

HO CHI MINH CITY DEVELOPMENT JOINT STOCK COMMERCIAL BANK
(Incorporated in the Socialist Republic of Vietnam)

CONSOLIDATED FINANCIAL STATEMENTS FOR THE FIRST QUARTER OF 2026

For the period from 1 January 2026 to 31 March 2026

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



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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

Unit: VND Million

NO. ITEMS	Notes	Closing balance	Opening balance
A. ASSETS			
I. Cash, gold		4,870,562	4,126,643
II. Balances with the State Bank of Vietnam ("SBV")		27,816,249	59,907,114
III. Placements with and loans to other credit institutions		203,790,573	184,262,209
1. Placements with other credit institutions		188,794,908	156,340,825
2. Loans to other credit institutions		14,995,665	27,921,384
IV. Trading securities	V.1	2,035,304	490,537
1. Trading securities		2,035,304	490,537
V. Derivative financial instruments and other financial assets	V.2	111,102	-
VI. Loans to customers	V.3	593,322,802	539,071,334
1. Loans to customers	V.3.1	601,140,427	546,370,779
2. Provisions for credit losses of loans to customers	V.3.2	(7,817,625)	(7,299,445)
VII. Debt purchasing activities	V.4	18,880,643	23,746,425
1. Debt purchase		19,023,318	23,925,869
2. Provisions for credit losses of debt purchase		(142,675)	(179,444)
VIII. Investment securities	V.5	88,955,221	76,811,704
1. Available-for-sale investment securities	V.5.1	84,729,951	72,904,811
2. Held-to-maturity investment securities	V.5.2	4,337,181	4,039,836
3. Provisions for credit losses of investment securities		(111,911)	(132,943)
IX. Capital contribution, long-term investments	V.6	1,243,258	1,158,184
1. Investments in associates		1,125,764	1,040,690
2. Other long-term investments		125,667	125,667
3. Provisions for impairment of long-term investments		(8,173)	(8,173)
X. Fixed assets		1,856,769	1,860,436
1. Tangible fixed assets		992,531	973,157
a. Cost		2,218,524	2,169,180
b. Accumulated depreciation		(1,225,993)	(1,196,023)
2. Intangible assets		864,238	887,279
a. Cost		1,395,969	1,392,388
b. Accumulated amortisation		(531,731)	(505,109)
XI. Other assets		41,333,727	39,669,359
1. Other receivables		18,957,542	22,309,755
2. Interest and fee receivables		8,448,340	6,221,116
3. Deferred tax assets	V.12.2	99,533	72,726
4. Other assets		13,883,229	11,119,977
5. Provisions for impairment of other balance sheet assets		(54,917)	(54,215)
TOTAL ASSETS		984,216,210	931,103,945

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

As at 31 March 2026

Unit: VND Million

NO. ITEMS	Notes	Closing balance	Opening balance
B. LIABILITIES AND OWNERS' EQUITY			
I. Borrowings from the Government and the SBV	V.7	8,253	11,425,972
1. Deposits and borrowings from the Government and the SBV		8,253	11,425,972
II. Deposits and borrowings from other credit institutions	V.8	152,777,088	169,207,295
1. Deposits from other credit institutions	V.8.1	112,188,284	129,408,777
2. Borrowings from other credit institutions	V.8.2	40,588,804	39,798,518
III. Deposits from customers	V.9	621,548,943	560,714,282
IV. Derivative financial instruments and other financial liabilities	V.2	-	427
V. Grants, trusted funds and borrowings where the Bank bears risks		2,644,604	2,721,952
VI. Valuable papers issued	V.10,V.13.2	103,937,859	87,434,265
VII. Other liabilities	V.11	20,113,455	21,314,230
1. Accrued fee and interest expenses		9,961,321	9,306,729
2. Other payables and liabilities		10,152,134	12,007,501
TOTAL LIABILITIES		901,030,202	852,818,423
VIII. Owners' equity	V.13.1	83,186,008	78,285,522
1. Contributed capital		51,327,726	51,327,726
a. Charter capital		50,052,763	50,052,763
b. Investment and construction capital		89	89
c. Shares premium		1,274,874	1,274,874
d. Treasury shares		-	-
2. Reserves		10,041,541	10,051,358
3. Foreign exchange differences		8,163	-
4. Retained earnings		18,957,688	14,191,046
5. Non-controlling interest		2,850,890	2,715,392
TOTAL LIABILITIES AND OWNERS' EQUITY		984,216,210	931,103,945

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

As at 31 March 2026

Unit: VND Million

OFF-BALANCE-SHEET ITEMS

NO. ITEMS	Notes	Closing balance	Opening balance
1. Credit guarantees		10,695	10,235
2. Foreign exchange transactions commitments		226,104,409	175,879,380
Foreign currency purchase commitments		3,485,244	3,923,340
Foreign currency sale commitments		2,939,103	2,086,845
Cross currency swap contracts		219,680,062	169,869,195
3. Letters of credit (L/C) commitments		15,093,022	21,895,681
4. Other guarantees		21,160,376	21,910,391
5. Other commitments		8,053,938	8,754,277
6. Uncollected interest income and fees		4,932,747	4,602,745
7. Bad debts written off		30,534,419	29,593,134
8. Other assets and documents		65,015,795	63,176,824
Total		370,905,401	325,822,667



Pham Thi Em
Accountant



Ho Dang Hoang Quyen
Chief Accountant



Pham Van Dau
Chief Financial Officer



Tran Hoai Nam
Deputy General Director

28 April 2026

CONSOLIDATED INCOME STATEMENT

For the period from 1 January 2026 to 31 March 2026

Unit: VND Million

NO.	ITEMS	Notes	First quarter	
			Current period	Prior period (Restated)
1.	Interest and similar income	VI.14	19,916,548	14,991,720
2.	Interest and similar expenses	VI.15	(11,433,526)	(7,583,620)
I.	Net interest income		8,483,022	7,408,100
3.	Income from services		970,592	1,607,661
4.	Expenses on services		(123,523)	(443,949)
II.	Net gain from services		847,069	1,163,712
III.	Net gain from trading foreign currencies		321,875	188,241
IV.	Net (loss)/gain from trading securities	VI.16	(6,177)	389,280
V.	Net gain/(loss) from investment securities	VI.17	48,960	(16,744)
5.	Other income		184,847	129,739
6.	Other expenses		(16,157)	(81,344)
VI.	Net gain from other activities		168,690	48,395
VII.	Income from capital contribution, equity investments	VI.18	89,403	23,569
VIII.	Operating expenses	VI.19	(2,587,015)	(2,524,523)
IX.	Net profit from operating activities before credit provision expenses		7,365,827	6,680,030
X.	Provision expenses for credit losses		(1,258,493)	(1,324,795)
XI.	Profit before tax		6,107,334	5,355,235
7.	Current corporate income tax expense		(1,232,001)	(946,338)
8.	Deferred corporate income tax expense/income		26,807	(51,225)
XII.	Corporate income tax expense		(1,205,194)	(997,563)
XIII.	Profit after tax		4,902,140	4,357,672
XIV.	Non-controlling interests		135,498	122,918
XV.	Net profit attributable to the owners of the Bank		4,766,642	4,234,754
XVI.	Earnings per share		952	846
XVII.	Diluted earnings per share		908	764



Pham Thi Em
Accountant



Ho Dang Hoang Quyen
Chief Accountant



Pham Van Dau
Chief Financial Officer



Tran Hoai Nam
Deputy General Director

28 April 2026

CONSOLIDATED CASH FLOW STATEMENT
For the period from 1 January 2026 to 31 March 2026
(Under direct method)

Unit: VND Million

NO.	ITEMS	Notes	Current period	Prior period (Restated)
CASH FLOWS FROM OPERATING ACTIVITIES				
01.	Interest and similar income received		17,723,658	14,066,302
02.	Interest and similar expenses paid		(10,783,222)	(5,511,782)
03.	Income received from services		871,305	756,665
04.	Net cash received from dealing in foreign currencies and trading securities		389,330	623,318
05.	Other income		98,567	419,650
06.	Cash recovered from bad debts written off or compensated by provision for credit losses		167,441	78,515
07.	Payments to employees and for operating management		(3,084,698)	(3,290,881)
08.	Corporate income tax paid for the period	V.12.1	(2,518,219)	(927,857)
	Net cash from operating profit before movements in assets and working capital		2,864,162	6,213,930
Movements in operating assets				
09.	Decreases/(increases) in placements with and loans to other credit institutions		12,925,719	(1,459,381)
10.	Increases in trading securities		(13,694,374)	(6,812,081)
11.	Increases in derivatives and other financial assets		(111,102)	-
12.	Increases in loans to customers		(49,867,097)	(3,621,211)
13.	Decreases in provisions for credit losses		(777,082)	(1,565,611)
14.	Decreases in other operating assets		489,574	1,394,018
Movements in operating liabilities				
15.	Decreases/(increases) in borrowings from the Government and the SBV		(11,416,944)	13,431
16.	Decreases in deposits and borrowings from other credit institutions		(16,168,466)	(25,528,641)
17.	Increases in deposits from customers		60,834,661	27,816,043
18.	Increases in issued valuable papers		14,808,994	2,000,864
19.	Decreases in grants, trusted funds and borrowings where the Bank bears risks		(77,348)	(58,495)
20.	Decreases/(increases) in derivatives and other financial liabilities		(427)	261,090
21.	Decreases in other operating liabilities		(69,304)	(1,021,404)
22.	Payments from reserves of credit institutions		(9,817)	(13,272)
I.	Net cash flows from operating activities		(268,851)	(2,380,720)

CONSOLIDATED CASH FLOW STATEMENT (Continued)
For the period from 1 January 2026 to 31 March 2026
(Under direct method)

Unit: VND Million

NO. ITEMS	Notes	Current period	Prior period (Restated)
CASH FLOWS FROM INVESTING ACTIVITIES			
01. Acquisition of fixed assets		(68,654)	(41,402)
02. Proceeds from sales, disposal of fixed assets		65	709
03. Payments for equity investments in other entities		-	-
04. Proceeds from investment in other entities		-	11,880
05. Dividends and profit received from long-term investments in other entities		4,329	-
II. Net cash flows from investing activities		(64,260)	(28,813)
CASH FLOWS FROM FINANCING ACTIVITIES			
01. Increase in share capital from capital contributions and/or issuance of shares		-	-
02. Proceeds from issuance of long-term valuable papers eligible for inclusion in regulatory capital and other long-term borrowings		4,695,450	5,000,000
03. Payments for issuance of long-term valuable papers eligible for inclusion in regulatory capital and other long-term borrowings		(3,263,365)	(254,509)
04. Proceeds from the sale of treasury shares		-	-
05. Dividends paid		-	-
III. Net cash flows from financing activities		1,432,085	4,745,491
IV. Net increase/(decrease) in cash and cash equivalents for the period		1,098,974	2,335,958
V. Cash and cash equivalents at the beginning of the period		220,374,582	137,261,526
VI. Effect of foreign exchange differences		8,163	30,876
VII. Cash and cash equivalents at the end of the period		221,481,719	139,628,360

Pham Thi Em
Accountant

Ho Dang Hoang Quyen
Chief Accountant

Pham Van Dau
Chief Financial Officer

Tran Hoai Nam
Deputy General Director



28 April 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**I. GENERAL INFORMATION****1. Establishment and operation, Term of operation**

Ho Chi Minh City Development Joint Stock Commercial Bank (herein referred to as “the Bank” or “HDBank”) is a joint stock commercial bank incorporated and registered in the Socialist Republic of Vietnam.

On 06 June 1992, the Bank was granted Establishment and Operation License No. 00019/NH-GP issued by the State Bank of Vietnam (“SBV”) for a period of 99 years from the date of issuance. On 12 February 2020, the SBV issued Establishment and Operation License No. 26/GP-NHNN replacing Establishment and Operation License No. 00019/NH-GP and the amendments to the Establishment and Operation License of the Bank from 2010 to 2019. The latest decision related to the amendment and supplement to the Establishment and Operation License was issued by the SBV on 30 December 2025.

The Bank’s first Business Registration Certificate No. 0300608092 dated 11 August 1992 was issued by the Department of Planning and Investment of Ho Chi Minh City (currently known as Department of Finance of Ho Chi Minh City) and the Bank commenced operations from the date of license issuance. The latest (33th) amended Enterprise Registration Certificate was issued by the Department of Planning and Investment of Ho Chi Minh City on 05 September 2023.

The principal activities of the Bank are to mobilise and receive short, medium and long-term funds from organisations and individuals; to grant short, medium and long-term loans to organisations and individuals based on the nature and capabilities of the Bank’s capital resources; to trade foreign currencies; to provide international trade finance services; to discount commercial notes, bonds and other valuable papers; to provide settlement services and to provide other banking services as permitted by the SBV.

2. Charter capital

As at 31 March 2026, the Bank’s charter capital is VND 50,052,763 million.

3. The Board of Directors

The members of the Board of Directors of the Bank during the period and to the date of this report are as follows:

Name	Position
Mr. Kim Byounggho	Chairman cum/Independent Member
Ms. Nguyen Thi Phuong Thao	Standing Vice Chairwoman
Mr. Luu Duc Khanh	Vice Chairman
Mr. Nguyen Thanh Do	Vice Chairman
Mr. Pham Quoc Thanh	Vice Chairman
Mr. Le Manh Dung	Independent Member

4. The Board of Management, Chief Financial Officer and Chief Accountant

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

Name	Position
Mr. Nguyen Huu Dang	General Director
Mr. Nguyen Minh Duc	Deputy General Director
Mr. Nguyen Van Hao	Deputy General Director
Mr. Tran Thai Hoa	Deputy General Director
Mr. Tran Hoai Nam	Deputy General Director
Mr. Dam The Thai	Deputy General Director
Mr. Pham Van Dau	Chief Financial Officer
Ms. Ho Dang Hoang Quyen	Chief Accountant

5. Operating network

The Head Office of the Bank is located at 25Bis Nguyen Thi Minh Khai, Sai Gon Ward, Ho Chi Minh City. As at 31 March 2026, the Bank has one (01) Head Office; one (01) northern representative offices in Hanoi City; one (01) representative office in Myanmar; eighty seven (87) branches and two hundred and eighty-eight (288) transaction offices in provinces and cities across the country.

6. Subsidiaries

As at 31 March 2026, the Bank has two (02) subsidiary companies as follows:

No	Name	Established in accordance with	Nature of business	Proportion of ownership
1	HD SAISON Finance Co., Ltd ("HD SAISON")	Establishment and Operation License No. 05/GP-NHNN issued by the SBV on 08 May 2007 and most recent amendment License No. 67/GP-NHNN issued by the SBV dated 31 October 2017	Banking and Finance	50%
2	Vikki Digital Bank Limited ("Vikki Bank") (i)	Establishment and Operation License No. 0009/NH-GP issued by the SBV on 27 March 1992 and most recent amendment Decision No. 237/QĐ-NHNN dated 14 February 2025	Banking and Finance	100%

- (i) Under the regulations of Law on Credit Institutions No. 32/2024/QH15 issued by the National Assembly on 18 January 2024, the Bank is not required to consolidate the financial statements of Vikki Digital Bank Limited, which is excluded from the consolidated capital adequacy ratio calculation. Accordingly, the consolidated financial statements of the Bank for the period ended 31 March 2026 include the Bank and its subsidiaries but exclude Vikki Digital Bank Limited.

7. Employees

The total number of employees of the Bank and its subsidiaries as at 31 March 2026 was 18,465 (as at 31 December 2025: 18,273).

I. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY**1. Accounting period**

The Bank and its subsidiaries's financial year begin on 01 January and ends on 31 December.

The first quarter accounting period of the Bank and its subsidiaries begin on 1 January and ends on 31 March.

2. Accounting currency

The Bank and its subsidiaries's accounting currency is Vietnam dong ("VND" or "Dong"). The consolidated financial statements are prepared and presented in VND, rounded to the nearest million ("VND million"). The Bank and its subsidiaries determines its accounting currency in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System and applicable regulations.

II. APPLIED ACCOUNTING STANDARDS AND SYSTEM**1. Statement of compliance**

The Board of Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the consolidated financial position of the Bank, and that the consolidated financial statements comply with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting.

2. Basis of preparation consolidated financial statement

The consolidated financial statements expressed in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting.

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

3. Assumptions and uses of estimates

The preparation of the consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the accounting period. Such estimates and assumptions are continually evaluated. They are based on historical experiences and other factors, including expectations of future events that may have a financial impact on the Bank and that are assessed by the Board of Management to be reasonable under the circumstances.

4. Basis of consolidation

The consolidated financial statements incorporate the separate financial statements of the Bank and the financial statements of the subsidiaries controlled by the Bank (its subsidiaries) for the year ended 31 March 2026. The Bank is not required to consolidate the financial statements of Vikki Digital Bank Limited under the regulations of Law on Credit Institutions No. 32/2024/QH15 issued by the National Assembly on 18 January 2024 when preparing the Bank's consolidated financial statements for the period ended 31 March 2026.

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

The assets, liabilities and contingent liabilities of the subsidiaries are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is recognized as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is recorded in the consolidated income statement of the period of acquisition.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Foreign currencies transactions

According to the Bank's accounting system, all transactions are recorded in original currencies. Transactions denominated in foreign currencies are translated using the exchange rate applied on the transaction date.

At the end of each month, monetary assets and liabilities denominated in foreign currencies are translated into VND using the exchange rate applied on the last day of the month (the exchange rate applied according to Circular 22/2017/TT-NHNN issued on 29 December 2017).

Foreign exchange differences at the end of the month are recognised in the foreign exchange differences item in the consolidated statement of financial position at month end and transferred to the consolidated income statement at year end.

2. Derivatives and hedging accounting

Foreign currency forward and swap contracts

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

Commitments of foreign currency forward contracts are revaluated monthly and exchange differences arising from the revaluation of foreign currency-denominated balances of these contracts are recognized in the consolidated income statement at the end of the month and transferred to the consolidated income statement at year end.

Interest rate swap contracts

Commitments of one-currency-interest-rate swap contracts are monitored off the consolidated statement of financial position.

For two-currency-interest-rate swap contracts with nominal principal swap, at the effective date of the contract, commitments monitored off the consolidated statement of financial position and exchanged principals are recognized in the consolidated statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis.

For two-currency-interest-rate swap contracts without nominal principal swap, at the effective date of the contract, commitments are monitored off the consolidated statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis.

3. Income and expenses

Interest and similar income/expenses

Interest income and interest expenses are recognized in the consolidated income statement on the accrual basis. The recognition of accrued interest income arising from the loans that are classified from group 2 upwards in accordance with Circular 31, accrued interest income on loans restructured and maintained as Current loan group (group 1) will not be recognized in the consolidated income statement. Accrued interest income on such loans is recorded as an off-balance-sheet item and is recognized in the consolidated income statement upon actual receipt.

Interest income from purchased debts is recognized in the consolidated statement of income on an accrual basis. Accrued interest income arising from purchased debts subject to Circular 31 and classified from Group 2 and above shall not be recognized in the consolidated income statement. Accrued interest from these purchased debts is transferred to and monitored as off-balance sheet items and is only recognized in the consolidated income statement upon actual receipt by the Bank.

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

Income from service charges and commissions

Income from service charges and commissions includes fee received from settlement services, treasury services and other services, which are recognised on an accrual basis in the consolidated income statement when service is rendered.

Income from service charges and commissions is only recognised when all four (4) of the following conditions are satisfied:

- (a) The amount of income can be measured reliably;
- (b) It is probable that the economic benefits associated with the transaction will flow to the Bank;
- (c) The percentage of completion of the transaction at the consolidated statement of financial position date can be measured reliably; and

- (d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Income from investment, securities trading

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

Other income from credit activities

Other income from credit activities primarily comprises fees such as loan withdrawal commitment fees, standby credit limit fees, early repayment fees, and other fees associated with credit activities, which is recognised when the completion of the work as per the agreed-upon work under the contract/agreement can be reliably determined at the date of preparation of the consolidated financial statements.

Recognition of dividends and profits received

Cash dividends and profits received from investment and capital contributions activities are recorded in the consolidated income statement when the Bank's right to receive dividends and profits has been established. Share dividends, which are distributed from profits of invested companies, are recognized neither as an increase in the value of received shares nor financial income in the consolidated financial statements but are only used for tracking the increase in the number of shares according to Circular No. 200/2014/TT-BTC dated 22 December 2014 issued by the Ministry of Finance.

Recognition of unrecoverable receivables

According to Circular No. 16/2018/TT-BTC dated 07 February 2018 ("Circular 16") issued by the Ministry of Finance, receivables recognized as accrued income but subsequently assessed to be not recoverable or not yet recoverable at the due date are recorded as reduction in revenue if the income has been accrued in the same financial year or recorded as expenses if accrued in different financial year and monitored off-balance-sheet for collection. Upon actual receipt of these receivables, the Bank recognizes them as income according to the nature of the income in the consolidated income statement.

4. Accounting for loans to customers, purchased debts, debt selling activities

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

Provision for credit losses

Classification of loans

Before 1 July 2024, loans classification and provisions for credit losses of loans to customers were made in accordance with Circular 11.

From 1 July 2024, for loans to customers, loans classification was made in accordance with Circular 31; and provisioning for credit risks was made in accordance with Decree 86.

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

- Loans;

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

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

The Bank maintains the same debt group for a number of loans in accordance with the provisions of 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") of the SBV amending and supplementing a number of articles of Circular 02 providing instructions for credit institutions and foreign bank branches on debt rescheduling and debt category maintaining to assist borrowers in difficulty and documents of the SBV on debt classification and risk provisioning. The restructuring of repayment terms for customers in accordance with Circular 02 and Circular 06 will be implemented until 31 December 2024.

Loans are classified by risk level into the following groups: Current, Special mention, Sub-standard, Doubtful and Loss. Loans classified as either Substandard, Doubtful or Loss are considered bad debts.

Provision for credit losses

Loans are classified and provisioned for credit losses at the end of each month. The credit loss provision as at 31 March is recognised in the consolidated income statement.

Specific provision

The specific provision as at 31 March is calculated by subtracting the discounted value of collateral from the outstanding loan balance multiplied by the specific provision rate based on the loan classification result as at 31 March. The specific provision rate for each debt group according to Decree 86 is prescribed as follows:

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

General provision

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

Write-off of bad debts

Provision is recorded as an expense on the consolidated income statement and used to write-off bad debts. In accordance with Decree 86, the Bank must set up Risk Handling Council to review and approve the use of provisions for handling risks related to loans classified as Group 5, or if borrowers are either liquidated or bankrupted legal entities or deceased or missing individual.

After a minimum period of 5 years from the date of using the reserve to handle risks and after all measures of the Risk Handling Council have been taken to recover the debt but have not been recovered, the debt may be removed from the off-balance sheet according to the decision of the Bank's Annual General Meeting of Shareholders.

Debt purchasing activities

Debt purchase are recognized at the purchase price, which is the amount the Bank must pay to the seller under the debt purchase contract.

In cases where the debt purchase price is less than or equal to the outstanding principal balance of the purchased debt

The Bank records the principal collected under the credit contract of the purchased debt as a reduction of the debt purchase price. In the event that the debt purchase price has been fully recovered, any remaining principal collected (representing the difference between the principal of the purchased debt and the debt purchase price) is recognized as income.

Interest amounts collected under the credit contract of the purchased debt are recognized as income.

In cases where the debt purchase price is greater than the outstanding principal balance of the purchased debt

The Bank records the collection of principal and interest under the credit contract of the purchased debt as a reduction of the debt purchase price. When the remaining debt purchase price is less than or equal to the outstanding principal balance of the purchased debt at that time, any collection of principal and interest under the credit contract of the purchased debt is recorded as the cases where the debt purchase price is less than or equal to the outstanding principal balance of the purchased debt.

In the event that the debt purchase price is not fully recovered, the Bank shall handle the unrecovered amount in accordance with the financial regulations for credit institutions and other relevant legal provisions.

Classification and allowance for credit losses on Debt purchasing activities

The Bank classifies the amount paid for the debt purchase into a risk group no less risky than the group in which the debt was classified at the latest point prior to the purchase and continues to perform classification for the purchased debt in a manner similar to loans and advances to customers at the Bank (see details in the accounting policy note for "Provision for credit losses").

Debt selling activities

Debt selling price is the amount of cash the Bank receives from the debt purchaser according to the debt selling contract.

Sold debts that have not been written off

In case the debt selling amount is greater or equal than the principal balance of the sold debt

The Bank records the recovered amount from the principal, interest of sold debts according to the credit contract of the sold debt. In case the entire principal, interest of the sold debt is fully recovered, the remaining amount from the debt sale (the difference between the debt sale amount and the principal, interest of the sold debt) received is recognized as other income in the Bank's consolidated financial statement.

In case the debt selling amount is less than the principal balance of the sold debt

The Bank records the recovery as part of the sold debt amount for the principal collected according to the credit contract of the sold debt. In case the entire amount of debt selling cannot be recovered, the Bank handles the unrecoverable amount in accordance with the financial regime applicable to the credit institution and prevailing regulations.

Classification and provisioning for risks of debt selling activities

The Bank classifies the receivable amount from selling the debt into with risk not yet settled similarly to loans to customers at the Bank itself (see details in the accounting policy notes for "Provision for credit losses").

Sold debts that have been written off

The debt selling price under the debt selling agreement is recognized as other income in the Bank's consolidated income statement upon the full transfer of rights and obligations under the agreement.

5. Trading and investment securities*Trading securities*

Trading securities include debt securities and equity securities that the Bank has bought and had the intention to sell in the near future to gain benefits from price differences. Trading securities are recognized at cost at the date of transaction and subsequently recorded at cost during the holding period. Interest and cash dividends derived from trading securities are recognized on a cash basis in the consolidated income statement.

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

The difference between the provision made at the end of the current period and the provision made at the end of the previous financial year is recognized in the consolidated income statement as "Net gain/(loss) from trading securities".

*Investment securities**Available-for-sale investment securities*

Available-for-sale securities include debt and equity securities that the Bank holds for investment and available-for-sale purposes, not frequently traded but can be sold when there is a benefit. For equity securities, the Bank is neither the founding shareholder nor the strategic partner of the investees.

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

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

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

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

Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities that the Bank purchases for investment purposes to gain interest and the Bank has the intention and the capacity to hold the securities until maturity, including special bonds issued by Vietnam Debt and Asset Trading Corporation ("DATC"). Held-to-maturity securities have determinable value and fixed maturity dates. In case of being sold before maturity, they will be reclassified as trading or available-for-sale securities. Held-to-maturity investment securities are recognized similarly to available-for-sale debt securities.

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

Reclassification

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

6. Cash and cash equivalents

Cash and cash equivalents comprise cash, gold, current accounts at the SBV, current accounts, time deposits with term of three months or less from the deposit date at other credit institutions and securities investment with the original maturity of three months or less from the transaction date.

7. Classification of off-balance-sheet commitments

The Bank classifies guarantee, acceptances of payment and irrevocable loan commitments and other credit risk-bearing commitments (collectively referred to as "off-balance-sheet commitments") into groups as stipulated in Article 09, Article 10, or Article 11 of Circular 31. Accordingly, off-balance-sheet

commitments are classified by risk level into the following groups: Current, Special mention, Sub-standard, Doubtful and Loss.

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

8. Taxation

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

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

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

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

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

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

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

9. Deposits and borrowings from other credit institutions, deposits from customers and valuable papers

Deposits and borrowings from other credit institutions, deposits from customers and valuable papers in issue are recorded at their principal balances at the reporting date.

At the time of initial recognition, the issuance costs of valuable papers in issue are recorded as a reduction in the principal balance of valuable papers in issue. Subsequently, the Bank allocates these costs to the item "Interest and similar expenses" based on a straight-line basis over the term of valuable papers in issue.

10. Capital and reserves***Owners' capital***

Owners' capital is recorded based on the actual contributions made by shareholders and is reflected at the par value of the shares.

Share premium

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

Treasury shares

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

When treasury shares are reissued or sold, the cost of reissued or sold shares is determined using the weighted average method. Any difference between the consideration received and the cost of the reissued or sold shares is recognized in share premium.

Profit distribution

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

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

These statutory reserves are not allowed to be distributed and are recognised as part of equity.

Bonus and welfare funds are appropriated in accordance with the decision of the Annual General Shareholders' Meeting and are recognized as a payable in the consolidated statement of financial position.

11. Items with no balance

The items not presented in these consolidated financial statements in accordance with Decision No. 16/2007/QĐ-NHNN dated 18 April 2007 ("Decision 16"), Circular No. 49/2014/TT-NHNN on the financial reporting regime for credit institutions issued by the SBV on 31 December 2014, and Circular No. 27/2021/TT-NHNN dated 31 December 2021, amending and supplementing certain regulations of Decision 16, are items with no balances.

V. SUPPLEMENT FOR ITEMS PRESENTED ON STATEMENT OF FINANCIAL POSITION

1. Trading securities

	Closing balance VND Million	Opening balance VND Million
Debt securities		
Government securities	-	490,537
Debt securities issued by other domestic credit institutions	2,035,304	-
	<u>2,035,304</u>	<u>490,537</u>

Listing status of trading securities

	Closing balance VND Million	Opening balance VND Million
Debt securities		
- Listed	-	490,537
- Unlisted	2,035,304	-
	<u>2,035,304</u>	<u>490,537</u>

Analysis of quality of trading securities classified as credit-risk bearing assets

	Closing balance VND Million	Opening balance VND Million
Current loans (excluding Government securities)	2,035,304	-
	<u>2,035,304</u>	<u>-</u>

2. Derivatives and other financial assets/liabilities

	Total contract value (at exchange rate as at the contract date) VND Million	Net book value (at exchange rate as at the consolidated financial statements date)	
		Assets VND Million	Liabilities VND Million
As at 31 March 2026			
Currency derivative	108,121,574	130,183	19,081
- Forward contracts	3,390,439	-	19,081
- Swap contracts	104,731,135	130,183	-
Interest rate derivative	-	-	-
- Cross currency swap contracts	-	-	-
	<u>108,121,574</u>	<u>130,183</u>	<u>19,081</u>
Net amount		<u>111,102</u>	
As at 31 December 2025			
Currency derivative	89,560,262	35,619	36,046
- Forward contracts	4,628,820	-	36,046
- Swap contracts	84,931,442	35,619	-
Interest rate derivative	-	-	-
- Cross currency swap contracts	-	-	-
	<u>89,560,262</u>	<u>35,619</u>	<u>36,046</u>
Net amount			<u>427</u>

3. Loans to customers

3.1. Loans to customers

	<u>Closing balance</u>	<u>Opening balance</u>
	VND Million	VND Million
Loans to domestic economic entities and individuals	598,073,542	543,236,391
Loans by grants, investment trusts	2,643,555	2,710,815
Discounted promissory notes and valuable papers	179,642	180,717
Payments made on behalf of customers	1,000	-
Loans to foreign organisations and individuals	242,688	242,856
	601,140,427	546,370,779

Analysis of loans portfolio by quality

	<u>Closing balance</u>	<u>Opening balance</u>
	VND Million	VND Million
Current loans	569,984,459	514,257,606
Special-mention loans	15,521,549	18,792,886
Sub-standard loans	4,914,850	4,017,065
Doubtful loans	4,730,607	5,500,307
Loss loans	5,988,962	3,802,915
	601,140,427	546,370,779

Analysis of loan portfolio by original term

	<u>Closing balance</u>	<u>Opening balance</u>
	VND Million	VND Million
Short-term loans	297,662,792	270,919,421
Medium-term loans	185,877,887	175,459,659
Long-term loans	117,599,748	99,991,699
	601,140,427	546,370,779

Analysis of loan portfolio by type of customers

	<u>Closing balance</u>	<u>Opening balance</u>
	VND Million	VND Million
Other limited companies	251,119,385	228,506,157
Household businesses, individuals	176,544,138	167,684,870
Other joint stock companies	163,578,976	139,883,573
Foreign invested enterprises	7,206,412	6,815,673
State-owned enterprises	2,643,754	3,426,407
Cooperatives, cooperative unions	23,707	29,156
Private companies	18	27
Others	24,037	24,916
	601,140,427	546,370,779

Analysis of loan portfolio by registered business sector

	<u>Closing balance</u>	<u>Opening balance</u>
	VND Million	VND Million
Household services, production of material products and services for household self-consumption	176,544,138	167,684,871
Real estates	78,195,996	70,168,206
Wholesale and retail; repair of cars, motorcycles, motorbikes and other motor vehicles	114,727,612	101,108,960
Construction	73,091,030	67,143,211
Finance and insurance	50,693,946	44,812,245
Production and processing	20,836,983	20,338,452
Accommodation and food service activities	11,444,239	8,562,982
Transport, warehouse and communication	24,912,202	25,142,909
Electricity, gas, steam and air conditioning manufacturing and distributions	8,677,702	6,203,022
Agriculture, forestry and aquaculture	4,099,069	4,178,853
Others	37,917,510	31,027,068
	<u>601,140,427</u>	<u>546,370,779</u>

3.2 Provisions for credit losses on loans to customers

Movements in provisions for credit losses on loans to customers for the period ended 31 March 2026 are as follows:

	Loans to customers		Issuance of deferred L/C arising before 01 July 2024		Total
	General provision VND Million	Specific provision VND Million	General provision VND Million	Specific provision VND Million	
As of 01 January 2026	4,069,255	3,230,190	-	-	7,299,445
Appropriation/(Reversal) of provision for the period	394,377	900,885	-	-	1,295,262
Provision used to write off bad debts for the period	-	(777,082)	-	-	(777,082)
As of 31 March 2026	4,463,632	3,353,993	-	-	7,817,625

Movements in provisions for credit losses on loans to customers for the year ended 31 December 2025 are as follows:

	Loans to customers		Issuance of deferred L/C arising before 01 July 2024		Total
	General provision VND Million	Specific provision VND Million	General provision VND Million	Specific provision VND Million	
As of 01 January 2025	3,216,873	2,577,890	83,841	-	5,878,604
Appropriation/(Reversal) of provision for the year	852,382	8,806,336	(83,841)	-	9,574,877
Provision used to write off bad debts for the year	-	(8,154,036)	-	-	(8,154,036)
As of 31 December 2025	4,069,255	3,230,190	-	-	7,299,445

4. Debts purchasing activities

	<u>Closing balance</u>	<u>Opening balance</u>
	<u>VND Million</u>	<u>VND Million</u>
Debts purchase in VND	19,023,318	23,925,869
Debts purchase in foreign currencies	-	-
Provision for debt purchased	(142,675)	(179,444)
	<u>18,880,643</u>	<u>23,746,425</u>

The carrying amount of principal and interest of debts purchased is as follows:

	<u>Closing balance</u>	<u>Opening balance</u>
	<u>VND Million</u>	<u>VND Million</u>
Principal of debts purchased	19,023,318	23,925,869
Interest on debts purchased	-	-
	<u>19,023,318</u>	<u>23,925,869</u>

Analysis of debts purchased portfolio by quality:

	<u>Closing balance</u>	<u>Opening balance</u>
	<u>VND Million</u>	<u>VND Million</u>
Current loans	19,023,318	23,925,869
	<u>19,023,318</u>	<u>23,925,869</u>

5. Investment securities**5.1. Available-for-sale investment securities**

	<u>Closing balance</u>	<u>Opening balance</u>
	<u>VND Million</u>	<u>VND Million</u>
Debt securities	84,729,951	72,904,811
Government securities	20,636,783	19,704,580
Debt securities issued by other domestic credit institutions	50,285,764	36,288,479
Debt securities issued by domestic economic entities	13,807,404	16,911,752
	<u>84,729,951</u>	<u>72,904,811</u>
Provisions for credit losses of available-for-sale investment securities	(103,556)	(126,838)
General provision	(103,556)	(126,838)
Specific provision	-	-
	<u>84,626,395</u>	<u>72,777,973</u>

5.2. Held-to-maturity investment securities

	<u>Closing balance</u>	<u>Opening balance</u>
	<u>VND Million</u>	<u>VND Million</u>
Debt securities	4,337,181	4,039,836
Government securities	3,223,167	3,225,821
Debt securities issued by domestic economic entities	1,114,014	814,015
Provisions for credit losses of held-to-maturity investment securities	(8,355)	(6,105)
General provision	(8,355)	(6,105)
	<u>4,328,826</u>	<u>4,033,731</u>

6. Capital contribution, long-term investments

Analysis of investments by type of investment

	Closing balance	Opening balance
	VND Million	VND Million
Investments in associates	1,125,764	1,040,690
Other long-term investments	125,667	125,667
Provisions for impairment of long-term investments	(8,173)	(8,173)
	1,243,258	1,158,184

List of associated companies

	Closing balance			Opening balance		
	Net carrying amount of investment under the equity method		Ownership proportion	Net carrying amount of investment under the equity method		Ownership proportion
	Cost	VND Million	%	Cost	VND Million	%
HD Securities Corporation	658,075	1,125,764	29.99	658,075	1,040,690	29.99
	658,075	1,125,764		658,075	1,040,690	

7. Borrowings from the Government and the SBV

	Closing balance	Opening balance
	VND Million	VND Million
Borrowings from SBV	-	11,418,077
- Borrowings through discount of valuable papers	-	11,418,077
Deposits from the State Treasury	1,638	168
Other borrowings	6,615	7,727
	8,253	11,425,972

8. Deposits and borrowings from other credit institutions

8.1. Deposits from other credit institutions

	Closing balance	Opening balance
	VND Million	VND Million
Demand deposits	809,514	2,837,873
In VND	801,902	2,826,500
In foreign currencies	7,612	11,373
Term deposits	111,378,770	126,570,904
In VND	110,591,000	119,590,000
In foreign currencies	787,770	6,980,904
	112,188,284	129,408,777

8.2. Borrowings from other credit institutions

	Closing balance	Opening balance
	VND Million	VND Million
In VND	4,011,855	2,710,113
In which:		
- Discount, re-discount valuable papers	-	-
- Mortgaged and pledged borrowings	-	-
In foreign currencies	36,576,949	37,088,405
In which:		
- Discount, re-discount valuable papers	-	-
- Mortgaged and pledged borrowings	-	-
	40,588,804	39,798,518

9. Deposits from customers

	Closing balance	Opening balance
	VND Million	VND Million
Demand deposits	63,445,615	67,857,913
- Demand deposits in VND	47,208,113	55,684,718
- Demand deposits in foreign currencies	16,237,502	12,173,195
Term deposits	557,160,219	491,206,575
- Term deposits in VND	556,837,640	490,858,842
- Term deposits in foreign currencies	322,579	347,733
Deposits for specific purpose	427,557	985,313
Margin deposits	515,552	664,481
	621,548,943	560,714,282

10. Valuable papers issued (excluding compound financial instruments)

	Closing balance	Opening balance
	VND Million	VND Million
Certificates of deposit	39,772,000	24,972,000
Less than 12 months	32,930,000	18,710,000
From 12 months to under 5 years	6,627,000	6,047,000
From 5 years	215,000	215,000
Bond	59,835,078	58,134,603
From 12 months to under 5 years	18,216,390	18,213,965
From 5 years	41,618,688	39,920,638
	99,607,078	83,106,603

11. Other liabilities

	Closing balance	Opening balance
	VND Million	VND Million
Internal payables	359,903	1,003,098
External payables	19,691,599	20,249,179
Bonus and welfare funds	61,953	61,953
	20,113,455	21,314,230

12. Statutory obligations and deferred corporate income tax**12.1 The bank's obligations to the state budget**

	Opening balance VND Million	Movement in the period		Closing balance VND Million
		Payable VND Million	Paid VND Million	
Value added tax	57,563	63,004	(74,723)	45,844
Corporate income tax	2,513,751	1,232,001	(2,518,219)	1,227,533
Property tax	-	27	(27)	-
Land lease	-	-	-	-
Other taxes	63,119	163,406	(202,326)	24,199
- Personal income tax	33,503	149,747	(167,924)	15,326
- Withholding tax	29,616	13,659	(34,402)	8,873
Other fees and tax payables	-	73	(73)	-
	2,634,433	1,458,511	(2,795,368)	1,297,576

12.2 Deferred corporate income tax

	Closing balance VND Million	Opening balance VND Million
<i>Deferred corporate income tax assets</i>		
Deferred income tax assets related to deductible temporary differences	101,886	75,079
Deferred income tax assets related to unused tax losses	-	-
	101,886	75,079
<i>Deferred corporate income tax liabilities</i>		
Deferred income tax liabilities incurred from temporary differences	(2,353)	(2,353)
Deferred income tax liabilities incurred recorded in previous periods	-	-
	(2,353)	(2,353)
Total	99,533	72,726

13. Owners' equity

13.1. Statement of changes in owners' equity

	Charter capital	Share premium	Treasury share	Capital supplementary reserve	Financial reserve	Other reserves	Capital construction investment	Foreign exchange differences	Retained earnings	Non- controlling interests	Total
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million		VND Million	VND Million	VND Million
As of 01 January 2025	35,101,423	535,956	(413,448)	1,977,623	4,206,805	128,774	89	-	12,953,881	2,166,158	56,657,261
Increase in charter capital from owner's equity	1,810,065	-	-	(1,810,065)	-	-	-	-	-	-	-
Share issuance for dividend payment	9,648,540	-	-	-	-	-	-	-	(9,648,540)	-	-
Share issuance for bond conversion	3,492,735	686,838	-	-	-	-	-	-	-	-	4,179,573
Sale of treasury shares	-	52,080	413,448	-	-	-	-	-	-	-	465,528
Profit for the year	-	-	-	-	-	-	-	-	16,524,388	549,234	17,073,622
Appropriation to reserves	-	-	-	2,891,237	2,704,869	25,000	-	-	(5,621,106)	-	-
Appropriation to bonus and welfare fund	-	-	-	-	-	-	-	-	(20,000)	-	(20,000)
Adjustment of reserves	-	-	-	-	(2,423)	-	-	-	2,423	-	-
Utilisation during the year	-	-	-	-	-	(70,462)	-	-	-	-	(70,462)
As of 31 December 2025	50,052,763	1,274,874	-	3,058,795	6,909,251	83,312	89	-	14,191,046	2,715,392	78,285,522
Increase in charter capital from owners' equity	-	-	-	-	-	-	-	-	-	-	-
Share issuance for dividend payment	-	-	-	-	-	-	-	-	-	-	-
Share issuance for bond conversion	-	-	-	-	-	-	-	-	-	-	-
Profit for the period	-	-	-	-	-	-	-	-	4,766,642	135,498	4,902,140
Appropriation to reserves	-	-	-	-	-	-	-	-	-	-	-
Appropriation to bonus and welfare fund	-	-	-	-	-	-	-	-	-	-	-
Utilisation during the period	-	-	-	-	-	(9,817)	-	-	-	-	(9,817)
Foreign exchange differences	-	-	-	-	-	-	-	8,163	-	-	8,163
As of 31 March 2026	50,052,763	1,274,874	-	3,058,795	6,909,251	73,495	89	8,163	18,957,688	2,850,890	83,186,008

13.2 Disclosure of combined financial instruments

Convertible bonds

	Closing balance	Opening balance
	VND Million	VND Million
Total value	4,330,781	4,327,662
- Debt component value	4,330,781	4,327,662
- Equity component value	-	-

13.3. Details of the Bank's shares

	Closing balance	Opening balance
Number of ordinary registered shares for issue	5,005,276,323	5,005,276,323
Number of ordinary shares in issuance	5,005,276,323	5,005,276,323
Number of ordinary shares repurchased	-	-
Number of ordinary shares in circulation	5,005,276,323	5,005,276,323
Par value of share (VND/share)	10,000	10,000

VI. SUPPLEMENT FOR ITEMS PRESENTED ON INCOME STATEMENT

14 Interest and similar income

	Current period	Prior period (Restated)
	VND Million	VND Million
Interest from deposits	1,249,633	550,034
Interest from loans to customers	14,155,890	11,299,630
Interest from trading, investment in debt securities	1,269,832	680,399
- <i>Interests from investment securities</i>	1,269,832	680,399
- <i>Interests from trading securities</i>	-	-
Income from guarantee services	58,315	54,433
Income from debt trading	489,801	-
Other income from credit activities	2,693,077	2,407,224
	19,916,548	14,991,720

15 Interest and similar expenses

	Current period	Prior period
	VND Million	VND Million
Interest expense on deposits	9,239,811	5,934,258
Interest expense on borrowings	598,653	371,839
Interest expense on valuable papers issued	1,561,427	1,273,160
Expenses on other credit activities	33,635	4,363
	11,433,526	7,583,620

16 Net (loss)/gain from trading securities

	Current period	Prior period
	VND Million	VND Million
Income from trading securities	14,489	391,440
Expenses from trading securities	(20,666)	(2,160)
	(6,177)	389,280

17 Net gain/(loss) from investment securities

	Current period	Prior period
	VND Million	VND Million
Income from trading investment securities	42,513	2,065
Expenses for trading investment securities	(14,586)	(6,199)
Reversal/(Appropriation) of provision for credit losses of investment securities	21,033	(12,610)
	48,960	(16,744)

18 Income from capital contribution, equity investments

	Current period	Prior period
	VND Million	VND Million
Dividends income from capital contributions	4,329	-
Profit and loss allocated from investments in associates under equity method	85,074	23,569
	89,403	23,569

19 Operating expenses

	Current period	Prior period
	VND Million	VND Million
Taxes, fees and charges	447	883
Staff cost	1,552,512	1,569,995
- Salaries and allowances	1,374,196	1,391,278
- Salary-based expenses	110,236	114,891
- Other allowances	15,838	18,182
- Other expenses	52,242	45,644
Expenses for fixed assets	321,774	293,635
In which: Depreciation and amortisation expenses	72,198	58,821
Expenses for operating management	556,468	538,579
In which: - Per diems	15,357	16,781
- Union activities expenses	800	244
Insurance premium for customers' deposits	155,112	121,431
Appropriation/(Reversal of) other provision expenses	702	-
	2,587,015	2,524,523



VII. SUPPLEMENT FOR OTHER ITEMS**20 Related party balances and transactions**

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

- (a) Directly or indirectly through one or more intermediaries, the party:
 - Controls, or is controlled by, or is under common control by the Bank (including the holding company and its subsidiaries);
 - Contributes capital to the Bank and therefore has significant influence over the Bank;
 - Has joint control over the Bank;
- (b) The party is a joint venture or an associate of which the Bank is a venturer or an investor;
- (c) The party has a key management personnel who is also a member of the Board of Directors, Board of Supervisors, and Board of Management of the Bank;
- (d) The party is a close member of the family of any individual referred to in (a) or (c);
- (e) The party is a bank/an entity that is, directly or indirectly controlled, jointly controlled or significantly influenced by, or of which, significant voting power in such entity resides with, any individual referred to in (c) or (d).

Details of significant transactions with related parties during the period ended 31 March 2026 are as follows:

	<u>31/03/2026</u>
	VND Million
Major shareholders and their related parties	
Increases in deposits from customers and interests paid	41,277,252
Decreases in deposits from customers	41,123,085
Subsidiary (Vikki Bank)	
Increases in deposits from credit institutions and interests paid	82,519,617
Decreases in deposits from credit institutions	91,548,775
Debt selling	6,790,825
Debt purchasing	-
Disposal of investment securities	1,531,849
Associate (HDS)	
Increases in deposits from customers and interests paid	113,317,900
Decreases in deposits from customers	113,209,778
Companies significantly affected by Members of the Board of Directors, Board of Supervisors, Board of Management of the Bank	
Increases in deposits from customers and interests paid	51,187,370
Decreases in deposits from customers	51,636,187

Details of significant balances with related parties as at 31 March 2026 are as follows:

	31/03/2026
	VND Million
Major shareholders and their related parties	
Deposits from customers	2,951,293
- <i>Demand deposits</i>	644,825
- <i>Term deposits</i>	1,973,454
- <i>Saving deposits</i>	319,014
- <i>Marginal, payment guarantee deposits</i>	14,000
Loans to customers	106,733
Subsidiary (Vikki Bank)	
Deposits from credit institutions at the Bank	1,283,326
- <i>Demand deposits</i>	283,326
- <i>Term deposits</i>	1,000,000
Loans to credit institutions	14,495,665
Associate (HDS)	
Deposits from customers	1,357,182
- <i>Demand deposits</i>	1,357,182
Companies significantly affected by Members of the Board of Directors, Board of Supervisors, Board of Management of the Bank	
Deposits from customers	5,597,564
- <i>Demand deposits</i>	5,147,381
- <i>Term deposits</i>	447,750
- <i>Marginal, payment guarantee deposits</i>	2,433
Loans to customers	6,980,541

21 Concentration of assets, liabilities and off-balance-sheet items by geographical region

	Total loan balance (*)	Total deposits (**)	Credit commitments	Derivatives (Total contract value)	Trading and investment securities
	VND Million	VND Million	VND Million	VND Million	VND Million
Domestic	616,136,092	733,737,227	36,563,134	108,022,480	91,102,436
Overseas	-	-	-	99,094	-
	616,136,092	733,737,227	36,563,134	108,121,574	91,102,436

(*) Including loans to other credit institutions and loans to customers.

(**) Including deposits from other credit institutions and deposits from customers.

VIII. FINANCIAL RISK MANAGEMENT

22 Financial risk management policies for financial instruments

Risk policies, limits and management tools are embedded in daily operations of the Bank.

The Bank's objective is to manage its risk adequately within the approved limits. Therefore, the use of financial instruments, including receiving deposits from customers and investing in high-quality assets to achieve sufficient interest margins, are core activities of the Bank. From risk management perspective, this primarily involves maintaining loans to individuals and organisational borrowers of varied creditworthiness, in both local and foreign currencies, as well as off-statement of financial position commitments (such as guarantees and letters of credit). In addition, the Bank also places its mobilised funds in loans to other banks.

Risks relating to foreign exchange and interest rate exposures are managed through the use of position limits to avoid undue concentrations and entering into counter-balancing positions in order to offset exposures. By holding high quality financial instruments, the Bank is able to manage significant risks in its operating activities and to maintain an adequate liquidity position.

23 Credit risk

Credit risk is the risk of financial loss due to customer or counterparty of the Bank being unable or unwilling to fulfil on its payment obligations, in part or as a whole under a contract or agreement with the Bank. The Bank's customer or counterparty (including credit institutions and foreign bank branches) has relationship with the Bank in term of being granted credit (including entrusted loans), receiving deposits and issuing corporate bonds.

Credit risk management and mitigation policies

The Bank has established a credit quality review process to provide early identification of possible changes in the financial position and creditworthiness of counterparties. Counterparty's limit is established by the use of a credit rating system, which assigns each counterparty a risk rating. Risk ratings are subject to regular revision and updates.

Maximum exposure to credit risk

The maximum exposure to credit risk is the carrying amounts on the consolidated statement of financial position as well as off-statement of financial position financial instruments, without taking into account any collateral assets held or other credit enhancements. For contingent liabilities, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the obligations of the instruments issued are called upon.

24 Market risks

Currency risks

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

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

The book value of cash assets and cash liabilities denominated in foreign currencies as at 31 March 2026 are as follows:

ITEMS	EUR equivalent VND Million	USD equivalent VND Million	Gold equivalent VND Million	Other currency equivalent VND Million	Total VND Million
Assets					
Cash, gold	30,197	1,067,556	20,253	159,037	1,277,043
Balances with the State Bank of Vietnam	583	1,254,456	-	-	1,255,039
Placements with and loans to other credit institutions (*)	122,885	30,719,573	-	24,154,406	54,996,864
Derivatives financial instruments and other financial assets	(30,299)	8,457,917	-	(23,194,063)	(14,766,445)
Loans to customers (*)	-	20,079,851	-	686,038	20,765,889
Other assets (*)	-	1,114,295	-	2,430	1,116,725
Total assets	123,366	62,693,648	20,253	1,807,848	64,645,115
Liabilities					
Deposits and borrowings from other credit institutions	1,728	36,727,312	-	643,292	37,372,332
Deposits from customers	114,544	15,899,311	-	685,617	16,699,472
Grants, trusted funds and borrowings where the Bank bears risks	-	2,597,869	-	46,735	2,644,604
Valuable papers issued	-	6,958,635	-	-	6,958,635
Other liabilities	2,034	760,160	885	34,870	797,949
Total liabilities	118,306	62,943,287	885	1,410,514	64,472,992
Balance sheet currency position	5,060	(249,639)	19,368	397,334	172,123
Off-balance sheet currency position	-	264,474	-	24,650	289,124
Balance sheet/off-balance currency position	5,060	14,835	19,368	421,984	461,247

(*) Excluding provision.

Interest rate risks

Interest rate risk is the possibility of the Bank's income or asset value being affected when market interest rate fluctuates. The Bank regularly controls structure of the proportions and terms of the assets and the liabilities of the Bank and also manages interest rate risks by controlling the interest rate difference according to the maturity scale.

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

- Cash, gold; balances with the SBV; derivative financial instruments; capital contribution, long-term investments; fixed assets; other assets that do not bear risk and other liabilities are classified as "Non-interest-bearing";
- The actual interest rate repricing period of trading securities and investment securities is calculated based on the most recent interest rate repricing period or remaining maturity of each type of securities from the date of preparation of the consolidated financial statements;
- The actual interest rate repricing period of placements with and loans to credit institutions; loans to customer; other assets that bear risk; borrowings from the Government and the SBV; deposits and borrowings from other credit institutions; customer deposits is determined as follows:
 - Items with fixed interest rate during the contractual period: the effective interest rate re-pricing term is determined from the reporting date to maturity date;
 - Items with floating interest rate: the effective interest rate re-pricing term is determined from the reporting date to the nearest interest rate re-pricing date;
- The actual interest rate repricing period of valuable papers issued is based on the most recent interest rate repricing period or the remaining maturity of each type of valuable papers issued.

Item	Overdue	Non-interest bearing	Up to 01 month	From 01 to 03 months	Current From 03 to 06 months	From 06 to 12 months	From 01 to 05 years	Over 05 years	Total
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Assets									
Cash, gold	-	4,870,562	-	-	-	-	-	-	4,870,562
Balances with the SBV	-	27,816,249	-	-	-	-	-	-	27,816,249
Placements with and loans to other credit institutions (*)	-	-	176,407,138	13,271,864	500,000	13,611,571	-	-	203,790,573
Trading securities (*)	-	-	-	-	-	2,035,304	-	-	2,035,304
Derivatives financial instruments and other financial assets	-	111,102	-	-	-	-	-	-	111,102
Loans to customers (*)	31,155,968	-	76,723,741	149,989,721	130,464,055	187,857,188	23,991,060	958,694	601,140,427
Debt purchasing activities (*)	-	-	1,909,778	3,945,477	6,603,097	3,579,297	2,985,669	-	19,023,318
Investment securities (*)	-	-	1,639,689	10,277,507	2,630,000	31,613,176	23,597,650	19,309,110	89,067,132
Capital contribution, long-term investments (*)	-	1,251,431	-	-	-	-	-	-	1,251,431
Fixed assets	-	1,856,769	-	-	-	-	-	-	1,856,769
Other assets (*)	55,605	31,967,219	663,296	614,760	1,847,283	6,240,481	-	-	41,388,644
Total assets	31,211,573	67,873,332	257,343,642	178,099,329	142,044,435	244,937,017	50,574,379	20,267,804	992,351,511
Liabilities									
Borrowings from the SBV	-	-	4,136	183	520	1,041	2,373	-	8,253
Deposits and borrowings from other credit institutions	-	-	101,658,247	34,810,086	14,678,630	1,630,125	-	-	152,777,088
Deposits from customers	-	232,507	123,431,010	88,671,204	183,325,573	207,379,622	18,508,756	271	621,548,943
Grants, trusted funds and borrowings where the Bank bears risks	-	-	-	-	2,598,963	1,612	13,200	30,829	2,644,604
Valuable papers issued	-	-	1,969,928	11,779,787	12,868,011	58,861,557	18,063,631	394,945	103,937,859
Other liabilities	-	20,113,455	-	-	-	-	-	-	20,113,455
Total liabilities	-	20,345,962	227,063,321	135,261,260	213,471,697	267,873,957	36,587,960	426,045	901,030,202
On-balance sheet interest gap	31,211,573	47,527,370	30,280,321	42,838,069	(71,427,262)	(22,936,940)	13,986,419	19,841,759	91,321,309
Off-balance sheet interest gap		(36,563,134)							(36,563,134)
Interest gap (on, off-balance sheet)	31,211,573	10,964,236	30,280,321	42,838,069	(71,427,262)	(22,936,940)	13,986,419	19,841,759	54,758,175

(*) Excluding provision

Liquidity risk

Liquidity risk is the risk that the bank is unable to meet its debt obligations when they come due; or the bank is able to meet its debt obligations when due but at a cost higher than the average market cost.

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

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

- Cash, gold and balances with the SBV are classified into maturity up to one (1) month;
- The maturity terms of placement with and loans to other credit institutions; derivative financial instruments and other financial assets; loans to customers; investment securities; other assets; borrowings from the Government and the SBV; valuable papers issued; other liabilities is determined based on the nature of these amounts or the contractual maturity date;
- The maturity of trading securities is calculated on the basis of the probable time to convert bonds into cash;
- The maturity date of capital contribution, long-term investments is classified as over five (05) years;
- The maturity of deposits and borrowings from other credit institutions and customer deposits is determined based on the nature of these amounts or the maturity date stipulated in the contract. Current deposits from other credit institutions and current deposits are classified into maturity up to one (1) month. The maturity date for loans and term deposits is determined based on the maturity date stipulated in the contract.;
- The maturity of fixed assets is determined based on the remaining useful life of the asset.

Liquidity Risk Management

The purpose of liquidity risk management is to ensure the availability of funds to meet financial obligations.

The Bank mobilizes funds from a variety of sources to mitigate liquidity risk, and at the same time, also has a flexible liquid asset management policy, monitoring future cash flows and liquidity on a daily basis. The Bank also assesses expected cash flows in case of need to mobilize additional funds.

Liquidity risk is limited by holding a large amount of cash and cash equivalents in the form of current accounts, deposits at the State Bank of Vietnam, bonds issued by the Government or guaranteed by the Government, placements with and overnight loans to other credit institutions. Risk-weighted safety ratios are also used to manage the Bank's liquidity risk.

Item	Overdue		Current					Total
	Over 03 months	Up to 03 months	Up to 01 month	From 01 to 03 months	From 03 to 12 months	From 01 to 05 years	Over 05 years	
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	
Assets								
Cash, gold	-	-	4,870,562	-	-	-	-	4,870,562
Balances with the SBV	-	-	27,816,249	-	-	-	-	27,816,249
Placements with and loans to other credit institutions (*)	-	-	176,407,138	13,271,864	14,111,571	-	-	203,790,573
Trading securities (*)	-	-	-	-	2,035,304	-	-	2,035,304
Derivatives financial instruments and other financial assets	-	-	(2,351)	39,365	80,500	(6,412)	-	111,102
Loans to customers (*)	15,634,419	15,521,549	30,710,937	70,360,320	218,282,227	184,084,837	66,546,138	601,140,427
Debt purchasing activities (*)	-	-	1,558,891	4,152,396	10,326,362	2,985,669	-	19,023,318
Investment securities (*)	-	-	1,139,688	3,699,823	28,364,034	36,554,477	19,309,110	89,067,132
Capital contribution, long-term investments (*)	-	-	-	-	-	-	1,251,431	1,251,431
Fixed assets	-	-	644,300	905	17,142	433,699	760,723	1,856,769
Other assets (*)	55,605	-	18,795,516	3,860,310	10,755,789	1,594,549	6,326,875	41,388,644
Total assets	15,690,024	15,521,549	261,940,930	95,384,983	283,972,929	225,646,819	94,194,277	992,351,511
Liabilities								
Borrowings from the SBV	-	-	2,219	531	2,641	2,862	-	8,253
Deposits and borrowings from other credit institutions	-	-	101,649,515	27,851,450	9,970,977	13,304,496	650	152,777,088
Deposits from customers	-	-	123,663,517	88,671,204	390,705,195	18,508,756	271	621,548,943
Grants, trusted funds and borrowings where the Bank bears risks	-	-	-	-	156,100	624,319	1,864,185	2,644,604
Valuable papers issued	-	-	1,470,000	1,079,919	43,217,718	20,652,565	37,517,657	103,937,859
Other liabilities	-	-	10,769,252	2,802,256	6,232,842	306,002	3,103	20,113,455
Total liabilities	-	-	237,554,503	120,405,360	450,285,473	53,399,000	39,385,866	901,030,202
Net liquidity difference	15,690,024	15,521,549	24,386,427	(25,020,377)	(166,312,544)	172,247,819	54,808,411	91,321,309

(*) Excluding provision



Pham Thi Em
Accountant



Ho Dang Hoang Quyen
Chief Accountant



Pham Van Dau
Chief Financial Officer



Tran Hoai Nam
Deputy General Director

28 April 2026

