SAIGON BANK FOR INDUSTRY AND TRADE

Reviewed Interim Consolidated Financial Statements
For the six-month period ended 30 June 2026

M.S.D.N: 0300448995 - C.T.
CÔNG TY
TNHH
KIỂM TOÁN
AFC VIỆT NAM
THÀNH PHỐ HỒ CHÍ M

TABLE OF CONTENTS

SAIGON BANK FOR INDUSTRY AND TRADE
2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management is pleased to present this report and the Reviewed Interim Consolidated Financial Statements of Saigon Bank for Industry and Trade ("the Bank") for the six-month period ended 30 June 2026.

1. General Information

Saigon Bank for Industry and Trade was established under license No. 0034/NH-GP dated May 04, 1993 issued by the State Bank of Vietnam. Business registration certificate for joint-stock bank No. 059074 dated August 04, 1993 and the 31st amended certificate dated June 29, 2024 issued by the Department of Planning and Investment of Ho Chi Minh City. Business registration number 0300610408. On 18 June 2026, the Bank was granted Banking Establishment and Operation License No. 30/GP-NHNN by the State Bank of Vietnam, replacing Banking License No. 0034/NH-GP dated 04 May 1993 issued by the State Bank of Vietnam.

The head office is located at 2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City.

As at the date of this report, the Bank has owned 33 branches, 55 transaction offices and a Digital Transformation Center. Branches have been opened in the Northern, Central, Southern regions and Highlands. The Bank has got 01 subsidiary.

2. The members of the Board of Directors, Board of Supervisors and Board of Management

The members of the Board of Directors, Board of Supervisors and Board of Management during the period and at the reporting date are as follows:

The Board of Directors

Name	Position
Mr. Vu Quang Lam	Chairman
Mr. Nguyen Thanh Long	Member
Mr. Tran Thanh Giang	Member
Mrs. Ton Thi Nhat Giang	Member
Mr. Pham Hoai Nam	Member
Mrs. Phan Thi Bich Nguyet	Independent Member
Mrs. Nguyen Thi Hong Thuy	Independent Member

Board of Supervisors

Name	Position
Mr. Tran The Truyen	Head of the Board
Mr. Nguyen Ai	Member
Mrs. Vu Quynh Mai	Member
Mrs. Nguyen Dao Phuong Linh	Member
Mr. Nguyen Ngoc Dang Khoa	Member

The Board of Management and Chief Accountant

Name	Position
Mr. Tran Thanh Giang	General Director
Mrs. Vo Thi Nguyet Minh	Permanent Deputy General Director (Retired under the regime from 01 May 2026)
Mr. Tran Quoc Thanh	Permanent Deputy General Director
Mr. Pham Hoang Hong Thinh	Deputy General Director
Mr. Nguyen Dinh Nam	Deputy General Director
Mr. Nguyen Khac Nghiem	Deputy General Director
Mr. Pham Tan Tai	Chief Accountant

Legal Representative

Name	Position
Mr. Vu Quang Lam	Chairman

Mr. Tran Thanh Giang - General Director is authorized to sign the financial statements for the accounting period from January 01, 2026 to June 30, 2026, according to authorization letter No. 670/GUQ-SGB issued by the Chairman of the Board of Directors on December 16, 2025.

3. The Bank's Interim Consolidated financial position and operating results

The Bank's Interim Consolidated Financial Position as at 30 June 2026 and its Interim Consolidated Income Statement for the period ended 30 June 2026 are presented in the accompanying Interim Consolidated Financial Statements.

4. Events subsequent to the statement of financial position date

There have been no significant events occurring after the statement of financial position date which would require adjustments or disclosures to be made in the Interim Consolidated Financial Statements.

5. Auditors

AFC Vietnam Auditing Company Limited has been appointed to review the Interim Consolidated Financial Statements for the six-month period ended 30 June 2026.

6. Statement of the Board of Management's responsibility in respect of the Interim Consolidated Financial Statements

The Board of Management is responsible for preparation of the Interim Consolidated Financial Statements which shall give a true and fair view of the Interim Consolidated Financial Position of the Bank, the Interim Consolidated Operating Results and its Interim Consolidated Cash Flows for the six-month period ended 30 June 2026. In preparing these Interim Consolidated Financial Statements, the Board of Management is required to:

- Select appropriate accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Interim Consolidated Financial Statements;
- Prepare the Interim Consolidated Financial Statements on a going concern basis unless it is inappropriate to presume that the Bank will continue in business;
- Design and implement an effective internal control system for prevention and detection of fraud and error, or misstatement during the preparation and presentation of the Interim Consolidated Financial Statements.

The Board of Management is responsible for ensuring that the proper accounting records are kept which disclose, with reasonable accuracy at any time, the financial position of the Bank and ensuring that the accounting records comply with the registered accounting system. The Board of Management is also responsible for controlling the assets of the Bank and therefore has taken the appropriate measures for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that the Bank has complied with the above requirements in preparing and presenting the Interim Consolidated Financial Statements.

7. Disclosure of the Interim Consolidated Financial Statements

The Board of Management hereby announces the accompanying Interim Consolidated Financial Statements which give a true and fair view of the Interim Consolidated Financial Position of the Bank, the Interim Consolidated Operating Results and its Interim Consolidated Cash Flows for the six-month period ended 30 June 2026 in accordance with Vietnamese Accounting Standards, the Accounting System for credit institutions in Vietnam and statutory requirements relevant to the preparation and presentation of Interim Consolidated Financial Statements.

For and on behalf of the Board of Management,

NGÂN HÀNG SÀI GÒN CÔNG THƯƠNG

Mr. TRAN THANH GIANG
General Director
Ho Chi Minh City, 14 August 2026

No: 025/2026/BCSX-HCM.01666

REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To: **the Shareholders, members of the Board of Directors and the Board of Management**
SAIGON BANK FOR INDUSTRY AND TRADE

We have reviewed the accompanying Interim Consolidated Financial Statements of Saigon Bank for Industry and Trade ("the Bank"), as prepared on 14 August 2026, and from pages 05 to 49, including the Interim Consolidated Statement of Financial Position as at 30 June 2026, the Interim Consolidated Income Statement, the Interim Consolidated Statement of Cash Flows for the six-month period then ended and Notes to the Interim Consolidated Financial Statements.

The Board of Management's responsibility

The Board of Management of the Bank is responsible for the preparation and fair presentation of these Interim Consolidated Financial Statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for credit institutions stipulated by the State Bank of Vietnam and the relevant statutory requirements applicable to interim financial statements, and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of the Interim Consolidated Financial Statements that are free from material misstatement, whether due to fraud or error.

The Auditors' responsibility

Our responsibility is to express a conclusion on these Interim Consolidated Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review engagements No. 2410 – Review of interim financial information performed by the independent auditor of the entity.

A review of interim financial information 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.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statements do not give a true and fair view, in all material respects, of the Consolidated financial position of Saigon Bank for Industry and Trade as at 30 June 2026 as well as its Consolidated results of operations and its interim Consolidated cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for credit institutions in Vietnam and the relevant statutory requirements applicable to Interim Consolidated Financial Statements.

REPORT ON REVIEW OF
INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONT.)

Other Matter

The Consolidated Financial Statements of Saigon Bank for Industry and Trade for the financial year ended 31 December 2025 were audited by another auditor and audit firm. That auditor expressed an unqualified opinion on those Financial Statements on 26 March 2026. In addition, the Bank's Interim Consolidated Financial Statements for the six-month period ended 30 June 2025 were also reviewed by that audit firm. That auditor issued an unqualified conclusion on those Interim Consolidated Financial Statements on 14 August 2025.

M.S.D.N: 0300448995 - C.T.T.N.H.H
CÔNG TY
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THÀNH PHỐ HỒ CHÍ MINH

DAU NGUYEN LY HANG
Deputy General Director
Audit Practicing Registration Certificate: 1169-2026-009-1

Authorised representative of
AFC VIETNAM AUDITING COMPANY LIMITED
Ho Chi Minh City,14 August 2026

SAIGON BANK FOR INDUSTRY AND TRADE

2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

No.	ITEMS	Notes	30/06/2026 VNDm	31/12/2025 VNDm
A	**ASSETS**			
I	**Cash on hand, gold, silver and gemstones**	5.1	**198,797**	**173,284**
II	**Balances with the State Bank of Vietnam**	5.2	**715,733**	**1,402,983**
III	**Balances with and loans to other credit institutions**	5.3	**8,319,932**	**7,797,270**
1	Balances with other credit institutions		7,364,932	7,447,270
2	Loans to other credit institutions		955,000	350,000
IV	**Trading securities**		**-**	**-**
1	Trading securities		-	-
V	**Derivatives and other financial assets**		**-**	**-**
VI	**Loans to customers**		**21,976,093**	**21,736,612**
1	Loans to customers	5.4	22,204,864	21,972,762
2	Provision for loans to customers	5.5	(228,771)	(236,150)
VII	**Investment securities**	5.6	**2,497,691**	**2,278,137**
1	Available-for-sale securities		-	-
2	Held-to-maturity securities		2,578,423	2,336,457
3	Provision for losses of investment securities		(80,732)	(58,320)
VIII	**Capital Contribution, Long-term investments**	5.7	**28,499**	**28,499**
1	Investment in subsidiaries		-	-
2	Other long-term investments		53,380	53,380
3	Provision for impairment of long-term investments		(24,881)	(24,881)
IX	**Fixed assets**		**1,016,860**	**1,039,882**
1	Tangible fixed assets	5.8	594,435	614,104
a	Cost		1,412,364	1,399,874
b	Accumulated depreciation		(817,929)	(785,770)
2	Financial leased fixed assets		-	-
a	Cost		-	-
b	Accumulated depreciation		-	-
3	Intangible fixed assets	5.9	422,425	425,778
a	Cost		542,883	542,033
b	Accumulated amortization		(120,458)	(116,255)
X	**Other assets**	5.10	**916,250**	**920,362**
1	Receivables		221,499	232,987
2	Accrued Interest and fee receivables		243,258	235,228
3	Other assets		466,102	466,756
4	Provisions for other on-balance sheet assets		(14,609)	(14,609)
	TOTAL ASSETS		**35,669,855**	**35,377,029**

SAIGON BANK FOR INDUSTRY AND TRADE

2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

No.	ITEMS	Notes	30/06/2026 VNDm	31/12/2025 VNDm
B	**LIABILITIES AND SHAREHOLDERS' EQUITY**			
I	**Amounts due to the Government and the State Bank of Vietnam**	5.11	**633**	**-**
1	Deposits and borrowings from the Government and the State Bank of Vietnam		633	-
II	**Deposits and borrowings from other credit institutions**	5.12	**5,656,503**	**4,181,905**
1	Deposits from other credit institutions		5,655,655	4,181,062
2	Borrowings from other credit institutions		848	843
III	**Deposits from customers**	5.13	**25,205,181**	**26,326,610**
IV	**Derivatives and other financial liabilities**		**-**	**-**
V	**Grant funds, entrusted investments and entrusted loans for which the Bank bears risks**		**-**	**-**
VI	**Valuable papers issued**		**-**	**-**
VII	**Other liabilities**		**574,472**	**674,371**
1	Accrued interest and fee payables		473,668	494,829
2	Other payables and liabilities	5.14	100,804	179,542
3	Other provision		-	-
	TOTAL LIABILITIES		**31,436,789**	**31,182,886**
VIII	**Shareholders' equity**	5.15	**4,233,066**	**4,194,143**
1	Capital		3,608,913	3,388,707
a	Charter capital		3,608,197	3,387,991
b	Share premium		716	716
c	Other capital		-	-
2	Reserves		450,804	426,498
3	Foreign exchange differences		(267)	-
4	Retained earnings		173,616	378,938
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**35,669,855**	**35,377,029**

SAIGON BANK FOR INDUSTRY AND TRADE

2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

No.	ITEMS	Notes	30/06/2026 VNDm	31/12/2025 VNDm
	OFF-INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS			
1	Loan guarantees		-	-
2	Foreign exchange commitments		-	-
a	*Foreign currency purchasing commitments*		-	-
b	*Foreign currency selling commitments*		-	-
c	*Swap transaction commitments*		-	-
d	*Futures transaction commitments*		-	-
3	Irrevocable loan commitments		-	-
4	L/C Commitments		56,806	55,505
5	Other guarantees		488,737	438,767
6	Other commitments		-	-
7	Uncollected loan interest and fee receivables		1,165,022	1,135,812
8	Bad debts written-off		6,322,084	6,312,423
9	Assets and other documents		3,765,804	3,269,992

M.S.D.N: 0300610408 - C.T.C.P * NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN SÀI GÒN CÔNG THƯƠNG * P.BẾN THÀNH - TP HỒ CHÍ MINH

PHAM THI MUA	**PHAM TAN TAI**	**TRAN THANH GIANG**
Prepared by	**Chief Accountant**	**General Director**
		Ho Chi Minh City, 14 August 2026

SAIGON BANK FOR INDUSTRY AND TRADE
2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City

INTERIM CONSOLIDATED INCOME STATEMENT

For the six-month period ended 30 June 2026

No.	ITEMS	Notes	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
1	Interest and similar income	6.1	1,158,719	1,087,374
2	Interest and similar expenses	6.2	788,547	636,111
I	**Net interest income**		**370,172**	**451,263**
3	Fee and commission income		47,110	34,095
4	Fee and commission expenses		23,385	13,831
II	**Net gain/(loss) from fee and commission**	6.3	**23,725**	**20,264**
III	**Net gain/(loss) from foreign currency trading**	6.4	**5,748**	**8,728**
IV	**Net gain/(loss) from trading in investment securities**		**-**	**-**
5	Other operating income		80,695	132,992
6	Other operating expenses		1,671	7,821
V	**Net gain/(loss) from other operating activities**	6.5	**79,024**	**125,171**
VI	**Income from capital contribution, equity investments**	6.6	**3,330**	**3,766**
VII	**Operating Expenses**	6.7	**345,408**	**329,204**
VIII	**Net profit before provision for credit losses**		**136,591**	**279,988**
IX	**Provision expense for credit losses**		**88,430**	**105,439**
X	**Total profit before tax**		**48,161**	**174,549**
7	Current corporate income tax expense		8,971	34,157
8	Deferred corporate income tax expense		-	-
XI	**Corporate income tax expense**	6.8	**8,971**	**34,157**
XII	**Net Profit After Tax**		**39,190**	**140,392**
	Profit after tax attributable to shareholders of the Bank		39,190	140,392
XIII	**Earnings per share (VND/share)**	**6.9**	**109**	**389**

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NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN SÀI GÒN CÔNG THƯƠNG
P. BẾN THÀNH - TP. HỒ CHÍ MINH

PHAM THI MUA
Prepared by

PHAM TAN TAI
Chief Accountant

TRAN THANH GIANG
General Director
Ho Chi Minh City, 14 August 2026

SAIGON BANK FOR INDUSTRY AND TRADE
2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Direct method)

For the six-month period ended 30 June 2026

No.	ITEMS	Notes	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
	CASH FLOWS FROM OPERATING ACTIVITIES			
1	Interest and similar income received		1,150,689	1,024,458
2	Interest and similar expense paid		(809,708)	(584,471)
3	Fee and commission received		16,153	20,264
4	Net cash received/paid from operating activities (foreign currencies, gold and silver, securities)		5,748	8,728
5	Other income		6,144	5,947
6	Proceeds from collection of bad debts previously written off		80,432	119,216
7	Payments for employees and other operating activities		(308,975)	(292,945)
8	Income tax paid		(28,729)	(19,902)
	Net Cash flows from operating activities before changes in operating assets and working capital		**111,754**	**281,295**
	Changes in operating assets			
9	(Increase)/Decrease in balances with and loans to other credit institutions		(605,000)	460,000
10	(Increase)/Decrease in trading securities		(219,554)	1,116,411
11	(Increase)/Decrease in derivatives and other financial assets		-	679
12	(Increase)/Decrease in loans to customers		(232,102)	1,573,587
13	(Increase)/ Decrease in provision to write off and compensate for losses		(73,397)	(113,351)
14	(Increase)/Decrease in other operating assets		(10,270)	7,580

SAIGON BANK FOR INDUSTRY AND TRADE
2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Direct method)

For the six-month period ended 30 June 2026

No.	ITEMS	Notes	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
	Changes in operating liabilities			
15	Increase/(Decrease) in borrowings from the Government and the State Bank of Vietnam		633	-
16	Increase/(Decrease) in deposits and borrowings from other credit institutions		1,474,598	491,319
17	Increase/(Decrease) in deposits from customers		(1,121,429)	1,182,067
18	Increase/(Decrease) in valuable papers issued (excluding valuable papers classified under financing activities)		-	-
19	Increase/(Decrease) in grant funds, entrusted investments and entrusted loans for which the Bank bears risks		-	-
20	Increase/(Decrease) in derivativesand other financial liabilities		-	-
21	Increase/(Decrease) in other operating liabilities		(58,980)	(3,130)
22	Payment for reserves		-	-
I	**Net cash flows from operating activities**		**(733,747)**	**4,996,457**
	CASH FLOWS FROM INVESTING ACTIVITIES			
1	Purchase of fixed assets		(13,411)	(26,057)
2	Proceeds from disposal of fixed assets		20	8
3	Payment for disposal of fixed assets		-	-
4	Purchase of investment properties		-	-
5	Proceeds from disposal of investment properties		-	-
6	Payment for disposal of investment properties		-	-
7	Payment for investments in other entities		-	-
8	Proceeds from investments in other entities		-	-
9	Dividends and profit received from long-term investments and capital contribution		3,330	3,766
II	**Net cash flows from investing activities**		**(10,061)**	**(22,283)**

SAIGON BANK FOR INDUSTRY AND TRADE

2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Direct method)

For the six-month period ended 30 June 2026

No.	ITEMS	Notes	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
	CASH FLOWS FROM FINANCING ACTIVITIES			
1	Proceeds from issuance of shares and receipts of contributed capital		-	-
2	Proceeds from issuance of long-term valuable papers eligible to be accounted into equity and other long-term loans		-	-
3	Payments for long-term valuable papers eligible to be accounted into equity and other long-term loans		-	-
4	Dividend payment to shareholders		-	-
5	Purchase of treasury shares		-	-
6	Proceeds from sale of treasury shares		-	-
III	**Net cash flows from financing activities**		**-**	**-**
IV	**Net cash flows for the period**		**(743,808)**	**4,974,174**
V	**Cash and cash equivalents at the beginning of the period**		**9,023,537**	**5,330,533**
VI	**Adjustments for the impacts of changes in foreign exchange rate**		**(267)**	**3,794**
VII	**Cash and cash equivalents at the end of the period**	**7**	**8,279,462**	**10,308,501**

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NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN SÀI GÒN CÔNG THƯƠNG
P. BẾN THÀNH - TP. HỒ CHÍ MINH

PHAM THI MUA
Prepared by

PHAM TAN TAI
Chief Accountant

TRAN THANH GIANG
General Director
Ho Chi Minh City, 14 August 2026

These notes form an integral part of and should be read along with the accompanying Interim Consolidated Financial Statements.

1. CORPORATE INFORMATION

Establishment and Operations

Saigon Bank for Industry and Trade was established under license No. 0034/NH-GP dated May 04, 1993 issued by the State Bank of Vietnam. Business registration certificate for joint-stock bank No. 059074 dated August 04, 1993 and the 31st amended certificate dated June 29, 2024 issued by the Department of Planning and Investment of Ho Chi Minh City. Business registration number 0300610408. On 18 June 2026, the Bank was granted Banking Establishment and Operation License No. 30/GP-NHNN by the State Bank of Vietnam, replacing Banking License No. 0034/NH-GP dated 04 May 1993 issued by the State Bank of Vietnam.

Business field

The Bank is allowed to carry out commercial banking activities according to the provisions of Law and the State Bank of Vietnam, including:

- Mobilise short, medium and long-term capital in the form of term deposits, demand deposits; certificates of deposits;
- Receive investment and development trust funds from local credit institutions;
- Borrow from other credit institutions;
- Grant short, medium and long-term loans to institutions and individuals based on the nature and capability of resources;
- Discount commercial papers, bonds and valuable papers;
- Set up joint ventures and purchase stocks in compliance with regulations;
- Provide settlement services to customers;
- Conduct foreign exchange dealings, gold and international settlement services, allure funds from foreign countries and other banking services in relationship with foreign countries with permission from the State Bank of Vietnam;
- Issue domestic card named SAIGONBANK Card.

Charter Capital

As at 30 June 2026, the Bank's charter capital was VND 3,608,197,320,000 (Three trillion, six hundred eight billion, one hundred ninety-seven million, three hundred twenty thousand dongs). (As at 31 December 2025, the Bank's charter capital was VND 3,387,991,410,000.)

Location and operating network

The head office is located at 2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City, Viet Nam.

As at the date of this report, the Bank has owned 33 branches, 55 transaction offices and a Digital Transformation Center. Branches have been opened in the Northern, Central, Southern regions and Highlands. The Bank has got 01 subsidiary.

Subsidiaries

As at 30 June 2026, the Bank has one (01) wholly-owned subsidiary, including:

Subsidiaries	Business field	Rate of ownership
SAIGON Factoring and Collateral company Limited	Debt management and Collateral utilization	100%

Employees

As at 30 June 2026, the total number of employees of the Bank is 1,526 persons (as at 31 December 2025: 1,524 persons).

2. ACCOUNTING PERIOD AND REPORTING CURRENCY

2.1. Accounting Period

The Bank's annual fiscal year commences from 01 January and ends as at 31 December.

2.2. Reporting currency

Reporting currency used in accounting and preparation of Consolidated Financial Statements of the Bank is Vietnamese Dong (VND). For the purpose of preparing the Interim Consolidated Financial Statements for the period ended 30 June 2026, all amounts are rounded to the nearest million and presented in VND million ("VNDm"). The presentation makes no impact on readers' view of the Interim Consolidated Financial Position, its Interim Consolidated Operating Results and its Interim Consolidated Cash Flows of the Bank.

3. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

3.1. Accounting standards and system

The Bank's Interim Consolidated Financial Statements are prepared and presented in accordance with the Vietnamese Accounting Standards issued by the Ministry of Finance, the Accounting System for credit institutions in Vietnam promulgated under Decision No. 479/2004/QD-NHNN dated 29 April 2004 by the Governor of the State Bank of Vietnam, and the Financial Reporting Regime for credit institutions in Vietnam under Decision No. 16/2007/QD-NHNN dated 18 April 2007 by the Governor of the State Bank of Vietnam, together with the amendments and supplements to Decision No. 479/2004/QD-NHNN and Decision No. 16/2007/QD-NHNN issued by the State Bank of Vietnam, including Circular No. 10/2014/TT-NHNN dated 20 March 2014, Circular No. 49/2014/TT-NHNN dated 31 December 2014, Circular No. 22/2017/TT-NHNN dated 29 December 2017 and Circular No. 27/2021/TT-NHNN dated 31 December 2021.

Accordingly, the accompanying Interim Consolidated Financial Statements and their utilization are not intended for those who are not informed about Vietnam's accounting principles, procedures and practices. Furthermore, these Financial Statements are not intended to present the Interim Consolidated Financial Position, Interim Consolidated Operating Results and Interim Consolidated Cash Flows in accordance with accounting principles and practices generally accepted in countries and territories other than Vietnam.

3.2. Statement of compliance

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

3.3. Assumption of continuous operation

The Board of Management of the Bank has assessed the ability to continue as a going concern of the Bank and noted that the Bank has sufficient resources to continue its business operations in a definite future. In addition, the Board of Management is not aware of any material uncertainties that may affect the Bank's ability to continue its operations as a going concern. Therefore, the Interim Consolidated Financial Statements are prepared on a going concern assumption.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1. Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, balances with the State Bank of Vietnam, Government Treasury bills and other short-term valuable papers eligible for rediscounting with the State Bank of Vietnam, demand deposits and term deposits with original maturities of no more than three (03) months from the date of placement, and debt securities with remaining terms to recovery or maturity of no more than three (03) months from the date of acquisition, which are highly liquid, readily convertible into known amounts of cash and subject to an insignificant risk upon conversion into cash.

4.2. Deposits with and loans to other credit institutions

Deposits with other credit institutions (excluding demand deposits) comprise term deposits with other credit institutions and foreign bank branches with original terms of no more than three (03) months.

Loans to other credit institutions comprise loans with original terms of no more than twelve (12) months.

Demand deposits at other credit institutions are stated at the outstanding principal balance.

Term deposits with and loans to other credit institutions are stated at the outstanding principal balance minus specific credit risk provisions.

The classification of term deposits with and loans to other credit institutions and the related provisions for credit risk, are made in accordance with Circular 31/2024/TT-NHNN, regulating the classification of assets in the operations of commercial banks, non-bank credit institutions, and foreign bank branches ("Circular 31")and Decree No. 86/2024/ND-CP, stipulating the provisioning rates, methods for setting up risk provisions, the use of provisions for risk management in the operations of credit institutions and foreign bank branches, and cases where credit institutions must reverse accrued interest ("Decree 86"). Accordingly, the Bank has made specific provision for term deposits with and loans to other credit institutions in accordance with the method described in Note 4.3.

According to Circular 31 and Decree 86, the Bank is not required to make general provision for balances with and loans to other credit institutions.

4.3. Loans to customers

Outstanding loans to customers

Debt classification has been carried out according to Circular 31.

Loans to customers are recorded at the outstanding principal balances at the end of the financial year.

Credit risk provisions for loans to customers are accounted for and presented on a separate line in the Consolidated Statement of Financial Position.

Short-term loans are those with a term of up to 1 year, medium-term loans are those with a term of over 1 year to 5 years and long-term loans are those with a term of over 5 years from the date of disbursement.

According to Circular 31, loans to customers are classified by risk level into the following categories: Current, Special mention, Sub-standard, Doubtful and Loss based on overdue status and other qualitative factors of the loans.

According to Circular No. 02/2023/TT-NHNN dated 23 April 2023 ("Circular 02") and Circular No. 06/2024/TT-NHNN dated 18 June 2024 ("Circular 06") by the State Bank of Vietnam, which govern the restructuring of debt repayment terms and the maintenance of debt classification by credit institutions and foreign bank branches to support customers facing financial difficulties, the Bank is permitted to restructure debt repayment terms and maintain the original debt classification for loans incurred before 24 April 2023, with principal and/or interest repayment obligations arising between 24 April 2023, and 31 December 2024, provided that all conditions set forth in Circular 02 and Circular 06 are satisfied.

In addition, according to Circular No. 10/2014/TT-NHNN of the State Bank of Vietnam dated 20 March 2014, loans to customers are also classified into current loans and overdue loans based on the overdue status of a loan under the relevant credit agreements,or its debt extension or debt rescheduling amendments.

Provision for credit risk

Credit risk provisioning for customer loans has been carried out in accordance with the provisions of Decree 86.

Provision for credit risk includes specific provision and general provision which is calculated monthly according to Decree 86.

Specific provisions are calculated based on the prescribed provisioning rates and the outstanding loan balance of each borrower after deducting the discounted value of collateral calculated in accordance with the prescribed discount percentages for each type of collateral asset. The specific provisioning rates for each debt group are as follows:

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

Bad debts written-off

According to Decree 86, the Bank uses credit risk provisions to write off credit exposure in the following cases:
- Borrower is a corporate entity that has been dissolved or declared bankrupt in accordance with law, or an individual who is deceased or missing;
- Debts are classified in group 5.

Debts sold to Vietnam Asset Management Company ("VAMC")

The Bank conducts factoring activities to VAMC under Decree No. 53/2013/ND-CP issued by the Government on May 18, 2013, Decree No. 34/2015/ND-CP issued by the Government on March 31, 2015 amending and supplementing a number of articles of Decree No. 53/2013/ND-CP, Circular No. 19/2013/TT-NHNN issued by the State Bank of Vietnam on September 06, 2013 on trading and handling bad debts of Vietnam Asset Management Company of Vietnam Credit Institutions and debts sold to VAMC which are removed from the balance sheet in accordance with the guidance in Official Letter No. 8499/NHNN-TCKT issued by the State Bank of Vietnam on November 14, 2013 guiding the accounting of bad debt trading of VAMC and credit institutions and Official Letter No.925/NHNN-TCKT issued by the State Bank dated February 19, 2014.

The special bonds issued by VAMC corresponding to the bad debts that the Bank sells are recorded as held-to-maturity debt securities.

Upon the completion of trading bad debts, the Bank uses specific provisions that have not been used to record reduction in carrying value of the bad debts and finalize off-balance sheet accounts to observe the unearned interest of those bad debts.

4.4. Investments

a) Trading securities

Trading securities are debt securities, equity securities or other securities, which are bought and held for the purpose of reselling within one year to gain profit from price difference. According to Official Dispatch No. 2601/NHNN-TCKT dated 14 April 2009 by the State Bank of Vietnam, for trading securities item, the Bank has the right to reclassify only once after purchasing.

Trading securities are initially recognized at original cost. They are subsequently measured at the lower of book value and market value.

Gain or losses from sales of securities held for trading are recognized in the Consolidated income statement. Securities held for trading are derecognized when the rights to receive cash flows from these securities are terminated or the Bank transfers substantially all the risks and rewards of ownerships of these securities.

Interest and cash dividends from trading securities are recognized into the Consolidated income statement on cash basis.

b) Investment securities

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

Available-for-sale securities

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

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

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

Held-to-maturity securities

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

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

c) Capital contribution, long-term investments

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

Other long-term investments represent capital investments in other unlisted entities on the stock market that have the holding, withdrawal or payment period of more than one year and the Bank is either the founding shareholder or a strategic partner or have a certain influence in the process of making and deciding the financial and operating policies of the investees unit through a written agreement on delegating its representative in the Board of Directors/Board of Management. Other long-term investments are initially recognized at cost, then the value of these investments is measured at original cost less provision for impairment of the investments.

d) Provision for investments

Provision for trading securities and investment securities

Trading securities and investment securities are considered for impairment at the end of the financial year.

Provision for impairment of securities (excluding government bonds, government-guaranteed bonds, local government bonds) shall be made when the book value is higher than the market value determined according to Circular No. 48/2019/TT-BTC dated 08 August 2019 and Circular No. 24/2022/TT-BTC dated 07 April 2022 issued by the Minister of Finance as follows:

- For listed securities on stock exchange, the market price will be determined as closing price determined from the latest day when a trade is performed to the day of preparation of the Interim Consolidated Financial Statements;

- For unlisted securities, the actual market price is determined as follows:
• For securities of unregistered public companies (UPCom): the actual market price is the average price within the last 30 transaction days before the time of making Interim Consolidated Financial Statements announced by the Stock exchange.
• For companies that have not registered for trading in the unregistered public companies' trading market, the provision for each investment is based on the financial statement of the business organization receiving capital contribution that prepared at the same time of the Bank's Interim Consolidated Financial Statements.

- In cases the listed securities or listed securities of unregistered public companies are not traded in 30 days before making provisions; securities are delisted or suspended from trading or cease being traded on the provisioning date, the provision for each investment is based on the financial statement of the business organization receiving capital contribution that prepared at the same time of the Bank's Interim Consolidated Financial Statements.

For corporate bonds (including bonds issued by other credit institutions) unlisted on stock market or unregistered for trading on Unlisted Public Company Market (UPCom), the Bank makes provisions for losses under the regulations of Decree 86 mentioned in Note 4.3.

According to Decree 86, the Bank is not required to make general provision for bonds issued by other credit institutions, foreign bank branches.

Provision for other long-term investments

Provision for impairment of the capital contributions and other long-term investments is made according to Circular No. 48/2019/TT-BTC dated 08 August 2019.

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

4.5. Repurchase and reverse repurchase agreements

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

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

4.6. Fixed assets

Tangible fixed assets and intangible fixed assets are initially recorded at cost. During their course of use, these assets are stated at cost, accumulated depreciation/amortization and net book value. Cost comprises all expenditures incurred by the Bank to acquire the assets and bring them to a condition ready for their intended

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

- Buildings, structures	25 years
- Machinery, equipment	04 - 08 years
- Transportation equipment	05 - 06 years
- Management equipment	02 - 05 years
- Other tangible fixed assets	04 - 06 years

Land use rights with an indefinite term are recorded at cost and are not amortized. Land use rights with a definite term are amortized over the term specified in the Land Use Rights Certificate.

4.7. Other receivables

Other receivables are recognized at cost.

Provisions for receivables other than receivables from credit activities are made based on the overdue status of receivables or estimated possible loss for receivables which are not yet overdue but is unlikely to be recovered on time. Provisions rates are in accordance with Circular No. 48/2019/TT-BTC dated 08 August 2019.

For receivables which are classified as assets having credit risk, the Bank classifies and makes provision in the same way as loans to customers (See Note No. 4.3).

4.8. Amounts due to the Government and the State Bank of Vietnam

Amounts due to the Government and the State Bank of Vietnam are recognized at cost.

4.9. Deposits and borrowings from other credit institutions

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

4.10. Deposits from customers

Deposits from customers are recognized at cost.

4.11. Valuable papers issued

Valuable papers issued are recognized at cost and accumulated amortization of premiums or discounts. The cost of issued valuable papers comprises the proceeds from the issuance less directly attributable costs.

4.12. Employee benefits

Voluntary resignation benefits

Under the Vietnamese Labor Code, when an employee who has worked for the Bank for 12 months or more ("the eligible employees") voluntarily terminate his/her labor contract, the Bank is required to pay allowance arising from voluntary resignation of the eligible employees that. The qualified period of work as the basis for calculation of severance allowance shall be the total period during which the employee actually worked for the employer minus the period over which the employee participated in the unemployment insurance in accordance with unemployment insurance laws and the period for which severance allowance or redundancy allowance has been paid by the employer. The salary as the basis for calculation of severance allowance shall be the average salary of the last 06 months under the employment contract before the termination.

4.13. Shareholders' equity

Ordinary shares

Ordinary shares are classified as equity and recognized at par value. Incremental costs directly attributable to the issuance of ordinary shares are recognized as a deduction from share premium in equity.

Share premium

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

Reserves

According to the Law on Credit institutions No. 32/2024/QH15 dated 18 January 2024 issued by the National Assembly of Vietnam and Decree 135/2025/NĐ-CP dated 12 June 2025, the Bank is required to allocate funds as follows before distributing profits:

	Annual appropriation rate	Maximum balance
Supplemental charter capital reserve	10% of profit after tax after distribution of profits to capital contributors under contractual arrangements and after offsetting accumulated losses of prior years that are no longer eligible for carry-forward against taxable income	Charter capital
Financial reserve	10% of profit after tax after appropriation to the statutory reserve for charter capital supplementation	No maximum level specified

Reserves are appropriated from net profit after tax at prescribed rates in the order as below:

- Supplementary charter capital reserve. The reserve which will be transferred to charter capital after having approval from the State Bank of Vietnam;

- Financial reserve;

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

Retained earnings

Retained earnings are used to present the Bank's operating results (profit, loss) after corporate income tax and profit appropriation or loss handling of the Bank. The distribution of net profits is made when the retained earnings of the Bank does not exceed the retained earnings presented in Consolidated Statement of Financial Position after eliminating the effects of gains recognized from bargain purchases. Retained earnings can be distributed to investors based on capital contribution rate after being approved by General Meeting of Shareholders and after being appropriated to funds in accordance with the Bank's Articles of Incorporation and Vietnamese statutory requirements.

Dividends payable to shareholders are stated in the Interim Consolidated Statement of Financial Position of the Bank as a liability after being announced by the Annual General Meeting of Shareholders' of the Bank and the announcement of cut-off date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

4.14. Income and expenses

Interest income

Interest income is recognized on accrual basis, except for interest on loans classified from Group 2 to Group 5 and loans classified as Group 1 as a result of implementing special State policies are recognized in the Interim Consolidated Income Statement upon actual receipt.

Interest expense

Interest expenses are recognized in the Interim Consolidated Income Statement based on accrual basis.

Fees, commissions and dividend income

Fees and commissions are recognized on an accrual basis.

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

Uncollectible income

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

4.15. Corporate income tax

Current corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the year and current corporate income tax rate.

Current corporate income tax rate:

The Bank is subject to a corporate income tax of 20% on business activities with income subject to CIT for the period ended as at 30 June 2026.

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

4.16. Off-statement of financial position items

Foreign exchange contracts

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

Forward contracts are commitments to either purchase or sell a designated currency at a specific future date for a specific exchange rate and cash settlement. Forward contracts are recorded at their notional amounts on the transaction dates, and subsequently revaluated at the end of the accounting period. The difference on revaluation is recognized under "Foreign exchange differences" in the equity and is recorded in the Consolidated Income Statement at the end of the year. Differences between the amount in VND of the foreign currency amounts which are committed to buy/sell at forward rate and spot rate are recognized in the Interim Consolidated Income Statement on a straight-line basis over the term of the forward contracts.

Currency swap contracts are commitments to settle in cash at a future date based on differences between specified exchange rates, calculated on the notional principal amount. Premiums/discounts arising from the difference of the spot exchange rate at the effective date of the contracts as an asset if they are positive or as a liability if they are negative in the Interim Consolidated statement of Financial Position. This difference is amortized to the Interim Consolidated Income Statement on a straight-line basis over the term of the swap contracts.

Interest swap contracts

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

Commitments and contingent liabilities

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

According to Circular 31, the Bank, for management purpose has to classify guarantees, payment acceptances and irrevocable lending commitments with specific effective date into 5 groups (See Note No. 4.3).

4.17. Offsetting

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

4.18. Financial instruments

During its business operation, the Bank regularly enters into contracts that give rise to financial assets, financial liabilities and equity instruments.

Financial assets

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

Financial assets are classified adequately, for the purpose of disclosure in Notes to the Interim Consolidated Financial Statements, into one of the following categories:

- Financial assets held for trading;
- Held-to-maturity investments;
- Loans and receivables;
- Available-for-sale financial assets.

Financial liabilities

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

Financial liabilities are classified adequately, for the purpose of disclosure in Notes to the Interim Consolidated Financial Statements, into one of the following categories:

- Financial liabilities held for trading;
- Financial liabilities measured at amortized cost.

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

Initial recognition

Currently, there are no regulations on revaluation of financial instruments after initial recognition.

4.19. Related parties

Related parties considered related to the Bank are organizations, individuals having direct or indirect relationship with other organizations and individuals in one of the following cases:

- The parent company or credit institution is the parent company of the Bank;
- Subsidiary of the Bank;
- The company has the same parent company or the same parent credit institution of the Bank;
- Managers, members of the Board of Supervisors of the parent company or of the parent credit institution of the Bank;
- Individuals or organizations which have authority to appoint managers or members of the Board of Supervisors of the parent company or the parent credit institution of the Bank;
- Managers, members of the Board of Supervisors of the Bank;
- Companies, organizations which have authority to appoint managers, members of the Board of Supervisors of the Bank;

- Organizations and individuals owning 5% or more of the charter capital or voting share of the Bank;

- Husband, wife; biological parents, adoptive parents, stepfather, stepmother, parents-in-law; biological children, adopted children, stepchildren, daughters-in-law, sons-in-law; full siblings; half-siblings (same father, different mother); half-siblings (same mother, different father); brothers-in-law, sisters-in-law (siblings of a spouse and spouses of siblings) of individuals who share both parents or one parent (same father, different mother, or same mother, different father) (hereinafter referred to as husband, wife, father, mother, child, brother, or sister); paternal and maternal grandparents; paternal and maternal grandchildren; paternal uncles, paternal aunts, maternal uncles, maternal aunts, and biological nephews and nieces of a manager, a member of the Board of Supervisors, a capital-contributing member, or a shareholder owning 5% or more of the charter capital or voting share of the Bank;

- Individuals authorized to represent the Bank's paid-in capital and shares.

4.20. Nil balance

Items or balances required by Circular No. 49/2014/TT-NHNN dated 31 December 2014 issued by the SBV ("Circular 49") and Circular No. 27/2021/TT-NHNN dated 31 December 2021 issued by the SBV to amend and to supplement Circular 49 that are not shown in these Consolidated financial statements indicate nil balances.

5. ADDITIONAL INFORMATION TO INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

5.1. Cash on hand, gold, silver and gemstones

	30/06/2026 VNDm	31/12/2025 VNDm
Cash on hand in VND	178,032	155,306
Cash on hand in foreign currencies	20,765	17,978
	198,797	**173,284**

5.2. Balances with The State Bank Of Vietnam ("the SBV")

	30/06/2026 VNDm	31/12/2025 VNDm
Current accounts at the SBV	715,733	1,402,983
In VND	671,232	1,369,305
In foreign currencies	44,501	33,678
	715,733	**1,402,983**

5.3. Balances with and loans to other credit institutions

	30/06/2026 VNDm	31/12/2025 VNDm
Balances with other credit institutions (a)	7,364,932	7,447,270
Loans to other credit institutions (b)	955,000	350,000
	8,319,932	**7,797,270**

(a) Balances with other credit institutions

	30/06/2026 VNDm	31/12/2025 VNDm
Demand deposits with other credit institutions	1,686,337	1,162,035
In VND	*11,010*	*1,375*
In foreign currencies	*1,675,327*	*1,160,660*
Term deposits with other credit institutions	5,678,595	6,285,235
In VND	*5,678,595*	*6,285,235*
	7,364,932	**7,447,270**

(b) Loans to other credit institutions

	30/06/2026 VNDm	31/12/2025 VNDm
In VND	955,000	350,000
	955,000	**350,000**

Quality analysis of loan portfolio, term deposits at other credit institution

	30/06/2026 VNDm	31/12/2025 VNDm
Current	955,000	350,000
	955,000	**350,000**

5.4. Loans to Customers

	30/06/2026 VNDm	31/12/2025 VNDm
Loans to local economic entities and individuals	21,952,599	21,539,226
Discounted bills and valuable papers	226,790	362,450
Others	25,475	71,086
	22,204,864	**21,972,762**

(a) Analysis of loans by quality

	30/06/2026 VNDm	31/12/2025 VNDm
Current	19,408,914	19,450,664
Special mentioned	2,155,196	1,872,668
Sub-standard	144,217	54,756
Doubtful	162,551	108,713
Loss	333,986	485,961
	22,204,864	**21,972,762**

(b) Analysis of loans by terms

	30/06/2026 VNDm	31/12/2025 VNDm
Short-term	15,187,473	15,425,430
Medium-term	1,639,825	1,735,215
Long-term	5,377,566	4,812,117
	22,204,864	**21,972,762**

(c) Analysis of loans by type of borrowers and ownership

	30/06/2026 VNDm	31/12/2025 VNDm
Economic entities	6,323,025	5,822,064
Limited liability companies	*2,835,150*	*2,740,210*
Joint stock companies	*3,220,669*	*2,831,293*
Private enterprises	*4,730*	*7,349*
Foreign-invested enterprises	*68,983*	*71,500*
Co-operatives and unions of co-operatives	*24,668*	*18,657*
Administration Unit, party, unions & associations & others	168,825	153,055
Individuals and Household Businesses	15,881,839	16,150,698
	22,204,864	**21,972,762**

(d) Analysis of loans by industry sectors

	30/06/2026 VNDm	31/12/2025 VNDm
Agricultural, forestry and aquaculture	587,385	556,122
Mining	18,286	21,406
Manufacturing and processing	2,072,415	1,772,840
Electricity, gas, hot water, steam and air conditioning production	60,224	51,984
Water supplying, garbage and sewage treatment and management	41,256	42,170
Construction	1,062,579	1,074,308
Wholesale and retail trade, repair of automobiles, motorcycles and other motor vehicles	7,370,799	7,267,520
Accommodation and meals	702,672	655,264
Transport, warehouse	280,197	279,027
Information and communication	47,744	40,385
Finance, banking and insurance activities	13,890	10,330
Professional, science and technology activities	119,325	135,217
Administrative activities and support services	43,205	60,653
Real estates	1,056,754	1,166,126
Activities of the Communist Party, socio-political organizations, state management, national security and defense; compulsory social welfare and security	1,750	1,935
Education and training	234,517	207,190
Healthcare and community development	401,851	144,290
Art, entertainment and amusement activity	42,723	30,143
Other services	120,231	165,111
Households services, production of material products and self-consumption services	7,927,061	8,290,741
	22,204,864	**21,972,762**

5.5. Provision for loans to customers

	30/06/2026 VNDm	31/12/2025 VNDm
General provision	164,037	161,212
Specific provision	64,734	74,938
	228,771	**236,150**

Increase/ decrease in provision for credit risk:

	Specific provision VNDm	General provision VNDm	Total VNDm
From 01/01/2026 to 30/06/2026			
Opening balance	74,938	161,212	236,150
Provision expense during the period	62,598	2,825	65,423
Reversal of provision during the period	(72,802)	-	(72,802)
Closing balance	**64,734**	**164,037**	**228,771**
From 01/01/2025 to 31/12/2025			
Opening balance	49,910	160,774	210,684
Provision expense in the year	99,524	438	99,962
Reversal of provision during the year	(74,496)	-	(74,496)
Closing balance	**74,938**	**161,212**	**236,150**

5.6. Investment Securities

Available-for-sale securities	30/06/2026 VNDm	31/12/2025 VNDm
Debt securities	1,833,450	1,839,351
Government bonds	*1,833,450*	*1,839,351*
Special bonds issued by VAMC	664,241	438,786
Cost	*744,973*	*497,106*
Provision	*(80,732)*	*(58,320)*
	2,497,691	**2,219,817**

5.7 Capital contribution, long-term investments

	30/06/2026			31/12/2025		
	Original cost VNDm	Provision VNDm	Holding rate %	Original cost VNDm	Provision VNDm	Holding rate %
Other long-term investments	**53,380**	**(24,881)**		**53,380**	**(24,881)**	
Sai Gon Ha Long Hotel Tourism Joint Stock Company	18,380	-	10.98%	18,380	-	10.98%
National Payment Corporation of Viet Nam	2,000	-	0.64%	2,000	-	0.64%
SBB Securities Joint Stock Company	33,000	(24,881)	9.43%	33,000	(24,881)	9.43%
	53,380	**(24,881)**		**53,380**	**(24,881)**	

The Bank does not have fair value information for these investments as at 30 June 2026 and 31 December 2025.

5.8 Increase/(decrease) of tangible fixed assets

	Buildings and structures	Machinery and equipment	Transportation	Management equipment	Others	Total
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
Cost						
As at 31/12/2025	1,078,476	84,944	91,068	126,025	19,361	1,399,874
Purchase during the period	-	549	11,273	377	362	12,561
Disposal	-	-	-	(71)	-	(71)
As at 30/06/2026	**1,078,476**	**85,493**	**102,341**	**126,331**	**19,723**	**1,412,364**
Accumulated depreciation						
As at 31/12/2025	548,628	78,976	62,169	78,599	17,398	785,770
Depreciation during the period	20,538	1,210	3,056	6,978	448	32,230
Disposal	-	-	-	(71)	-	(71)
As at 30/06/2026	**569,166**	**80,186**	**65,225**	**85,506**	**17,846**	**817,929**
Net book value						
As at 31/12/2025	529,848	5,968	28,899	47,426	1,963	614,104
As at 30/06/2026	**509,310**	**5,307**	**37,116**	**40,825**	**1,877**	**594,435**

Cost of fixed tangible assets which are fully depreciated but still in use:

As at 31/12/2025	201,037
As at 30/06/2026	224,094

5.9 Increase/(decrease) of intangible fixed assets

	Land use rights	Computer software	Total
	VNDm	VNDm	VNDm
Cost			
As at 31/12/2025	468,101	73,932	542,033
Purchase during the period	-	850	850
As at 30/06/2026	**468,101**	**74,782**	**542,883**
Accumulated amortization			
As at 31/12/2025	55,299	60,956	116,255
Amortization during the period	1,722	2,481	4,203
As at 30/06/2026	**57,021**	**63,437**	**120,458**
Net book value			
As at 31/12/2025	412,802	12,976	425,778
As at 30/06/2026	**411,080**	**11,345**	**422,425**

Cost of fixed intangible assets which are fully amortized but still in use:

As at 31/12/2025	49,843
As at 30/06/2026	**50,523**

5.10 Other assets

	30/06/2026	31/12/2025
	VNDm	VNDm
Receivables (a)	221,499	232,987
Accrued Interest and fee receivables (b)	243,258	235,228
Other assets (c)	466,102	466,756
Provisions for other on-balance sheet assets (d)	(14,609)	(14,609)
	916,250	**920,362**

(a) Receivables

	30/06/2026	31/12/2025
	VNDm	VNDm
Basic cost for construction in progress	2,548	1,876
Purchase of fixed assets	8,147	7,099
Other Internal receivables	56,450	32,285
External receivables	154,354	191,727
	221,499	**232,987**

(b) Accrued Interest and fee receivables

	30/06/2026	31/12/2025
	VNDm	VNDm
Interest Receivables on Deposits	18,095	15,434
Interest Receivables on Investment Securities	33,687	37,611
Interest Receivables on Loans to customers	191,476	182,183
	243,258	**235,228**

(c) Other assets

	30/06/2026 VNDm	31/12/2025 VNDm
Tools and materials	1,278	1,184
Pending allocation expenses	14,254	15,002
The debt-fortified assets of which ownership has been transfered to the Bank pending resolution	450,570	450,570
	466,102	**466,756**

(d) Provisions for other on-balance sheet assets

	30/06/2026 VNDm	31/12/2025 VNDm
- Provision for bad debts	(14,609)	(14,609)
Embezzlement, lack of money, missing assets pending	*(14,609)*	*(14,609)*
	(14,609)	**(14,609)**

5.11 Deposits and borrowings from the Government and the State Bank of Vietnam

	30/06/2026 VNDm	31/12/2025 VNDm
- Deposits of Vietnam State Treasury in VND	633	-
	633	**-**

5.12 Deposits and borrowings from other credit institutions

	30/06/2026 VNDm	31/12/2025 VNDm
Deposits from other credit institutions	**5,655,655**	**4,181,062**
Demand deposits	38,075	23,727
In VND	*38,066*	*23,718*
In foreign currencies	*9*	*9*
Term deposits	5,617,580	4,157,335
In VND	*4,040,000*	*2,980,000*
In foreign currencies	*1,577,580*	*1,177,335*
Borrowings from other credit institutions	**848**	**843**
In foreign currencies	*848*	*843*
	5,656,503	**4,181,905**

5.13 Deposits from customers

	30/06/2026 VNDm	31/12/2025 VNDm
Demand deposits	2,044,825	2,565,969
In VND	*1,974,301*	*2,457,413*
In foreign currencies	*70,524*	*108,556*
Term deposits	23,095,120	23,718,125
In VND	*22,959,679*	*23,604,023*
In foreign currencies	*135,441*	*114,102*
Deposit for specific purpose	17,083	15,060
In VND	*8,752*	*8,749*
In foreign currencies	*8,331*	*6,311*
Margin deposits	48,153	27,456
In VND	*48,151*	*27,327*
In foreign currencies	*2*	*129*
	25,205,181	**26,326,610**

Notes on type of customers and business:

	30/06/2026 VNDm	31/12/2025 VNDm
Deposits from economic entities	8,496,743	8,362,229
State-owned Enterprises	*94,798*	*114,469*
Limited liability companies	*321,498*	*337,458*
Joint stock companies	*353,044*	*452,364*
Private enterprises	*5,460*	*6,127*
Foreign-invested enterprise	*112,210*	*133,234*
Other economic entities	*7,609,733*	*7,318,577*
Deposits from individuals	16,708,438	17,964,381
	25,205,181	**26,326,610**

5.14 Other payables and liabilities

	30/06/2026 VNDm	31/12/2025 VNDm
Bonus and welfare funds	*1,000*	*1,247*
Internal payables	*5,125*	*24,074*
External payables	*94,679*	*154,221*
Taxes and other payables to the State Budget	*13,040*	*32,907*
Other external payables	*81,639*	*121,314*
	100,804	**179,542**

5.15 Shareholders' equity

5.15.1 Statement of changes in shareholders' equity

	Charter capital	Share premium	Foreign exchange differences	Investment and development	Financial reserve	Supplemental charter capital	Retained earnings	Total
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
As at 31/12/2025	3,387,991	716	-	8,817	315,707	101,974	378,938	4,194,143
Increase in capital (*)	220,206	-	-	-	-	-	-	220,206
Interest income during the period	-	-	-	-	-	-	39,190	39,190
Appropriation to reserves from earnings period (**)	-	-	-	-	12,153	12,153	(24,306)	-
Foreign Exchange difference	-	-	(267)	-	-	-	-	(267)
Dividend payment	-	-	-	-	-	-	(220,206)	(220,206)
As at 30/06/2026	**3,608,197**	**716**	**(267)**	**8,817**	**327,860**	**114,127**	**173,616**	**4,233,066**

(*) During the period, the Bank increased its charter capital from VND 3,387,991,410,000 to VND 3,608,197,320,000 in accordance with Resolution No. 5234/SGB-ĐHĐCĐ-NQ dated October 24, 2025 of the Annual General Meeting of Shareholders. Accordingly, the Bank issued an additional 22,020,591 ordinary shares at a par value of VND 10,000 per share in the form of a stock dividend to existing shareholders, sourced from the accumulated undistributed profit after tax for 2024.

(**) In this period, the Bank made appropriations to reserves from the profit after tax for 2025 following resolution No. 324/NQ-SGB-ĐHĐCĐ dated April 22, 2026 of the Annual General Meeting of Shareholders.

	Amount
	VNDm
Supplemental charter capital reserve	12,153
Financial reserve	12,153

5.15.2 Details of the Bank's equity

	30/06/2026			31/12/2025		
	Total	**Ordinary shares**	**Preference shares**	**Total**	**Ordinary shares**	**Preference shares**
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
Capital contributed by shareholders	3,608,197	3,608,197	-	3,387,991	3,387,991	-
Share premium	716	716	-	716	716	-
	3,608,913	**3,608,913**	**-**	**3,388,707**	**3,388,707**	**-**

5.15.3 Shares

	30/06/2026	31/12/2025
	Shares	Shares
Quantity of shares authorized for issuance	360,819,732	338,799,141
Quantity of shares sold out to the public	360,819,732	338,799,141
Ordinary shares	*360,819,732*	*338,799,141*
Quantity of outstanding shares in circulation	360,819,732	338,799,141
Ordinary shares	*360,819,732*	*338,799,141*

Par value per share: VND 10,000 per share.

6. ADDITIONAL INFORMATION FOR ITEMS IN THE INTERIM CONSOLIDATED INCOME STATEMENT

6.1. Interest and similar income

	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
	VNDm	VNDm
Interest income from deposits	179,017	119,735
Interest income from loan to customers	942,599	923,350
Interest income from trading in securities	27,176	35,177
Fee income from guarantee activities	5,211	4,379
Other income from credit activities	4,716	4,733
	1,158,719	**1,087,374**

6.2. Interest and similar expenses

	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
	VNDm	VNDm
Interest and similar expenses on deposits	740,966	617,821
Interest and similar expenses on borrowings	2,854	-
Other expenses for credit activities	44,727	18,290
	788,547	**636,111**

6.3. Net gain/(loss) from fee and commission

	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
	VNDm	VNDm
Net gain from settlement service	**7,621**	**7,682**
+ Income from settlement service	12,747	12,051
+ Expenses for settlement service	5,126	4,369
Net loss from treasury service	**(1,102)**	**(787)**
+ Income from treasury service	61	113
+ Expenses for treasury service	1,163	900
Net gain from other service	**17,206**	**13,369**
+ Income from other service	34,302	21,931
+ Expenses for other service	17,096	8,562
	23,725	**20,264**

6.4. Net gain/(loss) from foreign currency trading

	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
	VNDm	VNDm
Income from foreign currency trading	5,750	8,855
Expenses for foreign currency trading	2	127
	5,748	**8,728**

6.5. Net gain/(loss) from other operating activities

	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
- Income from other operating activities	**80,695**	**132,992**
+ Other income	80,695	132,992
- Expense for other operating activities	**1,671**	**7,821**
+ Other expenses	1,671	7,821
	79,024	**125,171**

6.6. Income from capital contribution, equity investments

	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
Income from capital contribution, equity investments:		
+ From long-term investments	3,330	3,766
	3,330	**3,766**

6.7. Operating Expenses

	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
Tax expenses and fees	**1,516**	**1,125**
Employee expenses	**217,869**	**203,505**
In which:		
Salary and allowances	160,783	139,046
Salary related contribution	33,313	31,222
Subsidies	11,188	21,463
Uniform and related expenses	12,585	11,774
Expenses on fixed assets	**59,967**	**69,987**
In which:		
Depreciation expenses	36,433	36,259
General and administration expenses	**52,905**	**42,279**
In which:		
Business trip expenses	6,429	5,362
Expenses for trade union activities	14	105
Other operating expenses	46,462	36,812
Insurance for customer deposits	**13,151**	**12,308**
	345,408	**329,204**

6.8. Current corporate income tax expense

Current corporate income tax payable for the period is calculated as follows:

	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
Current corporate income tax expense		
Saigon Bank for Industry and Trade	8,605	33,638
SAIGON Factoring and Collateral company Limited	366	519
Corporate income tax expense	**8,971**	**34,157**

6.9. Basic earnings per share

	For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
Net profit after tax	**39,190**	**140,392**
Net profit used to calculate basic earnings per share	**39,190**	**140,392**
Ordinary shares outstanding during the period	360,819,732	360,819,732
Basic earnings per share (VND/ share)	**109**	**389**

Ordinary shares circulating on average during the year is calculated as follows:

	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Ordinary shares circulating at the beginning of the period	360,819,732	338,799,141
Effect of ordinary shares issued as a result of the capital increase through share issuance for dividend distribution from retained earnings of 2024 (i)"	-	22,020,591
Ordinary shares circulating on average for the period	**360,819,732**	**360,819,732**

ITEMS	**For the six-month period ended 30 June 2025 (Before adjustment)**	**Adjustment**	**For the six-month period ended 30 June 2025 (After adjustment)**
Basic earnings per share (VND/Share)	414	(25)	389

(ii) During 2025, the Bank increased its charter capital from VND 3,387,991,410,000 to VND 3,608,197,320,000 in accordance with Resolution No. 5234/SGB-ĐHĐCĐ-NQ dated October 24, 2025 of the Annual General Meeting of Shareholders. Accordingly, the Bank issued an additional 22,020,591 ordinary shares at a par value of VND 10,000 per share in the form of a stock dividend to existing shareholders, sourced from the accumulated undistributed profit after tax for 2024.

Accordingly, the Bank retrospectively adjusted basic earnings per share due to the impacts of the above event on the comparative figures for the six-month period ended 30 June 2025 in accordance with Vietnamese Accounting Standard No. 30 – Earnings per Share. As a result, the weighted average number of outstanding ordinary shares for the six-month period ended 30 June 2025 was 360,819,732 shares.

7. ADDITIONAL INFORMATION TO ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

Cash and cash equivalents

	30/06/2026	30/06/2025
	VNDm	VNDm
Cash and cash equivalents on hand	198,797	196,971
Balances with the State Bank of Vietnam	715,733	1,263,574
Deposits in other credit institutions (Demand deposits and deposits with terms of up to 3 months)	7,364,932	8,847,956
	8,279,462	**10,308,501**

8. OTHER INFORMATION

8.1. Employees' remuneration

Items	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
	VNDm	VNDm
Total number of employees (person)	1,526	1,509
Employees' income paid		
Total salary paid	160,351	138,594
Other income	23,844	56,597
Total income paid	184,195	195,191
Salary per capita per month (VNDm/person/month)	18	15
Income per capita per month (VNDm/person/month)	20	22

8.2. Obligations to the State budget

	31/12/2025	Movement during the period Payables	Movement during the period Paid	30/06/2026
	VNDm	VNDm	VNDm	VNDm
Value-added tax	938	3,794	3,903	829
Corporate income tax	28,483	9,325	29,083	8,725
Fees, charges and other payables	947	6,457	7,004	400
	30,368	**19,576**	**39,990**	**9,954**

8.3. Contingent liabilities and commitments

In the normal course of business, the Bank has utilized to financial instruments which are recorded as off-balance sheet items. These financial instruments mainly comprise of guarantees and letters of credit. These instruments involve elements of credit risk in excess of the amounts recognized in the Interim Consolidated statement of financial position.

Credit risk for off-balance sheet financial instruments is defined as the possibility of sustaining a credit loss in case any other parties related to a financial instrument fail to perform in accordance with the terms of the contract.

Financial guarantees are conditional commitments issued by the Bank to guarantee the performance of a customer to a third party including guarantee for borrowings, settlement, and performing contracts and bidding. The credit risk involved in issuing guarantees is essentially the same as that involved in extending facilities to other customers.

Sight letters of credit represent a financing transaction by the Bank to its customer where the customer is usually the buyer/importer of goods and the beneficiary is typically the seller/exporter. Credit risk is limited as the merchandise shipped serves as collateral for the transaction.

Deferred payment letters of credit represent the amounts at risk should the contract be fully drawn upon and the client defaults in repayment to the beneficiary. Deferred payment letters of credit that defaulted by clients are recognized by the Bank as granting of a compulsory loan with a corresponding liability representing the financial obligation of the Bank to pay the beneficiaries and to fulfill the guarantor's obligation.

The Bank usually requires customers to place margin deposits for credit related financial instruments. The value of deposits may vary from 0% to 100% of the value of the commitments issued depending on the customers' trustworthiness.

The outstanding commitments and contingent liabilities at the end of the period are as follows:

	30/06/2026 VNDm	31/12/2025 VNDm
Commitments on Letters of Credit	56,806	55,505
Commitment on payment in L/C transactions	*56,806*	*55,505*
Other guarantees	488,737	438,767
Payment guarantee	*244,749*	*220,779*
Contract performance guarantee	*150,968*	*105,198*
Bid guarantee	*11,063*	*20,878*
Other guarantee commitments	*81,957*	*91,912*
	545,543	**494,272**

8.4. Uncollected interest and fee receivables

	30/06/2026 VNDm	31/12/2025 VNDm
Uncollected loan interest	1,165,022	1,135,812
	1,165,022	**1,135,812**

8.5. Bad debts written-off

	30/06/2026 VNDm	31/12/2025 VNDm
Principal of bad debts written-off under monitoring	1,873,027	1,971,103
Interest of bad debts written-off under monitoring	4,449,057	4,341,320
	6,322,084	**6,312,423**

8.6. Assets and other documents

	30/06/2026 VNDm	31/12/2025 VNDm
Other Assets of custody service	1,363,503	867,690
Leased assets	378,781	378,782
Other valuable documents under safekeeping	2,023,520	2,023,520
	3,765,804	**3,269,992**

8.7. Transactions and balances with related parties

Transactions with related parties
Remuneration of the Board of Directors, Supervisory Board and Management

		For the six-month period ended 30 June 2026 VNDm	For the six-month period ended 30 June 2025 VNDm
The Board of Directors		**1,097**	**1,064**
Mr. Vu Quang Lam	Chairman	710	684
Mr. Nguyen Thanh Long	Member	62	62
Mr. Tran Thanh Giang	Member	62	70
Mrs. Ton Thi Nhat Giang	Member	67	62
Mr. Pham Hoai Nam	Member	62	62
Mrs. Phan Thi Bich Nguyet	Independent Member	67	62
Mrs. Nguyen Thi Hong Thuy	Independent Member	67	62
Board of Supervisors		**1,355**	**1,118**
Board of Management		**4,487**	**4,406**
Mr. Tran Thanh Giang	General Director	854	967
Mrs. Vo Thi Nguyet Minh	Permanent Deputy General Director (Retiring under the statutory scheme as of May 1, 2026)	542	806
Mr. Tran Quoc Thanh	Permanent Deputy General Director	680	759
Mr. Pham Hoang Hong Thinh	Deputy General Director	670	759
Mr. Nguyen Dinh Nam	Deputy General Director	670	727
Mr. Nguyen Khac Nghiem	Deputy General Director	560	-
Mr. Pham Tan Tai	Chief Accountant	511	388

Remuneration received by the Board of Directors and the Board of Supervisors during the year is deemed an advance payment and shall be reconciled in accordance with laws.

The balance with related parties:

	30/06/2026 VNDm	31/12/2025 VNDm
Deposit from related parties		
Members of the Board of Directors	13,106	12,665
Members of the Board of Management	2,111	2,954
Members of the Board of Supervisors	940	916

Except for the related party transactions disclosed above, the Bank did not have any other material transactions or outstanding balances with other related parties during the six-month period ended 30 June 2026.

8.8. Subsequent events

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Interim Consolidated Financial Statements.

8.9. Risk management policies related to financial instruments

Financial risks include credit risk, market risk and operating risk.

8.9.1 Credit risk

Credit risk is the risk that the Bank will incur a financial loss because a counterparty or customers fail to discharge their contractual obligations. The credit risk arises from loans and guarantee in various form.

The Bank bears other credit risk in investments in debt securities and other risks in its transactions ("transaction risk") including assets in the list of transactions outside the shareholders' equity, derivative instruments and outstanding balances with partners.

The credit risk is the most significant risk in the Bank's business operation, so the Board of Management manages them in a highly prudent manner. The Bank has also established a comprehensive set of regulations on credit management based on the requirements of the State Bank of Vietnam and the Bank's internal risk management policies.

Besides its regular adjustments and updates of its model and internal documents to align with credit operations, the Bank continues to upgrade and improves its internal credit rating system.

A. Credit risk measurement, loss identification, and provisioning

(a) Financial assets

The Bank's financial assets that are neither overdue nor impaired include loans classified as Group 1 in accordance with Circular 31, securities, receivables, and other financial assets that are neither overdue nor subject to provisioning under the provisions of Circular No. 48/2019/TT-BTC dated 08 August 2019. The Bank assesses that it is fully capable of recovering these financial assets in full and on time in the future.

(b) Loans and guarantee

The measurement of credit risk are carried out before and during the lending term.

The Bank has built the model for supporting the measurement of credit risk. The rating & scoring model is used in all material items and set a foundation for measuring the risks of violation on payment provision before and during the lending term.

Based on the above measurement, the Bank classifies loans and makes provisions in accordance with the regulations of the State Bank of Vietnam for measuring and classifying loans and guarantees, as disclosed in Note 4 on accounting policies.

(c) Debt securities

Investments of the Bank in debt securities are debt instruments issued by the Government, prestigious credit institutions and economic entities. Credit risk is estimated by each specific debt in case the Bank assumes that there is change in credit risk of its partners. These investments are considered as a way to ensure a better credit plan and maintain available credit sources for meeting requirements of capital supply.

B. Policies to control and minimize credit risk

The Bank controls credit risk by applying the credit limit to risk (on and off-balance sheet) relating to each customer or group of customers as stipulated by the State Bank of Vietnam. Besides, credit risk is controlled by periodically reviewing groups of mortgaged assets and analyzing the capacity to pay interest and principal existing and potential customers.

The Bank issues some policies and practices to minimize credit risk. A traditional and popular method is to hold collaterals for capital advances. Types of collaterals as security for loan include:

- Properties: house;

- Rights relating to operating assets: head office, machinery and equipment, inventory, receivables;

- Rights relating to financial instruments: equity securities and debt securities.

For secured loans, the collateral is independently valued by the Bank, applying specific discount rates to determine the maximum loan value. The discount rate for each type of collateral is guided in circulars issued by the SBV and is adjusted by the Bank for each specific case. When the fair value of the collateral decreases, the Bank will require the borrower to mortgage additional assets to maintain a safe level of risk for the loan.

The credit risk of commitments including letter of credit, financial guarantee contract are the same with credit risk of loan. L/C is the Bank's written commitment to pay to third party with the amount stipulated by specific terms and conditions on behalf of its customers, which is secured by the underlying goods or issued upon prior credit limit granted to customers so risk is less than direct loans. The issuance of credit letter and financial guarantee contract follows the process of assessing and approving the credit for loans and advances to customers except when the customers provide a full margin deposit for relevant commitments.

8.9.2 Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate due to changes in market prices. Market risk arises from open positions in interest rates, currency products, and equity instruments, all of which are exposed to general market movements, specific market factors, and changes in the volatility of market prices, such as interest rate risk, currency risk, and other price risks.

A. Interest rate risk

Interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate due to changes in market interest rates. The Bank manages interest rate risk by analyzing the actual interest rate repricing terms of its assets and liabilities.

The following assumptions and conditions are applied in the analysis of real interest rate re-pricing term of the Bank's assets and liabilities:

► Cash, gold, silver, gemstones investments in equity securities; long-term investments and other assets (including fixed assets, investment properties and other assets, excluding entrusted investment) are classified as non-interest bearing items; analysis of the actual interest rate repricing profile of the Bank's assets and liabilities.

► Deposits at the SBV are considered demand deposits, thus the real interest repricing term is assumed to be one month;

► The effective interest repricing term of investment securities and trading securities is calculated based on actual maturity date at the statement of financial position date of each securities;

► The effective interest repricing term of balances with and loans to other credit institutions, loans to customers, borrowings from the Government and the SBV, deposits and borrowings from others credit institutions, and customer deposits are identified as follows:

- Items with fixed interest rate during the contractual term: the effective interest re-pricing term is based on the contractual maturity time subsequent to the statement of financial position date;
- Items with floating interest rate: the effective interest re-pricing term is determined based on the time to the nearest interest rate re-pricing date from the date of the statement of financial position;

► The effective interest repricing term of trust funds and trust loans that the Bank bears risks is based on the actual remaining period subsequent to the statement of financial position date; and

► The effective interest repricing term for other liabilities is categorised from one to three months. In reality, these items can have different interest rate repricing terms.

The following table summarizes the Bank's exposure to interest rate risk as at 30 June 2026

		Overdue	Non - interest bearing	Up to 1 month	From Over 01 month up to 03 months	From over 03 months up to 06 months	From over 06 months up to 12 months	From over 01 years up to 05 years	Over 5 years	Total
		VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
ASSETS										
I	Cash on hand, gold, silver and gemstones	-	198,797	-	-	-	-	-	-	198,797
II	Balances with the State Bank of Vietnam	-	-	715,733	-	-	-	-	-	715,733
III	Balances with and loans to other credit institutions (*)	-	-	4,733,432	2,631,500	500,000	455,000	-	-	8,319,932
IV	Trading securities (*)	-	-	-	-	-	-	-	-	-
V	Derivatives and other financial assets (*)	-	-	-	-	-	-	-	-	-
VI	Loans to customers (*)	1,141,339	-	17,548	175,580	559,860	7,180,504	5,980,625	7,149,408	22,204,864
VII	Investment securities (*)	-	-	-	-	-	-	2,039,813	538,610	2,578,423
VIII	Long-term investments (*)	-	53,380	-	-	-	-	-	-	53,380
IX	Fixed assets	-	1,016,860	-	-	-	-	-	-	1,016,860
X	Other assets (*)	-	930,859	-	-	-	-	-	-	930,859
		1,141,339	**2,199,896**	**5,466,713**	**2,807,080**	**1,059,860**	**7,635,504**	**8,020,438**	**7,688,018**	**36,018,848**

(*) These balances do not include provisions

	Overdue	Non - interest bearing	Up to 1 month	From Over 01 month up to 03 months	From over 03 months up to 06 months	From over 06 months up to 12 months	From over 01 years up to 05 years	Over 5 years	Total
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
LIABILITIES AND SHAREHOLDERS' EQUITY									
I Deposits and borrowings from the SBV and other credit institutions	-	-	3,024,823	2,631,465	-	-	-	848	5,657,136
II Deposits from customers	-	-	4,273,233	711,993	3,734,989	124,996	16,359,970	-	25,205,181
III Grants, trust funds and trust loans of which risks are taken by the Bank	-	-	-	-	-	-	-	-	-
IV Valuable papers issued	-	-	-	-	-	-	-	-	-
V Other liabilities	-	-	574,472	-	-	-	-	-	574,472
	-	**-**	**7,872,528**	**3,343,458**	**3,734,989**	**124,996**	**16,359,970**	**848**	**31,436,789**
On-balance sheet interest sensitivity difference	**1,141,339**	**2,199,896**	**(2,405,815)**	**(536,378)**	**(2,675,129)**	**7,510,508**	**(8,339,532)**	**7,687,170**	**4,582,059**
Off-balance sheet commitments affecting the interest sensitivity of net assets and liabilities.	-	(545,543)	-	-	-	-	-	-	(545,543)
On balance sheet and off the balance sheet interest sensitivity difference	**1,141,339**	**1,654,353**	**(2,405,815)**	**(536,378)**	**(2,675,129)**	**7,510,508**	**(8,339,532)**	**7,687,170**	**4,036,516**

B. Currency risk

Currency risk is the risk that the value of a financial instrument fluctuates due to changes in foreign exchange rates.

As the Bank is established and operates in Vietnam, VND is the reporting currency. The major currency in which the Bank transacts is also VND. The Bank's loans and advances are mainly denominated in VND with the remainder mainly in USD. However, some of the Bank's other assets are in currencies other than VND and USD. The Board of Management has set limits on positions by currency. Positions are monitored on a daily basis and hedging strategies are used to ensure that the positions are maintained within established limits.

Classification of assets and liabilities in currencies are converted into VND as at 30 June 2026 is as follows:

	EUR equivalent	USD equivalent	Other currencies equivalent	Total
	VNDm	VNDm	VNDm	VNDm
ASSETS				
I. Cash on hand, gold, silver and gemstones	1,248	19,263	253	20,764
II. Balances with the State Bank of Vietnam	-	44,501	-	44,501
III. Balances with and loans to other credit institutions (*)	5,402	1,665,694	4,231	1,675,327
IV. Derivatives and other financial assets (*)	-	-	-	-
V. Loans to customers (*)	-	267,325	-	267,325
VI. Other assets (*)	-	6,802	-	6,802
Total assets	**6,650**	**2,003,585**	**4,484**	**2,014,719**
LIABILITIES AND SHAREHOLDERS' EQUITY				
I. Deposits and borrowings from other credit institutions	-	1,578,437	-	1,578,437
II. Deposits from customers	5,408	207,362	13	212,783
III. Other liabilities	1,242	217,786	4,471	223,499
Total liabilities and shareholders' equity	**6,650**	**2,003,585**	**4,484**	**2,014,719**
On-statement of financial position foreign currency position	-	-	-	-
Off-statement of financial position foreign currency position	-	-	-	-
Total foreign currency position	-	-	-	-

(*) These balances exclude provisions

Exchange rates prevailing at the end of the reporting period

	30/06/2026 VNDm	**31/12/2025** VNDm
USD	26,293	26,163
EUR	30,076	30,885
GBP	34,806	35,370
CHF	32,463	33,119
JPY	163	168
HKD	3,370	3,393
SGD	20,329	20,450
CAD	18,520	19,224
AUD	18,127	17,604

C. Liquidity risk

Liquidity risk is defined as the risk that the Bank will encounter difficulty in meeting obligations associated with financial liabilities. Liquidity risk arises because of the possibility that the Bank might be unable to meet its payment obligations when they fall due under both normal and stressed circumstances. To limit this risk, the management has arranged diversified funding sources in addition to its core deposit base, and adopted a policy of managing assets with liquidity in mind and of monitoring future cash flows and liquidity on a daily basis. This incorporates an assessment of expected cash flows and the availability of high grade collateral which could be used to secure additional funding if required.

The maturity term of assets and liabilities represents the remaining period of assets and liabilities as calculated from the statement of financial position date to the point of settlements as stipulated in contracts or in issuance terms and conditions.

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

► Deposits at the SBV are classified as demand deposits which include compulsory deposits. The balance of compulsory deposits depends on the proportion and terms of the Bank's customer deposits;

► The maturity term of investment securities is calculated based on the maturity date of each kind of securities;

► Trading securities are considered as up to one month;

► The maturity term of placements with and loans to other credit institutions; and loans to customers are determined on the maturity date as stipulated in contracts. The actual maturity term may be altered because loan contracts may be extended. Besides, loans to customers are reported at the principal amounts, which do not include provision for credit losses;

► The maturity term of equity investments is considered as more than one year because these investments do not have specific maturity date;

► The maturity term of deposits and borrowings from other credit institutions; and customer's deposits is determined based on features of these items or the maturity date as stipulated in contracts. Vostro account and demand deposits are transacted as required by customers, and therefore, being classified as current accounts. The maturity term of borrowings and term deposits is determined based on the maturity date in contracts. In fact, these amounts may be rotated, and therefore, they last beyond the original maturity date;

► The maturity term of fixed assets is determined on the remaining useful life of assets.

The maturity of assets and liabilities as at 30 June 2026 is as follows:

	Overdue		Before due date					
	Above 3 months	Up to 3 months	Up to 1 months	From over 01 months up to 03 months	From over 03 months up to 12 months	From over 01 years up to 05 years	Over 5 years	Total
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
ASSETS								
I Cash on hand, gold, silver and gemstones	-	-	198,797	-	-	-	-	198,797
II Balances with the State Bank of Vietnam	-	-	715,733	-	-	-	-	715,733
III Balances with and loans to other credit institutions (*)	-	-	5,509,932	2,780,000	30,000	-	-	8,319,932
IV Trading securities (*)	-	-	-	-	-	-	-	-
V Derivatives and other financial assets (*)	-	-	-	-	-	-	-	-
VI Loans to customers (*)	780,710	356,463	1,629,948	2,984,116	9,384,781	2,307,198	4,761,648	22,204,864
VII Investment securities (*)	-	-	-	-	-	2,578,423	-	2,578,423
VIII Long-term investments (*)	-	-	-	-	-	-	53,380	53,380
IX Fixed assets	-	-	-	-	-	-	1,016,860	1,016,860
X Other assets (*)	-	-	930,859	-	-	-	-	930,859
	780,710	**356,463**	**8,985,269**	**5,764,116**	**9,414,781**	**4,885,621**	**5,831,888**	**36,018,848**
LIABILITIES AND SHAREHOLDERS' EQUITY								
I Deposits and borrowings from the SBV and other credit institutions	-	-	3,656,288	2,000,000	204	424	220	5,657,136
II Deposits from customers	-	-	6,939,845	3,830,018	13,412,479	1,022,839	-	25,205,181
III Grants, trust funds and trust loans of which risks are taken by the Bank	-	-	-	-	-	-	-	-
IV Valuable papers issued	-	-	-	-	-	-	-	-
V Other liabilities	-	-	574,472	-	-	-	-	574,472
	-	**-**	**11,170,605**	**5,830,018**	**13,412,683**	**1,023,263**	**220**	**31,436,789**
Net liquidity difference	**780,710**	**356,463**	**(2,185,336)**	**(65,902)**	**(3,997,902)**	**3,862,358**	**5,831,668**	**4,582,059**

(*) The amount exclude provisions.

8.10 Concentration of assets, liabilities and off-statement of financial position items by geographical regions

Location	Loans to customers and to other credit institutions	Deposits and borrowings from customers and other credit institutions	Trading and investment in securities	Derivatives	Credit commitments
	VNDm	VNDm	VNDm	VNDm	VNDm
Domestic	23,159,864	30,861,684	2,578,423	-	545,543
	23,159,864	**30,861,684**	**2,578,423**	**-**	**545,543**

8.11 Segment report

Geographical segment report

Income and expenses for the six-month period ended 30 June 2026, as well as assets and liabilities presented in the interim Consolidated Statement of Financial Position as at 30 June 2026 arose within in the territory of Vietnam. Therefore, the Bank shall not prepare segment report by geographical areas.

8.12 Corresponding figures

The comparative figures are those presented in the interim Consolidated Financial Statements for the period from 01 January 2025 to 30 June 2025 and in the Consolidated Financial Statements for the fiscal year ended 31 December 2025, which were audited by Moore AISC Auditing and Informatics Services Company Limited.

M.S.D.N: 0300610408 - C.T.C.P
NGÂN HÀNG
THƯƠNG MẠI CỔ PHẦN
SÀI GÒN
CÔNG THƯƠNG
P. BẾN THÀNH - TP. HỒ CHÍ MINH

PHAM THI MUA	PHAM TAN TAI	TRAN THANH GIANG
Prepared by	**Chief Accountant**	**General Director**
		Ho Chi Minh City, 14 August 2026