

No: 690 /HDQT-NHCT-VPHDOT1

Hanoi, 14th August 2026

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

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**



Tran Minh Binh

1. EXPLANATION 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)
	<i>billion VND</i>	<i>billion VND</i>	<i>billion VND</i>	%
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.

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2. EXPLANATION 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)
	<i>billion VND</i>	<i>billion VND</i>	<i>billion VND</i>	%
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.



**VIETNAM JOINT STOCK COMMERCIAL BANK FOR
INDUSTRY AND TRADE**

(Incorporated in the Socialist Republic of Vietnam)

**REVIEWED INTERIM SEPARATE
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 separate financial reporting



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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 separate 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. Cat Quang Duong	Independent Member
Mr. Takeo Shimotsu	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 separate 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 separate financial statements, which give a true and fair view of the interim separate financial position of the Bank as at 30 June 2026, and of its interim separate financial performance and its interim separate 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 separate financial reporting. In preparing these interim separate 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 separate financial statements;
- Prepare the interim separate 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 separate 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 separate financial position of the Bank, and that the interim separate financial statements comply with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim separate 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 separate financial statements.

For and on behalf of the Board of Management,



Nguyen Bao Thanh Van
Deputy General Director

Hanoi, 14 August 2026

No: 0205 /VN1A-HN-BC

REPORT ON REVIEW OF INTERIM SEPARATE 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 separate financial statements of Vietnam Joint Stock Commercial Bank for Industry and Trade (the "Bank"), prepared on 14 August 2026 as set out from page 05 to page 48, which comprise the interim separate statement of financial position as at 30 June 2026, the interim separate income statement and the interim separate 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 separate financial statements in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim separate financial reporting and for such internal control as the Board of Management determines is necessary to enable the preparation of interim separate 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 separate 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 separate 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.

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REPORT ON REVIEW OF INTERIM SEPARATE FINANCIAL STATEMENTS (Continued)

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not present fairly, in all material respects, the interim separate financial position of the Bank as at 30 June 2026, and its interim separate financial performance and its interim separate 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 separate financial reporting.

Other matters

The separate 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 separate 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.



Phạm 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 SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND Million

NO. ITEMS	Notes	Closing balance	Opening balance
A. ASSETS			
I. Cash		12,828,079	12,437,630
II. Balances with the State Bank of Vietnam ("SBV")		18,552,430	35,225,038
III. Placements with and loans to other credit institutions		545,573,514	469,353,629
1. Placements with other credit institutions		524,731,964	454,547,265
2. Loans to other credit institutions		20,841,550	14,806,364
IV. Trading securities	5	1,028,711	-
1. Trading securities		1,028,711	-
V. Derivative financial instruments and other financial assets	6	-	228,448
VI. Loans to customers		2,041,621,677	1,941,165,988
1. Loans to customers	7	2,075,010,575	1,975,769,213
2. Provisions for credit losses of loans to customers	8	(33,388,898)	(34,603,225)
VII. Investment securities	9	223,569,821	208,695,892
1. Available-for-sale investment securities	9.1	173,574,816	200,701,007
2. Held-to-maturity investment securities	9.2	50,000,000	8,386,748
3. Provisions for impairment of investment securities		(4,995)	(391,863)
VIII. Capital contribution, long-term investments	10	5,835,582	5,835,582
1. Investments in subsidiaries	10.1	4,123,832	4,123,832
2. Investments in joint-ventures	10.2	1,688,788	1,688,788
3. Other long-term investments		22,962	22,962
IX. Fixed assets		10,462,390	10,571,366
1. Tangible fixed assets		6,334,732	6,581,109
a. Cost		18,287,436	18,148,419
b. Accumulated depreciation		(11,952,704)	(11,567,310)
2. Intangible assets		4,127,658	3,990,257
a. Cost		7,432,238	7,176,211
b. Accumulated amortisation		(3,304,580)	(3,185,954)
X. Other assets	11	67,353,826	51,875,305
1. Other receivables	11.1	45,622,892	30,702,305
2. Interest and fee receivables		19,033,900	16,839,803
3. Other assets	11.2	2,776,190	4,412,353
4. Provisions for impairment of other balance sheet assets	11.3	(79,156)	(79,156)
TOTAL ASSETS		2,926,826,030	2,735,388,878

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

INTERIM SEPARATE 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	460,311,289	406,634,996
1. Deposits from other credit institutions	13.1	448,981,227	398,439,848
2. Borrowings from other credit institutions	13.2	11,330,062	8,195,148
III. Deposits from customers	14	1,885,818,687	1,790,691,987
IV. Derivative financial instruments and other financial liabilities	6	88,817	-
V. Grants, trusted funds and borrowings where the Bank bears risks	15	1,922,461	1,995,558
VI. Valuable papers issued	16	142,990,024	174,030,352
VII. Other liabilities		48,727,652	45,056,273
1. Accrued fee and interest expenses		31,004,218	26,570,491
2. Other payables and liabilities	17	17,723,434	18,485,782
TOTAL LIABILITIES		2,734,429,537	2,563,001,523
VIII. Capital and reserves	19	192,396,493	172,387,355
1. Contributed capital		86,639,273	86,639,273
a. Charter capital		77,669,446	77,669,446
b. Share premium		8,969,827	8,969,827
2. Reserves		31,083,510	31,083,510
3. Retained earnings		74,673,710	54,664,572
TOTAL LIABILITIES AND OWNERS' EQUITY		2,926,826,030	2,735,388,878

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

INTERIM SEPARATE 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	27	36,255,058	28,630,320
2. Foreign exchange transactions commitments	27	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	27	104,857,684	90,990,523
4. Other guarantees	27	155,783,395	147,414,144
5. Other commitments	27	89,547,959	83,119,399
6. Uncollected loan interest and fees		9,969,082	10,506,880
7. Bad debts written-off		203,161,592	185,073,894
8. Other properties and valuable papers		107,581,602	88,213,057

Prepared by



Tran Thi Thu Huong
Deputy Head of Financial
Accounting Department

Approved by



Nguyen Hai Hung
Chief Accountant

Approved by



Nguyen Bao Thanh Van
Deputy General Director

14 August 2026

INTERIM SEPARATE 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	87,380,488	66,598,313
2. Interest and similar expenses	21	(47,969,879)	(35,932,839)
I. Net interest income		39,410,609	30,665,474
3. Income from services		4,764,950	4,046,814
4. Expenses on services		(1,589,777)	(1,737,681)
II. Net profit from services		3,175,173	2,309,133
III. Net gain from trading foreign currencies		1,974,836	1,919,707
IV. Net gain from trading securities	22.1	6,293	7,246
V. Net gain from investment securities	22.2	393,498	31,801
5. Other operating income		5,404,376	4,795,934
6. Other operating expenses		(695,307)	(534,482)
VI. Net profit from other activities		4,709,069	4,261,452
VII. Income from capital contribution, equity investments	23	53,556	28,246
VIII. Operating expenses	24	(11,789,856)	(10,679,107)
IX. Net profit from operating activities before credit provision expenses		37,933,178	28,543,952
X. Provision expenses for credit losses		(12,929,143)	(11,109,172)
XI. Profit before tax		25,004,035	17,434,780
7. Current corporate income tax expense	25	(4,980,464)	(3,483,777)
XII. Corporate income tax expense		(4,980,464)	(3,483,777)
XIII. Profit after corporate income tax		20,023,571	13,951,003

Prepared by



Tran Thi Thu Huong
Deputy Head of Financial
Accounting Department

Approved by



Nguyen Hai Hung
Chief Accountant

Approved by



Nguyen Bao Thanh Van
Deputy General Director

14 August 2026

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

INTERIM SEPARATE CASH FLOW STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND Million

NO. ITEMS	Current period	Prior period
CASH FLOWS FROM OPERATING ACTIVITIES		
01. Interest and similar income received	85,193,491	64,015,686
02. Interest and similar expenses paid	(43,582,447)	(31,510,027)
03. Income received from services	3,011,954	2,352,235
04. Net cash from dealing in foreign currencies and trading securities	1,990,372	1,989,198
05. Other income/(expenses)	48,013	(181,567)
06. Cash recovered from bad debts written off or compensated by provision for credit losses	4,677,083	3,952,529
07. Payments to employees and for operating management	(12,990,677)	(11,282,003)
08. Corporate income tax paid for the period	(6,342,981)	(4,280,287)
Net cash from operating profit before movements in assets and working capital	32,004,808	25,055,764
Movements in operating assets	(110,641,959)	(210,288,371)
09. Movements in placements with and loans to other credit institutions	31,165,640	(10,480,621)
10. Movements in trading securities	(15,515,772)	(12,414,925)
11. Movements in derivatives and other financial assets	284,349	18,045
12. Movements in loans to customers	(99,241,362)	(175,380,439)
13. Movements in provisions for credit losses	(14,143,470)	(14,232,490)
14. Movements in other operating assets	(13,191,344)	2,202,059
Movements in operating liabilities	168,164,940	189,153,057
15. Movements in borrowings from the Government and the SBV	49,978,250	(15,756,591)
16. Movements in deposits and borrowings from other credit institutions	53,676,293	29,412,857
17. Movements in deposits from customers	95,126,700	113,623,053
18. Movements in issued valuable papers (excluding issued valuable papers charged to financial activities)	(33,261,823)	61,568,936
19. Movements in grants, trusted funds and borrowings where the Bank bears risks	(73,097)	(25,307)
20. Movements in derivatives and other financial liabilities	32,916	225,385
21. Movements in other operating liabilities	2,685,701	104,724
I. Net cash generated by operating activities	89,527,789	3,920,450

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

INTERIM SEPARATE 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	(701,016)	(620,265)
02. Proceeds from sales, disposal of fixed assets	2,126	9,036
03. Expenses on sales, disposal of fixed assets	(584)	(784)
04. Dividends and profit received from long-term investments in other entities	53,556	28,246
II. Net cash (used in) investing activities	(645,918)	(583,767)
CASH FLOWS FROM FINANCING ACTIVITIES		
01. Proceeds from issuance of long-term valuable papers eligible for inclusion in regulatory capital and other long-term borrowings	2,221,495	16,350,000
02. Payments for issuance of long-term valuable papers eligible for inclusion in regulatory capital and other long-term borrowings	-	(1,650,000)
III. Net cash flows from financing activities	2,221,495	14,700,000
III. Net increase in cash and cash equivalents	91,103,366	18,036,683
IV. Cash and cash equivalents at the beginning of the period	450,540,257	374,118,681
V. Cash and cash equivalents at the end of the period (Note 26)	541,643,623	392,155,364

Prepared by



Tran Thi Thu Huong
Deputy Head of Financial
Accounting Department

Approved by



Nguyen Hai Hung
Chief Accountant

Approved by



Nguyen Bao Thanh Van
Deputy General Director

14 August 2026

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

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

These notes are an integral part of and should be read in conjunction with the accompanying interim separate 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/QĐ-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 international payment systems.

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/QĐ-NHNN5 dated 26 January 1998 issued by the SBV and the 1 st Business Registration Certificate No. 0101047075/GP dated 31 August 2009 by Hanoi Authority for Planning and Investment, the 11 th 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 7 th 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 12 th 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 2 nd amendment dated 06 February 2025	Monetary transfer intermediary	100%
8	VietinBank Lao Limited	The Operating License No. 06837/NHCHDCNDL granted by the Central Bank of the Lao PDR on 08 July 2015, and the latest amended Business Registration Certificate No. 2947/Chtaw3262/ĐKDN issued by the Ministry of Industry and Commerce of Lao PDR on 27 August 2024	Finance and banking	100%

Employees

The total number of employees of the Bank as at 30 June 2026 was 22,072 (as at 31 December 2025: 22,288).

Disclosure of information comparability in the interim separate financial statements

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

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

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting convention

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

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

The Bank also prepares the interim consolidated financial statements which include the interim separate financial statements of the Bank and the financial statements of its subsidiaries. These interim separate financial statements should be read in conjunction with the Bank's interim consolidated financial statements in order to obtain a thorough understanding of the consolidated financial position, consolidated financial performance, and consolidated cash flows of the Bank and its subsidiaries.

Accounting period

The Bank's financial year begins on 01 January and ends on 31 December. The accompanying interim separate 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/QĐ-NHNN on the issuance of the chart of accounts for credit institutions, and amends and supplements certain articles of Decision No. 1789/2005/QĐ-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 separate financial statements, are as follows:

Estimates

The preparation of the interim separate financial statements in conformity with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim separate 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 separate 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.

Foreign currencies

According to the Bank's accounting system, all transactions are recorded in original currencies. At the date of the interim separate 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 34). 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 exchange rates ruling at the transaction dates. Foreign exchange differences arising from the translation of monetary assets and liabilities from foreign currencies into VND are recognized in the interim separate income statement.

Cash and cash equivalents

Cash and cash equivalents comprise cash, 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 outstanding principal amounts 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 31/2024/TT-NHNN dated 30 June 2024 ("Circular 31") issued by the SBV and Decree 86/2024/ND-CP dated 17 July 2024 ("Decree 86") issued by Government. 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 separate 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 separate 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 separate income statement.

Interest rate swap contracts

Commitments of one-currency-interest-rate swap contracts are not recorded in the interim separate statement of financial position. For two-currency-interest-rate swap contracts with nominal principal swap, commitments are recognized in the interim separate 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 separate statement of financial position at the date of principal exchange. Income and expenses arising from interest rate effects are recorded on the accrual basis.

Loans to customers

Loans to customers are disclosed and presented at their principal amounts outstanding at the end of the reporting period.

Provision for credit losses

Classification of loans and provision for credit losses

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 dated 04 December 2024 ("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 dated 04 December 2024 ("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 separate income statement for that year.

The specific provision at the year-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 year-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 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 separate 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 11. 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 that the Bank has bought and had the intention to sell in the near future to gain benefits from price differences. 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 separate income statement.

These securities are subject to impairment review at the date of the interim separate 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 separate 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 the Bank holds for investment and available-for-sale purposes, not frequently traded but can be sold when there is a benefit. For equity securities, the Bank 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 separate 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 recognised 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 separate 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 purchases for investment purposes to gain interest and the Bank has the intention and the 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 separate 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 separate financial statements.

Investments in subsidiaries

Investments in subsidiaries over which the Bank has control are carried at cost in the interim separate financial statements. Distributions from accumulated net profits of subsidiaries arising subsequently to the acquisition date are recognized in the interim separate income statement for the period. Distributions from other sources are considered recovery of investments and are deducted from the cost of the investments.

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 separate 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 separate 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 and long-term investments are made when the investee is operating at loss in accordance with prevailing accounting regulations.

Provision for impairment of capital contribution and long-term investments are recognized as an operating expense in the interim separate 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 recognizes investment securities and other investments at the date when the Bank 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 transfers to the buyer the significant risks and rewards associated with the ownership of these investments.

Repurchase and Reverse Repurchase Agreement

Securities sold under agreements to be repurchased at a specific date in the future (repos) are recorded in the interim separate financial statements. The corresponding cash received from these agreements is recognized in the interim separate statement of financial position as a borrowing and the difference between the sale price and the repurchase price is allocated to the interim separate 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 separate financial statements. The corresponding cash paid under these agreements is recognized in the interim separate statement of financial position as a loan and the difference between the purchase price and resale price is allocated into the interim separate 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 realized. Rights and obligations of the trustor and trustee relating to profit and profit sharing, trust fees, other rights and obligations are compliant with the terms of the signed contracts. The assets that are held under custody services are not considered assets of the Bank and therefore, they are not recognized in the interim separate 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's 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 separate income statement when incurred. When assets are sold or disposed, their cost and accumulated depreciation are written off from the interim separate statement of financial position and any gains or losses resulting from their disposals are recorded in the interim separate 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 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 fixed assets compared to the initial activity level, are capitalized. Other expenditures related to intangible assets incurred after initial recognition are charged to the interim separate 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 separate income statement.

Leasing

A lease is classified as a finance lease if it 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 separate 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 life of each asset 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 business performance 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 separate 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 separate income statement using the straight-line method over the period of three years or less in accordance with prevailing accounting regulations.

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 separate income statement during the period.

Provision rates for doubtful receivables are applied in accordance with the prevailing regulations on provisioning for doubtful debts.

Other provisions

Other provisions are recognized when the Bank has a present obligation as a result of a past event, and it is probable that the Bank 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 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 recognized 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.

Distributed profit

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 profit after tax but not exceeding the Bank's charter capital;
- Financial reserve fund: 10% of profit after tax; and
- Investment and development fund and other reserves: appropriated in accordance with prevailing regulations and resolutions of the General Meeting of Shareholders;

Revenue and expenses

Interest and similar income/expenses

Interest income and interest expenses are recognized in the interim separate income statement on the accrual basis. Accrued interest income arising from the loans that are classified from group 2 to group 5 in accordance with Circular 31, interest receivables on loans restructured and maintained as Standard loan group (group 1) as prescribed in Circular 53 and Decree 55 will not be recognized in the interim separate income statement. Accrued interest income on such loans is recorded as an off-balance-sheet item and is recognized in the interim separate 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 separate income statement for the period. These accruals are recorded as off-balance-sheet items and are only recognized in the interim separate income statement upon actual receipt.

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 separate 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 separate 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/NĐ-CP dated 16 June 2025 of Government, 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 financial year/ operating period or recorded as other expenses if accrued in different financial year/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 interim separate income statement.

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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 calculated based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the interim separate 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 separate 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 separate 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 by the Social Insurance Agency under the Ministry of Finance. The Bank is required to contribute to the social insurance fund for each employee at the rate of 17.5% of their monthly basic salary, salary allowances and other supplementary payments. In addition, the Bank pays a retirement allowance equivalent to 02 months' salary, calculated based on the average position-based salary of the 06 consecutive months immediately preceding the retirement date, to the employees upon retirement.

Severance allowance

According to Article 46 of Labour Code No. 45/2019/QH14 effective from 01 January 2021, the Bank is 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 contracts.

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 Supervisors, and Board of Management of the Bank;
- (d) The party is a close member of the family of any individual referred to in (a) or (c);
- (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).

Offsetting

Financial assets and financial liabilities are offset and the net amounts are reported in the interim separate 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.

5. TRADING SECURITIES

	<u>Closing balance</u> VND Million	<u>Opening balance</u> VND Million
Debt securities	1,028,711	-
Government bonds	1,028,711	-
	1,028,711	-

6. DERIVATIVES AND OTHER FINANCIAL ASSETS/(LIABILITIES)

	<u>Net book value (at exchange rate as at the reporting date)</u>		
	<u>Assets</u> VND Million	<u>Liabilities</u> VND Million	<u>Net amount</u> VND Million
As at 30/6/2026			
Currency derivative financial instruments	-	(105,943)	(105,943)
- <i>Forward contracts</i>	-	(47,443)	(47,443)
- <i>Swap contracts</i>	-	(58,500)	(58,500)
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
- <i>Forward contracts</i>	-	(15,179)	(15,179)
- <i>Swap contracts</i>	301,360	-	301,360
- <i>Future contracts</i>	115	-	115
Interest rate derivative financial instruments	-	(57,848)	(57,848)
	301,475	(73,027)	228,448

7. LOANS TO CUSTOMERS

	<u>Closing balance</u> VND Million	<u>Opening balance</u> VND Million
Loans to domestic business entities and individuals	2,043,244,989	1,949,544,896
Discounted promissory notes and valuable papers	489,788	625,084
Payments 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	29,594,817	23,770,191
Loans from usance payable at sight letter of credit	-	27,838
	2,075,010,575	1,975,769,213

Analysis of loan portfolio by quality

	<u>Closing balance</u> VND Million	<u>Opening balance</u> VND Million
Standard loans	2,030,823,629	1,936,725,047
Special-mention loans	19,256,869	17,244,123
Sub-standard loans	4,968,458	1,468,176
Doubtful loans	4,427,694	571,901
Loss loans	15,533,925	19,759,966
	2,075,010,575	1,975,769,213

Analysis of loans portfolio by original term

	Closing balance	Opening balance
	VND Million	VND Million
Short-term loans (Up to 1 year)	1,300,450,519	1,224,642,722
Medium-term loans (From 1 to 5 years)	122,593,327	124,517,787
Long-term loans (Above 5 years)	651,966,729	626,608,704
	2,075,010,575	1,975,769,213

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	14,695,359	19,907,866	34,603,225
Provision made for the period	750,716	12,178,427	12,929,143
Provision used to write off bad debts for the period	-	(14,143,470)	(14,143,470)
Closing balance	15,446,075	17,942,823	33,388,898

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	12,685,761	23,645,706	36,331,467
Provision made for the period	1,372,461	9,737,140	11,109,601
Provision used to write off bad debts for the period	-	(14,232,490)	(14,232,490)
Closing balance	14,058,222	19,150,356	33,208,578

9. INVESTMENT SECURITIES

9.1 Available-for-sale investment securities

	Closing balance	Opening balance
	VND Million	VND Million
Debt securities	173,201,678	200,324,392
Government bonds	106,603,308	101,533,661
Debt securities issued by other domestic credit institutions	65,932,370	98,108,731
Debt securities issued by domestic economic entities	66,000	682,000
Equity securities	373,138	376,615
Equity securities issued by domestic economic entities	373,138	376,615
Available-for-sale investment securities	173,574,816	200,701,007
Provisions for impairment of available-for-sale investment securities	(4,995)	(5,115)
General provision	(4,995)	(5,115)
	173,569,821	200,695,892

9.2 Held-to-maturity investment securities

	Closing balance	Opening balance
	VND Million	VND Million
Debt securities	50,000,000	8,386,748
Debt securities issued by other domestic credit institutions	50,000,000	8,000,000
Debt securities issued by domestic economic entities	-	386,748
Provisions for impairment of held-to-maturity investment securities	-	(386,748)
Specific provision	-	(386,748)
	50,000,000	8,000,000

10. CAPITAL CONTRIBUTION, LONG-TERM INVESTMENTS

Analysis by type of investment

	Closing balance	Opening balance
	VND Million	VND Million
Investments in subsidiaries (see Note 10.1)	4,123,832	4,123,832
Investments in joint ventures (see Note 10.2)	1,688,788	1,688,788
Other long-term investments	22,962	22,962
	5,835,582	5,835,582

10.1 Investments in subsidiaries

	Closing balance	Opening balance
	VND Million	VND Million
Finance Leasing Company Limited - Vietnam Joint Stock Commercial Bank for Industry and Trade	1,000,000	1,000,000
Vietnam Bank for Industry and Trade Securities Joint Stock Company	597,232	597,232
Asset Management Company Limited - Vietnam Joint Stock Commercial Bank for Industry and Trade	120,000	120,000
VietinBank Insurance Joint Stock Corporation	489,150	489,150
VietinBank Fund Management Company Limited	300,000	300,000
VietinBank Gold and Jewellery Trading Company Ltd	200,000	200,000
VietinBank Global Money Transfer Company Limited	50,000	50,000
VietinBank Lao Limited	1,367,450	1,367,450
	4,123,832	4,123,832

10.2 Investment in joint venture

	Closing balance		Opening balance	
	Cost	Proportion of ownership	Cost	Proportion of ownership
	VND Million	%	VND Million	%
Indovina Bank Limited	1,688,788	50.00	1,688,788	50.00
	1,688,788		1,688,788	

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 VND Million	Opening balance VND Million
Construction in progress (i)	5,727,778	5,593,474
Purchases and major repair of fixed assets	1,204,310	1,308,238
External receivables	38,202,740	23,481,987
Internal receivables	488,064	318,606
	45,622,892	30,702,305

(i) Construction in progress

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

11.2. Other assets

	Closing balance VND Million	Opening balance VND Million
Materials and tools	142,353	166,032
Prepaid expenses	2,487,235	2,548,960
Other assets	146,602	1,697,361
	2,776,190	4,412,353

11.3. Provisions for impairment of other balance sheet assets

	Closing balance VND Million	Opening balance VND Million
Provision for bad debts	79,156	79,156
	79,156	79,156

12. BORROWINGS FROM THE GOVERNMENT AND THE SBV

	Closing balance VND Million	Opening balance 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	351,902,007	298,528,483
- In VND	167,656,472	160,408,485
- In foreign currencies	184,245,535	138,119,998
Term deposits	97,079,220	99,911,365
- In VND	84,978,000	75,010,000
- In foreign currencies	12,101,220	24,901,365
	448,981,227	398,439,848

13.2. Borrowings from other credit institutions

	Closing balance VND Million	Opening balance VND Million
- In VND	999,887	5,748,563
<i>In which: Discounting, rediscounting borrowings</i>	999,315	5,718,223
- In foreign currencies	10,330,175	2,446,585
	11,330,062	8,195,148

14. DEPOSITS FROM CUSTOMERS

	Closing balance VND Million	Opening balance VND Million
Demand deposits	427,433,660	444,565,964
- Demand deposits in VND	345,451,838	365,704,721
- Demand deposits in foreign currencies	81,981,822	78,861,243
Term deposits	1,444,120,800	1,333,922,391
- Term deposits in VND	1,398,147,337	1,287,664,023
- Term deposits in foreign currencies	45,973,463	46,258,368
Deposits for specific purpose	6,238,344	5,779,558
- Deposits for specific purpose in VND	5,507,138	4,819,360
- Deposits for specific purpose in foreign currencies	731,206	960,198
Margin deposits	8,025,883	6,424,074
- Margin deposits in VND	6,374,810	5,846,396
- Margin deposits in foreign currencies	1,651,073	577,678
	1,885,818,687	1,790,691,987

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	1,583,243	1,635,411
	1,922,461	1,995,558

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:

Type of 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	-	-	82,507,607	82,507,750
Par value	143	-	-	82,507,607	82,507,750
- In VND	143	-	-	82,507,607	82,507,750
Term from 12 months to under 5 years	-	166	-	4,760,978	4,761,144
Par value	-	166	-	4,760,978	4,761,144
- In VND	-	166	-	4,760,931	4,761,097
- In foreign currency	-	-	-	47	47
Term over 5 years	-	-	55,721,130	-	55,721,130
Par value	-	-	55,721,065	-	55,721,065
- In 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
- In 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
- In VND	-	166	-	9,462,667	9,462,833
- In foreign currency	-	-	-	47	47
Term over 5 years	-	-	53,499,640	-	53,499,640
Par value	-	-	53,499,570	-	53,499,570
- In VND	-	-	53,499,570	-	53,499,570
Premium	-	-	70	-	70
	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	3,730,364	5,667,358
External payables (i)	12,240,434	9,737,237
Bonus and welfare fund	1,752,636	3,081,187
	17,723,434	18,485,782

(i) Details of external payables are as follows:

	Closing balance VND Million	Opening balance VND Million
Amount received on behalf and deferred payment	54,991	68,803
Corporate income tax payables (Note 18)	2,874,992	4,236,873
Unearned revenue	1,500,377	1,873,051
Other tax payables(Note 18)	205,307	232,146
Interbank payables	1,217,839	-
Money transfer payables	2,388,013	432,789
Payables relating to trade finance activities	16,007	6,000
Other pending payments	3,522,558	2,700,344
Payables relating to debt selling (*)	374,372	119,162
Other payables	85,978	68,069
	12,240,434	9,737,237

(*) 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

	Opening balance VND Million	Movement in the period		Closing balance VND Million
		Payable VND Million	Paid VND Million	
Value added tax	88,096	453,191	453,743	87,544
Corporate income tax	4,236,873	4,981,100	6,342,981	2,874,992
Other taxes	144,050	1,222,705	1,248,992	117,763
	4,469,019	6,656,996	8,045,716	3,080,299

19. CAPITAL AND RESERVES

19.1. Statement of changes in owners' equity

	Charter capital	Share premium	Charter capital supplementary reserve	Financial reserve fund	Investment and development fund	Retained earnings	Total
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
As at 01 January 2025	53,699,917	8,969,827	9,613,231	14,828,980	389,079	55,642,753	143,143,787
Profit for the year	-	-	-	-	-	32,906,427	32,906,427
Share issuance to pay dividends	23,969,529	-	-	-	-	(23,969,529)	-
Profit distributed	-	-	-	-	-	(2,416,496)	(2,416,496)
Appropriation of reserves	-	-	3,290,642	2,961,578	-	(6,252,220)	-
Appropriation of bonus and welfare fund	-	-	-	-	-	(1,268,441)	(1,268,441)
Other adjustments	-	-	-	-	-	22,078	22,078
As at 31 December 2025	77,669,446	8,969,827	12,903,873	17,790,558	389,079	54,664,572	172,387,355
Profit for the period	-	-	-	-	-	20,023,571	20,023,571
Other adjustments	-	-	-	-	-	(14,433)	(14,433)
As at 30 June 2026	77,669,446	8,969,827	12,903,873	17,790,558	389,079	74,673,710	192,396,493

19.2. Details of the Bank's capital

	Closing balance		Opening balance	
	Ordinary shares	Preference shares	Ordinary shares	Preference shares
	VND Million	VND Million	VND Million	VND Million
Government capital	50,068,503	-	50,068,503	-
Contributed capital (shareholders, members)	27,600,943	-	27,600,943	-
Share premium	8,969,827	-	8,969,827	-
	86,639,273	-	86,639,273	-

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 (VND)	10,000	10,000

20. INTEREST AND SIMILAR INCOME

	Current period VND Million	Prior period VND Million
Interest from deposits	6,344,288	4,225,086
Interest from loans to customers	74,144,478	56,377,439
Interest from trading, investment in debt securities	4,625,688	4,288,833
- Interest income from trading securities	23,500	-
- Interest income from investment securities	4,602,188	4,288,833
Income from guarantee services	1,303,066	920,341
Other income from credit activities	962,968	786,614
	87,380,488	66,598,313

21. INTEREST AND SIMILAR EXPENSES

	Current period VND Million	Prior period VND Million
Interest expense on deposits	42,057,533	29,862,583
Interest expense on borrowings	935,352	551,236
Interest expense on valuable papers issued	4,639,315	5,109,767
Expenses on other credit activities	337,679	409,253
	47,969,879	35,932,839

22. NET 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	6,293	7,823
(Expense) for trading securities	-	(577)
Net gain from trading securities	6,293	7,246

22.2. Net gain from investment securities

	Current period	Prior period
	VND Million	VND Million
Income from trading investment securities	21,765	31,664
(Expense) on trading investment securities	(15,135)	-
Reversal of provision for impairment of investment securities	386,868	137
Net gain from trading investment securities	393,498	31,801

23. INCOME FROM CAPITAL CONTRIBUTION, EQUITY INVESTMENTS

	Current period	Prior period
	VND Million	VND Million
Dividends income from capital contributions and equity investment for the period		
- From investment equity securities	6,246	-
- From long-term investments	47,310	28,246
	53,556	28,246

24. OPERATING EXPENSES

	Current period	Prior period
	VND Million	VND Million
Taxes, fees and charges	9,577	10,578
Staff cost	7,156,712	6,322,011
- Salaries and allowances	6,034,240	5,092,050
- Salary-based expenses	531,618	535,343
- Other allowances	9,938	5,564
- Other expenses	580,916	689,054
Expenses for fixed assets	1,391,330	1,303,312
- Depreciation and amortisation expenses	623,662	478,984
- Others	767,668	824,328
Expenses for operating management	2,592,637	2,441,575
- Per diems	81,325	82,529
- Expenses for union activities	8,263	9,776
- Others	2,503,049	2,349,270
Insurance premium for customers' deposits	639,600	601,631
	11,789,856	10,679,107

25. CORPORATE INCOME TAX EXPENSE ("CIT")

	Current period	Prior period
	VND Million	VND Million
Profit before corporate income tax	25,004,035	17,434,780
Add back:		
- Non-taxable dividend income and profits received	(53,556)	(28,246)
- Others	(53,666)	9,780
Taxable profit	24,896,813	17,416,314
Corporate income tax rate	20%	20%
Current CIT expenses calculated on domestic taxable income	4,979,363	3,483,263
Current CIT expenses calculated on overseas taxable income	1,101	514
Total CIT for the period	4,980,464	3,483,777
Other adjustments	636	1,171
CIT payable at the beginning of the period	4,236,873	3,278,554
CIT paid in the period	(6,342,981)	(4,280,287)
Net CIT payable at the end of the period	2,874,992	2,483,215

26. CASH AND CASH EQUIVALENTS

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

	Closing balance	Opening balance
	VND Million	VND Million
Cash	12,828,079	12,437,630
Balances with the SBV	18,552,430	35,225,038
Current deposits at other credit institutions	314,593,610	306,992,127
Deposits at other credit institutions with terms not exceeding 3 months	195,669,504	95,885,462
	541,643,623	450,540,257

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

	Closing balance	Opening balance
	VND Million	VND Million
Contingent liabilities	296,896,137	267,034,987
Credit guarantees	36,255,058	28,630,320
Letters of Credit (L/C) commitments	104,857,684	90,990,523
Other guarantees	155,783,395	147,414,144
Commitments	1,042,671,604	943,541,675
Foreign exchange transaction commitments	953,123,645	860,422,276
Other commitments	89,547,959	83,119,399

28. RELATED PARTY BALANCES AND TRANSACTIONS

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

Related parties	Relationship	Transactions	Current period	Prior period
			VND Million	VND Million
The State Bank of Vietnam	Direct owner and management agency	(Decrease) in deposits at the SBV	(16,672,608)	(20,739,574)
		Increase/(decrease) in borrowings from the SBV	1,438,873	5,877,446
Bank of Tokyo-Mitsubishi UFJ	Strategic shareholder	Interest income from deposits	8	24
		Interest expenses of deposits	3,395	2,135
Indovina Bank Limited	Joint venture	Interest income from deposits	98,052	77,322
		Interest expenses of deposits	56,351	61,977
Subsidiaries	Subsidiaries	Interest income from deposits	106,679	76,742
		Interest income from loans	56,633	980
		Interest expenses of deposits	23,950	21,390

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

Related party	Relationship	Transactions	Receivables/(Payables)	
			Closing balance	Opening balance
			VND Million	VND Million
The State Bank of Vietnam	Direct owner and management agency	Deposits at the SBV	18,552,430	35,225,038
		Borrowings from the SBV	(8,440,688)	(7,001,815)
Bank of Tokyo-Mitsubishi UFJ Indovina Bank Limited	Strategic shareholder Joint venture	Deposits at the Bank	(325,267)	(122,561)
		Deposits of the Bank	616,646	15,737,393
		Deposits at the Bank	(5,535,430)	(7,524,453)
		Deposits of the Bank	9,437,519	12,003,634
		Accrued interest income	10,605	19,113
		Accrued interest expenses	(7,962)	(14,663)
Subsidiaries	Subsidiaries	Deposits at the Bank	(1,340,918)	(1,830,612)
		Deposits of the Bank	2,922,375	3,209,620
		Loan from the Bank	1,700,000	1,700,000
		Accrued interest income	67,074	43,379
		Accrued interest expenses	(17,266)	(20,103)
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

29. CONCENTRATION OF ASSETS, LIABILITIES AND OFF-BALANCE-SHEET ITEMS BY GEOGRAPHICAL REGION 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	2,090,488,220	2,517,856,961	296,787,913	(88,817)	224,603,527
Overseas	5,363,905	1,182,953	108,224	-	-
	2,095,852,125	2,519,039,914	296,896,137	(88,817)	224,603,527

30. 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.

31. 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-capital 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	Other currencies equivalent VND Million	Total VND Million
Assets				
Cash	237,871	2,725,337	280,291	3,243,499
Balances with the State Bank of Vietnam	11,617	3,429,145	-	3,440,762
Placements with and loans to other credit institutions	2,524,089	211,496,704	1,765,293	215,786,086
Derivative financial instruments and other financial assets	-	8,664,491	-	8,664,491
Loans to customers (*)	1,075,140	129,369,074	240,265	130,684,479
Fixed assets	32,231	-	-	32,231
Other assets (*)	153,541	2,055,154	1,095	2,209,790
Total assets	4,034,489	357,739,905	2,286,944	364,061,338
Liabilities				
Deposits and borrowings from other credit institutions	215,545	206,230,329	231,056	206,676,930
Deposits from customers	3,665,599	125,529,808	1,142,157	130,337,564
Derivative financial instruments and other financial liabilities	1,524	22,495,377	702,766	23,199,667
Grants, trusted funds and borrowings where the Bank bears risks	119,100	1,464,143	-	1,583,243
Valuable papers issued	-	47	-	47
Other liabilities	112,002	2,930,742	48,254	3,090,998
Total liabilities	4,113,770	358,650,446	2,124,233	364,888,449
Balance sheet currency position	(79,281)	(910,541)	162,711	(827,111)
Off-balance sheet currency position	(79,856)	(55,693)	(121,043)	(256,592)
Balance sheet/off-balance currency position	(159,137)	(966,234)	41,668	(1,083,703)

(*) Excluding provision.

32. 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 separate 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; 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 & efficiency as well. 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 profit plan 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) system: the Bank has completed and continuously improved the internal fund transfer pricing system (FTP), which enhanced the Bank's centralized management of capital and interest. Depending on the orientation of the Bank and the market movements, the Head Office can change the fund transfer price for each type of customers or products, etc. to give signals for the business units to determine their lending/capital mobilization rates for each transaction.

	Non-interest bearing	Overdue		Current						Total
		Over 03 months	Up to 03 months	Up to 01 month	From 01 to 03 months	From 03 to 06 months	From 06 to 12 months	From 01 to 05 years	Over 05 years	
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Assets										
Cash	12,828,079	-	-	-	-	-	-	-	-	12,828,079
Balances with the State Bank of Vietnam	18,552,430	-	-	-	-	-	-	-	-	18,552,430
Placements with and loans to other credit institutions	-	-	-	448,305,554	38,539,368	11,837,102	46,891,490	-	-	545,573,514
Trading securities	-	-	-	1,028,711	-	-	-	-	-	1,028,711
Loans to customers (*)	115,988	24,930,077	19,256,869	570,728,264	569,293,633	600,663,909	226,583,592	62,379,528	1,058,715	2,075,010,575
Investment securities (*)	2,518,950	-	-	3,966,055	23,795,000	29,100,000	41,250,000	46,850,455	76,094,356	223,574,816
Capital contribution, long- term investments	5,835,582	-	-	-	-	-	-	-	-	5,835,582
Fixed assets	10,462,390	-	-	-	-	-	-	-	-	10,462,390
Other assets (*)	67,353,826	79,156	-	-	-	-	-	-	-	67,432,982
Total assets	117,667,245	25,009,233	19,256,869	1,024,028,584	631,628,001	641,601,011	314,725,082	109,229,983	77,153,071	2,960,299,079
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	-	-	-	446,062,453	12,503,974	1,726,477	18,385	-	-	460,311,289
Deposits from customers	-	-	-	731,217,775	261,323,392	408,008,917	453,405,163	31,743,309	120,131	1,885,818,687
Derivative financial instruments and other financial liabilities	-	-	-	88,817	-	-	-	-	-	88,817
Grants, trusted funds and borrowings where the Bank bears risks	-	-	-	-	1,464,142	458,319	-	-	-	1,922,461
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	48,727,652	-	-	-	-	-	-	-	-	48,727,652
Total liabilities	48,727,652	-	-	1,314,922,879	377,942,065	448,426,903	502,438,588	32,756,319	9,215,131	2,734,429,537
Balance sheet net interest gap	68,939,593	25,009,233	19,256,869	(290,894,295)	253,685,936	193,174,108	(187,713,506)	76,473,664	67,937,940	225,869,542

(*) Excluding provision

33. 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 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 for the Bank.

The maturity of assets and liabilities represents the remaining time from the reporting date of the interim separate 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 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.

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

	Overdue		Current					Total
	Over 03 months	Up to 03 months	Up to 01 month	From 01 to 03 months	From 03 to 12 months	From 01 to 05 years	Over 05 years	
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	
Assets								
Cash	-	-	12,828,079	-	-	-	-	12,828,079
Balances with the SBV	-	-	18,552,430	-	-	-	-	18,552,430
Placements with and loans to other credit institutions	-	-	485,672,478	37,825,769	21,386,964	688,303	-	545,573,514
Trading securities	-	-	1,028,711	-	-	-	-	1,028,711
Loans to customers (*)	24,930,077	19,256,869	195,613,978	447,690,674	719,857,298	283,056,406	384,605,273	2,075,010,575
Investment securities (*)	-	-	6,485,005	23,795,000	70,350,000	46,850,455	76,094,356	223,574,816
Capital contribution, long-term investments	-	-	-	-	-	-	5,835,582	5,835,582
Fixed assets	-	-	-	-	-	-	10,462,390	10,462,390
Other assets (*)	79,156	-	7,072,727	16,649,775	25,824,688	2,652,947	15,153,689	67,432,982
Total assets	25,009,233	19,256,869	727,253,408	525,961,218	837,418,950	333,248,111	492,151,290	2,960,299,079
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	-	-	446,062,453	12,503,974	1,744,862	-	-	460,311,289
Deposits from customers	-	-	245,781,933	262,167,761	921,247,193	456,501,668	120,132	1,885,818,687
Derivative financial instruments and other financial liabilities	-	-	88,817	-	-	-	-	88,817
Grants, trusted funds and borrowings where the Bank bears risks	-	-	-	42,996	42,997	343,969	1,492,499	1,922,461
Valuable papers issued	-	-	4,301,154	22,491,135	59,465,160	1,011,510	55,721,065	142,990,024
Other liabilities	-	-	20,124,323	16,345,688	10,981,721	771,080	504,840	48,727,652
Total liabilities	-	-	833,269,865	388,210,976	996,481,933	458,628,227	57,838,536	2,734,429,537
Net liquidity difference	25,009,233	19,256,869	(106,016,457)	137,750,242	(159,062,983)	(125,380,116)	434,312,754	225,869,542

(*) Excluding provision.

34. 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.

35. EVENTS AFTER THE REPORTING DATE

On 9 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 separate financial position and its interim separate financial performance that required adjustment or disclosure in the interim separate financial statements.

Prepared by



Tran Thi Thu Huong
Deputy Head of Financial
Accounting Department

Approved by



Nguyen Hai Hung
Chief Accountant

Approved by



Nguyen Bao Thanh Van
Deputy General Director

14 August 2026