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NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM

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Date: 2026.08.14 17:23:15 +07'00'

FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK
(Incorporated in the Socialist Republic of Vietnam)

REVIEWED INTERIM 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 financial reporting

FORTUNE VIETNAM JOINT STOCK COMMERCIAL BANK
No. 8, Lane 1, Ton Duc Thang Street, Street 11,
Hoa Lu Ward, Ninh Binh Province, Vietnam

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STATEMENT OF THE BOARD OF MANAGEMENT

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

The members of the Board of Directors, Board of Supervisors, Board of Management of the Bank during the period and to the date of the financial statements were as follows:

Board of Directors

Mr. Ho Nam Tien	Chairman
Mr. Bui Thai Ha	Vice Chairman
Mr. Pham Phu Khoi	Vice Chairman Independent Member
Mr. Huynh Ngoc Huy	Member
Ms. Duong Hoai Lien	Member (From 28 April 2026)
Mr. Pham Quang Hung	Independent Member (From 28 April 2026)
Ms. Vuong Thi Huyen	Independent Member (Until 28 April 2026)

Board of Supervisors

Ms. Phung Thi Thu Hien	Head of Board of Supervisors (From 06 May 2026) Member (From 28 April 2026 to 06 May 2026)
Ms. Duong Hoai Lien	Head of Board of Supervisors (Until 28 April 2026)
Mr. Tran Thanh Tung	Deputy Head of Board of Supervisors
Ms. Pham Thi Thom	Member (From 28 April 2026)
Ms. Trinh Thi Thanh Hang	Member (From 28 April 2026)
Ms. Nguyen Thi Lan Anh	Non-executive Member

Board of Management and Chief Accountant

Mr. Vu Quoc Khanh	Chief Executive Officer
Ms. Nguyen Anh Van	Deputy Chief Executive Officer
Mr. Doan Nguyen Ngoc	Deputy Chief Executive Officer
Ms. Vu Nam Huong	Deputy Chief Executive Officer
Mr. Dang Cong Hoan	Deputy Chief Executive Officer
Mr. Luu Danh Duc	Deputy Chief Executive Officer (Until 29 April 2026)
Mr. Nguyen Hoang Hai	Deputy Chief Executive Officer (Until 09 March 2026)
Ms. Nguyen Thi Vui	Member of Board of Management
Mr. Tran Duc Dong	Member of Board of Management
Mr. Ngo Duc Thang	Member of Board of Management
Ms. Nguyen Hong Nhung	Member of Board of Management
Mr. Nguyen Tien Cong	Chief Accountant

STATEMENT OF THE BOARD OF MANAGEMENT (Continued)

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY

The Board of Management of the Bank is responsible for preparing the interim financial statements, which give a true and fair view of the financial position of the Bank as at 30 June 2026 and its financial performance and its cash flows for the 6-month period then ended in accordance with accounting standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting. In preparing these interim 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 financial statements;
- Prepare the interim financial statements on the going concern basis unless it is inappropriate to presume that the Bank will continue its business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the interim 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 financial position of the Bank, and that the interim financial statements comply with accounting standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim 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 financial statements.

For and on behalf of the Board of Management,

M.S.D.N: 6300048638 - C.T.C.P
NGÂN HÀNG
THƯƠNG MẠI CỔ PHẦN
LỘC PHÁT
VIỆT NAM
TỈNH NINH BÌNH

Vu Quoc Khanh
Chief Executive Officer

Ninh Binh, 14 August 2026

Deloitte.

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No: 0208/VN1A-HN-BC

REPORT ON REVIEW OF INTERIM FINANCIAL STATEMENTS

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

We have reviewed the accompanying interim financial statements of Fortune Vietnam Joint Stock Commercial Bank (the "Bank"), prepared on 14 August 2026 as set out from page 05 to page 67, which comprise the interim statement of financial position as at 30 June 2026, the interim income statement and the interim cash flow statement for the 6-month period then ended, and a summary of 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 financial statements in accordance with accounting standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim financial reporting and for such internal control as the Board of Management determines is necessary to enable the preparation of interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

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

Deloitte.

REPORT ON REVIEW OF INTERIM FINANCIAL STATEMENTS (Continued)

Conclusion

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

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

Pham Tuan Linh
Deputy General Director
Audit Practising Registration Certificate
No. 3001-2024-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

14 August 2026
Hanoi, S.R. Vietnam

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND million

NO.	ITEMS	Note	Closing balance	Opening balance
A	**ASSETS**			
I.	**Cash**	**5**	**1,723,756**	**1,085,336**
II.	**Balances with the State Bank of Vietnam ("SBV")**	**6**	**6,738,497**	**35,403,824**
III.	**Deposits with and loans to other credit institutions**	**7**	**112,143,781**	**116,332,027**
1.	Deposits with other credit institutions		103,200,981	115,682,027
2.	Loans to other credit institutions		8,999,777	706,977
3.	Provision for deposits with and loans to other credit institutions		(56,977)	(56,977)
IV.	**Held-for-trading securities**	**8**	**763,400**	**631,423**
1.	Held-for-trading securities		763,400	631,423
V.	**Derivatives and other financial assets**	**9**	**101,742**	**230,751**
VI.	**Loan to customers**		**424,148,666**	**386,867,042**
1.	Loan to customers	10	429,464,738	391,746,491
2.	Provision for credit losses of loans to customers	11	(5,316,072)	(4,879,449)
VIII.	**Investment securities**	**12**	**57,995,921**	**52,767,786**
1.	Available-for-sale securities		57,995,921	52,767,786
IX.	**Long-term investments**	**13**	**436,800**	**998,921**
1.	Other long-term investments		436,800	998,921
X.	**Fixed assets**		**3,277,378**	**3,260,158**
1.	Tangible fixed assets	14	1,929,848	2,070,805
a.	*Costs*		*3,954,115*	*3,964,760*
b.	*Accumulated depreciation*		*(2,024,267)*	*(1,893,955)*
2.	Intangible assets	15	1,347,530	1,189,353
a.	*Costs*		*1,667,766*	*1,477,144*
b.	*Accumulated amortisation*		*(320,236)*	*(287,791)*
XI.	**Other assets**	**16**	**8,172,527**	**8,007,246**
1.	Receivables		1,114,252	1,301,554
2.	Interests and fees receivable		4,709,966	5,028,558
3.	Other assets		2,356,160	1,691,240
4.	Provision for other assets		(7,851)	(14,106)
	TOTAL ASSETS		**615,502,468**	**605,584,514**

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

INTERIM STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND million

			Closing balance	Opening balance
B.	**LIABILITIES AND OWNER'S EQUITY**			
I.	**Amount due to the Government and the SBV**	**17**	**16,750,498**	**17,703,773**
	Deposits and borrowings from the Government and the SBV		16,750,498	17,703,773
II.	**Deposits and borrowings from other credit institutions**	**18**	**112,149,446**	**127,848,267**
1.	Deposits from other credit institutions		105,252,421	125,592,803
2.	Borrowings from other credit institutions		6,897,025	2,255,464
III.	**Deposits from customers**	**19**	**353,513,314**	**337,583,366**
V.	**Valuable papers issued**	**20**	**78,967,906**	**64,097,013**
VI.	**Other liabilities**	**21**	**11,090,823**	**11,159,621**
1.	Interests and fees payables		9,728,645	9,456,479
2.	Other payables and liabilities		1,362,178	1,703,142
	TOTAL LIABILITIES		**572,471,987**	**558,392,040**
VII.	**Capital and reserves**			
1.	The Bank's capital	22	29,872,878	29,872,878
	Charter capital		*29,872,821*	*29,872,821*
	Share premium		*57*	*57*
2.	The Bank's reserves	22	7,810,467	7,810,467
3.	Retained earnings	22	5,347,136	9,509,129
	TOTAL OWNER'S EQUITY		**43,030,481**	**47,192,474**
	TOTAL LIABILITIES AND OWNER'S EQUITY		**615,502,468**	**605,584,514**

INTERIM STATEMENT OF FINANCIAL POSITION (Continued)
As at 30 June 2026

Unit: VND million

OFF-BALANCE-SHEET ITEMS

No	ITEMS	Note	Closing balance	Opening balance
1.	Credit guarantees	40	12,095,521	11,036,552
2.	Foreign currency commitments	40	138,244,428	167,268,231
a.	*Foreign currency purchase commitments*		*1,278,578*	*26,759*
b.	*Foreign currency sale commitments*		*1,331,313*	*456*
c.	*Swap commitments*		*135,634,537*	*167,241,016*
3.	Letters of credit commitments	40	172,948	477,322
4.	Other guarantees	40	3,254,683	3,834,187
5.	Other commitments	40	12,020,653	4,841,102
6.	Uncollected interest from loans and fee receivables	41	2,112,861	2,015,987
7.	Bad debts written-off	42	12,081,276	10,647,898
8.	Other assets and papers	43	1,721,275	6,404,352

Prepared by	Reviewed by	Approved by
Nguyen Thanh Luan **Senior Specialist** **Accounting and Tax**	**Nguyen Tien Cong** **Chief Accountant**	**Vu Quoc Khanh** **Chief Executive Officer**

M.S.D.N: 63000486 C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM
TỈNH NINH BÌNH

14 August 2026

INTERIM INCOME STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND million

No	ITEMS	Note	Current period	Prior period
1.	Interest and similar income	23	22,752,125	17,753,908
2.	Interest and similar expenses	24	(14,985,574)	(10,736,144)
I.	**Net interest and similar income**		**7,766,551**	**7,017,764**
3.	Income from services rendered		2,748,448	1,827,489
4.	Expenses on services rendered		(166,342)	(147,502)
II.	**Net gain from services rendered**	**25**	**2,582,106**	**1,679,987**
III.	**Net gain from foreign currency trading**	**26**	**456,853**	**181,983**
IV.	**Net gain from trading held-for-trading securities**	**27**	**8,392**	**-**
V.	**Net gain from trading investment securities**	**28**	**87,496**	**67,459**
5.	Income from other activities		322,430	674,161
6.	Expenses on other activities		(44,425)	(63,002)
VI.	**Net gain from other activities**	**30**	**278,005**	**611,159**
VII.	**Income from capital contribution and equity investments in other entities**	**29**	**33,000**	**42,544**
	Total operating income		**11,212,403**	**9,600,896**
VIII.	**Total operating expenses**	**31**	**(3,687,337)**	**(2,776,477)**
IX.	**Net profit from operating activities before provision expenses for credit losses**		**7,525,066**	**6,824,419**
X.	**Provision expenses for credit losses**	**32**	**(1,551,993)**	**(660,653)**
XI.	**Profit before tax**		**5,973,073**	**6,163,766**
10.	Current corporate income tax expense	33	(1,173,220)	(1,233,989)
XII.	**Corporate income tax expense**		**(1,173,220)**	**(1,233,989)**
XIII.	**Profit after tax**		**4,799,853**	**4,929,777**
XIV.	**Basic earnings per share**	**34**	**1,607**	**1,650**

Prepared by	Reviewed by	Approved by
Nguyen Thanh Luan	**Nguyen Tien Cong**	**Vu Quoc Khanh**
Senior Specialist	**Chief Accountant**	**Chief Executive Officer**
Accounting and Tax		

M.S.D.N: 6300048638 C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM TỈNH NINH BÌNH

14 August 2026

INTERIM CASH FLOW STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND million

	Note	Current period	Prior period
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and similar income received		23,001,777	14,201,299
Interest and similar expenses paid		(15,830,947)	(10,737,129)
Income from services rendered received		2,584,718	1,681,722
Net cash from dealing in foreign currency and trading securities		686,271	287,075
Other income/(expenses)		63,129	(39,760)
Cash recovered from bad debts written off or compensated by provision for credit losses		203,971	633,055
Payments to employees and for operation management		(3,531,417)	(2,519,220)
Corporate income tax paid	33	(1,473,687)	(1,321,552)
Net cash flow from operating activities before changes in operating assets and working capital		**5,703,815**	**2,185,490**
Changes in operating assets			
(Increase)/Decrease in deposits with and loans to other credit institutions		(8,292,800)	6,464,718
(Increase)/Decrease in investment securities		(5,478,111)	7,533,983
Decrease in derivative financial instruments and other financial assets		129,009	9,137
(Increase) in loans to customers and debts purchased		(37,718,246)	(37,120,199)
(Increase) in provision for credit losses on bad debts and corporate bonds		(1,141,219)	(154,776)
Decrease in other operating assets		375,186	337,020
Changes in operating liabilities			
(Decrease)/Increase in amount due to the Government and the SBV		(953,275)	5,277,025
(Decrease)/Increase in deposits and borrowings from other credit institutions		(15,698,821)	(27,167,577)
Increase in deposits from customers		15,929,948	30,002,267
Increase/(Decrease) in valuable papers issued (excluding valuable papers charged to financial activities)		10,854,305	(197,445)
Increase in derivatives and other financial liabilities		-	236,648
Increase/(Decrease) in other operating liabilities		33,809	(582,296)
Net cash (used in) operating activities		**(36,256,400)**	**(13,176,005)**

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

INTERIM CASH FLOW STATEMENT (Continued)

For the 6-month period ended 30 June 2026

Unit: VND million

	Note	Current period	Prior period
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of fixed assets		(103,702)	(327,611)
Proceeds from disposal of fixed assets		22,162	13,030
Payments for disposal of fixed assets		(13,034)	(45)
Proceeds from investments and capital contributions in other entities (Proceeds from disposals/liquidation of subsidiaries, joint ventures, associates and other long-term investments)		774,078	36,331
Payments for investments and capital contributions in other entities (Payments for acquisitions of subsidiaries, capital contributions to joint ventures, associates and other long-term investments)		(136,800)	-
Dividends and profit received from long-term investments and capital contribution		33,000	39,000
Net cash generated by/(used in) investing activities		**575,704**	**(239,295)**
CASH FLOWS FROM FINANCING ACTIVITIES			
Proceeds from the issuance of long-term securities eligible to be included in equity and other long-term debt.		4,016,589	-
Dividends paid		(8,961,846)	(7,468,205)
Net cash (used in) financing activities		**(4,945,257)**	**(7,468,205)**
Net cash flows for the period		**(40,625,953)**	**(20,883,505)**
Cash and cash equivalents at the beginning of the period		**152,289,187**	**104,559,279**
Cash and cash equivalents at the end of the period	35	**111,663,234**	**83,675,774**

Prepared by	**Reviewed by**	**Approved by**
Nguyen Thanh Luan **Senior Specialist** **Accounting and Tax**	**Nguyen Tien Cong** **Chief Accountant**	**Vu Quoc Khanh** **Chief Executive Officer**

M.S.D.N: 6[illegible] C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM TỈNH NINH BÌNH

14 August 2026

NOTES TO THE INTERIM FINANCIAL STATEMENTS

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

1. GENERAL INFORMATION OF THE BANK

Establishment and Operation

Fortune Vietnam Joint Stock Commercial Bank ("the Bank"), formerly known as Lien Viet Joint Stock Commercial Bank, was established under the Establishment and Operation License No. 33/GP-NHNN dated 24 June 2026 (replacing Establishment and Operation License No. 91/GP-NHNN dated 28 March 2008) issued by the Governor of the State Bank of Vietnam ("SBV") with an operation period of 99 years from the issuance date, which has been amended several times and most recently by Decision No. 55/QD-QLGS4 dated 26 June 2026 of the SBV. The Enterprise Registration Certificate No. 6300048638 issued by the Department of Planning and Investment of Hanoi (currently known as Department of Finance of Hanoi) has been amended for the 30th time on 29 December 2023.

In accordance with Official Letter No.244/TTg-DMDN dated 21 February 2011, the Vietnamese Prime Minister approved the capital contribution of Vietnam Post Corporation ("Vietnam Post") in Lien Viet Joint Stock Commercial Bank by the value of Vietnam Postal Saving Services Company ("VPSC") and cash. As at 01 July 2011, Vietnam Post completed the transfer of assets and liabilities of VPSC to Lien Viet Joint Stock Commercial Bank.

On 15 July 2024, the SBV issued Decision No. 423/QD-TTGSNH2 amending the contents of the Bank's Establishment and Operation License; accordingly, the Bank changed its name as Fortune Vietnam Joint Stock Commercial Bank, abbreviated as LPBank.

On 21 January 2025, the Bank received Decision No. 125/QD-NHNN of the SBV further amending the contents of the Bank's Establishment and Operation License, accordingly, the Bank's charter capital is VND 29,872,821 million.

The Bank's principal operating activities include implementing banking transactions which comprise mobilizing and receiving short-term, medium-term and long-term deposits from organizations and individuals; providing short-term, medium-term and long-term loans to organizations and individuals on the basis of the nature and capability of the Bank's capital resources; conducting foreign exchange transactions; trade finance services, discounting of commercial papers, bonds and other valuable papers; providing other banking services permitted by the SBV.

Charter capital

At 30 June 2026, the charter capital of the Bank was VND 29,872,821 million (as at 31 December 2025: VND 29,872,821 million).

Locations and the Bank network

The Bank's Head Office is located at No. 8, Lane 1, Ton Duc Thang Street, Street 11, Hoa Lu Ward, Ninh Binh Province, Vietnam. The total number of the Bank's network points as at 30 June 2026 was one (01) Head Office, three (03) representative offices, eighty five (85) branches, four hundred and eighty one (481) transaction offices and four hundred and eighty seven (487) post transaction offices nationwide.

Employees

The total number of employees of the Bank as at 30 June 2026 was 9,548 (as at 31 December 2025: 9,597).

Disclosure of information comparability in the interim financial statements

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

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

2. BASIS FOR PREPARING INTERIM FINANCIAL STATEMENTS AND ACCOUNTING PERIOD

Basis for preparing interim financial statements

The accompanying interim 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 financial reporting. However, due to the Bank's large scale of operation, for the purpose of preparing these interim financial statements, the figures are rounded to and presented in millions of Vietnam Dong (VND million). This presentation does not materially impact the interim financial statements in terms of the financial position, the results of operations and cash flows of the Bank. With regard to the number of shares, the Bank presented the items in units as shown in Note 22.3.

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

Accounting period

The Bank's accounting period begins on 01 January and ends on 31 December. These interim financial statements are prepared for the 6-month period ended 30 June 2026.

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

Application of new 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 a number of articles of legal documents in the field of accounting. Circular 70 amends and supplements a number of articles of Decision No. 479/2004/QD-NHNN on the issuance of the system of accounts applicable to credit institutions and a number of articles of Decision No. 1789/2005/QD-NHNN on the issuance of the accounting voucher regime applicable to banks. Circular 70 shall take effect from 1 January 2026.

The Board of Management has applied the above Law and Circular in the preparation and presentation of the interim financial statements for the 6-month period ended 30 June 2026.

New guidance 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.

The Board of Management assesses that the implementation of the above Circular will not make a significant impact on the comparative figures in the Bank's future financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Foreign currency

All transactions are recorded in original currencies. Monetary assets and liabilities denominated in foreign currencies are translated into VND using the average buying and selling spot exchange rates ("spot exchange rate") at the close of business of the end of accounting period if the difference between this spot rate and the weighted average buying and selling exchange rate of the same day is less than 1% (see details of exchange rates of main foreign currencies applied as of 30 June 2026 and 31 December 2025 in Note 49). In case the difference between this spot rate and the weighted average buying and selling exchange rate of the same day is higher than or equal to 1%, the Bank uses the weighted average buying and selling exchange rates ruling at the accounting period-end date for conversion.

Non-monetary items denominated in foreign currencies are translated into VND at the spot exchange rate ruling on transaction date.

Income and expenses in foreign currencies are translated into VND at the spot exchange rate ruling on transaction dates.

Exchange differences arising from the translation of monetary assets and liabilities from foreign currencies into VND at the monthly reporting date are recorded in the "Foreign exchange reserve" item under equity in the interim statement of financial position and are recognized in the interim income statement at the end of the accounting period.

Accounting estimates

The preparation of the interim financial statements in conformity with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to interim 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 financial statements and the reported amounts of revenues and expenses during the reporting period. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates and assumptions. Revisions to accounting estimates are recognised in the period of the revision and future periods if the revision affects both current and future periods.

Cash and cash equivalents

Cash and cash equivalents comprise cash, gold, deposits at SBV, deposits at other credit institutions, loans to other credit institutions with original term of not exceeding three months, Government treasury bills and other short-term valuable papers which are eligible for discount with SBV, securities investments with recovery or maturity period not exceeding three months from the acquisition date that are readily convertible to known amounts of cash, are subject to an insignificant risk of changes in value, and are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes.

Deposits with and loans to other credit institutions

Deposits with other credit institutions comprise current deposits and deposits at other credit institutions with original terms of not exceeding three months. Loans to other credit institutions are loans with original terms to maturity of not exceeding twelve months.

Deposits with other credit institutions, and loans to other credit institutions are stated at the amount of balances.

Demand deposits with other credit institutions are recorded at their principal balances.

Debt classification of term deposits with other credit institutions (except for deposits with Vietnam Bank for Social Policies in accordance with the regulations of the SBV on state-owned credit institutions maintaining deposit balances with Vietnam Bank for Social Policies - VBSP) and loans to other credit institutions and allowance thereof is stated in "Debt classification, allowance level and calculation method of allowance for credit losses".

Under Decree 86/2024/ND-CP ("Decree 86"), the Bank is not required to make general provision for term deposits and loans to other credit institutions.

Trading securities

Classification

Trading securities are debt or equity securities purchased which are acquired principally for the purpose of selling in the short-term or there is evidence of a recent pattern of short-term profit-taking.

Recognition

The Bank recognizes trading securities at the time the Bank obtains ownership, specifically as follows:

- Listed securities: recognized at the time of order matching (T+0).
- Unlisted securities: recognized when legal ownership is obtained.

Measurement

Trading securities are recognized at cost less any provision for trading securities risk. The provision for trading securities risk includes a provision for impairment, which is made when there is evidence that the market value of the trading securities is lower than the carrying amount on the accounting records.

The provision for impairment of trading securities mentioned above will be reversed when the recoverable value of the trading securities increases after the provision has been recognized. The provision can only be reversed to the extent that the carrying amount of the trading securities does not exceed the carrying amount that would have been determined had no provision been recognized.

As of 30 June 2026 and 31 December 2025, trading securities consist of foreign open-end fund certificates.

Derecognition

Trading securities are derecognised when the contractual rights to the cash flows from these securities expired or when the significant risks and rewards of ownership of these securities have been transferred.

Loans to customers

Loans to customers are stated at the amount of the principal balance less allowance for loans to customers.

Short-term loans are those with maturity term within 1 year from the loan disbursement date. Medium-term loans are those with maturity term from 1 year to 5 years from the loan disbursement date. Long-term loans are those with maturity term of more than 5 years from the loan disbursement date.

Debt classification and allowance for credit losses are made in accordance with Circulars, Decrees described in Notes "Debt classification, allowance level and calculation method of allowance for credit losses".

Debt classification, allowance level and calculation method of allowance for credit losses

Debt classification

The classification of debt for deposits at other credit institutions (excluding demand deposits, deposits at VBSP as stipulated by the SBV regarding state-owned credit institutions maintaining deposit balances at VBSP); purchase or entrusted purchase of unlisted corporate bonds (including bonds issued by other credit institutions) not listed on the stock market or not registered for trading on the Upcom trading system (collectively referred to as "unlisted bonds"); loans to customers and loans to other credit institutions (including loans, financial leases, discounts, rediscounts of transferable instruments and other valuable papers, factoring, credit issuance in the form of credit card issuance, and off-balance sheet commitments); entrusted credit extension; debts sold but not fully collected; repurchased debts, Government bond repurchase agreements; certificates of deposit issued by other credit institutions; receivables arising from outright purchase without recourse of documents presented under letters of credit (except for outright purchase without recourse of documents under letters of credit issued by the Bank itself); reimbursing bank amounts for payments made to beneficiaries under Usance Payable at Sight (UPAS) letter of credit (L/C) that allow the beneficiary to be paid immediately or before the L/C due date issued by the Bank (collectively referred to as "debts") are carried out based on quantitative factors as stipulated in Article 10 of Circular 31/2024/TT-NHNN ("Circular 31"). The Bank performs monthly debt classification based on the principal balances as of the last day of the month as follows:

Group		Overdue status
1	Standard	(a) Loans that are within the due date and are assessed as fully recoverable on due, including both principal and interest; or (b) Loans that are overdue for less than 10 days and are assessed as fully recoverable, including both principal and overdue interest, and the remaining principal and interest will be fully recovered on time.
2	Special mention	(a) Loans overdue from 10 days to 90 days; or (b) Loans with the first rescheduled repayment term still within the due date.
3	Sub-standard	(a) Loans overdue from 91 days to 180 days; or (b) Loans with the first extension of the repayment term still within the due date; or (c) Loans with interest exemption or reduction due to the customer's inability to fully repay the interest according to the credit contract; or (d) Loans that fall into any of the following cases that have not been recovered within 30 days from the date of the recovery decision: • Loans violating the provisions in Clauses 1, 3, 4, 5, and 6 of Article 134 of the Law on Credit Institutions; or • Loans violating the provisions in Clauses 1, 2, 3, and 4 of Article 135 of the Law on Credit Institutions; or • Loans violating the provisions in Clauses 1, 2, 5, and 9 of Article 136 of the Law on Credit Institutions; (e) Loans within the recovery period according to the conclusion of an inspection or audit; or (f) Loans to be recovered according to the decision of early debt recovery due to customer breach of agreement, which have not been recovered within 30 days from the date of the recovery decision.
4	Doubtful	(a) Loans overdue from 181 days to 360 days; or (b) Loans with the first restructuring of the repayment term overdue up to 90 days according to the first restructured repayment term; or (c) Loans with the second restructuring of the repayment term still within the due date; or (d) Loans specified in point (d) of sub-standard loans that have not been recovered within 30 to 60 days from the date of the recovery decision; or (e) Loans to be recovered according to the conclusion of an inspection, but recovery has not been completed within 60 days from the deadline for recovery as stated in the inspection conclusion; or (f) Loans to be recovered according to the decision of early debt recovery due to customer breach of agreement, which have not been recovered within 30 to 60 days from the date of the recovery decision.
5	Loss	(a) Loans overdue for more than 360 days; or (b) Loans with the first restructuring of the repayment term overdue for 91 days or more according to the first restructured repayment term; or (c) Loans with the second restructuring of the repayment term overdue according to the second restructured repayment term; or (d) Loans with the third or subsequent restructuring of the repayment term, whether overdue or not; or (e) Loans specified in point (d) of sub-standard loans that have not been recovered within more than 60 days from the date of the recovery decision; or (f) Loans to be recovered according to the conclusion of an inspection, but recovery has not been completed within more than 60 days from the deadline for recovery as stated in the inspection conclusion; or (g) Loans to be recovered according to the decision of early debt recovery due to customer breach of agreement, which have not been recovered for more than 60 days from the date of the recovery decision; or (h) Loans from customers who are credit institutions declared by the SBV to be in special control status, or foreign bank branches whose capital and assets are frozen.

For off-balance sheet commitments, the Bank classifies debts based on the number of overdue days from the date the Bank performs its obligations under the commitment:

- Group 3 - Sub-standard: if overdue less than 30 days;
- Group 4 - Doubtful: if overdue from 30 days to less than 90 days;
- Group 5 - Loss: if overdue from 90 days or more.

Non-performing loans are debts under Groups 3, 4 and 5.

If a customer has more than one loan from the Bank, one of which is transferred to a higher risk group, the Bank shall classify the remaining loans of that customer to the highest risk loan group.

When the Bank participates in a syndicated loan, the Bank classifies the debts (including syndicated loans) of that customer into the higher risk group between the assessment of the banks participating in the syndicated loan and the Bank's assessment.

The Bank also collects debt classification results of the customers provided by the National Credit Information Center of the SBV ("CIC") at the date of debt classification to adjust its own classification of debts. If a customer's debts and off-balance-sheet commitments are classified in a debt group that has a lower risk than the groups provided in CIC list, the Bank shall adjust its classification of debts and off-balance sheet commitments following the groups provided by CIC.

Debt classification for loans having rescheduled debt repayment term, exempted or reduced interest and fees in order to support customers affected by Covid-19 pandemic

The Bank has adopted Circular No. 01/2020/TT-NHNN dated 13 March 2020 ("Circular 01") issued by the SBV on providing regulations on restructuring of loan repayment periods, exemption/reduction of interest/fees and keeping loan groups unchanged to assist customers affected by the Covid-19 pandemic, Circular No. 03/2021/TT-NHNN dated 02 April 2021 ("Circular 03") issued by the SBV on amending and supplementing to some articles of Circular 01 and Circular No. 14/2021/TT-NHNN dated 07 September 2021 ("Circular 14") issued by the SBV on amending and supplementing to some articles of Circular 01. Accordingly, for customers whose loans:

- disbursed before 01 August 2021;
- whole payment terms of principals and/or interest fall in period from 23 January 2020 to 30 June 2022;
- the outstanding balance of the debt is restructured in one of the following cases: the outstanding balance is within the due date or overdue for up to 10 days from the due date, the repayment period according to the contract or agreement; or the outstanding balance of the debt arising before 23 January 2020 and overdue in the period from 23 January 2020 to 29 March 2020; or the outstanding balance of the debt arising in the period from 23 January 2020 to before 10 June 2020 and overdue before 17 May 2021; or the outstanding balance of the debt incurred between 10 June 2020 and before 01 August 2021 and overdue between 17 July 2021 and before 07 September 2021;
- these customers are unable to repay the principal and/or interest on schedule under the agreement due to decrease in revenue or income caused by Covid-19 pandemic;
- and not violate the law.

the Bank is allowed to reschedule loan repayment periods, grant exemption/reduction of interest/fees and maintain loan groups as follows:

Outstanding debt	Debt classification
Debt incurred before 23 January 2020	Maintain the debt group as classified at the most recent time before 23 January 2020.
The debt arising from 23 January 2020, to before 01 August 2021.	• Maintain the debt group as classified at the most recent time before the first debt restructuring date; or • Maintain the debt group as classified at the most recent time before the debt became overdue; or • Maintain the debt group as classified at the most recent time before the first interest waiver or reduction date.

The Bank shall base on prevailed regulations on debt classification in the operations of credit institutions to classify debts with restructured repayment terms, exempted or reduced interest and fees, and maintain the debt group according to the provisions of Circular 01, Circular 03, Circular 14 for assets with no outstanding debt that has been restructured.

Debt classification for loans having rescheduled debt repayment term and retention of debt group to assist borrowers of business loans and consumer loans in difficulties

The Bank has applied Circular No. 02/2023/TT-NHNN dated 23 April 2023 ("Circular 02") issued by the SBV providing regulations on restructuring debt repayment terms and maintaining debt group unchanged to support customers in difficulty and Circular No. 06/2024/TT-NHNN dated 18 June 2024 ("Circular 06") issued by the SBV amending and supplementing a number of articles of Circular 02. Accordingly, for customers

- whose loans are disbursed before 24 April 2023;
- whose payment terms of principals and/or interest fall in period from 24 April 2023 to 31 December 2024;
- the outstanding balance of the debt with a restructured repayment term is still due or overdue for up to 10 (ten) days from the payment due date, the repayment term according to the contract or agreement; the Bank assesses that the customer is unable to repay the principal and/or interest on time according to the contract or agreement due to a decrease in revenue and income compared to the revenue and income in the principal and/or interest repayment plan according to the contract or agreement; the Bank assesses that the customer is able to fully repay the principal and/or interest according to the restructured repayment term;
- and not violate the law.

The Bank is allowed to restructure the debt repayment period and keep the debt group the same as the debt group at the most recent time before restructuring the debt repayment period.

Debt classification for debts with restructured repayment terms for customers facing difficulties due to the impact and damage of storm No. 3, floods, landslides in the aftermath of storm No. 3

The Bank applies Circular No. 53/2024/TT-NHNN dated 04 December 2024 ("Circular 53") issued by the SBV regulating the restructuring of debt repayment terms for customers facing difficulties due to the impact and damage of storm No. 3, floods, landslides in the aftermath of storm No. 3. Accordingly, for the outstanding principal and interest of debts:

- arising in the provinces and centrally-run cities: Ha Giang, Cao Bang, Lang Son, Bac Giang, Phu Tho, Thai Nguyen, Bac Kan, Tuyen Quang, Lao Cai, Yen Bai, Lai Chau, Son La, Dien Bien, Hoa Binh, Hanoi, Hai Phong, Hai Duong, Hung Yen, Vinh Phuc, Bac Ninh, Thai Binh, Nam Dinh, Ha Nam, Ninh Binh, Quang Ninh, Thanh Hoa (hereinafter referred to as 26 provinces and cities) facing difficulties due to the impact and damage of storm No. 3, including:

  - customers who are individuals with current residence or work or have production and business establishments or have investment, construction, production and business activities in 26 provinces and cities;
  - customers who are organizations (except customers who are credit institutions, foreign bank branches) with headquarters, branches, representative offices or production and business establishments or have investment, construction, production and business activities in 26 provinces and cities.
- have outstanding principal arising before 07 September 2024 and from lending activities;
- have the obligation to repay principal and interest in the period from 07 September 2024 to 31 December 2025;
- the outstanding balance of the debt with a restructured repayment term is still due or overdue for up to 10 days from the agreed payment due date. The outstanding balance of the debt that is overdue for more than 10 days and overdue in the period from 07 September 2024 to 16 December 2024 is restructured for the repayment term when restructuring for the first time according to Circular 53;
- the Bank assesses that the debt is having difficulty in repaying the principal and interest on time according to the agreed contract due to the impact and damage of storm No. 3 and is able to fully repay the principal and interest according to the restructured repayment term;
- and does not violate the provisions of law.

the Bank is allowed to restructure the debt repayment period and classify debts according to Decision No. 1510/QD-TTg dated 04 December 2024 ("Decision 1510") issued by the Prime Minister on the classification of assets, the level of risk provisioning, the method of risk provisioning and the use of provisions to handle risks for debts of customers facing difficulties due to the impact and damage of storm No. 3 as follows:

- the debt group is kept the same as the debt group classified at the most recent time before 07 September 2024 during the debt repayment period restructuring period;
- the Bank is not required to adjust or reclassify into a debt group with a higher risk level for debts that are kept in the same debt group and are still within the term according to the restructuring period;
- if the debt is kept in the overdue debt group according to the restructuring period but is not further restructured for the repayment period or there is no outstanding debt that is restructured for the repayment period according to Circular 53, the Bank must classify the debt according to the regulations of the State Bank on classification of assets in the operations of credit institutions and foreign bank branches.

Allowance for credit losses

Allowance for credit losses includes specific allowance for credit losses and general allowance for credit losses.

Specific allowance for credit losses

According to the provisions of Decree 86, the Bank provides specific allowance for credit losses at the end of each month based on the allowance rates corresponding to debt classification results and outstanding principals of debts at the last day of the month less the converted value of collateral assets. Specific provisions as at 30 June 2026 are calculated based on the results of debt classification and principal balance as at 30 June 2026. The specific credit risk provision ratio for each debt group is as follows:

Group	Category	Specific provision rate
1	Standard	0%
2	Special mention	5%
3	Substandard	20%
4	Doubtful	50%
5	Loss	100%

The value and maximum discount rate of collateral are determined according to the provisions of Decree 86 whereby each type of collateral has a certain maximum discount rate for the purpose of calculating allowance for credit losses.

Additional specific provision under Circular 03

The Bank determines and records the specific allowance amount required to be added for the entire outstanding loan balance of customers on an annual basis, including the loan balances with repayment period rescheduled, interest exempted or reduced according to the loan classifications in accordance with prevailing regulations (if the regulations on retaining loan groups under the provisions of Circular 01, Circular 03 and Circular 14 are not applied) as follows:

Additional allowance for each period	Deadline
At least 30% of the additional specific allowance amount shall be made	Until 31 December 2021
At least 60% of the additional specific allowance amount shall be made	Until 31 December 2022
100% of the additional specific allowance amount shall be made	Until 31 December 2023

The Bank has made full provision for the specific amount of additional provisions required according to the time limits as prescribed above. From 1 January 2024, the Bank shall, based on current regulations on risk provisions in the operations of credit institutions, make risk provisions for debts with restructured repayment terms, exempted or reduced interest and fees, and maintained in the same debt group as prescribed in Circular 01, Circular 03 and Circular 14.

Additional specific provision under Circular 02, Circular 06

The Bank determines and records the specific allowance amount required to be added for the entire outstanding loans of customers on an annual basis, including the loan balances with repayment period rescheduled according to the loan classifications in accordance with Circular 02 and Circular 06 as follows:

Additional allowance for each period	Deadline
At least 50% of the additional specific allowance amount shall be made	Until 31 December 2023
100% of the additional specific allowance amount shall be made	Until 31 December 2024

As at 30 June 2026, the Bank has made 100% of the additional specific provisions required as prescribed above.

Additional specific provision under Decision 1510

The Bank determines and records the additional amount of specific provisions required for all outstanding debts of customers whose repayment terms are restructured and whose debt groups are maintained in accordance with Circular 53 and Decision 1510 as follows:

Supplementary provision for each stage		Provision period
(i)	At least 35% of the specific provision amount must be supplemented.	Until 31 December 2024
(ii)	Supplement to reach at least 70% of the specific provision amount that must be supplemented. For debts that are restructured according to the regulations of the SBV on credit institutions and foreign bank branches restructuring the repayment period for customers facing difficulties due to the impact and damage caused by Storm No. 3 before 01 January 2025, the Bank must make provision in 2025 at a minimum rate specified in item (i).	Until 31 December 2025
(iii)	Supplement the remaining amount to reach 100% of the specific provision amount that must be supplemented. For debts that are restructured according to the regulations of the SBV on credit institutions and foreign bank branches restructuring the repayment period for customers facing difficulties due to the impact and damage caused by Storm No. 3 before 01 January 2026, the Bank must make provision in 2026 at a minimum rate specified in item (ii).	Until 31 December 2026

As at 30 June 2026, the Bank has made the additional specific provisions required as prescribed above.

General credit risk provision

According to Decree 86, a general credit risk provision is also made at a rate of 0.75% of the total outstanding balance of loans as of the last day of the month, excluding deposits and loans to other credit institutions, bonds issued by other credit institutions, and debts classified as non-performing loans. The general provision as of 30 June 2026, is calculated based on the loan classification results and the principal outstanding balance as of 30 June 2026.

Bad debt written-off

According to Decree 86, customer loans will be written off using the provision when they are classified into Group 5 or when the borrower declares bankruptcy or dissolution (in the case of corporate borrowers), or when the borrowing customer dies or goes missing (in the case of individual borrowers).

Debts that have been written off using the provision are properly recorded off-balance-sheet for debt monitoring and collection. The amount recovered from debts written off is recognized in the interim income statement when collected.

Classification and provision for off-balance-sheet commitments

According to Circular 31 and Decree 86, the classification of off-balance sheet credit commitments is carried out solely for the purpose of managing and monitoring the quality of credit activities. Banks do not make provision for off-balance-sheet commitments, unless the bank is required to fulfill a payment obligation under a guarantee contract, in which case, this payment is classified as a debt and a provision is made according to the accounting policy presented in "Debt Classification" and "Credit Risk Provision."

Investment securities

Classification

Investment securities include securities available for sale. The Bank classifies investment securities at the time of purchase as either securities available for sale or securities held to maturity. According to Official Letter No. 2601/NHNN-TCKT issued by the SBV on 14 April 2009, for the investment securities category, the Bank is allowed to reclassify them no more than one time after the initial classification at the time of purchase.

Securities available for sale are debt or equity securities held for an indefinite period and can be sold at any time.

Recognition

The Bank recognizes investment securities at the time it assumes the majority of the risks and benefits of owning these securities.

Measurement

Debt securities

Debt securities available for sale are initially recognized at cost, including the purchase price plus directly related costs such as brokerage fees, transaction fees, information provision fees, taxes, duties, and bank fees (if any).

Subsequently, these securities are recognized at amortized cost (adjusted for the amortization of discounts and premiums) less any provision for securities risks (including credit risk provisions and securities impairment provisions). Premiums and discounts arising from the purchase of debt securities are amortized into the interim income statement using the straight-line method over the holding period.

Listed debt securities available for sale are classified as investment securities and are recognized at cost less any impairment provision by referencing the most recent transaction on the Stock Exchange within 10 days prior to the end of the accounting period. If there are no transactions within 10 days prior to the end of the accounting period, the Bank does not make provision for these debt securities. The Bank does not make provision for Government bonds, Government-guaranteed bonds, or local Government bonds classified as investment securities.

Unlisted corporate bonds available for sale are recognized at cost. The credit risk provision for debt securities available for sale is calculated using the method presented in "Credit Risk Provision."

Interest income from debt securities available for sale after purchase is recognized in the interim income statement on an accrual basis, except for interest from unlisted corporate bonds classified from Group 2 to Group 5, which is recognized on a cash basis (when received). Accrued interest before the Bank's purchase is deducted from the cost of the debt securities upon receipt.

The provision for investment securities risk mentioned above will be reversed when the market price or the recoverable value of the investment securities increases after the provision has been recognized. The provision can only be reversed to the extent that the carrying amount of these securities does not exceed their carrying amount assuming no provision had been recognized previously.

Derecognition

Investment securities available for sale are derecognized when the rights to receive cash flows from these securities have expired or when the Bank has transferred substantially all the risks and rewards associated with the ownership of these securities.

Repurchase and reverse repurchase agreements

Securities sold under an agreement to repurchase at a specified future date are still recognized in the interim financial statements. The proceeds received under such agreements are recorded as borrowings in the interim statement of financial position, and the difference between the sale price and the repurchase price is recognized in the interim income statement based on the contract interest rate over the term of the agreement.

Conversely, securities purchased under an agreement to resell at a specified future date are not recognized in the interim financial statements. The payment made under such agreements is recorded as a loan in the statement of financial position, and the difference between the purchase price and the resale price is recognized in the interim income statement based on the contract interest rate over the term of the agreement.

Other long-term investments

Other long-term investments refer to long-term equity investment in other companies where the Bank does not have control or significant influence. These long-term investments are initially recognized at cost at the time of investment. After initial recognition, these investments are measured at cost less any provision for impairment.

Provision for impairment of long-term investments

A provision for impairment of long-term investments is established when the economic entities in which the Bank has invested incur losses, leading to the Bank's potential loss of capital, unless there is evidence that the value of the investment has not declined. The impairment provision is calculated as the total actual investment capital of the owners in the invested economic entity minus (-) the equity of the invested economic entity, multiplied by (x) the Bank's actual contributed capital ratio in the invested economic entity at the time the provision is made.

Other long-term investments are derecognized when the rights to receive cash flows from these investments have expired or when the Bank has transferred substantially all the risks and rewards associated with the ownership of these investments.

Tangible fixed assets

Cost

Tangible fixed assets are stated at cost less accumulated depreciation. The initial cost of tangible fixed assets includes the purchase price of the asset, including import duties, non-refundable input taxes, and directly attributable costs necessary to bring the asset to the location and condition for its intended use. Costs incurred after the tangible fixed asset has been put into operation, such as repair, maintenance, and overhaul costs, are charged to expenses for the year in which the costs are incurred. If it can be clearly demonstrated that these costs increase the future economic benefits expected to be derived from the use of the tangible fixed asset beyond its originally assessed standard performance, these costs are capitalized as an additional cost of the tangible fixed asset.

Depreciation

Depreciation is calculated using the straight-line method based on the estimated useful life of the tangible fixed asset. The estimated useful lives are as follows:

Asset	Estimated Useful Life (Years)
Buildings and structures	15 - 50
Machinery and equipment	8 - 15
Motor vehicles	10
Office equipment and tools	8 - 10
Other tangible fixed assets	8 - 10

Gains or losses arising from the disposal or sale of assets are recognized as the difference between the net proceeds from the disposal or sale of assets and the carrying amount of the asset, net of any disposal expense, and are recorded in the interim income statement.

Intangible assets

Leasehold land rights

Land use rights with a defined term are recorded at cost less accumulated amortization. The initial cost of land use rights includes the purchase price and directly related costs incurred to obtain the land use rights. Amortization is calculated using the straight-line method over the term of the land use rights.

Computer software

The cost of new computer software, which is not an integral part of related hardware, is capitalized and accounted for as an intangible asset. Computer software is amortized using the straight-line method over a period of 15 years.

Gains or losses arising from the disposal or sale of assets are recognized as the difference between the proceeds from the disposal or sale of assets and the carrying value of the asset, net of any disposal expense, and are recorded in the interim income statement.

Prepaid expenses

Prepaid expenses include capitalized office renovation costs awaiting allocation, prepaid office rent, and other prepaid expenses.

Capitalized office renovation costs are allocated to the interim income statement using the straight-line method over a period of 3 years. Prepaid office rent represents the amount of office rent paid in advance. Prepaid office rent is allocated to the interim income statement using the straight-line method over the lease term.

Other long-term prepaid expenses include repair and maintenance costs, tools, and equipment that have been issued and are expected to provide future economic benefits to the Bank. These costs are capitalized as prepaid expenses and allocated to the interim income statement using the straight-line method over a period of one year or more, but not exceeding three years, in accordance with current accounting regulations.

Other assets

Construction in progress

Construction in progress reflects costs incurred for the construction or development of fixed assets and intangible assets that are not yet completed or installed. Depreciation is not calculated for construction in progress during the construction and upgrade period.

Collateral received for disposal

Collateral received for disposal refers to pledged assets whose ownership has been transferred to the Bank. For pledged assets whose ownership has not been transferred to the Bank, the Bank monitors them off-balance sheet.

Receivables for other assets

Receivables for other assets are classified as other credit risk assets and are recorded at cost less any provision for risk, if applicable. These receivables are subject to the Bank's debt classification and credit risk provisioning policies as outlined in "Debt classification, allowance level and calculation method of allowance for credit losses."

Other assets

Other assets, excluding receivables from credit activities, are recorded at cost less provisions for on-balance sheet assets.

Provisions for on-balance-sheet assets are made based on the overdue period of the debt or the expected loss in cases where the debt is not yet due but the economic entity is bankrupt or in the process of dissolution; the debtor is missing, has fled, is being prosecuted, on a trial, or serving a sentence, or has died. Provision expenses are recorded as operating expenses in the accounting period.

For overdue assets, the Bank applies the following provisioning rates based on the overdue period:

Overdue period	Provision rate
Over (06) months to less than (01) year	30%
(01) year to less than (02) years	50%
(02) year to less than (03) years	70%
(03) years or more	100%

Provisions for on-balance-sheet assets are made for potential losses on debts that are not yet due, as determined by the Bank after considering the recoverability of these debts.

Other provisions

A provision, excluding the provisions outlined in "Debt classification, allowance level and calculation method of allowance for credit losses", "Investment Securities", "Other Long-term Investments", and "Other Assets" is recognized if, as a result of a past event, the Bank has a present legal or constructive obligation that can be reliably estimated, and it is probable that future economic benefits will be reduced to settle the liabilities arising from that obligation. The provision is determined by discounting the expected future cash outflows using a pre-tax discount rate that reflects the current market assessment of the time value of money and the specific risks associated with the liability.

Financial derivatives

Forward and currency swap contracts

The Bank enters into forward and currency swap contracts to facilitate customers in transferring, adjusting, or reducing foreign exchange risks or other market risks, while also serving the Bank's business purposes.

Currency forward contracts are commitments to settle in cash at a future date based on the difference between predetermined exchange rates, calculated on the notional principal amount. Forward contracts are recognized at their nominal value on the transaction date and are revalued for interim financial reporting purposes at the spot exchange rate at the end of the accounting period. They are presented at net value on the interim statement of financial position.

Revaluation differences at the end of the period are recorded under the "Exchange Rate Differences" item on the monthly statement of financial position and are transferred to the interim income statement at the end of the accounting period or upon contract maturity. The difference between the VND value of the foreign currency amount committed to buy/sell at the forward rate and the spot rate is allocated to the interim income statement using the straight-line method over the term of these contracts.

Currency swap contracts are commitments to buy and sell the same amount of foreign currency (only two currencies are used in the transaction) with the same counterparty, where one transaction has a spot settlement date and the other has a future settlement date. The exchange rates for both transactions are determined simultaneously at the spot transaction confirmation date. Any premium or discount arising from the difference between the spot exchange rate on the contract's effective date and the forward rate is recognized immediately on the contract's effective date as an asset if positive or a liability if negative on the interim statement of financial position. This difference is allocated to the interim income statement using the straight-line method over the term of the swap contract.

Interest rate swap contracts

Interest rate swap contracts are commitments to pay interest calculated at a floating or fixed rate on the same notional principal amount. The notional principal amount in single-currency interest rate swaps is not recognized on the interim statement of financial position. For dual-currency interest rate swaps with initial principal exchange, the notional principal amount is recognized on the interim statement of financial position. Interest income and expenses arising from the notional principal amount are recognized in the interim income statement on an accrual basis.

Government and SBV liabilities

Government and SBV liabilities are recognized at cost.

Deposits and borrowings from other credit institutions

Deposits and borrowings from other credit institutions are recognized at cost.

Deposits from customers

Deposits from customers are recognized at cost.

Issued debt securities

Issued debt securities are recognized at cost less any allocated premiums or discounts. The cost of issued debt securities includes the proceeds received from the issuance, net of directly attributable issuance costs.

Other payables

Other payables are recognized at cost.

Severance allowance and unemployment insurance

Under the Vietnamese Labor Code, when employees who have worked for the Bank for 12 months or more ("eligible employees") voluntarily terminate their employment contracts, the employer is required to pay severance allowance to such employees based on their years of service and their salary at the time of termination. Prior to 2012, the provision for severance allowance was made based on the number of years employees had worked for the Bank and their average salary over the six months preceding the end of the reporting period. For the purpose of determining the years of service, the period during which employees had participated in unemployment insurance as required by law and the period for which the Bank had already paid severance allowance were excluded.

On 24 October 2012, the Ministry of Finance issued Circular No. 180/2012/TT-BTC ("Circular 180") providing guidance on the financial treatment of job loss allowances for employees in enterprises. This Circular stipulates that when preparing the financial statements for 2012, if the provision fund for job loss allowances has a remaining balance, the enterprise must record an increase in other income for 2012 and is not allowed to carry forward the balance of the fund for use in subsequent years. Accordingly, the Bank reversed the remaining provision for severance allowance. This change in accounting policy was applied prospectively from 2012.

Under the Social Insurance Law, effective from 01 January 2009, the Bank and its employees are required to contribute to the unemployment insurance fund managed by the Vietnam Social Security. Unemployment insurance contributions made by the Bank for employees' working periods are recognized as expenses in the interim income statement when incurred. With the implementation of the unemployment insurance scheme, the Bank is no longer required to make provisions for severance allowance for employees' working periods after 01 January 2009. However, severance allowance payable to eligible employees as of the end of the reporting period will be determined based on the employees' years of service up to 31 December 2008, and their average salary over the six months preceding the termination date.

Share capital

Common shares

Common shares are classified as equity and are recognized at par value. Direct costs incurred in connection with the issuance of common shares are recognized as a deduction from share premium in equity.

Share premium

When receiving capital contributions from shareholders, the difference between the issue price and the par value of the shares is recognized in the share premium account within equity.

Reserve funds

The Bank is required to establish the following mandatory reserve funds before distributing profits: the Charter capital supplementary reserve and the Financial reserve. These mandatory reserve funds are not distributable and are recognized as part of equity. Other funds within equity are allocated from post-tax profits. The allocation from post-tax profits and the use of other funds must be approved by the General Meeting of Shareholders.

Charter capital supplementary reserve

Under Decree 135/2025/ND-CP dated 12 June 2025 ("Decree 135"), the Bank annually allocates 10% of its post-tax profit to the Charter capital supplementary reserve. The maximum amount of this fund must not exceed the Bank's charter capital.

Financial reserve

Under Decree 135, the Bank annually appropriates 10% of its remaining profit, after the allocations required under Clauses 1, 2 and 3 of Article 26 of the Decree, to the Financial reserve.

The Financial reserve is used to cover the remaining portion of losses or damages to assets incurred during business operations after compensation has been received from organizations or individuals responsible for the losses, from insurance organizations, and after using provision that had been made and charged to expenses. It may also be used for other purposes as prescribed by law.

Bonus and welfare fund

The Bonus and welfare fund is allocated from after-tax profits in accordance with the Law on Credit Institutions and the Bank's Charter, financial regulations, and internal policies.

Revenue

Interest income

Interest income is recognized in the interim income statement on an accrual basis, except for interest from loans classified from Group 2 to Group 5 as presented in "Debt classification, allowance level and calculation method of allowance for credit losses," and loans restructured to remain in Group 1 (Standard loans) under special state policies as presented in "Debt classification, allowance level and calculation method of allowance for credit losses," which are recognized when the Bank actually receives the income.

When a loan is classified from Group 2 to Group 5 as presented in "Debt classification, allowance level and calculation method of allowance for credit losses," the accrued interest is reversed and recorded off-balance sheet. It is recognized in the interim income statement when collected.

When a loan remains classified as a performing loan (Group 1) due to the implementation of special state policies, the interest receivable generated during the period for that loan is not recognized as income, and the Bank monitors it off-balance sheet. Interest income from such loans is recognized in the interim income statement when collected.

Service income

Service income includes fees and commissions received from payment services, guarantee services, treasury services, and other services. It is recognized in the interim income statement when incurred.

Investment income

Income from the sale of securities is recognized in the interim income statement upon receiving the matching notification from the Vietnam Securities Depository and Clearing Corporation (formerly the Vietnam Securities Depository Center) (for listed securities) and upon completing the asset transfer agreement (for unlisted securities). It is determined based on the difference between the selling price and the average cost of the securities sold.

Cash dividends are recognized in the interim income statement when the Bank's right to receive dividends is established. Dividends received in the form of shares, bonus shares, and rights to purchase shares for existing shareholders, as well as share dividend from investees' retained earnings, are not recognized as an increase in the investment value, and the income is not recorded in the interim income statement. When receiving dividends in the form of shares, the Bank only reports the additional number of shares in the notes to the interim financial statements.

Dividends received related to the period before the investment was acquired are deducted from the carrying value of the investment.

Interest expenses

Interest expenses are recognized in the interim income statement on an accrual basis.

Service expenses

Service expenses are recognized in the interim income statement when incurred.

Operating lease payments

Operating lease payments are recognized in the interim income statement on a straight-line basis over the lease term. Lease commissions received are recognized in the interim income statement as part of the total lease expense over the lease period.

Tax

Corporate income tax is calculated based on the profit of the period, including current income tax and deferred income tax. Corporate income tax is recognized in the interim income statement, except in cases where there are income tax items related to items recognized directly in equity. In such cases, the related income taxes are also recognized directly in equity.

Current income tax is the tax expected to be paid based on taxable income for the period, using the tax rates in effect at the end of the accounting period, and adjustments for tax payable related to previous years.

Deferred income tax is calculated based on the financial reporting method for temporary differences between the carrying amount for financial reporting purposes and the tax basis of assets and liabilities. The value of deferred income tax is recognized based on the expected manner of recovery or settlement of the carrying amounts of assets and liabilities, using tax rates in effect or substantially in effect at the end of the accounting period. Deferred tax assets are only recognized to the extent that it is probable that there will be sufficient future taxable income to utilize these tax benefits. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefits will be realized.

The determination of corporate income tax payable and deferred income tax for the Bank is based on current tax regulations. However, these regulations change periodically, and the final determination of corporate income tax depends on the results of inspections by the competent tax authorities.

Related parties

Entities are considered related parties to the Bank if one party has the ability, directly or indirectly, to control the other party or to significantly influence the other party in making financial and operational decisions, or if both the Bank and the other party are subject to joint control or significant common influence. Related parties can include companies or individuals, including close family members of individuals considered related.

A party is considered related to the Bank if:

a) The parent company and its subsidiary, and vice versa; the parent company and the subsidiary of its subsidiary, and vice versa; a credit institution and its subsidiary, and vice versa; a credit institution and the subsidiary of its subsidiary, and vice versa; subsidiaries of the same parent company or of the same credit institution; subsidiaries of the subsidiaries of the same parent company or of the same credit institution; the managers, controllers, or members of the Board of Supervisors of the parent company or of the credit institution, as well as individuals or organizations with the authority to appoint such persons, with respect to the subsidiary, and vice versa;
b) A company or credit institution and the managers, controllers, or members of the Board of Supervisors of that company or credit institution, or the company/organization with the authority to appoint such persons, and vice versa;
c) A company or credit institution and any organization or individual holding 5% or more of the charter capital or voting shares of such company or credit institution, and vice versa;
d) An individual and his/her spouse; biological parents, adoptive parents, step-parents, parents-in-law; biological children, adopted children, stepchildren of spouse, daughters-in-law, sons-in-law; siblings of the same parents; siblings of the same father but different mothers; siblings of the same mother but different fathers; brothers-in-law, sisters-in-law, step-siblings-in-law through spouse's siblings; paternal and maternal grandparents; paternal and maternal grandchildren; paternal uncles, aunts, maternal uncles, and cousins (hereinafter collectively referred to as spouse, parents, children, brothers, and sisters);
e) A company or credit institution and any individual who has a relationship as specified in Point d above with the managers, controllers, members of the Board of Supervisors, capital-contributing members, or shareholders holding 5% or more of the charter capital or voting shares of such company or credit institution, and vice versa;

f) An individual authorized to represent the capital contribution on behalf of any organization or individual specified in Points a, b, c, d, and e above, with respect to the authorizing organization or individual; and individuals authorized to represent the capital contribution of the same organization with each other;
g) Any legal entity or individual having a relationship that poses potential risks to the operations of the credit institution or foreign bank branch, as determined under the internal regulations of the credit institution or foreign bank branch, or as required in writing by the State Bank of Vietnam through inspection or supervision activities;
h) Associates (as defined under Vietnamese Accounting Standard No. 07 "Accounting for Investments in Associates.").

Segment reporting

A segment is a distinguishable component of the Bank that engages in providing related products or services (business segment), or provides products or services in a specific economic environment (geographical segment), and each segment is exposed to risks and earns different benefits compared to other segments. The Bank's primary segment reporting model is based on geographical areas. The secondary segment reporting model is based on business lines. Currently, the Bank mainly operates in the banking sector, including the regular provision of the following services: accepting deposits, granting credits, providing account payment services, and other banking activities. Therefore, the Board of Management believes that the Bank has only one business segment, which is banking operations, and the Bank's risk and profitability are reflected in this single business sector. As a result, the Bank is not required to present detailed segment reporting by business sector.

Basic earnings per share (EPS)

The Bank presents basic earnings per share (EPS) for its common shares. Basic earnings per share is calculated by dividing the profit or loss attributable to the common shareholders of the Bank (after deducting appropriation for bonus and welfare funds in the period) by the weighted average number of common shares outstanding during the period.

Diluted Earnings Per Share is determined by adjusting the profit or loss attributable to common shareholders and the weighted average number of common shares outstanding to reflect the potential impact of dilutive common shares, including convertible bonds and stock options. As of the reporting date and for the year ended on the same date, the Bank has no potential dilutive common shares and, therefore, does not present diluted earnings per share.

Off-balance-sheet items

Commitments and contingent liabilities

At any given time, the Bank has undrawn credit commitments. These commitments are in the form of approved loans and overdrafts.

The Bank also provides financial guarantees and letters of credit to guarantee the performance of a customer's contract with a third party. Commitments and contingent liabilities may mature before the disbursement of part or all of the committed amounts. Therefore, these items do not represent a firm cash flow commitment in the future.

Usance Payable at Sight (UPAS) L/C that allow the beneficiary to be paid immediately or before the L/C due date

When the reimbursing bank makes the payment to the beneficiary, the Bank shall recognize a payable to the reimbursing bank and the customer shall recognize a payable to the Bank for the amount that the reimbursing bank has paid the beneficiary under the terms of the UPAS L/C. Upon receiving notification from the reimbursing bank that the payment has been made to the beneficiary, the Bank recognizes the amount owed to the reimbursing bank as a borrowing from credit institutions and the amount owed by the customer as a loan to customers.

Trust assets held on behalf

Assets held for the purpose of trust management or custodianship are not considered assets of the Bank and, therefore, are not included in the Bank's interim financial statements.

Nil balances

Items or balances as regulated under the SBV's Circular No. 49/2014/TT-NHNN dated 31 December 2014 ("Circular 49") and Circular No. 27/2021/TT-NHNN dated 31 December 2021 ("Circular 27") amending certain provisions of the interim financial reporting regime for credit institutions under Decision No. 16/2007/QD-NHNN dated 18 April 2007 and Decision No. 479/2004/QD-NHNN dated 29 April 2004 of the Governor of the SBV, and the accounting system for credit institutions, which are not reported herein shall be considered to have a zero balance.

Financial Instruments

For the sole purpose of providing explanatory information about the significance of financial instruments to the Bank's interim financial position and performance, and the nature and extent of risks arising from financial instruments, the Bank classifies financial instruments as follows:

Financial Assets

Financial assets measured at fair value through profit or loss

Financial assets that meet the following conditions are measured at fair value through profit or loss (FVTPL):

- A financial asset is held for trading if either:
  - It has been acquired principally for the purpose of selling it in the near term;
  - The Bank has evidence of a recent actual pattern of short-term profit-taking; or
  - It is a derivative (except for a derivative that is a financial guarantee contract or a designated and effective hedging instrument).
- The financial assets designated by the Bank as FVTPL on initial recognition.

Held-to-maturity Investments

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Bank intends and is able to hold to maturity, except for:

- Financial assets are designated as FVTPL on initial recognition;
- Financial assets classified as available-for-sale;
- Financial assets that meet the definition of loans and receivables

Loans and Receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, except for:

- Assets that the Bank intends to sell immediately or in the near future, classified as held for trading, or assets that are designated as FVTPL on initial recognition;
- Assets that the Bank classifies as available-for-sale at initial recognition; or
- Assets held by the Bank that are unlikely to recover a significant portion of the initial investment value, other than due to credit impairment, and are classified as available-for-sale.

Available-for-sale Financial Assets

Available-for-sale financial assets are non-derivative financial assets that are classified as available-for-sale or that are not classified as:

- Financial assets measured at FVTPL;
- Held-to-maturity investments; or
- Loans and receivables.

Financial liabilities

Financial liabilities measured at fair value through interim profit or loss

Financial liabilities that meet the following conditions are measured at fair value through profit or loss (FVTPL):

A financial liability is held for trading if either:

- It has been acquired principally for the purpose of repurchasing it in the near term;
- The Bank has evidence of a recent actual pattern of short-term profit-taking; or
- It is a derivative (except for a derivative that is a financial guarantee contract or a designated and effective hedging instrument).

The financial liabilities designated by the Bank as FVTPL on initial recognition.

Financial liabilities measured at amortised cost

Financial liabilities that are not designated as at FVTPL are measured at amortised cost.

The classification of the above financial instruments is for presentation and disclosure purposes only, and is not intended to describe the methods for determining the value of these financial instruments. The accounting policies for measuring the value of financial instruments are presented in other related disclosures.

5. CASH

	Closing balance VND million	Opening balance VND million
Cash on hand in VND	1,567,827	1,022,928
Cash on hand in foreign currencies	155,929	62,408
	1,723,756	**1,085,336**

6. BALANCES WITH THE STATE BANK OF VIETNAM ("SBV")

	Closing balance VND million	Opening balance VND million
Balances with the SBV in VND	6,687,943	33,093,089
Balances with the SBV in foreign currencies	50,554	2,310,735
	6,738,497	**35,403,824**

Balances with the SBV include demand deposits and compulsory deposits. According to the regulations of the SBV, the Bank must maintain a certain reserve at the SBV in the form of compulsory reserve. The average monthly required reserve balance must not be lower than the previous month's average deposit balance multiplied by the corresponding required reserve ratio.

Required reserve ratio at the end of the accounting period and the beginning of the accounting period:

	Closing balance	Opening balance
Demand Deposits and Deposits with term of less than 12 months in VND	3%	3%
Deposits with term of 12 months or more in VND	1%	1%
Demand Deposits and Deposits with term of less than 12 months in USD	8%	8%
Deposits with term of 12 months or more in USD	6%	6%
Foreign currency deposits of credit institutions abroad	1%	1%

7. DEPOSITS AT AND LOANS TO OTHER CREDIT INSTITUTIONS

	Closing balance VND million	Opening balance VND million
Deposits with other credit institutions	**103,200,981**	**115,682,027**
Demand deposits	14,677,531	8,460,826
- In VND	*13,893,394*	*7,737,786*
- In foreign currencies	*784,137*	*723,040*
Term deposits	88,523,450	107,221,201
- In VND	*72,520,890*	*91,756,801*
- In foreign currencies	*16,002,560*	*15,464,400*
Loans to other credit institutions	**8,999,777**	**706,977**
- In VND	8,999,777	706,977
Provision for credit losses of deposits with and loans to other credit institutions	**(56,977)**	**(56,977)**
	112,143,781	**116,332,027**

Analysis of deposits with and loans to other credit institutions (excluding current accounts in local credit institutions, foreign banks' branches in Vietnam under prevailing regulation at each time) and loans to other credit institutions by quality:

	Closing balance VND million	Opening balance VND million
Standard	97,466,250	107,871,201
Loss	56,977	56,977
	97,523,227	**107,928,178**

8. TRADING SECURITIES

	Closing balance VND million	Opening balance VND million
Other trading securities		
Investment certificate issued by foreign economic entities	763,400	631,423
	763,400	**631,423**

Listing status of trading securities:

	Closing balance VND million	Opening balance VND million
Other trading securities		
Unlisted	763,400	631,423
	763,400	**631,423**

9. DERIVATIVES AND OTHER FINANCIAL ASSETS

Details of derivatives as at 30 June 2026 are as follows:

	Closing balance		Opening balance	
	The total value of the contract VND million	Total accounting value Assets/ (Liabilities) VND million	The total value of the contract VND million	Total accounting value Assets/ (Liabilities) VND million
Currency derivatives	**126,153,716**	**101,742**	**175,964,670**	**230,751**
Currency forwards	7,151,945	(139,238)	8,453,111	(1,552)
Currency swaps	119,001,771	240,980	167,511,559	232,303
Other derivatives	**426,297**	**-**	**524,596**	**-**
Interest swaps	426,297	-	524,596	-
	126,580,013	**101,742**	**176,489,266**	**230,751**

10. LOANS TO CUSTOMERS

	Closing balance VND million	Opening balance VND million
Loans to local economic entities and individuals	429,217,632	391,554,112
Loans on discounting negotiable instruments and valuable papers	1,718	5,427
Loans using grants, investment entrustment	243,651	183,424
Payment on behalf of customers	1,737	3,528
	429,464,738	**391,746,491**

Analysis of loan portfolio by quality:

	Closing balance		Opening balance	
	VND million	%	VND million	%
Standard	416,145,342	96.90	381,311,359	97.34
Special mention	5,356,050	1.25	3,836,827	0.98
Sub-standard	1,530,457	0.36	953,049	0.24
Doubtful	2,066,430	0.48	1,389,832	0.35
Loss	4,366,459	1.01	4,255,424	1.09
	429,464,738	**100.00**	**391,746,491**	**100.00**

Analysis of loans portfolio by original term:

	Closing balance VND million	Opening balance VND million
Short-term loans (under one year)	228,120,091	196,378,362
Medium-term loans (from one year to five years)	130,209,941	129,122,327
Long-term loans (over five years)	71,134,706	66,245,802
	429,464,738	**391,746,491**

Analysis of loan portfolio by type of businesses:

	Closing balance		Opening balance	
	VND million	%	VND million	%
One member limited liability companies with 100% State-owned equity	500,202	0.12	517,336	0.13
Other types of limited liability companies	218,208,359	50.82	184,778,619	47.17
Joint-stock companies with 50% State-owned equity	1,737,292	0.40	2,914,028	0.74
Other types of joint stock companies	53,358,430	12.42	37,382,542	9.55
Partnerships	238	0.00	272	0.00
Private companies	1,772	0.00	4,760	0.00
FDI enterprises	135,643	0.03	150,022	0.04
Cooperatives and cooperative unions	29,990	0.01	42,051	0.01
Administrative units, party, unions and associations	20,554	0.00	18,582	0.00
Household businesses and individuals	155,472,258	36.20	165,938,279	42.36
	429,464,738	**100.00**	**391,746,491**	**100.00**

Analysis of loan portfolio by sector:

	Closing balance		Opening balance	
	VND million	%	VND million	%
Agriculture, forestry and aquaculture	27,237,231	6.34	28,399,556	7.25
Mining	109,133	0.03	246,137	0.06
Manufacturing and processing	32,063,006	7.47	31,887,840	8.14
Electricity, gas, hot water, steam and air conditioning manufacturing	14,755,151	3.44	6,625,968	1.69
Water supplying, waste and sewage processing and management	58,094	0.01	74,732	0.02
Construction	51,590,163	12.00	43,777,893	11.18
Wholesale and retail; repair of motor vehicles, motorcycles and other vehicles	150,301,132	35.00	128,099,768	32.70
Accommodation and food services	29,011,207	6.76	31,183,867	7.96
Transport and warehousing	5,727,720	1.33	5,262,312	1.34
Information and communication	6,336,997	1.48	6,466,229	1.65
Financial, banking and insurance activities	2,833,671	0.66	942,936	0.24
Real estate business	15,373,363	3.58	15,094,895	3.85
Scientific and technology activities	146,857	0.03	119,947	0.03
Administration activities and supporting services	161,399	0.04	259,210	0.07
Education and training	25,661	0.01	30,242	0.01
Health care and social work	50,365	0.01	91,908	0.02
Art, entertainment and recreation	19,130,572	4.45	16,285,099	4.16
Other service activities	282,062	0.07	353,414	0.09
Household services	74,270,954	17.29	76,544,538	19.54
	429,464,738	**100.00**	**391,746,491**	**100.00**

11. PROVISIONS FOR LOANS TO CUSTOMERS

Movements in provisions for 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	**2,906,183**	**1,973,266**	**4,879,449**
Allowance made during the period	282,054	1,269,939	1,551,993
Allowance utilised for bad debts written off during the period	-	(1,115,370)	(1,115,370)
Closing balance	**3,188,237**	**2,127,835**	**5,316,072**

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

	General provision VND million	Specific provision VND million	Total VND million
Opening balance	**2,456,739**	**1,873,358**	**4,330,097**
Allowance made during the period	273,806	386,847	660,653
Allowance used for bad debts written off during the period	-	(154,776)	(154,776)
Closing balance	**2,730,545**	**2,105,429**	**4,835,974**

12. INVESTMENT SECURITIES

Available-for-sale investment securities

	Closing balance VND million	Opening balance VND million
Debt securities	**57,995,921**	**52,767,786**
Debt securities issued by the Government and local Government (i)	31,389,538	26,591,092
Debt securities issued by other domestic credit institutions (ii)	14,628,795	10,811,694
In which: Debt securities guaranteed by the Government	*1,720,439*	*1,723,489*
Certificate of Deposit issued by other domestic credit institutions (iii)	11,820,588	15,208,000
Foreign Debt securities	157,000	157,000
	57,995,921	**52,767,786**

(i) The amount of Government bonds issued by the State Treasury in VND. These bonds have term ranging from 10 years to 30 years and annual interest rates from 2.00% per annum to 8.80% per annum (as at 31 December 2025: maturities ranging from 7 years to 20 years with annual interest rates from 2.00% per annum to 8.80% per annum). Interest is paid annually.

(ii) The amount of bonds issued by other domestic credit institutions in VND. These bonds have term ranging from 2 years to 10 years and annual interest rates from 2.30% per annum to 8.60% per annum (as at 31 December 2025: maturities ranging from 3 years to 10 years with annual interest rates from 2.30% per annum to 7.68% per annum). Interest is paid semi-annually or annually.

(iii) The amount of certificates of deposit issued by other domestic credit institutions in VND. These certificates of deposit have term ranging from 6 months to 12 months and annual interest rates from 6.30% per annum to 9.50% per annum (as at 31 December 2025: maturities having term ranging from 6 months to 14 months and annual interest rates from 5.10% per annum to 7.70% per annum). Interest is paid at the end of the term.

Analysis of securities classified as credit risk assets by quality

	Closing balance VND million	Opening balance VND million
Standard	24,627,756	23,285,112
	24,627,756	**23,285,112**

13. EQUITY INVESTMENTS AND LONG-TERM INVESTMENTS

	Closing balance VND million	Opening balance VND million
Other long-term investments	436,800	998,921
	436,800	**998,921**

Details of other long-term investments:

	Closing balance		Opening balance	
	Cost VND million	Proportion owned by the Bank %	Cost VND million	Proportion owned by the Bank %
LPBank Securities Joint Stock Company	-	-	698,921	5.50
LP Life Insurance Joint Stock Company	136,800	10.00	-	-
Viet Lao Power Joint Stock Company	300,000	6.85	300,000	6.85
	436,800		**998,921**	

14. TANGIBLE FIXED ASSETS

Movements of tangible fixed assets in the 6-month period ended 30 June 2026 are as follows:

	Buildings, structures	Machinery, equipment	Motor vehicles	Management tools and equipment	Others tangible fixed assets	Total
	VND million	VND million	VND million	VND million	VND million	VND million
Cost						
Opening balance	774,690	1,779,228	1,028,387	285,119	97,336	3,964,760
New purchases in the period	-	11,206	4,755	5,978	1,554	23,493
Disposals	-	(14,807)	(11,960)	(2,682)	(4,689)	(34,138)
Other increases/(decreases)	-	441	-	12,306	(12,747)	-
Closing balance	774,690	1,776,068	1,021,182	300,721	81,454	3,954,115
Accumulated depreciation						
Opening balance	365,022	754,104	499,853	219,784	55,192	1,893,955
Charge for the period	11,145	80,779	46,992	12,283	958	152,157
Disposals	-	(10,343)	(9,888)	(2,014)	(1,401)	(23,646)
Other increases/(decreases)	-	58	1,946	(50)	(153)	1,801
Closing balance	376,167	824,598	538,903	230,003	54,596	2,024,267
Net book value						
Opening balance	**409,668**	**1,025,124**	**528,534**	**65,335**	**42,144**	**2,070,805**
Closing balance	**398,523**	**951,470**	**482,279**	**70,718**	**26,858**	**1,929,848**

Other information about tangible fixed assets:

	Closing balance VND million	Opening balance VND million
Commitment to buy high-value fixed assets in the future	-	209
Cost of tangible fixed assets fully amortized but still in use	723,213	719,538

15. INTANGIBLE ASSETS

	Land use rights VND million	Computer software VND million	Total VND million
Cost			
Opening balance	**638,041**	**839,103**	**1,477,144**
New purchases in the period	35,862	154,760	190,622
Closing balance	**673,903**	**993,863**	**1,667,766**
Opening balance	**31,638**	**256,153**	**287,791**
Charge for the period	2,051	30,394	32,445
Closing balance	**33,689**	**286,547**	**320,236**
Net book value			
Opening balance	**606,403**	**582,950**	**1,189,353**
Closing balance	**640,214**	**707,316**	**1,347,530**

Other information about intangible assets:

	Closing balance VND million	Opening balance VND million
Commitment to buy high-value fixed assets in the future	24,027	213,647
Cost of intangible fixed assets fully amortized but still in use	63,803	82,799

16. OTHER ASSETS

	Closing balance VND million	Opening balance VND million
Receivables	**1,114,252**	**1,301,554**
- Other receivables (Note 16.1)	1,114,252	1,301,554
Interest and fee receivables	**4,709,966**	**5,028,558**
Other assets	**2,356,160**	**1,691,240**
- Prepaid expenses (Note 16.2)	2,187,101	1,153,974
- Other assets	169,059	537,266
Provision for impairment of other assets (*)	**(7,851)**	**(14,106)**
	8,172,527	**8,007,246**

(*) This is the provision made for bad debts in accordance with Circular No. 48/2019/TT-BTC issued on 8 August 2019 and Circular No. 24/2022/TT-BTC issued on 7 April 2022 by the Ministry of Finance.

16.1 Other receivables

	Closing balance VND million	Opening balance VND million
Internal receivables	121,763	94,317
Advance for office renovation	291,056	352,497
Advance for operating activities	179,192	204,742
Advance for purchase of fixed assets	69,576	170,571
Advance for charity purpose (i)	90,907	91,697
Receivables from post offices of provinces (ii)	83,715	52,761
Deposit for operating activities	41,472	45,332
Receivables from insurance commission	146,517	116,026
Other receivables	90,054	173,611
	1,114,252	**1,301,554**

(i) These are advances for social charity activities, including: sponsorships for education, sponsorships for healthcare, sponsorships for disaster recovery, sponsorships for beneficiaries who are poor households, and other sponsorships as decided by the Board of Directors. As at 30 June 2026, these social charity activities have not yet been completed and finalized.

(ii) These are receivables from post offices of provinces related to the Bank's capital mobilization and savings deposit activities. These amounts arise daily and have a payment term within 1 month.

16.2 Prepaid expenses

	Closing balance VND million	Opening balance VND million
Brokerage commission fees (i)	187,269	191,455
Payment for office rental	33,143	37,431
Head office repair and improvement expenses	181,028	96,440
Other prepaid expenses	1,785,661	828,648
	2,187,101	**1,153,974**

(i) Represent commissions paid to the system of post offices directly related to lending to customers. These expenses are amortized according to the term of each customer loan.

17. AMOUNT DUE TO THE GOVERNMENT AND THE SBV

	Closing balance VND million	Opening balance VND million
Borrowings from the SBV	**16,710,844**	**17,702,795**
- Borrowings based on credit facilities	34,767	41,114
- Borrowings secured by valuable papers (i)	16,676,077	17,661,681
Deposits from the State Treasury	**39,654**	**978**
- Deposits in VND	39,654	978
	16,750,498	**17,703,773**

The Bank pledges by Government Bonds held by the Bank with a total par value as at 30 June 2026 of VND 19,788,960 million (as at 31 December 2025: VND 21,757,600 million).

18. DEPOSITS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

	Closing balance VND million	Opening balance VND million
Demand deposits from other credit institutions	**12,152,271**	**7,021,208**
- In VND	9,519,988	7,021,199
- In foreign currency	2,632,283	9
Term deposits from other credit institutions	**93,100,150**	**118,571,595**
- In VND	72,873,230	96,256,045
- In foreign currency	20,226,920	22,315,550
Borrowings from other credit institutions	**6,897,025**	**2,255,464**
- In VND	652,466	552,699
- In foreign currency	6,244,559	1,702,765
	112,149,446	**127,848,267**

As at 30 June 2026, the Bank pledged debt securities being bonds issued by other credit institutions with a total par value of VND 1,000,000 million (as at 31 December 2025: VND 4,300,000 million) to secure deposits and borrowings from other credit institutions.

19. DEPOSITS FROM CUSTOMERS

	Closing balance VND million	Opening balance VND million
Demand deposits	**22,292,930**	**28,540,907**
- In VND	21,028,058	27,139,088
- In foreign currency	1,264,872	1,401,819
Term deposits	**330,990,763**	**308,853,088**
- In VND	330,583,622	308,574,321
- In foreign currency	407,141	278,767
Marginal deposits	**227,996**	**186,521**
- In VND	225,712	184,715
- In foreign currency	2,284	1,806
Deposits for specific purposes	**1,625**	**2,850**
- In VND	-	405
- In foreign currency	1,625	2,445
	353,513,314	**337,583,366**

Deposits from customers categorized by type of customers and economic entities are as follows:

	Closing balance VND million	Opening balance VND million
Economic entities	**70,363,826**	**89,925,621**
State-owned enterprises	96,956	1,468,845
Limited companies with 100% State-owned	28,870,874	32,632,669
Limited companies with State-owned exceeding 50%	116,040	9,473
Other limited companies	14,905,101	16,471,330
Joint Stock Companies with State-owned exceeding 50%	7,547,878	9,488,752
Other Joint Stock Companies	11,627,749	22,111,330
Partnership	118,527	207,100
Private enterprises	63,033	54,337
Foreign direct investment enterprises	1,515,672	1,754,086
Cooperative and cooperative union	36,170	50,550
Individual business	213,515	13,325
Administrative and Public Non-Business Units, Party, Organizations, and Associations	4,872,069	5,012,228
Deposits from other entities	380,242	651,596
Individuals	**283,149,488**	**247,657,745**
	353,513,314	**337,583,366**

20. VALUABLE PAPERS ISSUED

	Closing balance VND million	Opening balance VND million
Certificates of deposits in VND	**39,995,023**	**36,253,023**
Below 12 months	23,070,000	29,130,000
From 12 months to 5 years	16,925,023	7,123,023
Bonds in VND	**38,972,883**	**27,843,990**
From 12 months to 5 years	23,610,000	16,500,000
More than 5 years	15,389,833	11,373,245
Discount	(26,950)	(29,255)
	78,967,906	**64,097,013**

As at 30 June 2026, the Bank pledged debt securities being Government bonds with a total face value of VND 2,990,000 million (as at 31 December 2025: VND 2,990,000 million) at Vietnam Securities Depository and Clearing Corporation (formerly known as Vietnam Securities Depository Center) as collateral for bonds issued by the Bank.

21. OTHER LIABILITIES

	Closing balance VND million	Opening balance VND million
Interest and fee payables	9,728,645	9,456,479
Internal payables	4,627	4,862
External payables *(Note 21.1)*	1,295,011	1,633,460
Bonus and welfare funds	62,540	64,820
	11,090,823	**11,159,621**

21.1 External payables

	Closing balance VND million	Opening balance VND million
Tax payables (Note 37)	700,809	965,393
Amount due to customers awaiting settlement	113,826	181,772
Payables for card services	119,288	123,085
Commission fees for Provincial post offices	73,997	54,139
Payables for Vi Viet e-wallet services	702	467
Revenue awaiting allocation	1,938	4,299
Payables for purchasing of fixed assets and construction in progress	18,128	15,511
Payables for e-banking services	8,031	1,709
Other payables	258,292	287,085
	1,295,011	**1,633,460**

22. CAPITAL AND RESERVES

22.1 Statement of changes in equity

	Charter capital	Share premium	Charter capital supplementary reserve	Investment and development fund	Financial reserve	Retained earnings	Total
	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Balance as at 01 January 2026	**29,872,821**	**57**	**3,349,481**	**3,793**	**4,457,193**	**9,509,129**	**47,192,474**
Profit for the period	-	-	-	-	-	4,799,853	4,799,853
Cash dividend distribution (*)	-	-	-	-	-	(8,961,846)	(8,961,846)
Balance as at 30 June 2026	**29,872,821**	**57**	**3,349,481**	**3,793**	**4,457,193**	**5,347,136**	**43,030,481**

(*) The resolution of the 2026 Annual General Meeting of Shareholders dated 28 April 2026, approved the profit distribution plan for the year 2025, including a cash dividend payment for 2025 at a rate of 30%. The dividends were paid on 25 May 2026 with a total amount of VND 8,961,846 million.

22.2 Details of the Bank's capital

	Closing balance			Opening balance		
	Total	Ordinary shares	Percentage of ownership	Total	Ordinary shares	Percentage of ownership
	VND million	VND million	%	VND million	VND million	%
Vietnam Post Corporation	1,952,860	1,952,860	6.54%	1,952,860	1,952,860	6.54%
Other shareholders	27,919,961	27,919,961	93.46%	27,919,961	27,919,961	93.46%
	29,872,821	**29,872,821**	**100.00%**	**29,872,821**	**29,872,821**	**100.00%**

As at 30 June 2026, the Bank has 01 shareholder holding more than 5% of the Bank's ordinary shares, which is Vietnam Post Corporation. The business registration certificate number of Vietnam Post Corporation is 0102595740, and the Head Office address is located at No. 5, Pham Hung Street, Cau Giay Ward, Hanoi City, Vietnam.

22.3 Details of the Bank's shares

	Closing balance	Opening balance
Number of shares registered to issue	**2,987,282,100**	**2,987,282,100**
Number of shares offered to public	**2,987,282,100**	**2,987,282,100**
- Ordinary shares	2,987,282,100	2,987,282,100
Number of shares in circulation	**2,987,282,100**	**2,987,282,100**
- Ordinary shares	2,987,282,100	2,987,282,100
Par value per share (VND)	**10,000**	**10,000**

Each ordinary share corresponds to one voting right in the Bank's shareholder meetings. Shareholders have the right to receive dividends that the Bank announces at various times. All ordinary shares have equal priority in terms of the remaining assets of the Bank. The rights of repurchased shares by the Bank are temporarily suspended until they are reissued.

22.4 Dividends

The resolution of the 2026 Annual General Meeting of Shareholders dated 28 April 2026, approved the profit distribution plan for the year 2025, including a cash dividend payment for 2025 at a rate of 30%. The dividends were paid on 25 May 2026 with a total amount of VND 8,961,846 million.

23. INTEREST AND SIMILAR INCOME

	Current period	Prior period
	VND million	VND million
Interest income from deposits	2,174,940	1,265,115
Interest income from loans to customers	19,194,755	15,189,771
Interest income from trading debt securities	1,348,191	1,269,274
Income from guarantee	33,710	29,724
Other income from credit activities	529	24
	22,752,125	**17,753,908**

24. INTEREST AND SIMILAR EXPENSES

	Current period VND million	Prior period VND million
Interest expenses for deposits	12,128,487	8,626,331
Interest expenses for borrowings	327,695	124,578
Interest expenses for issuance of valuable papers	2,109,722	1,636,552
Other expenses for credit activities	9,694	11,222
Brokerage commission fee for postal saving services	409,976	337,461
	14,985,574	**10,736,144**

25. NET GAIN FROM SERVICES

	Current period VND million	Prior period VND million
Income from services	**2,748,448**	**1,827,489**
Settlement services	100,451	83,610
Treasury services	12,598	18,590
Entrusting, consulting and insurance agency services	272,174	277,577
Other services	2,363,225	1,447,712
Expenses on services	**(166,342)**	**(147,502)**
Settlement services	(108,285)	(81,198)
Treasury services	(6,373)	(1,382)
Other services	(51,684)	(64,922)
Net gain from services	**2,582,106**	**1,679,987**

26. NET GAIN FROM FOREIGN CURRENCY TRADING

	Current period VND million	Prior period VND million
Income from trading foreign currencies	**1,638,791**	**493,754**
Income from trading spot foreign exchange	290,546	325,629
Income from monetary derivative financial instruments	1,348,245	168,125
Expenses for trading foreign currencies	**(1,181,938)**	**(311,771)**
Expenses from trading spot foreign exchange	(43,610)	(112,245)
Expenses for monetary derivative financial instruments	(1,138,328)	(199,526)
Net gain from trading foreign currencies	**456,853**	**181,983**

27. NET GAIN FROM TRADING HELD-FOR-TRADING SECURITIES

	Current period VND million	Prior period VND million
Income from trading held-for-trading securities	8,392	-
	8,392	**-**

28. NET GAIN/(LOSS) FROM TRADING INVESTMENTS SECURITIES

	Current period VND million	Prior period VND million
Gain from trading investment securities	176,858	288,276
Loss from trading investment securities	(89,362)	(220,817)
	87,496	**67,459**

29. INCOME FROM CAPITAL CONTRIBUTION AND EQUITY INVESTMENT IN OTHER ENTITIES

	Current period VND million	Prior period VND million
Dividends and profits received in the period from capital contribution:	33,000	39,000
- From long-term capital contribution and investments	*33,000*	*39,000*
Income for transferring other long-term investment	-	3,544
	33,000	**42,544**

30. NET GAIN FROM OTHER ACTIVITIES

	Current period VND million	Prior period VND million
Income from other activities	**322,430**	**674,161**
Gain from disposal of assets	22,162	13,030
Income from debts written off	203,971	633,055
Income from interest rate swaps	12,268	17,342
Other incomes	84,029	10,734
Expenses on other activities	**(44,425)**	**(63,002)**
Expenses from interest rate swaps	(9,155)	(22,849)
Other expenses	(35,270)	(40,153)
Net gain from other activities	**278,005**	**611,159**

31. OPERATING EXPENSES

	Current period VND million	Prior period VND million
1. Taxes, duties and fees	79,416	49,477
2. Staff costs	2,141,944	1,557,215
In which:		
- *Salaries and allowances*	1,962,818	1,400,814
- *Salary-based expenses*	92,642	92,428
- *Employees benefits*	788	4,823
- *Other staff costs*	85,696	59,150
3. Expenses on assets	789,724	658,277
In which:		
- Depreciation and amortization	184,602	134,860
- Rental expenses	323,588	356,968
- Other expenses	281,534	166,449
4. Expenses related to public affairs management	464,444	348,095
In which:		
- *Per diem*	8,363	5,019
- *Other expenses on management activities*	456,081	343,076
5. Insurance expenses on deposits of customers	189,940	157,663
6. Other provision expenses	19,594	4,622
7. Other operating expenses	2,275	1,128
	3,687,337	**2,776,477**

32. PROVISION EXPENSES FOR CREDIT LOSSES

	Current period VND million	Prior period VND million
Allowances for loan losses of customers (Note 11)	1,551,993	660,653
	1,551,993	**660,653**

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

	Current period VND million	Prior period VND million
Profit before tax	**5,973,073**	**6,163,766**
Less:		
Non-taxable income	(33,000)	(39,000)
Taxable income	**5,940,073**	**6,124,766**
CIT rate	20%	20%
CIT expenses based on tax rate	1,188,015	1,224,954
Adjustments for income tax differences in prior periods	(14,819)	9,035
Others	24	-
Total CIT for the period	**1,173,220**	**1,233,989**
CIT payable at the beginning of the period	**926,488**	**679,953**
CIT paid during the period	(1,473,687)	(1,321,552)
CIT payable at the end of the period	**626,021**	**592,390**

34. BASIC EARNINGS PER SHARE

Net income for calculating basic earnings per share

	Current period VND million	Prior period VND million
Profit after tax	4,799,853	4,929,777
Profits distributed to shareholders owning common shares	**4,799,853**	**4,929,777**

At the date of these interim financial statements, the Bank has not made an estimate of the amount of the bonus and welfare fund appropriation for the 6-month period ended 30 June 2026. As a result, the basic earnings per share calculation excludes bonus and welfare fund appropriation.

Number of ordinary shares for basic earning calculation

	Current period Shares	Prior period Shares
Ordinary shares issued at the beginning of the period	2,987,282,100	2,557,616,416
Effect of the number of ordinary shares issued to pay share dividends in 2024	-	429,665,684
The weighted average of common shares for calculating basic earning per share	**2,987,282,100**	**2,987,282,100**

Basic earnings per share:

	Current period VND	Prior period VND
Basic earnings per share	1,607	1,650
	1,607	**1,650**

35. CASH AND CASH EQUIVALENTS

	Closing balance VND million	Opening balance VND million
Cash	1,723,756	1,085,336
Balances with the SBV	6,738,497	35,403,824
Deposits with other credit institutions	103,200,981	115,682,027
- Demand deposits	14,677,531	8,460,826
- Term deposit with term of 3 months or less	88,523,450	107,221,201
Securities with a maturity or redemption period of no more than 3 months from the date of purchase	-	118,000
	111,663,234	**152,289,187**

36. EMPLOYEES' INCOME

		Current period	Prior period
I.	**Total number of employees at the end of the period (persons)**	**9,548**	**9,203**
	Average number of employees during the period (persons)	**9,661**	**9,633**
II.	**Employees' income (VND million)**		
1.	Salary and allowances	1,962,818	1,400,814
2.	Allowances	93,430	97,251
3.	Other income	85,696	59,150
4.	Total income (1+2+3)	2,141,944	1,557,215
5.	Average monthly salary per employee (VND million/person/month)	33.86	24.24
6.	Average monthly income (VND million/person/month)	36.95	26.94

37. THE BANK'S OBLIGATIONS TO THE STATE BUDGET

	Opening balance	During the period		Closing balance
		Payable	Paid	
	VND million	VND million	VND million	VND million
Value-added tax	6,165	39,974	(36,849)	9,290
Corporate income tax	926,488	1,173,220	(1,473,687)	626,021
Other taxes	32,740	566,939	(534,181)	65,498
	965,393	**1,780,133**	**(2,044,717)**	**700,809**

38. TYPES AND VALUE OF COLLATERAL AND MORTGAGES

Assets, valuable papers used as mortgages, pledges and discounts, rediscounts

	Closing balance VND million	Opening balance VND million
Investment securities	23,778,960	29,047,600
	23,778,960	**29,047,600**

Assets, valuable papers received for mortgages, pledges and discounts, rediscounts

	Closing balance VND million	Opening balance VND million
Real estate	509,220,962	481,917,353
Movable properties	16,866,662	16,406,526
Valuable papers	121,637,797	93,080,955
Other assets	447,859,861	377,848,903
	1,095,585,282	**969,253,737**

39. TRUST AND AGENCY ACTIVITIES FOR CREDIT INSTITUTIONS

	Closing balance VND million	Opening balance VND million
Other trust activities	-	4,707,967
	-	**4,707,967**

40. CONTINGENT LIABILITIES AND OTHER COMMITMENTS

	Closing balance VND million	Opening balance VND million
Credit guarantees	12,095,521	11,036,552
Foreign currency commitments	138,244,428	167,268,231
Foreign currency purchase commitments	*1,278,578*	*26,759*
Foreign currency sale commitments	*1,331,313*	*456*
Swap commitments	*135,634,537*	*167,241,016*
Letters of credit commitments	172,948	477,322
Other guarantees	3,254,683	3,834,187
Other commitments	12,020,653	4,841,102
	165,788,233	**187,457,394**

41. UNCOLLECTED INTEREST FROM LOANS AND FEE RECEIVABLES

	Closing balance VND million	Opening balance VND million
Loan interest not yet collected	2,106,413	2,010,679
Fees not yet collected	6,448	5,308
	2,112,861	**2,015,987**

42. BAD DEBTS WRITTEN-OFF

	Closing balance VND million	Opening balance VND million
Principal amount of bad debts written-off under surveillance period	7,758,781	6,804,893
Interest amount of bad debts written-off under surveillance period	4,320,158	3,840,728
Other bad debts written-off	2,337	2,277
	12,081,276	**10,647,898**

43. OTHER ASSETS AND PAPERS

	Closing balance VND million	Opening balance VND million
Other assets held on behalf	1,721,275	6,404,352
	1,721,275	**6,404,352**

44. RELATED PARTY TRANSACTIONS AND BALANCES

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

Related parties	Description	Closing balance VND million	Opening balance VND million
Vietnam Post Corporation	Deposits	(457,399)	(433,926)
	Other receivables	83,715	52,761
	Interest payables for Deposits	(5,626)	(8,183)
LP Life Insurance Joint Stock Company	Deposits	(60,063)	-
	Interest payables for Deposits	(1,399)	-
Members of Board of Directors, Board of Supervisors and Board of Management	Deposits	(40,596)	(27,877)
	Interest payables for Deposits	(212)	(311)

Transactions with related parties for the 6-month period ended 30 June 2026 are as follows:

Related parties	Description	Current period VND million	Prior period VND million
Vietnam Post Corporation	Interest expenses	(145)	(9,043)
	Service commission expenses	(409,975)	(337,461)
Members of the Board of Directors, Board of Supervisors, and Board of Management	Interest expenses	(5)	(22)

Details of salaries and allowances of the members of the Board of Directors, Board of Supervisors and Board of Management are as follows:

	Current period VND million	Prior period VND million
Board of Directors	15,571	3,600
Board of Supervisors	4,331	1,216
Board of Management and Chief Accountant	28,615	5,000

45. GEOGRAPHICAL STRUCTURE OF ASSETS, LIABILITIES AND OFF-BALANCE-SHEET ITEMS AS AT 30 JUNE 2026

	Total loan balance and debts purchased	Total deposits at SBV and other credit institutions	Total deposits and loans from other credit institutions, valuable papers issued to other credit institutions	Total deposits from customers	Credit commitments - net	Derivatives (Total contract value)	Trading and investment securities
	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Domestic	429,464,738	118,286,007	206,595,736	353,413,471	-	126,580,013	57,838,921
Overseas	-	653,248	1,272,114	99,843	172,948	-	920,400

46. SEGMENT REPORT

		Northern area	Central area	Southern area	No domain	Total
		VND million	VND million	VND million	VND million	VND million
I.	**Income**	**10,975,046**	**4,487,686**	**4,685,454**	**35,155,088**	**55,303,274**
1.	Interest income	10,608,698	4,299,154	4,337,999	31,129,504	50,375,355
	Interest income from external parties	3,612,634	2,321,031	2,939,770	13,878,690	22,752,125
	Internal interest income	6,996,064	1,978,123	1,398,229	17,250,814	27,623,230
2.	Income from services	255,639	155,917	199,806	2,137,086	2,748,448
3.	Other operating income	110,709	32,615	147,649	1,888,498	2,179,471
II.	**Expenses**	**(9,528,330)**	**(3,921,795)**	**(4,000,348)**	**(30,327,735)**	**(47,778,208)**
1.	Interest expenses	(8,455,730)	(3,348,097)	(3,313,684)	(27,491,293)	(42,608,804)
	Interest expenses from external customers	(5,877,919)	(1,671,480)	(1,092,573)	(6,343,602)	(14,985,574)
	Internal interest expenses	(2,577,811)	(1,676,617)	(2,221,111)	(21,147,691)	(27,623,230)
2.	Depreciation and amortization expenses	(19,502)	(15,479)	(14,128)	(135,493)	(184,602)
3.	Other expenses directly related to operation	(1,053,098)	(558,219)	(672,536)	(2,700,949)	(4,984,802)
	Net profit from operating activities before provision expenses for credit losses	**1,446,716**	**565,891**	**685,106**	**4,827,353**	**7,525,066**
	Provision expenses for credit losses	(100,159)	(145,204)	(587,723)	(718,907)	(1,551,993)
	Profit before tax	**1,346,557**	**420,687**	**97,383**	**4,108,446**	**5,973,073**
	Current corporate income tax expense	-	-	-	(1,173,220)	(1,173,220)
	Profit after tax	**1,346,557**	**420,687**	**97,383**	**2,935,226**	**4,799,853**
III.	**Assets**	**207,272,110**	**59,629,585**	**58,092,098**	**290,508,675**	**615,502,468**
1.	Cash	1,045,685	274,585	403,486	-	1,723,756
2.	Fixed assets	134,385	97,032	76,172	2,969,789	3,277,378
3.	Other assets	206,092,040	59,257,968	57,612,440	287,538,886	610,501,334
IV.	**Liabilities**	**205,925,548**	**59,208,900**	**57,994,718**	**249,342,821**	**572,471,987**
1.	Payables to external parties	205,856,819	59,184,351	57,938,483	249,229,415	572,209,068
2.	Internal payables	1,848	654	1,432	693	4,627
3.	Other payables	66,881	23,895	54,803	112,713	258,292

47. RISK MANAGEMENT POLICIES RELATED TO FINANCIAL INSTRUMENTS

Risk management policies related to financial instruments

The Bank is exposed to the following risks from financial instruments:

- Credit Risk
- Liquidity Risk
- Market Risk

This note provides information about the risks the Bank may face for each type of risk, the Bank's objectives, policies, and procedures for assessing and managing risks, and the Bank's capital management.

Risk management policies

Based on the recommendations of the Risk Management Committee, the Bank's Board of Directors oversees the Chief Executive Officer in establishing and implementing risk management policies; addressing and resolving shortcomings and limitations in risk management in accordance with the requirements and recommendations of the SBV, independent auditors, and other regulatory authorities.

The Chief Executive Officer supervises individuals and departments based on the recommendations of the Risk Committee, Risk and Debt Resolution Committee, ALCO Committee, and Capital Management Committee in developing and implementing the Bank's risk management policies, regulations, and procedures for each management area.

The Bank's risk management policies are set to identify and analyse the risks the Bank faces, set appropriate risk limits and control measures, and monitor risks and compliance with limits. Risk management policies and systems are regularly reviewed to reflect changes in market conditions, products, and services offered by the Bank. Through training activities, standards, and management systems, the Bank aims to develop a disciplined and proactive control environment where all employees understand their roles and responsibilities.

Credit risk

The Bank is exposed to credit risk in lending, investing, acting as an intermediary on behalf of customers or third parties, and providing guarantees.

The risk of counterparties defaulting on their obligations is continuously monitored. To manage credit risk, the Bank prioritizes transactions with highly creditworthy counterparties and, where appropriate, requires collateral.

The primary credit risk the Bank faces arises from loans and advances. The extent of this credit risk is reflected in the carrying value of assets on the interim statement of financial position. Additionally, the Bank faces off-balance sheet credit risk in the form of credit commitments and guarantees.

The concentration of credit risk (on- or off-balance-sheet) arises from financial instruments held with groups of counterparties that have similar economic characteristics, which may result in their ability to meet obligations being similarly affected by changes in economic or other conditions.

The Bank has maintained a credit risk management policy that ensures the following basic principles:

- Establishing an appropriate credit risk management environment;
- Operating under a sound credit-granting process;
- Maintaining an appropriate credit management, measurement, and monitoring process; and
- Ensuring adequate control over credit risk.

Credit risk management and control are implemented through relevant policies and procedures, including the credit risk management policy and the operations of the Risk Committee, Risk and Debt Resolution Committee, and Credit Committee. The Bank classifies customer and other credit institution debts based on Circular 31, regularly assessing the risk of problematic and non-performing loans and proposing appropriate resolution measures.

To manage credit risk, the Bank uses tools such as developing policies and issuing regulations related to credit risk management, establishing credit processes, conducting credit risk reviews, building credit rating and debt classification systems, and delegating authority in credit operations.

Depending on the level of risk, the Bank conducts credit approval through individual-level approvals at the Business Unit and Risk Management Division to ensure that each credit application is reviewed objectively, independently, and in compliance. The authority granted to individuals at the Business Unit is periodically reviewed and adjusted by the Bank.

Financial assets "Not overdue and not impaired" of the Bank include Group 1 debts not overdue as per Circular 31 and Decree 86, securities, receivables, and other financial assets not overdue and not subject to provisioning. The Bank's Board of Management assesses that the Bank is fully capable of collecting these financial assets in full and on time in the future.

Financial Assets "Overdue but not impaired" primarily include customer loans classified from Group 2 to Group 5 under Circular 31 and Decree 86 but not subject to provisioning because the Bank holds sufficient collateral to cover credit losses as per current SBV regulations.

Financial Assets "Overdue and impaired" include customer loans, loans to other credit institutions classified from Group 2 to Group 5, and overdue receivables as per Circular 31 and Decree 86, which require provisioning and have been provisioned by the Bank.

The figures represent the Bank's maximum on-balance sheet credit risk exposure, excluding collateral or credit support, includes:

On 30 June 2026:

		Overdue but not impaired					
	Not overdue, or less than 10 days overdue and not impaired	From 10 to 90 days overdue	From 91 to 180 days overdue	From 181 to 360 days overdue	Over 360 days overdue	Overdue and impaired	Total
	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Deposits with and loans to other credit institutions (*)	97,466,250	-	-	-	-	56,977	97,523,227
Loan to customers (*)	416,145,342	738,599	155,941	183,851	483,154	11,757,851	429,464,738
Investment securities	24,627,756	-	-	-	-	-	24,627,756
	538,239,348	**738,599**	**155,941**	**183,851**	**483,154**	**11,814,828**	**551,615,721**

(*) Excluding provision.

As at 30 June 2026, the bad debt ratio based on the customer's debt status at the bank is 1.85% (as of 31 December 2025, which is 1.68%). The details of the classification of assets with credit risk according to the customer's debt status at the bank are as follows:

	Loan to customers	Trading and Investment securities (*)	Deposits with and loans to other credit institutions (**)	Total
	VND million	VND million	VND million	VND million
Standard	416,145,342	24,627,756	97,466,250	538,239,348
Special mention	5,356,050	-	-	5,356,050
Sub-standard	1,530,457	-	-	1,530,457
Doubtful	2,066,430	-	-	2,066,430
Loss	4,366,459	-	56,977	4,423,436
	429,464,738	**24,627,756**	**97,523,227**	**551,615,721**

(*) Excluding foreign investment certificate, Government bonds, Government guaranteed bonds and listed bonds issued by other credit institution.

(**) Excluding demand deposits.

Currency risk

Currency risk is the risk that the value of financial instruments will fluctuate due to exchange rate fluctuations. The Bank was established and operates in Vietnam with VND as its reporting currency. The Bank's main transaction currency is also VND. The Bank's asset-liability structure includes different foreign currencies such as USD, EUR, AUD, etc., which leads to currency risk. The Bank has set position limits for each currency based on the Bank's internal risk assessment system and the regulations of the SBV. The currency position is managed on a daily basis and the Bank uses a risk hedging strategy to ensure that the currency position is maintained within the established limits.

The table below presents the carrying amount of assets and liabilities by currency as at 30 June 2026:

	VND	Converted EUR	Converted USD	Converted other currencies	Total
	VND million	VND million	VND million	VND million	VND million
Assets					
Cash on hand	1,567,827	3,733	152,187	9	1,723,756
Balances with the SBV	6,687,943	-	50,554	-	6,738,497
Deposits with and loans to other credit institutions (*)	95,414,061	19,808	16,678,745	88,144	112,200,758
Trading securities	-	-	763,400	-	763,400
Derivatives and other financial assets	101,742	-	-	-	101,742
Loan to customers (*)	427,389,642	-	2,066,342	8,754	429,464,738
Investment securities	57,995,921	-	-	-	57,995,921
Long-term investments	436,800	-	-	-	436,800
Fixed assets - net	3,277,378	-	-	-	3,277,378
Other assets (*)	8,040,197	2,249	137,877	55	8,180,378
Total assets	**600,911,511**	**25,790**	**19,849,105**	**96,962**	**620,883,368**
Liabilities					
Deposits and borrowings from the SBV and other credit institutions	99,796,182	-	29,095,007	8,755	128,899,944
Deposits from customers	351,837,392	13,265	1,645,893	16,764	353,513,314
Valuable papers issued	78,967,906	-	-	-	78,967,906
Other liabilities	10,914,397	152	158,437	17,837	11,090,823
Equity	43,030,481	-	-	-	43,030,481
Total liabilities	**584,546,358**	**13,417**	**30,899,337**	**43,356**	**615,502,468**
On-balance-sheet currency position	16,365,153	12,373	(11,050,232)	53,606	5,380,900
Off-balance-sheet currency position	(18,250,797)	(15,121)	18,416,084	(48,424)	101,742
On and off-balance-sheet currency position	**(1,885,644)**	**(2,748)**	**7,365,852**	**5,182**	**5,482,642**

(*) Excluding provision.

Interest rate risk

Interest rate risk is the risk that arises when there is a difference in the interest rate repricing period between assets and liabilities. All credit, funding and investment activities of the Bank create interest rate risk.

The interest rate repricing period for fixed interest rate items is the remaining period from the interim financial statement date until the maturity date of the asset, and for floating interest rate items is the remaining period until the nearest valuation date.

The following assumptions and conditions are applied in the analysis of the interest rate repricing period of the Bank's assets and liabilities:

- Cash in hand, trading securities, long-term investment and other assets (including fixed assets and other assets) are classified as non-interest bearing items;
- Deposits at the SBV are classified as demand deposits, including required reserve deposits, so the interest rate repricing period is classified as not subject to interest rate re-pricing risk or up to one month;
- The interest rate repricing period of investment securities depends on the interest rate regulations of the issuing organization for each type of securities;
- The interest rate repricing period of deposits and loans to credit institutions; loans to customers; debts to the Government and the State Bank; deposits and loans to credit institutions and customer deposit items are determined as follows:
    - Items with fixed interest rates throughout the contract term: The interest rate repricing period is based on the actual maturity date calculated from the end of the accounting period;
    - Items with floating interest rates: The interest rate repricing period is based on the most recent interest rate repricing period calculated from the end of the accounting period.
- The interest repricing period of other debts is classified according to the actual maturity of each debt calculated from the end of the accounting period.

The following table presents the Bank's assets and liabilities classified by the shorter of the interest rate repricing period or contractual maturity date as at 30 June 2026:

	Overdue	Not subject to interest rate re-pricing risk	Interest repricing term						Total
			Up to 01 month	From 01 to 03 months	From over 03 to 06 months	From over 06 to 12 months	From over 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
Assets									
Cash on hand	-	1,723,756	-	-	-	-	-	-	1,723,756
Balances with the SBV	-	6,738,497	-	-	-	-	-	-	6,738,497
Deposits with and loans to other credit institutions (*)	56,977	-	91,799,221	12,201,760	7,442,800	700,000	-	-	112,200,758
Trading securities	-	763,400	-	-	-	-	-	-	763,400
Derivatives and other financial assets	-	101,742	-	-	-	-	-	-	101,742
Loans to customers (*)	8,577,941	-	60,375,566	108,795,848	94,265,814	119,142,757	35,466,474	2,840,338	429,464,738
Investment securities	-	21,422,391	-	-	1,500,001	999,880	20,677,002	13,396,647	57,995,921
Long-term investments	-	436,800	-	-	-	-	-	-	436,800
Fixed assets - net	-	3,277,378	-	-	-	-	-	-	3,277,378
Other assets (*)	8,471	8,171,907	-	-	-	-	-	-	8,180,378
Total assets	**8,643,389**	**42,635,871**	**152,174,787**	**120,997,608**	**103,208,615**	**120,842,637**	**56,143,476**	**16,236,985**	**620,883,368**
Liabilities									
Deposits and borrowings from the SBV and other credit institutions	-	-	99,675,268	22,318,149	4,994,156	60,597	1,722,438	129,336	128,899,944
Deposits from customers	-	-	64,579,486	58,240,643	87,226,270	133,800,167	9,651,731	15,017	353,513,314
Valuable papers issued	-	-	29,047	7,028,703	13,440,000	30,680,971	27,789,185	-	78,967,906
Other liabilities	-	11,090,823	-	-	-	-	-	-	11,090,823
Total liabilities	**-**	**11,090,823**	**164,283,801**	**87,587,495**	**105,660,426**	**164,541,735**	**39,163,354**	**144,353**	**572,471,987**
On-balance sheet interest sensitivity gap	**8,643,389**	**31,545,048**	**(12,109,014)**	**33,410,113**	**(2,451,811)**	**(43,699,098)**	**16,980,122**	**16,092,632**	**48,411,381**
On-balance sheet and off-balance sheet interest sensitivity gap	**8,643,389**	**31,545,048**	**(12,109,014)**	**33,410,113**	**(2,451,811)**	**(43,699,098)**	**16,980,122**	**16,092,632**	**48,411,381**

(*) Excluding provision.

Liquidity Risk

Liquidity risk is the risk that the Bank will suffer losses and/or be unable to meet its obligation when the Bank does not have sufficient liquid funds at reasonable costs and/or cannot sell assets at reasonable costs and/or must raise capital at high costs when required, that the Bank needs to meet its payment obligations. Liquidity risk arises due to many reasons such as the mismatch in maturity of liabilities and assets, and the risk of not being able to meet the Bank's payment obligations.

The maturity of assets and liabilities represents the remaining time of assets and liabilities from the end of the accounting period to the payment period as stipulated in the contract or in the terms of issuance.

The following assumptions and conditions are applied in the analysis of the maturity of assets and liabilities in the Bank's interim financial statements:

- Deposits at the SBV are classified as demand deposits, including compulsory reserve deposits, the balance of compulsory reserve deposits depends on the composition and maturity of customer deposits at the Bank.
- The maturity of deposits and loans to other credit institutions and customer loans is determined based on the maturity date of the contract. The actual maturity may change due to the extension of loan and deposit contracts.
- The maturity of investment securities is calculated based on the maturity date of the contract of each type of security.
- The maturity of capital contributions and long-term investments is considered to be over 5 years because these investments do not have a specified maturity date.
- The maturity of fixed assets is determined based on the remaining useful life of the asset.
- The maturity of other assets is classified according to the actual maturity of each asset.
- The maturity of deposits and loans from other credit institutions and customer deposits is determined based on the nature of these items or the maturity date in the contract. Payment deposit accounts are available upon the request of customers and are demand deposits. The maturity of loans and term deposits is determined based on the contractual maturity date. In practice, these items can be rolled over and therefore maintained for a longer period than the initial maturity
- The maturity of the issue of valuable papers is based on the actual maturity date of each type of valuable paper.
- The maturity of other liabilities is classified according to the actual maturity date of each liability.

The table below presents an analysis of the Bank's assets and liabilities by their respective maturity groups based on the remaining period from the end of the accounting period to the date of payment. In practice, the actual maturity of assets and liabilities may differ from the contractual period according to agreements between the parties or possible contract appendices.

The following table presents the Bank's liquidity risk as at 30 June 2026:

	Overdue		Current					
	Over 03 months	Due within 03 months	Due within 01 month	From over 01 to 03 months	From over 03 to 12 months	From over 01 to 05 years	Over 05 years	Total
	VND million	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Assets								
Cash on hand	-	-	1,723,756	-	-	-	-	1,723,756
Balances with the SBV	-	-	6,738,497	-	-	-	-	6,738,497
Deposits with and loans to other credit institutions (*)	56,977	-	91,799,221	12,201,760	8,142,800	-	-	112,200,758
Trading securities	-	-	763,400	-	-	-	-	763,400
Derivatives and other financial assets	-	-	101,742	-	-	-	-	101,742
Loans to customers (*)	3,595,482	4,982,459	36,610,971	48,156,171	174,373,470	117,720,042	44,026,143	429,464,738
Investment securities	-	-	-	157,000	12,670,560	22,793,885	22,374,476	57,995,921
Long-term investments	-	-	-	-	-	-	436,800	436,800
Fixed assets - net	-	-	-	-	-	3,277,378	-	3,277,378
Other assets (*)	8,471	-	8,171,907	-	-	-	-	8,180,378
Total assets	**3,660,930**	**4,982,459**	**145,909,494**	**60,514,931**	**195,186,830**	**143,791,305**	**66,837,419**	**620,883,368**
Liabilities								
Deposits and borrowings from the SBV and other credit institutions	-	-	99,675,268	22,318,149	5,054,753	1,722,438	129,336	128,899,944
Deposits from customers	-	-	66,187,236	56,632,893	221,026,437	9,651,731	15,017	353,513,314
Valuable papers issued	-	-	40,001	5,200,000	35,159,840	24,789,185	13,778,880	78,967,906
Other liabilities	-	-	11,090,823	-	-	-	-	11,090,823
Total liabilities	**-**	**-**	**176,993,328**	**84,151,042**	**261,241,030**	**36,163,354**	**13,923,233**	**572,471,987**
Liquidity gap	**3,660,930**	**4,982,459**	**(31,083,834)**	**(23,636,111)**	**(66,054,200)**	**107,627,951**	**52,914,186**	**48,411,381**

(*) Excluding provision.

48. FINANCIAL INSTRUMENTS

Circular No. 210/2009/TT-BTC issued by the Ministry of Finance on 06 November 2009 requires disclosure of the method of determining fair value and information on fair value of financial assets and liabilities to enable comparison of fair value and carrying amount.

The fair value and carrying amount of the Bank's financial instruments at the end of the accounting period are detailed in the table below:

	Book value						Fair value
	Trading	Held to maturity	Loan to customers and receivables	Available for sale	Amortised cost	Total book value	
	VND million	VND million	VND million	VND million	VND million	VND million	VND million
Financial assets							
Cash	1,723,756	-	-	-	-	1,723,756	1,723,756
Balances with the SBV	6,738,497	-	-	-	-	6,738,497	6,738,497
Deposits with and loans to other credit institutions (*)	-	-	112,200,758	-	-	112,200,758	(**)
Trading securities	763,400	-	-	-	-	763,400	(**)
Derivatives and other financial assets	101,742	-	-	-	-	101,742	(**)
Loans to customers (*)	-	-	429,464,738	-	-	429,464,738	(**)
Investment securities (*)	-	-	-	57,995,921	-	57,995,921	(**)
Long-term investments (*)	-	436,800	-	-	-	436,800	(**)
Other financial assets (*)	-	-	5,518,847	-	-	5,518,847	(**)
	9,327,395	**436,800**	**547,184,343**	**57,995,921**	-	**614,944,459**	
Financial liabilities							
Deposits and borrowings from the SBV	-	-	-	-	16,750,498	16,750,498	(**)
Deposits and borrowings from other credit institutions	-	-	-	-	112,149,446	112,149,446	(**)
Deposits from customers	-	-	-	-	353,513,314	353,513,314	(**)
Valuable papers issued	-	-	-	-	78,967,906	78,967,906	(**)
Other financial liabilities	-	-	-	-	10,325,536	10,325,536	(**)
	-	-	-	-	**571,706,700**	**571,706,700**	

(*) Excluding provisions.

(**) The Bank has not determined the fair value of these financial instruments for disclosure in the interim financial statements because there is no quoted market price for these financial instruments and the Vietnamese Accounting Standards and the Vietnamese Accounting Regime applicable to Credit Institutions issued by the SBV currently do not provide guidance on how to calculate fair value using valuation techniques. The fair value of these financial instruments may differ from their carrying value.

49. EXCHANGE RATES OF SOME FOREIGN CURRENCIES AT THE END OF THE REPORTING PERIOD

Currencies	30/06/2026	31/12/2025
USD	26,320	26,300
EUR	30,242	31,073
GBP	34,902	35,429
CHF	32,978	33,596
JPY	164	169
SGD	20,394	20,508
CAD	18,573	19,251
AUD	18,172	17,689
HKD	3,358	3,378

50. EVENTS AFTER THE REPORTING DATE

On 27 July 2026, Ms. Pham Thu Huong became a shareholder holding 1% or more of the charter capital, with ownership of 148,313,788 LPB shares, representing 4.965% of the Bank's charter capital. Ms. Pham Thu Huong is a related person of Mr. Pham Nhat Vuong, who currently holds 146,200,000 LPB shares, equivalent to 4.894% of the charter capital. Accordingly, the number of LPB shares held by these two shareholders totaled 294,513,788, representing 9.859% of the Bank's charter capital.

Prepared by	Reviewed by	Approved by
Nguyen Thanh Luan **Senior Specialist** **Accounting and Tax**	**Nguyen Tien Cong** **Chief Accountant**	**Vu Quoc Khanh** **Chief Executive Officer** *14 August 2026*

M.S.D.N: 6200048631 C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN LỘC PHÁT VIỆT NAM TỈNH NINH BÌNH

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