise records revenue for the premium amount corresponding to the instalment(s) that have arisen, and does not record revenue for premiums that are not yet due as per the agreement in the insurance contract.

The payment period of insurance premiums shall not exceed the insurance period of the insurance contract.

The prepaid premiums before the effective date as at the end of the period are presented in the "Other liabilities" item in the consolidated statement of financial position. Premium returns and premium reductions are considered as revenue deductions and must be recorded separately. At the period end, these amounts are net-off against gross written premium to calculate net written premium in the "Income from services" item in the interim consolidated income statement.

Insurance claim expenses are recognised when the claim documents are completed and approved by the authorised person. The claims which have not been approved as at the consolidated balance sheet date are considered as outstanding claims and included in claim reserves.

Direct commission expenses are recognised corresponding to direct insurance premiums arising during the period and are calculated based on the percentage of direct insurance premium revenue in accordance with the prevailing financial regime; they are presented under the line item "Fee and commission expenses".

At the end of the period, VietinBank Insurance Joint Stock Corporation must determine the portion of direct commission expenses not recognised in the current period that corresponds to the unearned direct premium revenue to be deferred to future periods, in accordance with the provisioning method described under "Insurance technical reserves".

For reinsurance transactions

(i) Reinsurance ceded

Reinsurance premium ceded under treaty reinsurance agreements are recognized when gross written premiums within the recognition of the scope of the treaty agreements.

Reinsurance premium ceded under facultative reinsurance agreements is recognized when the facultative reinsurance agreement has been signed and when gross written premiums within the recognition of the scope of the facultative agreements.

Claim receipts from ceded policies is recognized when there is evidence of liability on the part of the reinsurer.

Commission on reinsurance ceded and other related revenue are recognized corresponding to reinsurance premium ceded incurred during the period. At the end of financial period, the reinsurance commission equivalent to the insurance commission which is not included in premium of the current period corresponding to unearned premium of reinsurance ceded shall be determined and allocated to the subsequent periods based on registered method of unearned premium reserve.

(ii) Reinsurance assumed

Reinsurance assumed under treaty arrangement:

- Revenue and expenses relating to reinsurance assumed under treaty arrangements are recognized when the statement of account is received from the cedants.

Reinsurance assumed under facultative arrangement:

- Reinsurance premium assumed is recognized when the facultative reinsurance agreement has been signed and a statement of account (for each facultative reinsurance agreement) has been received from the cedants;
- Claim expenses for reinsurance assumed is recognized when the liability under agreement arises and when a statement of account has been sent to the reinsuer; and
- Commission on reinsurance assumed is recognized when the reinsurance premium is ceded and when a statement of account has been sent to the reinsurer. At the end of period, the part of insurance commission which is not included in expense of the period corresponding to unearned premium of reinsurance assumed shall be determined and allocated to the subsequent financial based on registered method for unearned premium reserve.

Income from service charges and commissions

Income from service charges and commissions is recognized on the accrual basis.

Income from guarantee and L/C commitment activities

Income from guarantee and L/C commitment activities is recognized on the accrual and allocation bases.

Income from securities trading

Income from securities trading is recognized as difference between selling price and cost of securities sold.

Recognition of dividends and profits received

Cash dividends and profits received from investment and capital contributions activities are recorded in the interim consolidated income statement when the Bank's right to receive dividends and profits has been established. Share dividends, which are distributed from profits of joint stock companies, are recognized neither as an increase in the value of received shares nor financial income in the interim consolidated financial statements but are only used for tracking the increase in the number of shares according to Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance.

Revenue from other services

When the contract results can be determined reliably, revenue will be recognized based on the level of work completion. If the contract results cannot be determined reliably, revenue will only be recognized at the recoverable level of the recorded expenses.

Recognition of uncollectible receivables

According to Decree 135/2025/ND-CP dated 16 June 2025 of Goverment, receivables recognized as accrued income but subsequently assessed to be not recoverable or not yet recoverable at the due date are recorded as reduction in revenue if the income has been accrued in the same operation period or recorded as other expenses if accrued in different operating period and monitored off-balance-sheet for collection. Upon actual receipt of these receivables, the Bank recognizes them as income according to the nature of the income in the consolidated income statement.

Taxation

Corporate income tax expense represents the sum of the current corporate income tax expense and deferred tax.

The current corporate income tax expense is based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the interim consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on temporary differences between carrying amounts of assets and liabilities in the interim consolidated financial statements and the corresponding tax bases. Deferred tax liabilities are generally recognized for all taxable temporary differences unless they occurred from the initial recognition of an asset or liability of a transaction which has no impact on accounting profit or taxable profit/(loss) at the transaction date. Deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realized. Deferred tax is charged or credited to the interim consolidated income statement, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to corporate income taxes levied by the same tax authority and the Bank intends to settle its current tax assets and liabilities on a net basis.

The determination of the current corporate income tax expense is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

Employee benefits

Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank and its subsidiaries in Vietnam by the Social Insurance Agency, a Ministry of Finance agency. The Bank and its subsidiaries in Vietnam are required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% of the employee's monthly basic salary for their working period. In addition, the Bank shall pay a subsidy of 02 months of average position salary base of the six consecutive months before retirement.

Severance allowance

According to Article 46 of Labour Code No. 45/2019/QH14 effective from 01 January 2021, the Bank and its subsidiaries in Vietnam are responsible to pay severance allowance for employees who have regularly been working at the Bank for 12 months or more, with half-month salary allowance for each working year (clauses 1, 2, 3, 4, 6, 7, 9 and 10 of Article 34 of the Labor Code), except for those who are eligible for receiving pension under the provisions of the law on social insurance and those as specified at Point e, Clause 1, Article 36 of the Labor Code 2019. The working period used for calculation of severance allowance excludes the period that employees benefit from unemployment insurance in accordance with regulations and the working period that employees have received severance allowance and retrenchment benefits from employers. The salary as the basis for calculation of severance allowance shall be the average salary of the last 06 months under the employment contract before the termination of labor contract.

Unemployment insurance

Pursuant to Circular No. 15/2023/TT-BLĐTBXH dated 29 December 2023 ("Circular 15") of the Ministry of Labour - Invalids and Social Affairs amending and supplementing a number of articles of Circular No. 28/2015/TT-BLĐTBXH dated 31 July 2015 guiding the implementation of Article 52 of the Employment Law 2013 and Decree No. 28/2015/ND-CP of the Government dated 12 March 2015 regulating the implementation of the Employment Law on unemployment insurance, from 01 January 2009, the Bank is obliged to pay unemployment insurance to eligible employees at 1% of their salary fund allocated for unemployment insurance.

Related parties

The parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making decisions on financial and operating policies. A party is considered as a related party with the Bank if:

(a) Directly or indirectly through one or more intermediaries, the party:
- Controls, or is controlled by, or is under common control by the Bank (including the holding company and its subsidiaries);
- Contributes capital to the Bank and therefore has significant influence over the Bank;
- Has joint control over the Bank;

(b) The party is a joint venture or an associate of which the Bank is a venturer or an investor;

(c) The party has a key management personnel who is also a member of the Board of Directors, Board of Management, and Board of Supervisors of the Bank;

(d) The party is a close member of the family of any individual referred to in (a) or (c); or

(e) The party is an entity that is, directly or indirectly controlled, jointly controlled or significantly influenced by, or of which, significant voting power in such entity resides with, any individual referred to in (c) or (d).

Technical reserves for insurance activities

The technical reserves are calculated in accordance with Circular 67 and official letters approved by the Ministry of Finance, including Official Letter No. 2821/BTC-QLBH dated 13 March 2018 and Official Letter No. 2160/BTC-QLBH dated 28 February 2024. Details are as follows:

In the consolidated statement of financial position, the unearned premium reserve is presented within the line item "Other payables and liabilities" (Unearned revenue), while other insurance technical reserves are presented under "Other provisions".

Details of the insurance technical reserves are as follows:

(i) *Unearned premium reserve*

For non-life insurance contracts, reinsurance contracts ("insurance contracts") and health insurance and reinsurance contracts ("insurance contracts") with a term of less than one year, unearned premium reserve is made based on the coefficient of the insurance policy duration on a daily basis, calculated on the premium amount.

(ii) *Claim reserve*

For incurred and reported losses, claim reserves for direct insurance and assumed reinsurance and ceded reinsurance are made using the statistic of retention liabilities for each estimated loss incurred and reported.

For incurred but not reported ("IBNR") losses, reserves are established based on the statistical compensation rate over the previous three consecutive years. Specifically as follows:

$$\text{Claims reserve for covered losses that have occurred but have not been reported or claimed of the current fiscal year} = \frac{\text{Total indemnities for losses that have occurred but have not been reported or claimed of last three consecutive fiscal years}}{\text{Total indemnities of last three consecutive fiscal years}} \times \text{Indemnity of current fiscal year} \times \frac{\text{Net revenue earned from insurance business of current fiscal year}}{\text{Net revenue earned from insurance business of last fiscal year}} \times \frac{\text{Average deferred time of claims of current fiscal year}}{\text{Average deferred time of claims of last fiscal year}}$$

Including:

- The compensation amount incurred in a financial year includes the actual compensation paid during the year plus the increase/decrease in claim reserves for incurred losses that fall under insurance liability but have not been settled by the end of the fiscal year.

- The average deferral time of claims requests is the average time from when the loss occurs to when the subsidiary receives the loss notification or the claim request file (measured in days).

(iii) *Catastrophe reserve*

According to Vietnamese Accounting Standard No. 19 on Insurance Contracts, losses that have not yet occurred and do not exist at the reporting date (including catastrophe reserve) are not required to be provided for. However, under the regulations of Circular 67, the Corporation makes a catastrophe reserve in accordance with the approvals of the Ministry of Finance in Official Letter No. 2821 and Official Letter No. 2160, whereby the catastrophe reserve is consistently applied to all types of business at 1% of retained premiums during the period until it reaches 100% of the retained premiums of the fiscal year.

Technical reserve for health insurance

Mathematical reserve

- Regarding health insurance policies, reinsurance policies ("insurance policy") with a term of more than 1 year, mathematical reserve is made based on the coefficient of the insurance policy duration, on the basis of insurance premium.
- For health insurance and reinsurance contracts (insurance contracts) covering cases of death or permanent disability, the premium reserve is established based on the ratio of the insurance contract term per day on the basis of the insurance premium.

Equalization reserve

According to VAS 19, losses that have not yet occurred and do not exist at the reporting date (including the equalisation reserve) are not required to be provided for. However, under the regulations of Circular 67, the Corporation makes an equalisation reserve in accordance with the approvals of the Ministry of Finance in Official Letters No. 2821 and No. 2160, whereby the equalisation reserve is made at 1% of retained health insurance premiums for the year until it equals 100% of the retained health insurance premiums of the health insurance business in the fiscal year.

Offsetting

Financial assets and financial liabilities are offset and the net amounts are reported in the interim consolidated statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

The Bank is not allowed to offset reserves for direct insurance and assumed reinsurance against reserve for ceded reinsurance. Such reserves should be presented separately in the interim consolidated statement of financial position, in which unearned premiums reserve, claims reserve for direct insurance and assumed reinsurance and catastrophe reserve are recognized as liabilities in "Other payables and liabilities" item in the interim consolidated statement of financial position; while unearned premium reserve for outward reinsurance and claims reserve for ceded reinsurance are recognized as reinsurance assets in "Other assets" item in the interim consolidated statement of financial position.

5. TRADING SECURITIES

	Closing balance VND Million	Opening balance VND Million
Debt securities	**3,094,760**	**2,512,065**
Government bonds	2,014,414	1,528,994
Debt securities issued by other local credit institutions	901,082	891,907
Debt securities issued by local business entities	179,264	91,164
Equity securities	**1,002,446**	**482,086**
Equity securities issued by other local credit institutions	281,699	207,994
Equity securities issued by local business entities	720,747	274,092
Other trading securities	85,000	50,000
	4,182,206	**3,044,151**
Provisions for impairment of trading securities	**(112,995)**	**(101,720)**
Provision for impairment	(111,651)	(100,441)
General provision	(1,344)	(684)
Specific provision	-	(595)
	4,069,211	**2,942,431**

6. DERIVATIVES AND OTHER FINANCIAL ASSETS/(LIABILITIES)

	Net book value (at exchange rate as at the reporting date)		
	Assets	Liabilities	Net amount
	VND Million	VND Million	VND Million
As at 30/06/2026			
Currency derivative financial instruments	-	(105,943)	(105,943)
- Forward contracts	-	*(47,442)*	*(47,442)*
- Swap contracts	-	*(58,501)*	*(58,501)*
Interest rate derivative financial instruments	17,126	-	17,126
	17,126	**(105,943)**	**(88,817)**
As at 31/12/2025			
Currency derivative financial instruments	301,475	(15,179)	286,296
- Forward contracts	-	*(15,179)*	*(15,179)*
- Swap contracts	*301,360*	-	*301,360*
- Future contracts	*115*	-	*115*
Interest rate derivative financial instruments	-	(57,848)	(57,848)
	301,475	**(73,027)**	**228,448**

7. LOANS TO CUSTOMERS

	Closing balance	Opening balance
	VND Million	VND Million
Loans to local economic entities and individuals	2,048,566,743	1,954,510,778
Discounting promissory notes and valuable papers	489,788	625,084
Finance leases	5,438,746	5,003,655
Payment made on behalf of customers	109,913	136,766
Loans by grants, investment trusts	1,571,068	1,664,438
Loans to foreign organisations and individuals	36,531,500	30,304,309
Loans from usance payable at sight letter of credit	-	27,838
	2,092,707,758	**1,992,272,868**

Analysis of loan portfolio by quality

	Closing balance	Opening balance
	VND Million	VND Million
Current loans	2,048,064,777	1,953,010,761
Special mention loans	19,563,795	17,345,911
Sub-standard loans	5,005,050	1,490,975
Doubtful loans	4,463,609	578,479
Loss loans	15,610,527	19,846,742
	2,092,707,758	**1,992,272,868**

Analysis of loans portfolio by original term

	Closing balance	Opening balance
	VND Million	VND Million
Short-term loans (Up to 1 year)	1,308,635,183	1,232,479,318
Medium-term loans (From 1 to 5 years)	128,065,974	129,395,349
Long-term loans (Above 5 years)	656,006,601	630,398,201
	2,092,707,758	**1,992,272,868**

8. PROVISIONS FOR CREDIT LOSSES ON LOANS TO CUSTOMERS

Movements in provisions for credit losses on loans to customers for the 6-month period ended 30 June 2026 are as follows:

	General provision	Specific provision	Total
	VND Million	VND Million	VND Million
Opening balance	**14,817,251**	**19,993,114**	**34,810,365**
Provision made for the period	760,240	12,213,789	12,974,029
Provision used to write off bad debts for the period	-	(14,189,942)	(14,189,942)
Closing balance	**15,577,491**	**18,016,961**	**33,594,452**

Movements in provisions for credit losses on loans to customers for the 6-month period ended 30 June 2025 are as follows:

	General provision	Specific provision	Total
	VND Million	VND Million	VND Million
Opening balance	**12,782,431**	**23,881,694**	**36,664,125**
Provision made for the period	1,387,561	9,682,011	11,069,572
Provision used to write off bad debts for the period	-	(14,296,266)	(14,296,266)
Other adjustments	-	-	-
Closing balance	**14,169,992**	**19,267,439**	**33,437,431**

9. INVESTMENT SECURITIES

9.1. Available-for-sale investment securities

	Closing balance	Opening balance
	VND Million	VND Million
Debt securities	**176,457,966**	**203,166,496**
Government bonds	106,603,307	101,533,661
Debt securities issued by other local credit institutions	67,935,288	99,697,917
Debt securities issued by local business entities	1,919,371	1,934,918
Equity securities	**373,138**	**438,615**
Equity securities issued by local business entities	373,138	438,615
	176,831,104	**203,605,111**
Provisions for available-for-sale investment securities	**(111,893)**	**(113,762)**
General provision	(11,893)	(13,762)
Specific provision	(100,000)	(100,000)
	176,719,211	**203,491,349**

9.2. Held-to-maturity investment securities

	Closing balance VND Million	Opening balance VND Million
Government bonds	590,000	183,000
Debt securities issued by other local credit institutions	50,000,000	8,000,000
Debt securities issued by local business entities	-	386,748
Special bonds issued by VAMC	235,806	237,170
Provisions for held-to-maturity investment securities	**(57,126)**	**(417,877)**
General provision	-	(386,748)
Specific provision	(57,126)	(31,129)
	50,768,680	**8,389,041**

10. CAPITAL CONTRIBUTION, LONG-TERM INVESTMENTS

Analysis by type of investment

	Closing balance VND Million	Opening balance VND Million
Investments in joint ventures (Note 10.1)	4,352,017	4,193,834
Other long-term investments	234,462	234,462
	4,586,479	**4,428,296**

10.1. Investment in joint venture

	Closing balance			Opening balance		
	Cost equivalent VND Million	Net value of investment using equity method VND Million	Proportion of ownership interest %	Cost equivalent VND Million	Net value of investment using equity method VND Million	Proportion of ownership interest %
Indovina Bank Ltd.	1,688,788	4,352,017	50.00	1,688,788	4,193,834	50.00
	1,688,788	**4,352,017**		**1,688,788**	**4,193,834**	

Indovina Bank Limited was established in Vietnam with the Head Office located in Ho Chi Minh City, whose main activity is providing banking services. This is a joint venture between the Bank and Cathay United Bank, a bank established in Taiwan. Indovina Bank Limited was granted Establishment and Operation License for joint venture bank No. 101/GP-NHNN dated 11 November 2019 (replacing Operation License for Joint venture bank No. 08/NH-GP dated 29 October 1992) for the duration of 99 years with the charter capital of USD 193,000,000, equivalent to VND 3,377,500 million.

Since its establishment, as approved by the SBV, Indovina Bank Limited has made several capital increases, in which the value of capital contributed by the two parties to the joint venture increased but the proportion of contributed capital did not change. As at 30 June 2026, the charter capital of Indovina Bank Limited is USD 252,000,000, equivalent to VND 4,931,855 million.

11. OTHER ASSETS

11.1. Receivables

	Closing balance	Opening balance
	VND Million	VND Million
Construction in progress (i)	5,727,778	5,593,474
Purchases and major repair of fixed assets	1,205,012	1,308,383
External receivables	40,612,388	26,072,668
Internal receivables	528,468	331,292
	48,073,646	**33,305,817**

(i) Construction in progress

	Closing balance	Opening balance
	VND Million	VND Million
Constructions in the Northern area	5,508,740	5,443,263
Constructions in the Southern area	101,509	70,823
Constructions in the others	117,529	79,388
	5,727,778	**5,593,474**

11.2. Other assets

	Closing balance	Opening balance
	VND Million	VND Million
Materials and tools	172,056	202,374
Prepayments	3,703,561	3,468,820
Other assets	23,876	1,591,247
	3,899,493	**5,262,441**

11.3. Provisions for impairment of other on-balance sheet assets

	Closing balance	Opening balance
	VND Million	VND Million
Provision for bad debts	92,166	90,650
Provision for devaluation of inventories	18,143	18,073
	110,309	**108,723**

12. BORROWINGS FROM THE GOVERNMENT AND THE SBV

	Closing balance	Opening balance
	VND Million	VND Million
Borrowings from the SBV	8,440,688	7,001,815
Current accounts held by the State Treasury	184,240,000	134,625,341
Repos of government bonds with the State Treasury	1,889,919	2,965,201
	194,570,607	**144,592,357**

13. DEPOSITS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

13.1. Deposits from other credit institutions

	Closing balance VND Million	Opening balance VND Million
Demand deposits	**352,009,534**	**298,617,641**
- In VND	167,636,256	160,399,888
- In foreign currencies	184,373,278	138,217,753
Term deposits	**98,318,004**	**100,940,916**
- In VND	85,458,000	75,440,000
- In foreign currencies	12,860,004	25,500,916
	450,327,538	**399,558,557**

13.2. Borrowings from other credit institutions

	Closing balance VND Million	Opening balance VND Million
- In VND	11,590,877	15,493,776
In which: Discounting, rediscounting borrowings	*999,315*	*5,718,223*
- In foreign currencies	10,599,615	2,671,782
	22,190,492	**18,165,558**

14. DEPOSITS FROM CUSTOMERS

	Closing balance VND Million	Opening balance VND Million
Demand deposits	**429,532,340**	**445,508,702**
- Demand deposits in VND	345,054,765	364,161,636
- Demand deposits in foreign currencies	84,477,575	81,347,066
Term deposits	**1,446,501,419**	**1,335,632,038**
- Term deposits in VND	1,397,336,136	1,286,750,366
- Term deposits in foreign currencies	49,165,283	48,881,672
Deposits for specific purposes	**6,261,403**	**5,787,395**
- Deposits for specific purposes in VND	5,530,197	4,827,196
- Deposits for specific purposes in foreign currencies	731,206	960,199
Margin deposits	**8,514,391**	**6,803,922**
- Margin deposits in VND	6,862,449	6,225,421
- Margin deposits in foreign currencies	1,651,942	578,501
	1,890,809,553	**1,793,732,057**

15. GRANTS, TRUSTED FUND AND BORROWINGS WHERE THE BANK BEARS RISKS

	Closing balance VND Million	Opening balance VND Million
Grants, trusted funds and borrowings in VND	339,218	360,147
Grants, trusted funds and borrowings in foreign currencies	1,715,403	1,753,751
	2,054,621	**2,113,898**

16. VALUABLE PAPERS ISSUED

	Closing balance VND Million	Opening balance VND Million
Valuable papers in VND	**142,989,977**	**174,030,305**
Par value	142,989,912	174,030,235
Premium	65	70
Valuable papers in foreign currencies	**47**	**47**
Par value	47	47
	142,990,024	**174,030,352**

Details of the term of issued valuable papers:

	Bill VND Million	Bearer bonds VND Million	Book-entry bonds VND Million	Certificate of deposit VND Million	Total VND Million
Closing balance					
Term under 12 months	**143**	**-**	**-**	**82,507,608**	**82,507,751**
Par value	143	-	-	82,507,608	82,507,751
- VND	*143*	-	-	*82,507,608*	*82,507,751*
Term from 12 months to under 5 years	**-**	**166**	**-**	**4,760,977**	**4,761,143**
Par value	-	166	-	4,760,977	4,761,143
- VND	-	*166*	-	*4,760,930*	*4,761,096*
- Foreign currency	-	-	-	*47*	*47*
Over 5 years	**-**	**-**	**55,721,130**	**-**	**55,721,130**
Par value	-	-	55,721,065	-	55,721,065
- VND	-	-	*55,721,065*	-	*55,721,065*
Premium	-	-	65	-	65
	143	**166**	**55,721,130**	**87,268,585**	**142,990,024**
Opening balance					
Term under 12 months	**153**	**-**	**-**	**111,067,679**	**111,067,832**
Par value	153	-	-	111,067,679	111,067,832
- VND	*153*	-	-	*111,067,679*	*111,067,832*
Term from 12 months to under 5 years	**-**	**166**	**-**	**9,462,714**	**9,462,880**
Par value	-	166	-	9,462,714	9,462,880
- VND	-	*166*	-	*9,462,667*	*9,462,833*
- Foreign currency	-	-	-	*47*	*47*
Over 5 years	**-**	**-**	**53,499,640**	**-**	**53,499,640**
Par value	-	-	53,499,570	-	53,499,570
- VND	-	-	*53,499,570*	-	*53,499,570*
Premium	-	-	*70*	-	*70*
- VND					
	153	**166**	**53,499,640**	**120,530,393**	**174,030,352**

17. OTHER PAYABLES AND LIABILITIES

	Closing balance VND Million	Opening balance VND Million
Internal payables	4,012,344	6,033,105
External payables (i)	19,109,862	17,129,874
Bonus and welfare funds	1,934,411	3,183,018
	25,056,617	**26,345,997**

(i) Details of external payables are as follows:

	Closing balance	Opening balance
	VND Million	VND Million
Amount due to customers and deferred payment	54,991	68,803
Corporate income tax payables (Note 18)	2,959,344	4,359,642
Other pending payments	7,155,719	6,296,762
Unearned revenue	4,356,023	4,339,380
Other payables relating to securities activities	198,814	850,684
Other tax payables (Note 18)	231,264	284,527
Payables relating to debt selling (*)	374,372	119,162
Payables relating to trade finance activities	16,007	6,000
Interbank payables	1,199,021	-
Money transfer payables	2,467,944	731,479
Other payables	96,363	73,435
	19,109,862	**17,129,874**

(*) Represents prepayments of partners related to debt selling activities. At the reporting date, the parties are in the process of transferring ownership and obligations for the debts sold.

18. THE BANK'S OBLIGATIONS TO THE STATE BUDGET

		Movement in the period		
	Opening balance	Payable	Paid	Closing balance
	VND Million	VND Million	VND Million	VND Million
a. Tax receivables				
Value added tax	6,049	247	-	6,296
Corporate income tax	195	(195)	-	-
	6,244	**52**	**-**	**6,296**
b. Tax payables				
Value added tax	110,699	613,600	621,980	102,319
Corporate income tax	4,359,642	5,124,997	6,525,295	2,959,344
Other taxes	173,828	1,355,981	1,400,864	128,945
	4,644,169	**7,094,578**	**8,548,139**	**3,190,608**

19. CAPITAL AND RESERVES

19.1. Movements in owners' equity

	Charter capital VND Million	Share premium VND Million	Other capital VND Million	Foreign exchange reserves VND Million	Investment and development fund VND Million	Financial reserve fund VND Million	Capital supplementary reserve VND Million	Retained earnings VND Million	Non-controlling interests VND Million	Total VND Million
Opening balance	**77,669,446**	**8,974,666**	**1,574,563**	**362,748**	**548,467**	**18,016,694**	**13,089,194**	**58,212,794**	**1,206,433**	**179,655,005**
Profit for the period	-	-	-	-	-	-	-	20,657,039	86,492	20,743,531
Share issuance to pay dividends from undistributed earnings(**)	-	-	595,515	-	-	-	-	(595,515)	-	-
(Decrease) due to financial statements translation for consolidation purpose	-	-	-	(16,173)	(1,127)	(1,546)	-	(4,689)	-	(23,535)
Appropriation to bonus and welfare fund (*)	-	-	-	-	-	-	-	(106,537)	(35,167)	(141,704)
Others	-	(10)	-	-	-	-	-	(18,982)	(3)	(18,995)
Closing balance	**77,669,446**	**8,974,656**	**2,170,078**	**346,575**	**547,340**	**18,015,148**	**13,089,194**	**78,144,110**	**1,257,755**	**200,214,302**

(*) The appropriation to statutory reserves, bonus and welfare fund and remuneration to the Board of Supervisors according to Resolution of the Bank's subsidiaries made during the 6-month period of 2026.

(**) Pursuant to the Resolution of the General Meeting of Shareholders No. 01/2026/NQ-HĐQT-VBSE dated 21 April 2026 regarding the implementation of the charter capital increase through the issuance of shares for dividend payment from the remaining post-tax profits after appropriations to funds for 2025, VietinBank Securities Joint Stock Company distributed 59,551,501 shares, corresponding to a total amount of VND 595,515,010,000 recorded as an increase in other capital.

19.2. Details of the Bank's shares

	Closing balance		Opening balance	
	Ordinary shares	Preference shares	Ordinary shares	Preference shares
	VND Million	VND Million	VND Million	VND Million
Capital of Government	50,068,503	-	50,068,503	-
Contributed capital (shareholders, members)	27,600,943	-	27,600,943	-
Share premium	8,974,656	-	8,974,656	-
	86,644,102	**-**	**86,644,102**	**-**

19.3. Details of the Bank's shares

	Closing balance	Opening balance
Number of registered shares for issue (unit)	7,766,944,637	7,766,944,637
Number of shares in circulation (unit)	7,766,944,637	7,766,944,637
- Ordinary shares (unit)	7,766,944,637	7,766,944,637
Par value of share in circulation (VND)	10,000	10,000

20. INTEREST AND SIMILAR INCOME

	Current period	Prior period
	VND Million	VND Million
Interest from deposits	6,542,683	4,339,491
Interest from loans to customers	74,729,778	56,853,480
Interest from debt securities	4,764,510	4,425,211
- Interest income from trading securities	*28,219*	*2,525*
- Interest income from investment securities	*4,736,291*	*4,422,686*
Income from guarantee services	1,303,862	921,231
Interest income from finance leases	263,846	210,656
Other income from credit activities	986,663	810,546
	88,591,342	**67,560,615**

21. INTEREST AND SIMILAR EXPENSES

	Current period	Prior period
	VND Million	VND Million
Interest expense on deposits	42,198,173	29,980,881
Interest expense on borrowings	1,300,560	746,841
Interest expense on valuable papers issued	4,639,315	5,105,809
Expense on other credit activities	337,679	409,253
	48,475,727	**36,242,784**

22. NET (LOSS)/GAIN FROM TRADING SECURITIES AND INVESTMENT SECURITIES

22.1. Net gain from trading securities

	Current period VND Million	Prior period VND Million
Income from trading securities	73,722	395,757
(Expense) for trading securities	(3,138)	(18,875)
Provision (made)/reversed for impairment of trading securities	(11,274)	74,532
Net gain from trading securities	**59,310**	**451,414**

22.2. Net (loss)/gain from investment securities

	Current period VND Million	Prior period VND Million
Income from trading investment securities	21,778	46,585
(Expense) for trading investment securities	(15,119)	(2,004)
Provision reversed for impairment of investment securities	388,616	76,970
Net gain/(loss) from trading investment securities	**395,275**	**121,551**

23. INCOME FROM CAPITAL CONTRIBUTION, EQUITY INVESTMENTS

	Current period VND Million	Prior period VND Million
Dividends received in cash from capital contribution, equity investments	**43,511**	**37,749**
- from equity investment securities	*10,576*	*9,504*
- from capital contribution and long-term investments	*32,935*	*28,245*
Share from net profit under equity method of investments in joint ventures	**154,329**	**202,470**
	197,840	**240,219**

24. OPERATING EXPENSES

	Current period VND Million	Prior period VND Million
Taxes, fees and charges	**14,324**	**13,271**
Staff cost	**7,724,312**	**6,764,361**
- Salaries and allowances	6,535,085	5,471,026
- Salary-based expenses	561,095	562,498
- Other benefits	10,037	5,569
- Other expenses	618,095	725,268
Expenses for fixed assets	**1,446,583**	**1,361,318**
- Depreciation and amortisation expenses	638,728	494,568
- Others	807,855	866,750
Expenses for operating management	2,852,562	2,633,176
- Per diem	96,913	95,545
- Expense for union activities	9,223	10,127
- Others	2,746,426	2,527,504
Insurance premium for customers' deposits	**642,010**	**603,811**
Other provision expenses	**(62,965)**	**(9,554)**
	12,616,826	**11,366,383**

25. CURRENT CORPORATE INCOME TAX EXPENSE ("CIT")

	Current period VND Million	Prior period VND Million
Profit before tax	**25,868,105**	**18,920,350**
Adjustments for:		
- Non-taxable dividend income	(43,512)	(37,749)
- Profit before tax of subsidiaries	(713,670)	(844,206)
- Income from increase in interest in joint ventures	(154,329)	(202,470)
- Changes in provision/revaluation for loans and bonds upon consolidation of financial statements	(7,013)	(442,598)
- Others	(52,768)	22,987
Taxable income of the Parent bank	**24,896,813**	**17,416,314**
CIT expense of the Parent bank based on local taxable income	4,979,363	3,483,263
CIT expenses of the Parent bank calculated on oversea taxable income	1,101	514
CIT expense of subsidiaries	144,110	180,842
CIT expense based on the taxable income	**5,124,574**	**3,664,619**

26. BASIC EARNINGS PER SHARE

Profit for calculation of basic earnings per share

	Current period VND Million	Prior period VND Million
Profit after corporate income tax	20,657,039	15,088,760
Profit for the period attributable to equity holder	**20,657,039**	**15,088,760**

As at the date of the interim consolidated financial statements, the Bank and its subsidiaries have not yet estimated the appropriation to bonus and welfare funds for the 6-month period ended 30 June 2026. Therefore, the basic earnings per share is estimated not taking into consideration the appropriation to bonus and welfare funds.

According to Resolution No. 29/NQ-HDQT dated 18 April 2026, the Board of Directors of the Bank decided to issue shares to pay dividends from profit after tax. On 17 October 2025, the Bank completed the share issuance of 2,396,852,889 to pay dividends, equivalent to a total additional capital of 23,969,529 million; therefore, the basic earnings per share for 6-month period ended 30 June 2025 are restated as below:

Number of ordinary shares for calculation of basic earnings

	Current period	Prior period (Restated)	Prior period (Previously reported)
	Share	Share	Share
Number of ordinary shares issued carried forward from previous period	7,766,944,637	5,369,991,748	5,369,991,748
Effects of paying dividends by shares	-	2,396,952,889	-
Weighted average number of ordinary shares for the purpose of calculating basic earnings per share	**7,766,944,637**	**7,766,944,637**	**5,369,991,748**

Basic earnings per share

	Current period	Prior period (Restated)	Prior period (Previously reported)
	VND	VND	VND
Basic earnings per share	**2,660**	**1,943**	**2,810**

27. CASH AND CASH EQUIVALENTS

Cash and cash equivalents on the interim consolidated cash flow statement include items on the interim consolidated statement of financial position as follows:

	Closing balance	Opening balance
	VND Million	VND Million
Cash, gold and gemstones	12,998,380	12,583,484
Balances with SBV	18,553,436	35,225,543
Current deposits at other credit institutions	316,065,795	308,518,041
Placements with other credit institutions with terms not exceeding 3 months	194,064,504	95,235,407
Securities with recovery or maturity term not exceeding 3 months from the date of purchase	740,556	183,000
	542,422,671	**451,745,475**

28. OFF-BALANCE-SHEET ITEMS WHERE THE BANK BEARS SIGNIFICANT RISKS

	Closing balance	Opening balance
	VND Million	VND Million
Contingent liabilities	**297,033,662**	**267,125,806**
Credit guarantees	36,255,058	28,630,320
Letters of Credit	104,889,002	91,019,626
Other guarantees	155,889,602	147,475,860
Commitments	**1,042,671,604**	**943,541,675**
Foreign exchange transactions commitments	953,123,645	860,422,276
Other commitments	89,547,959	83,119,399

29. RELATED PARTY TRANSACTIONS AND BALANCES

Details of significant transactions with related parties during the 6-month period ended 30 June 2026 are as follows:

Related party	Relationship	Transactions	Current period million VND	Prior period million VND
The State Bank of Vietnam	Direct owner and management agency	Movement in deposits at the SBV	(16,672,107)	(20,739,574)
		Movement in borrowings from the SBV	1,438,873	5,877,446
Indovina Limited Bank	Joint venture	Interest income from deposits	98,507	81,132
		Interest expense on deposits	57,719	65,700
Bank of Tokyo-Mitsubishi UFJ	Strategic shareholder	Interest income from deposits	9	24
		Interest expenses on deposits	3,395	2,135
		Interest expenses on Loans	12,309	-

Details of significant balances with related parties as at 30 June 2026 are as follows:

Related party	Relationship	Balances	Receivables/(Payables) Closing balance million VND	Receivables/(Payables) Opening balance million VND
The State Bank of Vietnam	Direct owner and management agency	Demand deposits at the SBV	18,553,436	35,225,543
		Borrowings from SBV	(8,440,688)	(7,001,815)
Indovina Limited Bank	Joint venture	Deposits at related party	9,438,100	12,334,178
		Deposits from related party	(5,535,430)	(7,854,453)
		Accrued interest income	10,605	20,237
		Accrued interest expenses	(7,962)	(15,842)
Bank of Tokyo-Mitsubishi UFJ	Strategic shareholder	Deposits of the Bank	(325,267)	(122,561)
		Deposits at related party	636,646	15,737,393
		Loans of the Bank	(500,000)	(520,000)
		Accrued interest expenses	(5,899)	(1,492)
Board of Directors, Supervisory Board, Board of Management and their related parties	Insiders and their related parties	Deposits at the Bank	(170,494)	(141,308)
		Loan from the Bank	27,536	249,504

30. CONCENTRATION OF ASSETS, LIABILITIES AND OFF-BALANCE-SHEET ITEMS BY GEOGRAPHICAL REGIONS AS AT 30 JUNE 2026

	Total loan balance	Total deposits	Credit commitments	Derivatives (Difference between debit - credit)	Trading and investment securities (Difference between debit - credit)
	VND Million	VND Million	VND Million	VND Million	VND Million
Domestic	2,100,648,720	2,517,415,001	296,787,913	(88,817)	231,839,116
Overseas	12,300,588	7,962,090	245,749	-	590,000
	2,112,949,308	**2,525,377,091**	**297,033,662**	**(88,817)**	**232,429,116**

31. SEGMENT REPORTS

A business segment is a distinguishable component of the Bank that is engaged in providing services and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of the Bank that is engaged in providing services and that is subject to risks and returns that are different from those of components operating in other economic environments.

Primary segment report of the Bank is business segment report; secondary segment report of the Bank is geographical segment report.

Business segment report

NO.	ITEMS	Banking financial services VND Million	Non-banking financial services VND Million	Others VND Million	Off-set VND Million	Total VND Million
I.	**Income**	**103,852,129**	**3,701,335**	**1,300,346**	**(325,940)**	**108,527,870**
1.	Interest income	87,762,123	576,806	439,675	(187,262)	88,591,342
	- External interest income	87,597,050	558,415	435,877	-	88,591,342
	- Internal interest income	165,073	18,391	3,798	(187,262)	-
2.	Income from services	4,798,795	3,055,316	86,532	(186,084)	7,754,559
3.	Other income	11,291,211	69,213	774,139	47,406	12,181,969
II.	**Expenses**	**(65,745,580)**	**(3,200,010)**	**(1,162,467)**	**449,505**	**(69,658,552)**
1.	Interest expenses	(48,137,422)	(227,876)	(297,691)	187,262	(48,475,727)
	- External interest expenses	(48,098,540)	(79,496)	(297,691)	-	(48,475,727)
	- Internal interest expenses	(38,882)	(148,380)	-	187,262	-
2.	Depreciation and amortisation expenses	(627,820)	(4,760)	(6,148)	-	(638,728)
3.	Expenses directly related to operating business	(16,980,338)	(2,967,374)	(858,628)	262,243	(20,544,097)
	Net profit from operating activities before provision expenses for credit losses	**38,106,549**	**501,325**	**137,879**	**123,565**	**38,869,318**
	Provision expenses for credit losses	**(12,942,326)**	**(57,681)**	**(17,596)**	**16,390**	**(13,001,213)**
	Segment profit before tax	**25,164,223**	**443,644**	**120,283**	**139,955**	**25,868,105**
	Current corporate income tax expense	(5,011,603)	(82,073)	(30,898)	-	(5,124,574)
	Segment profit after corporate income tax	**20,152,620**	**361,571**	**89,385**	**139,955**	**20,743,531**
III.	**Assets**	**2,936,928,273**	**20,430,821**	**12,340,636**	**(7,696,060)**	**2,962,003,670**
1.	Cash on hand	12,969,057	1,357	27,966	-	12,998,380
2.	Fixed assets	10,543,927	100,557	64,399	-	10,708,883
3.	Other assets	2,913,415,289	20,328,907	12,248,271	(7,696,060)	2,938,296,407
IV.	**Liabilities**	**2,742,576,914**	**15,923,636**	**9,401,550**	**(6,112,732)**	**2,761,789,368**
1.	External liabilities	2,737,065,694	15,529,468	9,360,183	(6,112,732)	2,755,842,613
2.	Internal liabilities	5,511,220	394,168	41,367	-	5,946,755

Geographical segment report

NO.	ITEMS	Northern	Southern	Others	Off-set	Total
		VND Million	VND Million	VND Million	VND Million	VND Million
I.	**Segment profit before tax**	**11,636,792**	**10,026,053**	**4,065,305**	**139,955**	**25,868,105**
	Current corporate income tax expense	(5,094,199)	-	(30,375)	-	**(5,124,574)**
II.	**Segment profit after corporate income tax**	**6,542,593**	**10,026,053**	**4,034,930**	**139,955**	**20,743,531**
III.	**Segment assets**	**1,962,594,264**	**717,632,940**	**289,472,526**	**(7,696,060)**	**2,962,003,670**
IV.	**Segment liabilities**	**1,776,740,013**	**707,608,493**	**283,553,594**	**(6,112,732)**	**2,761,789,368**

32. FINANCIAL RISK MANAGEMENT POLICIES RELATED TO FINANCIAL INSTRUMENTS

Under the guidance of the SBV on enhancing the role of risk management in credit institutions, the Bank continues implementing risk management policies for its entire business.

Aiming towards sustainable development goals, enhancing operational efficiency and competitive advantage, the Bank consistently dedicates resources to researching and applying international governance practices. The Bank complies with current regulations of the SBV on risk management and capital management, and is implementing related initiatives aimed at meeting capital calculation requirements under the Internal Ratings-Based (IRB) approach. The application of advanced risk management practices is a prerequisite for the Bank's integration and expansion of its influence in the global financial and banking industry. The Bank always plays a pioneering role in the modernization of the banking system.

In 2026, the Bank continues to proactively research and implement solutions to enhance its management capacity for various types of risks. In addition, the Bank continues to perfect its system of policy documents in accordance with the requirements of regulatory authorities and advanced international practices.

To manage financial risks, the Bank has issued specific regulations, processes, guidelines, as well as sets of internal indicators and limits. Simultaneously, the Bank closely manages its asset-liability balance, strictly controls business growth and credit quality, and complies with operational safety limits, prudential ratios, and risk management requirements in accordance with regulations of the SBV and regulatory authorities, gradually meeting risk management requirements in accordance with prevailing international practices.

33. CURRENCY RISKS

Currency risk is the risk that the Bank's asset or value of an investment fluctuates due to changes in foreign exchange rates.

The Bank was incorporated and operates in Vietnam and its reporting currency is VND. The Bank's main transaction currency is VND, while a part of the Bank's asset-equity is in foreign currencies (USD, EUR, etc.). Thus, currency risk may arise.

To prevent the risk of exchange rate fluctuations, the Bank has synchronously applied the following measures:

Based on actual data collected, take into account the growth demand of affiliates and business orientations, the Asset – Liability Management ("ALM") Department and the Financial Planning & Management Department analyse, provide projections on cash inflows/outflows and propose the capital planning for each currency type (in VND, USD, and EUR equivalent) to the Management Board, which is managed based on actual daily cash flows to ensure operational safety and effectiveness of the whole system.

The Bank's capital mobilization and lending activities are mainly in VND, with a small part is in USD, EUR and other foreign currencies. According to each period's business plan, the Bank has a currency position in its capital trading activities when making financial transactions on the market. The Bank sets limits for positions of each main currency based on the Bank's risk appetite, internal risk capacity and regulations of relevant regulatory authorities.

Currency positions are managed on a daily basis and hedging strategies are used by the Bank to ensure that the positions of currencies are maintained within the established limits.

The book value of cash assets and cash liabilities denominated in foreign currencies as at 30 June 2026 are as follows:

ITEMS	EUR equivalent VND Million	USD equivalent VND Million	Gold equivalent VND Million	Other currencies equivalent VND Million	Total VND Million
Assets					
Cash, gold and gemstones	239,124	2,793,521	5,572	351,551	3,389,768
Balances with the State Bank of Vietnam	11,617	3,429,145	-	-	3,440,762
Placements with and loans to other credit institutions (*)	2,533,166	212,428,360	-	2,324,973	217,286,499
Derivative financial instruments and other financial assets	-	8,664,491	-	-	8,664,491
Loans to customers (*)	1,075,140	131,779,766	-	4,766,257	137,621,163
Investment securities (*)	-	-	-	590,000	590,000
Fixed assets	32,231	-	-	81,508	113,739
Other assets (*)	153,541	2,077,203	-	69,765	2,300,509
Total assets	**4,044,819**	**361,172,486**	**5,572**	**8,184,054**	**373,406,931**
Liabilities					
Deposits and borrowings from other credit institutions	225,463	206,398,481	-	1,208,953	207,832,897
Deposits from customers	3,665,678	128,196,481	-	4,163,847	136,026,006
Derivative financial instruments and other financial liabilities	1,524	22,495,377	-	702,766	23,199,667
Grants, trusted funds and borrowings at risk of the credit institution	119,100	1,464,143	-	132,160	1,715,403
Valuable papers issued	-	47	-	-	47
Other liabilities	112,002	3,022,341	-	218,207	3,352,550
Total liabilities	**4,123,767**	**361,576,870**	**-**	**6,425,933**	**372,126,570**
Balance sheet currency position	**(78,948)**	**(404,384)**	**5,572**	**1,758,121**	**1,280,361**
Off-balance sheet currency position	**(79,856)**	**(55,693)**	**-**	**(121,043)**	**(256,592)**
Total currency position	**(158,804)**	**(460,077)**	**5,572**	**1,637,078**	**1,023,769**

(*) Excluding provision.

34. INTEREST RATE RISK

Interest rate risk is the possibility of the Bank's income or asset value being affected when market interest rate fluctuates.

Interest rate risk of the Bank can derive from investment activities, capital mobilization and lending activities.

The re-pricing period for effective interest rate is the remaining period from the date of interim consolidated financial statements to the nearest interest rate re-pricing term of assets and capital. The following assumptions and conditions have been adopted in the analysis of the re-pricing period of the Bank's assets and liabilities:

- Cash, gold and gemstones; balances with the SBV; fixed assets; capital contribution, long-term investments and other liabilities are classified as non-interest-bearing items;
- The maturity of trading securities is calculated on the basis of the probable time to convert bonds into cash because this portfolio includes highly liquid bonds with fixed interest rates;
- The effective interest rate re-pricing term of placements with and loans to other credit institutions; derivative financial instruments and other financial assets; investment securities; loans to customers; other assets; borrowings from the Government and the SBV; deposits and borrowings from other credit institutions; deposits from customers; valuable papers issued; grants, trusted funds and borrowings where the Bank bears risks are determined as follows:
    - Items with fixed interest rate during the contractual period: the effective interest rate re-pricing term is determined from the reporting date to maturity date;
    - Items with floating interest rate: the effective interest rate re-pricing term is determined from the reporting date to the nearest interest rate re-pricing date;
    - Accrued income, accrued expenses: Classified as non-interest-bearing items.

The Bank's interest rate risk policies

For interbank lending activities (short-term), investment interest rate is based on the fluctuation of the market and the Bank's cost of capital. The interbank loans are usually short-term (of less than 3 months).

Based on forecasts on the market fluctuations of interest rate and its capital balancing ability, the Bank will make appropriate investment decisions. In case that interest rates are forecasted to go down, the Bank will strengthen long-term investments to increase profitability. In contrast, if interest rates are forecasted to go up, the Bank will increase short-term investments.

For capital mobilization activities, interest rates are determined based on the market price, the business orientation of the Bank's management, the Bank's capital balance and regulations of the SBV. The Bank's mobilized capital mainly has a short interest rate re-pricing term.

For lending activities, the Bank determines lending interest rates based on the principle of sufficient coverage for cost of capital, management expenses, risk considerations, collaterals' values and market interest rate to ensure the Bank's competitiveness as well as the efficiency. The Head Office regulates the lending interest rate floor for each period; branches can decide lending interest rates of each customer for each period based on credit risk analysis and assessment provided that these rates are not below the regulated floor rate and the annual budgeted profit is assured. Besides, due to the capital structure mainly comprising funds with short interest rate re-pricing terms, the Bank requires that all long-term and medium-term loans' interest must be floating (interest rates are not fixed during the whole loans' periods) to minimize possible arising interest rate risk.

Interest rate risk management

The Bank manages interest rate risk at 2 levels: transaction level and portfolio level, in which the former is more focused.

Interest rate risk management at the portfolio level

- Since 2013, the Bank has issued regulations and procedures for managing interest rate risk on the banking book, which stipulate the principles for managing interest rate risk on the banking book through the process of identification, measurement, control and monitoring of risk to ensure the balance between the interest rate risk control/prevention goal and the maximization of net interest income as well as the economic value of equity in the business operations of the Bank.

- The Bank has completed the design, officially implemented and continuously upgraded the Assets-Liabilities Management ("ALM") software system, which runs to the transaction level under international practices, automatically provides reports on re-evaluation term differences by nominal terms and by behaviours, scenarios analysis reports on interest rate increase/decrease situations, etc. in order to facilitate the Bank's interest rate risk management activities.

- The Bank adjusts the re-pricing term of loans to the re-pricing term of capital, ensuring the re-evaluation term difference is within the permitted limit.

Interest rate risk management at the transaction level

- All credit contracts are required to include terms relating to interest rate risk prevention to ensure that the Bank can take initiative in coping with fluctuations of the market; lending interest rate must be set to accurately reflect the Bank's actual cost of capital.

- Management through the Fund Transfer Pricing (FTP) tool: the Bank has completed and continuously improves the internal Fund Transfer Pricing system (FTP), which has enhanced the Bank's centralized management of capital and interest rate. Depending on the Bank's business orientation and the market movements, the Head Office can change the interest rate spread for each type of customers or products, etc., giving signals to the business units to determine their lending/capital mobilization rates.

		Overdue		Current						
	Non - interest bearing	Over 3 months	Within 3 months	Within 1 month	From 1 to 3 months	From 3 to 6 months	From 6 to 12 months	From 1 to 5 years	Over 5 years	Total
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Assets										
Cash, gold and gemstones	12,998,380	-	-	-	-	-	-	-	-	12,998,380
Balances with the State Bank of Vietnam	18,553,436	-	-	-	-	-	-	-	-	18,553,436
Placements with and loans to other credit institutions	-	-	-	454,563,429	39,077,337	12,002,336	47,546,046	-	-	553,189,148
Trading securities (*)	-	-	-	4,182,206	-	-	-	-	-	4,182,206
Loans to customers (*)	116,952	25,079,186	19,563,795	575,573,615	574,126,783	605,763,385	228,507,226	62,909,113	1,067,703	2,092,707,758
Investment securities (*)	2,563,815	100,000	-	4,036,695	24,218,813	29,618,300	41,984,704	47,684,909	77,449,674	227,656,910
Capital contribution, long-term investments	4,586,479	-	-	-	-	-	-	-	-	4,586,479
Fixed assets	10,708,883	-	-	-	-	-	-	-	-	10,708,883
Other assets (*)	71,296,936	110,309	-	-	-	-	-	-	-	71,407,245
Total assets	**120,824,881**	**25,289,495**	**19,563,795**	**1,038,355,945**	**637,422,933**	**647,384,021**	**318,037,976**	**110,594,022**	**78,517,377**	**2,995,990,445**
Liabilities										
Borrowings from the Government and the SBV	-	-	-	116,911,185	74,659,422	3,000,000	-	-	-	194,570,607
Deposits and borrowings from other credit institutions	-	-	-	457,891,337	12,835,560	1,772,260	18,873	-	-	472,518,030
Deposits from customers	-	-	-	733,152,961	262,014,991	409,088,723	454,605,111	31,827,318	120,449	1,890,809,553
Derivative financial instruments and other financial liabilities	-	-	-	88,817	-	-	-	-	-	88,817
Grants, trusted funds and borrowings at risk of the credit institutions	-	-	-	-	1,564,795	489,826	-	-	-	2,054,621
Valuable papers issued	-	-	-	20,642,649	27,991,135	35,233,190	49,015,040	1,013,010	9,095,000	142,990,024
Other liabilities	58,757,716	-	-	-	-	-	-	-	-	58,757,716
Total liabilities	**58,757,716**	**-**	**-**	**1,328,686,949**	**379,065,903**	**449,583,999**	**503,639,024**	**32,840,328**	**9,215,449**	**2,761,789,368**
Balance sheet net interest gap	**62,067,165**	**25,289,495**	**19,563,795**	**(290,331,004)**	**258,357,030**	**197,800,022**	**(185,601,048)**	**77,753,694**	**69,301,928**	**234,201,077**

(*) Excluding provision

35. LIQUIDITY RISK

Liquidity risk is defined as the risk that the Bank has difficulties in meeting obligations associated with its financial liabilities. Liquidity risk arises when the Bank might be unable to meet its payment obligations at their due dates under normal or difficult scenarios or when the Bank has to mobilize funds at a higher cost to meet its payment obligations.

The Bank had issued regulations and procedures on liquidity management, including rules about managing liquidity gap through maturity, liquidity risk ratios, stress test scenarios and backup plans to proactively take measures when facing market volatility. To minimize liquidity risk, the Bank plans to diversify its funding sources, develops a fund management report system to calculate liquidity position on a daily basis, as well as prepares analysis and forecast report on future liquidity positions on a regular basis, setting liquidity risk appetite and capacity.

At monthly ALCO Council meetings, fund balance and liquidity of the Bank is one of the key contents to be discussed. At Risk Management Committee, Risk Council meetings, the compliance with liquidity risk appetite and risk capacity is also reviewed and reported. Based on analysis and evaluation, Risk Management Committee/ALCO Council/Risk Council make recommendations to the Board of Directors and the Board of Management for future guidance to maintain the Bank's solvency in a safe and effective way.

In addition, the Bank also maintains a list of secondary liquid assets such as the Government bonds, which may be sold or under repurchased contracts with the SBV. It is not only a secondary reserve in liquidity stress circumstances (if any) but also a profitable investment.

The maturity of assets and liabilities represents the remaining time from the reporting date of the interim consolidated financial statements until the payment date regulated in the contract or terms of issuance.

The following assumptions and conditions have been adopted in the analysis of the Bank's maturity relating to its assets and liabilities:

- Cash, gold and gemstones and balances with the SBV are classified into maturity up to one month;
- The maturity terms of placement with and loans to other credit institutions; derivative financial instruments and other financial assets; loans to customers; investment securities; other assets; borrowings from the Government and the SBV; deposits and borrowings from other credit institutions; valuable papers issued; grants, trusted funds and borrowings where the Bank bears risk; other liabilities are determined based on the contractual maturity date;
- The maturity of trading securities is calculated on the basis of the probable time to convert bonds into cash because this portfolio includes highly liquid bonds;
- The maturity date of capital contribution, long-term investments is classified as over five (05) years as these investments have no defined maturity;
- The maturity term of deposits from customers is determined based on customer behaviour analysis and forecasts on interest rate policy and other macroeconomic factors;
- The maturity date of fixed assets is classified as five (05) years or more.

Based on the Board of Management's approval of the annual business plan, the Asset & Liability Management Department and the Financial Planning & Management Department in cooperation with some other relevant specialized departments makes analysis and forecasts on cash inflows/outflows of the system according to the approved plan; and also based on the actual daily capital fluctuations and utilization, the Bank makes decisions on appropriate management and monitoring of available funds.

Based on the projection of available capital, the Asset & Liability Management Department and the Financial Planning & Management Department in cooperation with the Treasury Dealing Department manage the secondary reserve through the approval of highly liquid valuable papers purchases, which could be converted into cash on the secondary market. The Asset & Liability Management Department together with the Financial Planning & Management Department in cooperation with the Treasury Dealing Department may decide to sell valuable papers to the SBV on the open market, or to refinance loans when working capital is insufficient, ensuring the liquidity of the whole system.

Based on SBV's regulations, the Asset & Liability Management Department and the Financial Planning & Management Department in cooperation with the Treasury Dealing Department proposes the Bank's available fund management plan, ensuring the actual average balance of deposits in VND and foreign currencies at the SBV is not below the required level of compulsory reserve. Besides, the Bank also establishes credit limit with other banks and other credit institutions for mutual support when needed. The Market Risk Management Department acts as an independent supervisor to ensure that the liquidity risks are managed in compliance with regulations, management processes, and liquidity risk appetite/capacity of the Bank.

The amount of available funds is determined based on data from the Core Sunshine system, interbank payment program CITAD, Asset-Liability Management software, information about large cash flows from business units. Therefore, the Bank can actively manage its daily liquidity risk.

The Bank's liquidity risk management activities are monitored strictly in compliance with the regulations of the SBV and the Bank's internal criteria for liquidity management for each major currency (such as VND, USD, EUR) for capital mobilization and loan portfolios.

	Overdue		Current					
	Over 03 months	Within 03 months	Within 01 month	From 01 to 03 months	From 03 to 12 months	From 01 to 05 years	Over 05 years	Total
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Assets								
Cash, gold and gemstones	-	-	12,998,380	-	-	-	-	12,998,380
Balances with the State Bank of Vietnam	-	-	18,553,436	-	-	-	-	18,553,436
Placements with and loans to other credit institutions	-	-	492,451,956	38,353,777	21,685,504	697,911	-	553,189,148
Trading securities (*)	-	-	4,182,206	-	-	-	-	4,182,206
Loans to customers (*)	25,079,186	19,563,795	197,274,688	451,491,448	725,968,693	285,459,479	387,870,469	2,092,707,758
Investment securities (*)	100,000	-	6,600,509	24,218,813	71,603,005	47,684,909	77,449,674	227,656,910
Capital contribution, long-term investments	-	-	-	-	-	-	4,586,479	4,586,479
Fixed assets	-	-	-	-	-	-	10,708,883	10,708,883
Other assets (*)	110,309	-	7,111,235	16,737,904	25,966,393	2,708,667	18,772,737	71,407,245
Total assets	**25,289,495**	**19,563,795**	**739,172,410**	**530,801,942**	**845,223,595**	**336,550,966**	**499,388,242**	**2,995,990,445**
Liabilities								
Borrowings from the Government and the SBV	-	-	116,911,185	74,659,422	3,000,000	-	-	194,570,607
Deposits and borrowings from other credit institutions	-	-	457,891,337	12,835,560	1,791,133	-	-	472,518,030
Deposits from customers	-	-	246,432,401	262,861,594	923,685,297	457,709,811	120,450	1,890,809,553
Derivative financial instruments and other financial liabilities	-	-	88,817	-	-	-	-	88,817
Grants, trusted funds and borrowings at risk of the credit institution	-	-	-	45,952	45,953	367,615	1,595,101	2,054,621
Valuable papers issued	-	-	4,301,154	22,491,135	59,465,160	1,011,510	55,721,065	142,990,024
Other liabilities	-	-	24,266,699	19,710,272	13,242,190	929,799	608,756	58,757,716
Total liabilities	-	-	**849,891,593**	**392,603,935**	**1,001,229,733**	**460,018,735**	**58,045,372**	**2,761,789,368**
Net liquidity difference	**25,289,495**	**19,563,795**	**(110,719,183)**	**138,198,007**	**(156,006,138)**	**(123,467,769)**	**441,342,870**	**234,201,077**

(*) Excluding provision.

36. EXCHANGE RATES OF SOME FOREIGN CURRENCIES AT THE END OF THE PERIOD

	Closing balance	Opening balance
	VND	VND
USD	26,307	26,295
EUR	29,964	30,853
GBP	34,808	35,330
CHF	32,476	33,142
JPY	162.09	167.90
SGD	20,317	20,442
CAD	18,475	19,186
AUD	18,103	17,574
NZD	14,873	15,164
THB	791.67	832.78
SEK	2,700	2,854
NOK	2,652	2,611
DKK	4,009	4,131
HKD	3,355	3,378
CNY	3,877	3,762
KRW	17.42	18.67
LAK	1.18	1.22
SAR	(*)	7,011

(*) Not incurred.

37. EVENTS AFTER THE REPORTING DATE

On 09 July 2026, the Bank's Board of Directors issued Resolution No. 282/NQ-HĐQT-NHCT-VPHĐQT1 approving the payment of 2025 cash dividends to the Bank's shareholders at a rate of 4.5% of par value, equivalent to VND 3,495,125 million. The record date for the 2025 cash dividend entitlement is 24 July 2026, and the dividend payment date is 27 August 2026.

Other than the event mentioned above, there are no events occurred after the reporting date that had or could have a material effect on the operations of the Bank, its interim consolidated financial position and its interim consolidated financial performance that required adjustment or disclosure in the interim consolidated financial statements.

Prepared by	Approved by	Approved by
Tran Thi Thu Huong Deputy Head of Financial Accounting Department	Nguyen Hai Hung Chief Accountant	Nguyen Bao Thanh Van Deputy General Director

M.S.D.N: 0100111948 C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM T.P. HÀ NỘI

14 August 2026