

NGÂN HÀNG TMCP VIỆT Á
VIETNAM ASIA
COMMERCIAL JOINT
STOCK BANK

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 4115/2026/CV-VAB
No.: 4115/2026/CV-VAB

Hà Nội, ngày 21 tháng 08 năm 2026
Hanoi, August 21, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi/To: - Ủy ban Chứng khoán Nhà nước/State Securities Commission of Vietnam
- Sở giao dịch Chứng khoán Việt Nam/Vietnam Stock Exchange
- Sở giao dịch chứng khoán TP.Hồ Chí Minh/HoChiMinh Stock Exchange
- Sở giao dịch chứng khoán Hà Nội/HaNoi Stock Exchange

Thực hiện theo Điều 14 Thông tư 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài Chính về việc hướng dẫn công bố thông tin trên thị trường chứng khoán. Ngân hàng TMCP Việt Á (VAB) kính gửi Ủy ban Chứng khoán Nhà nước, Sở giao dịch Chứng khoán Việt Nam, Sở giao dịch Chứng khoán TP.Hồ Chí Minh và Sở giao dịch Chứng khoán Hà Nội các văn bản như sau/ Pursuant to Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, which provides guidance information disclosure in the securities market, Vietnam Asia Commercial Joint Stock Bank respectfully sends to The State Securities Commission of Vietnam, The Vietnam Stock Exchange and The HoChiMinh Stock Exchange and The HaNoi Stock Exchange the documents listed below:

1. Tên tổ chức/Name of organization: Ngân hàng TMCP Việt Á/Vietnam Asia Commercial Joint Stock Bank

- Mã chứng khoán/Mã thành viên/ Stock code/ Broker code: VAB

- Địa chỉ/Address: Tầng 4 & 5, Tòa nhà Samsora, Số 105 Chu Văn An, phường Hà Đông, TP. Hà Nội/4th & 5th Floor, Samsora Building, No. 105 Chu Van An Street, Ha Dong Ward, Ha Noi city

- Điện thoại liên hệ/Tel: 02439.333.636

Fax: 02439.336.426

- E-mail: hcqt@vietabank.com.vn

2. Nội dung thông tin công bố/Contents of disclosure:

- BCTC 6 tháng năm 2026 sau soát xét/ Reviewed Interim Financial Statements for the first half of 2026

☐ BCTC riêng lẻ 6 tháng đầu năm 2026 sau soát xét/ *Reviewed Separate Interim Financial Statements for the first half of 2026*

☒ BCTC hợp nhất 6 tháng đầu năm 2026 sau soát xét /*Reviewed Consolidated Interim Financial Statement for the first half of 2026*

- Các trường hợp thuộc diện phải giải trình nguyên nhân/ *Cases that require an explanation of the cause:*

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC đã được soát xét/kiểm toán)/ *The auditing firm issued an opinion other than an unqualified opinion on the financial statements (for financial statements that have been reviewed/audited...):*

☐ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Explanatory document in case of a checkmark:*

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước và sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC được kiểm toán năm 2022)/ *Net profit after tax in the reporting period differs by 5% or more before and after auditing, shifting from loss to profit or vice versa (for audited financial statements of 2022):*

☐ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Explanatory document in case of a checkmark:*

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước/ *Profit after corporate income tax in the income statement for the reporting period changes by 10% or more compared to the same period of the previous year:*

☒ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Explanatory document in case of a checkmark:*

☒ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại/ *Net profit after tax in the reporting period shows a loss, shifting from a profit in the same period of the previous year to a loss in this period, or vice versa:*

☐ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Explanatory document in case of a checkmark:*

☐ Có/Yes

☐ Không/No

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 21/08/2026 tại đường dẫn www.vietabank.com.vn /*This information was published on the company's website on 21/08/2026, as in the link www.vietabank.com.vn*

Tài liệu đính kèm/Attached documents:

Tài liệu liên quan đến nội dung thông tin công bố/
Documents on disclosed information:

- BCTC bán niên 2026 sau soát xét/ Reviewed
Interim Financial Statements for the first half of
2026
- Giải trình biến động lợi nhuận bán niên 2026/
*Explanation of Profit Fluctuations for the first half
of 2026*

Đại diện tổ chức

Organization representative

Người UQ CBTT/ *Person authorized to disclose information*

(Ký, ghi rõ họ tên, chức vụ, đóng dấu)

(Signature, full name, position, and seal)



Nguyễn Hồng Hải



VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK

Reviewed interim consolidated financial statements
for the six-month period ended 30 June 2026



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VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK

4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City

GENERAL INFORMATION OF THE BANK

VietNam-Asia Commercial Joint Stock Bank (hereinafter referred to as "the Bank") is a Joint Stock Commercial Bank incorporated in the Socialist Republic of Vietnam. The Bank was established under Decision No. 440/QĐ-NHNN dated 09 May 2003 issued by the State Bank of Vietnam and Operating License No. 12/NH-GP dated 09 May 2003. On 31 May 2019, the State Bank of Vietnam granted License No. 55/GP-NHNN, replacing Operating License No. 12/NH-GP dated 09 May 2003. The Bank's operating duration under the License is 99 years from 09 May 2003. The Bank is operating under Enterprise Registration Certificate No. 0302963695, registered for the first time by the Ho Chi Minh Department of Planning and Investment on 19 June 2003 and No. 0302963695 amended for the 33rd time by the Hanoi Department of Planning and Investment on 17 May 2023.

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 to the date of this statement are as follows:

Board of Directors

Full name	Position
Mr. Phuong Thanh Long	Chairman
Mr. Phan Van Toi	Vice Chairman
Mr. Nguyen Hong Hai	Member
Mr. Tran Tien Dung	Member
Mr. Le Hong Phuong	Independent Member
Mr. Nguyen Van Trong	Member
Mr. Thai Nguyen Hoang Nha	Independent Member

Board of Supervisors

Full name	Position
Ms. Nguyen Kim Phuong	Head of BOS
Mr. Nguyen Van Thanh	Member
Mr. Tran Ngoc Hai	Member

Board of Management and Chief Accountant

Full name	Position	Date of appointment/dismissal
Mr. Nguyen Van Trong	General Director	Dismissed on 01 June 2026
Mr. Tran Tien Dung	Deputy General Director	
Mr. Bui Xuan Dung	Deputy General Director	
Mr. Nguyen Thanh Cong	Chief Accountant	

Legal representative

The legal representative of the Bank during the period and to the date of this statement is Mr. Phuong Thanh Long – Chairman of the Board of Directors.

Mr. Nguyen Van Trong, the General Director of the Bank, has been authorized by the Chairman of the Board of Directors to sign the Bank's Interim Consolidated Financial Statements under the Power of Attorney No. 125/2025/UQ-CT.HDQD dated 17 April 2025 issued by the the Chairman of the Board of Directors of VietNam-Asia Commercial Joint Stock Bank.

EVENTS ARISING AFTER THE END OF THE PERIOD

On 28 July 2026, VietNam-Asia Commercial Joint Stock Bank obtained approval from the State Bank of Vietnam for an increase in charter capital through the issuance of shares sourced from owners' equity, pursuant to Official Letter No. 6656/NHNN-QLGS.

Except for the events described above, there are no significant events occurring after the accounting period, which need to be adjusted or presented in these consolidated financial statements

AUDITORS

International Auditing and Valuation Company Limited has been appointed to review the interim consolidated financial statements of the Bank for the six-month period ended 30 June 2026.

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of VietNam-Asia Commercial Joint Stock Bank (hereinafter referred to as "the Bank") presents its report and the Bank's Interim Consolidated Financial Statements for the period ended 30 June 2026.

DISCLOSURE OF THE BOARD OF MANAGEMENT'S RESPONSIBILITIES FOR THE FINANCIAL STATEMENTS

The Board of Management of the Bank is responsible for preparing the interim consolidated financial statements, which give a true and fair view of the consolidated financial position of the Bank as at 30 June 2026, and its consolidated financial performance and its consolidated cash flows for the six-month period ended 30 June 2026. In preparing these consolidated financial statements, the Board of Management is required to:

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

The Board of Management of the Bank is responsible for ensuring that the accounting records are properly maintained so as to fairly reflect, at any point in time, the interim consolidated financial position of the Bank, and for ensuring that the interim consolidated financial statements comply with the accounting standards and accounting regime as presented in Note 2 to the interim consolidated financial statements, as well as with the relevant legal requirements governing the preparation and presentation of interim consolidated financial statements. The Board of Management is also responsible for safeguarding the Bank's assets and for taking appropriate measures to prevent and detect fraud and other irregularities.

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

APPROVAL OF THE FINANCIAL STATEMENTS

The Board of Management approves the attached consolidated financial statements. The interim consolidated financial statements reflected truly and fairly the Bank's consolidated financial position as at 30 June 2026, as well as the consolidated financial performance and consolidated cash flows for the period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese accounting system and legal regulations relating to interim consolidated financial reporting for credit institutions operating in Vietnam.

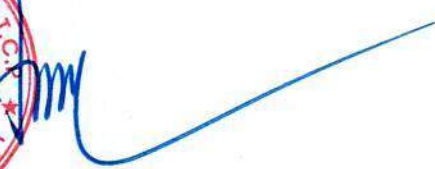
STATEMENT OF THE BOARD OF MANAGEMENT (continued)

COMMITMENT ON INFORMATION DISCLOSURE

The Board of Management affirms that the Bank has complied with Decree No. 155/2020/ND-CP dated 31 December 2020, as amended and supplemented by Decree No. 245/2025/ND-CP dated 11 September 2025 of the Government, detailing the implementation of a number of articles of the Law on Securities, and that the Company has not violated its information disclosure obligations in accordance with Circular No. 96/2020/TT-BTC dated 16 November 2020; Circular No. 08/2026/TT-BTC amending and supplementing a number of articles of Circular No. 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance providing guidance on information disclosure in the securities market; Circular No. 68/2024/TT-BTC dated 18 September 2024 and Circular No. 18/2025/TT-BTC dated 26 April 2025 amending and supplementing a number of articles of the circulars regulating securities transactions on the securities trading system, clearing and settlement of securities transactions, operations of securities companies, and information disclosure in the securities market.

For and on behalf of the Board of Management, 





Nguyễn Văn Trọng

General Director

Ha Noi, 19 August 2026

No: 0805/2026/BCSXHN/IAV

INTERIM FINANCIAL INFORMATION REVIEW REPORT

To: **Shareholders**
Board of Directors, Board of Supervisors and Board of Management
VietNam - Asia Commercial Joint Stock Bank

We have reviewed the accompanying interim consolidated financial statements of VietNam-Asia Commercial Joint Stock Bank (hereinafter referred to as "the Bank") prepared on 19 August 2026, from pages 07 to 53, comprising the interim consolidated statement of financial position as at 30 June 2026, the interim consolidated statement of profit or loss, the interim consolidated statement of cash flows for the six-month period ended, and the 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, accounting regime for credit institutions in Vietnam and legal regulations relating to the preparation and presentation of interim consolidated financial statements and for such internal control as The Board of Management determines is necessary to enable the preparation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on these 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.

INTERIM FINANCIAL INFORMATION REVIEW REPORT (continued)

Auditors' Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of the Bank as at 30 June 2026, and its consolidated financial performance and consolidated cash flows for the six-month period then ended Vietnamese accounting standards, the Vietnamese accounting system applicable to Credit institutions in Vietnam, and relevant legal regulations on the preparation and presentation of interim consolidated financial statements



NGUYEN PHUONG THUY

Deputy Director

Audit Practising Registration Certificate

No. 4567-2022-283-1

For and on behalf of

INTERNATIONAL AUDITING AND VALUATION COMPANY LIMITED

Hanoi, 19 August 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

ITEMS	Notes	Closing balance	Opening balance
A. ASSETS			
I. Cash, gold and gemstones	4.1	378,940,279,908	330,713,532,909
II. Balances with the State Bank of Vietnam (SBV)	4.2	1,057,926,846,086	1,130,892,390,822
III. Deposits and loans to other credit institutions	4.3	15,468,928,357,062	22,327,706,658,791
1. Deposits at other credit institutions	4.3.1	14,568,928,357,062	19,627,706,658,791
2. Loans to other credit institutions	4.3.2	900,000,000,000	2,700,000,000,000
IV. Derivative financial instruments and other financial assets	4.4	128,110,983,000	201,725,492,000
V. Loans to customers	4.5	95,021,138,285,065	87,680,386,166,857
1. Loans to customers	4.5.1	96,199,429,386,448	88,741,515,803,254
2. Provision for credit losses on loans to customers	4.5.2	(1,178,291,101,383)	(1,061,129,636,397)
VI. Investment securities	4.6	25,470,224,386,204	19,193,830,902,831
1. Available-for-sale investment securities		25,470,224,386,204	19,193,830,902,831
2. Provision for credit losses investment securities		-	-
VII. Capital contributions and long-term investments	4.7	76,909,953,811	68,513,057,668
1. Other long-term investments		83,610,010,000	83,610,010,000
2. Provision for impairment of long-term investments		(6,700,056,189)	(15,096,952,332)
VIII. Fixed asset		467,252,356,189	476,766,961,767
1. Tangible fixed assets	4.8	324,609,982,068	328,462,792,261
a. Cost		590,760,167,947	583,536,460,654
b. Accumulated depreciation		(266,150,185,879)	(255,073,668,393)
2. Intangible Fixed Assets	4.9	142,642,374,121	148,304,169,506
a. Cost		279,782,039,623	277,821,234,823
b. Accumulated amortization		(137,139,665,502)	(129,517,065,317)
IX. Other assets	4.10	11,060,163,294,375	9,074,996,503,840
1. Receivables	4.10.1	1,614,653,090,594	3,596,202,617,806
2. Interest and fee receivables	4.10.2	7,990,467,823,971	4,837,421,446,449
3. Other assets	4.10.3	1,717,071,110,010	903,401,169,785
- In which: Goodwill		-	-
4. Provision for other assets	4.10.4	(262,028,730,200)	(262,028,730,200)
TOTAL ASSETS		149,129,594,741,700	140,485,531,667,485

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

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION **(continued)**

As at 30 June 2026

Unit: VND

ITEMS	Note	Closing balance VND	Opening balance VND
B. LIABILITIES AND OWNERS' EQUITY			
I. Borrowings from the Government and the SBV	4.11	5,611,276,917,817	4,735,942,883,755
II. Deposits and borrowings from other credit institutions	4.12	18,900,128,854,227	19,388,849,485,354
1. Deposits from other credit institutions	4.12.1	18,347,687,053,332	18,731,445,714,418
2. Borrowings from other credit institutions	4.12.2	552,441,800,895	657,403,770,936
III. Deposits from customers	4.13	104,044,682,695,361	99,079,937,892,602
IV. Funding capital, Entrusted investment, Risk-bearing loans to credit institutions		33,717,303,687	20,319,696,706
V. Valuable papers issued	4.14	6,996,830,500,000	4,958,830,500,000
VI. Other liabilities	4.15	2,733,274,055,247	2,146,624,070,750
1. Interest and fees payable		1,993,494,400,539	1,395,697,594,118
2. Other payables and liabilities		739,779,654,708	750,926,476,632
TOTAL LIABILITIES		138,319,910,326,339	130,330,504,529,167
VII. Equity and Reserves	4.16	10,809,684,415,361	10,155,027,138,318
1. Equity		8,163,718,790,351	8,163,718,790,351
a. Charter capital		8,163,606,720,000	8,163,606,720,000
b. Share premium		98,600,000	98,600,000
c. Other capital		13,470,351	13,470,351
2. Funds of the credit institution		884,433,936,780	893,233,968,141
3. Foreign exchange differences		(5,421,027,467)	-
4. Undistributed earnings/Accumulated losses		1,766,952,715,697	1,098,074,379,826
TOTAL LIABILITIES AND OWNERS' EQUITY		149,129,594,741,700	140,485,531,667,485

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
(continued)

As at 30 June 2026

Unit: VND

ITEMS	Notes	Closing balance	Opening balance
OFF-BALANCE SHEET ITEMS			
1. Commitments for foreign exchange transactions	7.3.2	11,948,374,477,000	16,038,046,382,000
1.1 Commitments to purchase foreign currencies		-	131,465,000,000
1.2 Commitments for foreign currency swaps		11,948,374,477,000	15,906,581,382,000
2. Commitments related to letters of credit (L/Cs)	7.3.2	1,201,657,816	11,267,349,544
3. Other guarantees	7.3.2	1,078,771,162,228	612,784,152,841
4. Uncollected interest and fees receivables	7.3.3	1,493,907,766,215	1,693,729,268,691
5. Bad debts written-off	7.3.4	8,476,352,802,592	8,454,058,347,785
6. Other assets and documents	7.3.5	473,689,214,348	379,802,414,000



Preparer
Do Thi Phuong Loan



Chief Accountant
Nguyen Thanh Cong




General Director
Nguyen Van Trong
Hanoi, Vietnam
19 August 2026

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the 6-month period ended 30 June 2026

Unit: VND

ITEMS	Notes	Current period	Prior period
1. Interest and similar income	5.1	5,175,744,635,274	4,142,612,288,600
2. Interest and similar expenses	5.2	3,923,277,484,472	2,987,698,826,176
I. Net interest income		1,252,467,150,802	1,154,913,462,424
3. Income from services		117,077,731,143	77,423,697,502
4. Expenses on services		14,364,956,253	13,753,911,973
II. Net gain/loss from services	5.3	102,712,774,890	63,669,785,529
III. Net gain/loss from trading foreign currencies	5.4	28,557,154,759	13,584,686,352
IV. Net gain/loss from held-for-trading securities		-	-
V. Net gain/loss from trading investment securities	5.5	1,238,552,818	(9,388,292,293)
5. Other operating income		52,456,758,180	55,243,090,124
6. Other operating expenses		4,768,455,035	9,192,846,070
VI. Net gain/loss from other operating activities	5.6	47,688,303,145	46,050,244,054
VII. Income from capital contribution, equity investment	5.7	4,328,814,679	4,895,905,945
VIII. Operating expenses	5.8	503,493,381,938	467,288,437,526
IX. Net profit before provision for credit losses		933,499,369,155	806,437,354,485
X. Provision expenses for credit losses		108,764,568,843	92,161,142,816
XI. Total profit before tax		824,734,800,312	714,276,211,669
7. Current corporate income tax expense	5.9	164,436,497,453	142,829,103,278
8. Deferred corporate income tax expense		-	-
XII. Corporate income tax expense	5.9	164,436,497,453	142,829,103,278
XIII. Profit after corporate income tax		660,298,302,859	571,447,108,391
XIV. Basic earnings per share	5.10	809	1,058
XV. Diluted earnings per share	5.10	520	700

Preparer
Do Thi Phuong Loan

Chief Accountant
Nguyen Thanh Cong

General Director
Nguyen Van Trong
Hanoi, Vietnam
19 August 2026



INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS*For the 6-month period ended 30 June 2026**(Direct method)**Unit: VND*

ITEMS	Notes	Current period	Prior period
CASH FLOWS FROM OPERATING ACTIVITIES			
01. Interest and similar income received		2,022,698,257,752	3,095,568,640,682
02. Interest and similar expenses paid		(3,325,480,678,051)	(3,139,985,969,164)
03. Income from services received		102,712,774,890	63,669,785,529
04. Net cash received from trading activities (foreign currencies, gold, securities)		29,795,707,577	4,196,394,059
05. Other operating income received		1,108,805,038	10,944,889,184
06. Receipts from debts written off or paid off by risk fund		47,514,821,563	37,877,024,944
07. Payments for employees and other operating expenses		(499,354,637,075)	(442,523,243,116)
08. Corporate income tax paid during the period		(251,864,255,413)	(148,157,382,492)
Net cash flows from operating activities before changes in operating assets and liabilities		(1,872,869,203,719)	(518,409,860,374)
Changes in operating assets			
09. (Increase)/Decrease in cash and loans to other credit institutions		1,800,000,000,000	1,410,000,000,000
10. (Increase)/Decrease in trading securities		(6,276,393,483,373)	(4,626,881,795,250)
11. (Increase)/Decrease in derivative financial instruments and other financial assets		73,614,509,000	-
12. (Increase)/Decrease in loans and advances to customers		(7,457,913,583,194)	(7,506,145,120,116)
13. Decrease in provision for credit losses		-	(40,414,841,738)
14. (Increase)/Decrease in other operating assets		1,167,879,586,987	(371,339,732,153)
Changes in operating liabilities			
15. Increase/(Decrease) in borrowings from the Government and the SBV		875,334,034,062	3,024,525,944,358
16. Increase/(Decrease) in deposits and borrowings from other credit institutions		(488,720,631,127)	3,339,703,752,426
17. Increase/(Decrease) in customer deposits (including State Treasury)		4,964,744,802,759	5,495,346,911,840
18. Increase/(Decrease) in issued valuable papers (excluding those classified under financing activities)		2,038,000,000,000	1,955,000,000,000
19. Increase/(Decrease) in entrusted investment and loans under risk-bearing responsibility of credit institutions		13,397,606,981	-
20. Increase/(Decrease) in derivative financial instruments and other financial liabilities		-	(7,659,060,000)
21. Increase/(Decrease) in other operating liabilities		100,932,404,229	(101,982,294,515)
22. Expenses from fund of credit institution funds		(10,872,060,000)	(3,110,850,000)
I. Net cash flows from operating activities		(5,072,866,017,395)	2,048,633,054,478

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS (continued)

For the 6-month period ended 30 June 2026

(Direct method)

Unit: VND

ITEMS	Notes	Current period	Prior period
CASH FLOWS FROM INVESTING ACTIVITIES			
01. Acquisition of fixed assets		(9,660,798,374)	(2,201,827,106)
02. Proceeds from disposal of fixed assets		101,929,091	491,309,091
03. Dividends and profits received from long-term investments and capital contributions		4,328,814,679	4,895,905,945
II. Net cash flows from investing activities		(5,230,054,604)	3,185,387,930
III. Net cash flows in the period		(5,078,096,071,999)	2,051,818,442,408
IV. Cash and cash equivalents at the beginning of the period		21,089,312,582,522	13,529,588,417,382
V. Adjustment of changes in foreign exchange rates		(5,421,027,467)	1,188,256,712
VI. Cash and cash equivalents at the end of the period		16,005,795,483,056	15,582,595,116,502



Preparer
Do Thi Phuong Loan



Chief Accountant
Nguyen Thanh Cong




General Director
Nguyen Van Trong
Hanoi, Vietnam
19 August 2026

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS*For the 6-month period ended 30 June 2026*

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

1. Characteristics of the Bank's Operations**1.1 Structure of ownership**

VietNam-Asia Commercial Joint Stock Bank (hereinafter referred to as "the Bank") is a joint stock commercial bank incorporated in the Socialist Republic of Vietnam. The Bank was established under Decision No. 440/QĐ-NHNN dated 09 May 2003 issued by the State Bank of Vietnam and Operating License No. 12/NH-GP dated 09 May 2003. On 31 May 2019, the State Bank of Vietnam granted License No. 55/GP-NHNN, replacing Operating License No. 12/NH-GP dated 09 May 2003. The Bank's operating duration under the License is 99 years from 09 May 2003. The Bank is operating under Enterprise Registration Certificate No. 0302963695, registered for the first time by the Ho Chi Minh Department of Planning and Investment on 19 June 2003 and No. 0302963695 amended for the 33rd time by the Hanoi Department of Planning and Investment on 17 May 2023.

The charter capital of the Bank as at 30 June 2026 was VND 8,163,606,720,000.

The total number of officers and employees as at 30 June 2026 was 1,648 (as at 31 December 2025: 1,632)

1.2 Principal activities of the Bank

The principal activities of the Bank are including mobilizing and receiving short-term, medium-term and long-term deposits from organizations and individuals; granting short-term, medium-term and long-term loans to organizations and individuals based on the nature and funding capacity of the Bank; conducting foreign exchange transactions, providing international commercial financial services, discounting promissory notes, bonds and other valuable papers; providing intermediary brokerage services and other banking services as permitted by the State Bank of Vietnam ("SBV").

1.3 Normal production and business cycle

The Bank's normal production and business cycle is carried out for a time period of 12 months.

1.4 Characteristics of the Bank activities in the period which have impact on the interim consolidated financial statements

During the six-month period ended 30 June 2026, there were no activities that had a significant impact on the indicators in the Bank's interim consolidated financial statements.

1.5 Statement of comparability on the interim consolidated financial statements

The figures presented in the interim consolidated financial statements for the six-month period ended 30 June 2026 are comparable to the corresponding figures of the preceding.

1.6 Operating network

As at 30 June 2026, the Bank had one (01) head office, twenty-four (24) branches, seventy-three (73) transaction offices, and one (01) subsidiary.

As at 30 June 2026, the Bank had one (01) subsidiary, the details are as follows:

Subsidiary	Address	Business activities	Proportion of ownership
Debt Management and Asset Exploitation One Member Limited Liability Company for VietNam-Asia Commercial Joint Stock Bank (AMC)	2nd Floor, 119-121 Nguyen Cong Tru Street, Ben Thanh Ward, Ho Chi Minh City	Debt management, asset exploitation	100,00%

2. ACCOUNTING CONVENTION AND FINANCIAL YEAR**2.1. Accounting convention basis of consolidation of the financial statements**

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

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

2.2. Basis of consolidation of the financial statements

The Bank's consolidated financial statements have been prepared based on the consolidation of the Bank's separate financial statements and the financial statements of its subsidiary over which the Bank has control (the "subsidiary") for the period ended 30 June 2026. Control is deemed to exist when the Bank has the power to govern the financial and operating policies of the investee so as to obtain benefits from its activities.

All significant balances, income, expenses, and unrealised gains or losses arising from intra-group transactions have been eliminated on consolidation.

2.3. Going concern assumption

There are no events that raise significant doubt about the going concern assumption, and the Bank has neither the intention nor the obligation to cease operations or significantly downsize its business scale.

2.4. Financial year

The Bank's financial year begins on 01 January and ends on 31 December every year.

For the six-month accounting period ended 30 June 2026, the Bank prepares interim consolidated financial statements in accordance with the applicable regulations.

2.5. Applied accounting standards and system at the bank

The interim consolidated financial statements are prepared and presented in accordance with Vietnamese Accounting Standards, the Accounting System for Vietnamese Credit Institutions under Decision No. 479/2004/QĐ-NHNN dated 29 April 2004 issued by the Governor of the State Bank of Vietnam; the Financial Reporting Regime for Vietnamese Credit Institutions under Decision No. 16/2007/QĐ-NHNN dated 18 April 2007 issued by the Governor of the State Bank of Vietnam; and the amendments and supplements to Decision No. 479/2004/QĐ-NHNN and Decision No. 16/2007/QĐ-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; Circular No. 202/2014/TT-BTC dated 22 December 2014; Decree No. 135/2025/ND-CP dated 12 June 2025; Circular No. 70/2025/TT-NHNN dated 31 December 2025; and Decision No. 19/VBHN-NHNN dated 16 January 2026 issued by the State Bank of Vietnam providing guidance on the preparation and presentation of consolidated financial statements.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**3.1 Estimate**

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

3.2 Changes in accounting policies

The accounting policies applied in the preparation of these interim consolidated financial statements are consistent with those applied in the preparation of the interim consolidated financial statements for the six-month accounting period ended 30 June 2025, except for the following changes:

Decree No. 135/2025/ND-CP of the Government on the financial regime applicable to credit institutions and foreign bank branches and financial supervision and assessment of the effectiveness of state capital investment in credit institutions in which the State holds 100% of charter capital and credit institutions with state capital ("Decree 135") shall take effect from 01 August 2025.

Circular No. 70/2025/TT-NHNN dated 31 December 2025 of the State Bank of Vietnam amending and supplementing a number of provisions of legal documents in the accounting sector issued by the Governor of the State Bank of Vietnam.

Decision No. 19/VBHN-NHNN dated 16 January 2026 issued by the State Bank of Vietnam promulgating the Accounting account System for Credit Institutions.

3.3 Foreign currency translations

Transactions arising in foreign currencies are translated into the functional currency at the exchange rates prevailing at the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies are retranslated at the exchange rates ruling at the month-end reporting date. Foreign exchange differences arising from the monthly revaluation are recorded in the foreign exchange revaluation difference account in the statement of financial position. The accumulated revaluation differences are transferred to the statement of profit or loss at year-end.

Exchange rates converted as at 30/06/2026:

26,303 VND/USD	162,87 VND/JPY
18,519 VND/CAD	18,249 VND/AUD
30,072 VND/EUR	20,356 VND/SGD
34,865 VND/GBP	32,578 VND/CHF
3,381 VND/HKD	4,061 VND/DKK
17,49 VND/KRW	790 VND/THB
3,872 VND/CNY	

3.4 Cash and cash equivalents

Cash and cash equivalents comprise cash, gold, silver, precious stones and gems, deposits with the State Bank of Vietnam, together with Government bonds and other short-term valuable papers eligible for rediscount with the State Bank of Vietnam, securities with a recovery or maturity period of no more than three months from the acquisition date, as well as non-term deposits and deposits with other credit institutions with maturities of no more than three months from the deposit date.

3.5 Deposits and loans to other credit institutions

Deposits with other credit institutions, excluding current accounts, represent term deposits placed with other credit institutions and branches of foreign banks with a term of not exceeding 03 months.

Loans to other credit institutions are loans with original terms not exceeding 12 months.

Current deposits at other credit institutions are recorded at the outstanding principal balance.

Term deposits and loans to other credit institutions are recognized at their principal outstanding balances less specific provision for credit risks. The classification of term deposits and loans to other credit institutions and the corresponding provision for credit risks are made in accordance with Circular No. 31/2024/TT-NHNN dated 30 June 2024 ("Circular 31") issued by the SBV providing

regulations on the classification of assets in the operations of commercial banks, non-bank credit institutions and foreign bank branches, and Decree No. 86/2024/ND-CP dated 11 July 2024 ("Decree 86") issued by the Government providing regulations on the level and methods of provision for risks, the use of provisions to deal with risks in the operations of credit institutions and foreign bank branches, and cases where credit institutions are required to reverse accrued interest. Accordingly, the Bank makes specific provisions for credit risks in respect of term deposits and loans to other credit institutions using the method presented in Note 3.6. Under Circular 31 and Decree 86, the Bank is not required to make general provisions for term deposits and loans to other credit institutions.

3.6 Derivative financial instruments

3.6.1 Loans to customers

Outstanding loans to customers

Loans to customers are presented at their outstanding principal balances as at the end of the accounting period. Provisions for loans to customers are recorded and presented as a consolidated line item in the consolidated statement of financial position.

Short-term loans are those with original maturities of up to 01 year; medium-term loans are those with original maturities of over one year to 05 years; and long-term loans are those with original maturities of over 05 years from the disbursement date.

In accordance with Circular 31, loans to customers are classified into five risk categories: Standard loans, Special mentioned loans, Substandard loans, Doubtful loans, and Loss loans, based on overdue status and other qualitative factors of the loans.

In addition, pursuant to Circular No. 53/2024/TT-NHNN dated 04 December 2024 ("Circular 53") issued by the State Bank of Vietnam on the rescheduling of debt repayment terms by credit institutions and foreign bank branches for customers facing difficulties due to the impact and damages caused by Storm No. 3, including floods and landslides following the storm, banks are allowed to consider and decide on the rescheduling of repayment terms for the outstanding principal and/or interest of credit facilities incurred prior to 07 September 2024, provided that such facilities meet the conditions stipulated under this Circular.

Provision for credit losses

Provision for credit losses includes specific and general provisions prepared monthly basis in accordance with Decree 86.

Specific provisions are calculated based on the provision rates and the outstanding loan balances after deducting the discounted value of collateral at the prescribed rate for each type of collateral. The specific provision rates applied to each debt group are as follows:

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

In addition, the Bank has applied regulations on the rescheduling of debt repayment terms and the retention of debt classification for loans that meet the requirements of Circular No. 53 and has made provisions for credit risk following Decision No. 1510/QĐ-TTg dated 4 December 2024, as follows:

- Determining the specific provision amount required for the customer's entire outstanding loan balance based on the loan classification under Circular 11 and Decree 86: (A).

- Determination of specific provisions to be made for the outstanding loan balance retained in the same credit risk category by Circular No. 53; and for the remaining outstanding loan balance of the customer by Decree No. 86: (B)

- The additional specific provision (C) is calculated as the difference (A) - (B), to be made as follows:

- + By 31 December 2024: At least 35% of the additional specific provision required.
- + By 31 December 2025: At least 70% of the additional specific provision required.
- + By 31 December 2026: 100% of the specific provision amount is required to be additionally provided.

General provision is made at 0.75% of the total outstanding loan balance classified from Group 1 to Group 4 by the provisions of Decree No. 86.

Bad debts written-off

Following Decree 86, the Bank uses credit risk provisions to write off loans in the following cases:

- The borrower being a legal entity has been dissolved or declared bankrupt in accordance with the law, or the borrower being an individual has deceased or is missing;
- Loans classified as Group 5.

Classification and Provisioning for Off-Balance Sheet Commitments

In accordance with Circular No. 31, effective from 1 July 2024, and Decree No. 86, effective from 11 July 2024, the classification of off-balance sheet credit commitments is conducted solely to manage and supervise credit quality. No provision is required to be made for off-balance sheet credit commitments unless the Bank is obligated to perform payment on behalf of the customer under a guarantee contract.

3.6.2 Debt trading activities

The Bank's debt purchase and sale activities are recorded by Circular No. 09/2015/TT-NHNN dated 17 July 2015 ("Circular 09") of the SBV on debt purchase and sale activities of credit institutions and branches of foreign banks, as amended and supplemented by Circular No. 18/2022/TT-NHNN dated 26 December 2022 ("Circular 18").

The book value of the debt purchased or sold include the book value of the principal balance, interest, and other financial obligations related to the debt (if any) as at the time of the debt purchase or sale for on-balance sheet or off-balance sheet debts; or as recorded in the Bank's books at the time of the write-off from off-balance sheet or at the time of debt purchase or sale for debts already written off from off-balance sheet.

The debt purchase or sale price is the amount the debt purchaser is required to pay the debt seller under the debt purchase and sale contract.

Debt purchased

For purchased debts, the Bank classifies the amount paid for debt purchase into a risk group that is not lower than the risk classification of the debt prior to purchase. Debt classification and provisioning for purchased debts are performed in the same manner as for loans to customers by Circular 31, and Decree 86.

a) If the purchase price of a debt is less than or equal to its outstanding principal balance:

The amount of principal recovered under the credit contract of the purchased debt is recorded as a recovery of the purchase amount. Any excess of the recovered principal over the purchase price is recognized as income.

Interest recovered under the credit contract of the purchased debt is recognized as income.

b) If the purchase price of a debt is greater than its outstanding principal balance:

The amounts of principal and interest recovered under the credit contract of the purchased debt shall be accounted for as recovery of the debt purchase price. Once the remaining amount of the debt purchase price is less than or equal to the outstanding principal balance of the purchased debt at that time, the amounts of principal and interest recovered under the credit contract of the purchased debt shall be treated in the same manner as in the case where the debt purchase price is less than or equal to the outstanding principal balance of the purchased debt.

Debt sale activities

Revenue and expenses from debt sales are recognized in accordance with Circular 09 and Circular 18. According to the guidance provided in Circular No. 09 and Circular No. 18, the difference between the sale price and the book value of the debt sold is accounted for as follows:

a) For on-balance sheet debts:

(i) Debt recovery follows the principle of recovering principal before interest.

(ii) Where the sale price of the debt is greater than or equal to its on-balance sheet book value: the excess is recognized as income.

(iii) Where the sale price is lower than its on-balance sheet book value:

- The shortfall is offset using compensation payments or insurance proceeds (if any).

- Any remaining unrecovered principal is offset in the following order of priority: specific provisions already recognized in expenses, the financial reserve fund, and any remaining shortfall is recorded as other expenses for the period.

- Unrecovered accrued interest on-balance sheet is recorded as a reduction of income or as expenses under applicable financial regulations. Off-balance sheet interest not recovered is written off from off-balance sheet records.

b) For debts monitored off-balance sheet:

The Bank writes off the sold debt from off-balance sheet records and recognizes the sale proceeds as income for the period.

c) For debts previously written off from off-balance sheet:

The sale proceeds are recognized as income for the period.

3.7 Accounting for trading and investment securities**3.7.1 Trading securities**

Trading securities include debt securities, equity securities, and other securities that the Bank purchases outright and intends to sell within a period not exceeding one year for the purpose of earning profits from price differences. According to Official Letter No. 2601/NHNN-TCKT issued by the SBV on 14 April 2009, for trading securities, the Bank is allowed to reclassify such securities no more than once after purchase.

Trading securities are initially recognized at actual purchase price (cost), which includes the purchase price plus (+) any transaction costs (if any). Subsequently, trading securities are measured at the lower of carrying value and market value.

Gains or losses from trading securities are recognized in the consolidated income statement. Trading securities are derecognized when the rights to receive cash flows from these securities have expired or the Bank has transferred substantially all the risks and rewards of ownership of these securities.

Interest income and dividends in cash received during the holding period of trading securities are recognized in the consolidated income statement on a cash basis.

3.7.2 Investment securities

Investment securities are classified into two categories: available-for-sale investment securities and held-to-maturity investment securities. The Bank classifies investment securities at the time of purchase. According to Official Letter No. 2601/NHNN-TCKT issued by the SBV on 14 April 2009, for investment securities, the Bank is allowed to reclassify such securities no more than once after purchase.

Held-to-maturity securities

Held-to-maturity securities are debt securities with fixed maturity terms that are acquired for the purpose of earning interest and for which the Board of Management has both the intention and the ability to hold until maturity.

Debt securities are recorded at par value plus (+) accrued interest/interest to be allocated plus (+) unamortized premium/discount. Premiums or discounts arising from the purchase of debt securities are amortized to the consolidated income statement on a straight-line basis over the estimated remaining term of the securities. Accrued interest prior to the purchase is deducted from the carrying value of the securities, while accrued interest after the purchase is recognized as the Bank's income on an accrual basis. Interest received in advance is allocated to the consolidated income statement on a straight-line basis over the investment period of the securities.

Available-for-sale securities

Available-for-sale securities are debt securities and equity securities held for investment purposes and available for sale. These securities are not purchased for frequent trading but may be sold at any time when deemed advantageous. For equity securities, the investee is not a subsidiary, an associate, or a joint venture of the Bank, and the Bank is neither a founding shareholder nor a strategic partner and does not have any significant influence over the investee's formulation or decision-making of its financial and operating policies through any agreement to appoint personnel to its Board of Directors or Board of Management.

Equity securities

Available-for-sale equity securities are initially recorded at cost. Subsequently, they are measured at the lower of carrying value and market value.

Debt securities

Debt securities are recorded at par value plus (+) accrued interest/interest to be allocated plus (+) unamortized premium/discount. Premiums or discounts arising from the purchase of debt securities are amortized to the consolidated income statement on a straight-line basis over the estimated remaining term of the securities. Accrued interest prior to the purchase is deducted from the carrying value of the securities, while accrued interest after the purchase is recognized as the Bank's income on an accrual basis. Interest received in advance is allocated to the consolidated income statement on a straight-line basis over the investment period of the securities.

3.8 Provision for investments

Provision for impairment of trading securities and investment securities

Trading securities and investment securities are assessed for impairment at the end of the accounting period.

Provision for impairment of securities (excluding Government bonds, Government-guaranteed bonds, and local government bonds) is recognized when the carrying amount exceeds the market value determined as follows:

- If securities are listed, the market value is determined based on the closing price on the latest trading day before the date of preparing the interim consolidated financial statements;
- If securities are not listed on the stock exchange, the market value is determined as follows:
 - + For companies registered for trading on the UPCoM market, the market value of securities is determined as the average reference price over the last 30 consecutive trading days before the date of preparing the interim consolidated financial statements, as announced by the Stock Exchange;
 - + For companies not registered for trading on the public companies' trading market, the provision for each investment is determined based on the financial statements of the investee enterprise prepared at the same date as the Bank's interim consolidated financial statements.

If listed securities or securities registered for trading on the UPCoM market have no transactions within 30 days prior to the provisioning date, or in cases where securities are delisted, suspended, or halted from trading as at the provisioning date, the provision for each investment is determined based on the financial statements of the investee enterprise prepared at the same date as the Bank's consolidated financial statements.

For unlisted corporate bonds (including bonds issued by other credit institutions) or bonds not registered for trading on the UPCoM market, the Bank makes provisions for credit risk in accordance with Decree 86, as disclosed in Note 3.6.1.

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

For special bonds issued by VAMC, during the holding period, annually, within 5 days before the anniversary date of the bond's maturity, the Bank calculates and makes the minimum specific provision for each special bond based on its face value and term, less (-) the amount recovered from the sold debt, in accordance with Circular No. 19/2013/TT-NHNN dated 06 September 2013, as amended by Circulars No. 14/2015/TT-NHNN dated 28 August 2015, No. 08/2016/TT-NHNN dated 16 June 2016, No. 09/2017/TT-NHNN dated 14 August 2017, and No. 32/2019/TT-NHNN dated 31 December 2019 issued by the SBV and other relevant regulations.

Provision for impairment of investment securities is recognized in the interim consolidated income statement.

3.9 Long-term capital contributions and investments

3.9.1 Accounting for other long-term investments

Other long-term investments represent equity investments in unlisted entities held for a period exceeding one year, where the Bank is a founding shareholder, a strategic partner, or has certain controlling influence over the investee's formulation and decision-making process regarding financial and operating policies through formal agreements on the appointment of personnel to the Board of Directors/Management. However, the Bank neither has control nor significant influence over the investee. Other long-term investments are initially recognized at historical cost, and subsequently measured at cost less provision for impairment.

3.9.2 Provision for devaluation of long-term investments

Provision for impairment of investments is recognized when there is objective evidence that part or all of the value of an investment (including held-to-maturity investments, if any) has been impaired or is not recoverable as at the end of the reporting period.

3.10 Fixed asset

Tangible and intangible fixed assets are initially recognized at cost. During their use, tangible and intangible fixed assets are carried at cost, accumulated depreciation, and net book value. Cost includes all expenses incurred by the Bank to acquire the asset and bring it to the condition ready for use.

The tangible and intangible fixed assets are depreciated on a straight-line basis over their estimated useful lives as follows:

	Depreciation
Buildings and structures	10 – 50 years
Machinery and equipment	3 – 8 years
Vehicles and transmission equipment	5 - 10 years
Other tangible fixed assets	3 - 10 years
Software	3 - 5 years

Intangible fixed assets representing land use rights with indefinite terms are recorded at historical cost and are not amortized.

3.11 Other receivables

Other receivables are recognized at cost.

Receivables that are not classified as credit-impaired financial assets are assessed for impairment based on the aging of the overdue amounts or estimated potential losses in case the receivables are not yet due but are likely to be irrecoverable on time. A provision for doubtful debts is recognized for each individual doubtful receivable based on the aging of overdue balances or the estimated potential losses.

Receivables are classified as credit risk-bearing assets, the Bank classifies these receivables and makes credit risk provision in a similar manner as for loans to customers (See Note 3.6.1)

3.12 Deposits from and borrowings from other credit institutions

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

3.13 Deposits from customer

Deposits from customer are recognized at cost.

3.14 Valuable papers issued

Valuable papers issued are recognized at cost, adjusted for accumulated premiums or discounts. The cost of issued valuable papers includes the proceeds from issuance less any directly attributable issuance costs.

3.15 Employee benefits

Retirement benefits: Bank employees in Vietnam are entitled to retirement benefits from the Social Insurance Fund under the Ministry of Labor, Invalids and Social Affairs upon retirement. The Bank is required to contribute social insurance and occupational disease insurance for each employee based on their monthly insurance salary during their employment period, in accordance with the Law on Social Insurance and its guiding regulations. Apart from these contributions, the Bank has no further obligations.

Severance allowance: In accordance with the Labor Code of Vietnam, when employees who have worked for the Bank for 12 months or more voluntarily terminate their labor contracts, the Bank is required to pay severance allowances based on the number of years worked up to 31 December 2008 and the employee's average salary during the six months preceding their termination date.

Unemployment benefits: According Circular No. 28/2015/TT-BLĐTBXH dated 31 July 2015 guiding Decree No. 28/2015/NĐ-CP dated 12 March 2015 of the Government on unemployment insurance and its amendments, from 1 January 2009, the Bank is required to contribute an amount equal to 1% of the salary and wage fund subject to unemployment insurance, and to withhold 1% of each employee's monthly salary and wage subject to unemployment insurance, to be paid simultaneously into the Unemployment Insurance Fund.

3.16 Owners' Equity

Ordinary shares: Classified as equity and recognized at par value. Any costs directly attributable to the issuance of ordinary shares are recorded as a deduction from share premium within equity.

Share premium: When capital contributions are received from shareholders, the difference between the issue price and the par value of shares is recorded as share premium within equity.

Other capital: Other capital under equity reflects business capital formed from additions from operating results, donations, gifts, sponsorships, or asset revaluation (if permitted to increase or decrease equity).

Reserve funds:

The Bank appropriates reserves in accordance with the Law on Credit Institutions No. 32/2024/QH15, Decree No. 135/2025/ND-CP effective from 1 August 2025 (replacing Decree No. 93/2017/ND-CP), and the Bank's Charter.

Accordingly, the remaining profit of the Bank after offsetting prior year losses in accordance with the Law on Corporate Income Tax, paying corporate income tax, distributing profit to capital-contributing parties under signed transactions/contracts (if any), and offsetting prior year losses that have expired for deduction against pre-tax profit (if any), shall be appropriated to reserves as follows:

- i. 10% of profit after tax shall be appropriated to the statutory reserve fund for charter capital. The maximum level of this fund shall not exceed the Bank's charter capital.
- ii. The remaining profit after appropriation to the statutory reserve fund under item (i) shall be appropriated at 10% to the financial reserve fund.

The management and utilization of reserves shall be carried out in accordance with Article 27 of Decree 135. The distribution of the remaining profit shall be decided by the General Meeting of Shareholders.

The Bank shall appropriate the above reserves based on its financial results at the end of the financial year

Undistributed profit after tax

- Charter capital supplement reserve fund: 10% of profit after tax each year, with the maximum balance not exceeding the Bank's current charter capital. This fund is transferred to charter capital upon approval by SBV;
- Financial reserve fund: 10% of profit after tax, after appropriation to the statutory reserve fund for charter capital supplementation
- Development investment fund, bonus and welfare funds, and other funds: appropriated based on resolutions of the General Meeting of Shareholders, in accordance with the laws.

Undistributed profit after tax reflects the Bank's business results (profit or loss) after corporate income tax and the status of profit distribution or loss settlement. Profit distribution is carried out when the Bank has undistributed profit after tax not exceeding the amount presented in the consolidated statement of financial position after eliminating the effects of gains recognized from bargain purchase transactions. Undistributed profit after tax may be distributed to investors in proportion to their contributed capital after approval by the General Meeting of Shareholders and after appropriating reserve funds in accordance with the Bank's Charter and Vietnamese laws.

Dividends payable to shareholders are recognized as a liability in the Bank's consolidated statement of financial position after the resolution on profit distribution is approved by the Bank's General Meeting of Shareholders and the record date for determining the list of shareholders entitled to receive dividends has been established.

3.17 Accounting for interest income, interest expense, and suspension of interest accrual

Interest income

Interest income is recognized in the consolidated statement of profit or loss on an accrual basis, except for interest from loans classified in Groups 2 to 5 and loans retained in Group 1 under special State policies, which are recognized in the interim consolidated statement of profit or loss only upon actual receipt of cash.

Interest expenses

Interest expense is recognized in the interim consolidated statement of profit or loss on an accrual basis.

Income from service activities and dividends

Income from service activities is accounted for on an accrual basis.

Cash dividends are recognized in the consolidated statement of profit or loss when the Bank's right to receive dividends from its investments is established. Stock dividends and bonus shares received are not recognized as income of the Bank; only the number of shares held is updated.

Accounting for uncollectible accrued revenue

For accrued revenue that has been previously recognized as income but is later assessed as uncollectible or becomes overdue without collection, the Bank records a reduction in revenue if it occurs in the same accounting period, or records it as an expense if it pertains to a different accounting period, and monitors it off-balance sheet for collection efforts. Once collected, it is recognized as income.

3.18 Principles and methods of recognizing current corporate income tax expense

Current corporate income tax expense

Current corporate income tax (CIT) expense is determined based on taxable income for the year and the applicable corporate income tax rate for the current reporting period.

Current corporate income tax rate

The Bank applies a CIT rate of 20% for business activities generating taxable income.

The Bank's tax reports are subject to examination by tax authorities. As the application of tax laws and regulations to various transactions may be interpreted in different ways, the amount of tax presented in the interim consolidated financial statements may be subject to adjustments as determined by the final decision of the tax authorities.

3.19 Deferred Income Tax

Deferred income tax is determined for temporary differences at the end of the accounting period between the tax bases of assets and liabilities and their carrying amounts presented in the interim consolidated financial statements.

Deferred income tax liabilities are recognized for all taxable temporary differences.

Deferred income tax assets are recognized for all deductible temporary differences, the carryforward of unused tax losses and unused tax credits, to the extent that it is probable that taxable profit will be available in the future against which the deductible temporary differences, tax losses and unused tax credits can be utilized. Deferred income tax assets that have not previously been recognized are reassessed at the end of the accounting period and are recognized to the extent that it is probable that sufficient future taxable profit will be available to allow the unrecognized deferred income tax assets to be utilized. Deferred income tax assets and deferred income tax liabilities are measured at the tax rates expected to apply in the accounting period when the assets are recovered or the liabilities are settled, based on tax rates and tax laws enacted at the end of the accounting period.

3.20 Off-Balance Sheet Items

Foreign exchange contracts

The Bank enters into forward and swap foreign exchange contracts to enable customers to transfer, adjust, or mitigate exchange rate risks or other market risks, while also serving the Bank's business purposes.

Forward contracts are commitments to buy or sell a specific currency on a specific date in the future at a predetermined exchange rate and will be settled in cash. Forward contracts are recorded at their notional value on the transaction date and are periodically revalued. Any differences arising from revaluation are recorded under the item "Foreign exchange differences" in equity and are transferred to the consolidated income statement at the end of the accounting period. The difference between the VND value of the committed foreign currency to be bought/sold at the forward rate and the spot rate is amortized on a straight-line basis into the consolidated income statement over the contract term.

Foreign currency swap contracts are commitments to settle in cash on a future date based on the differences between predetermined exchange rates, calculated on the notional principal amount. Any premium or discount resulting from the difference between the spot rate on the contract's effective date and the forward rate is recognized immediately on the effective date of the contract as an asset if positive or as a liability if negative in the consolidated statement of financial position. This difference is amortized on a straight-line basis into the consolidated income statement over the duration of the swap contract.

Interest swap contracts

Interest swap contracts are commitments to pay interest amounts calculated at either floating or fixed rates based on the same notional principal amount. The notional amounts of interest rate swap transactions are not recognized on the consolidated statement of financial position. Differences arising from the swapped interest rates are recognized in the consolidated income statement on an accrual basis.

Commitments and contingent liabilities

The Bank has credit commitments arising from lending activities. These commitments are in the form of approved loans and overdraft facilities. The Bank provides financial guarantees and letters of credit to guarantee customers' obligations to third parties. Many commitments and contingent liabilities will expire without resulting in any partial or full disbursement. Therefore, such commitments and contingent liabilities do not represent expected future cash flows.

According to Circular 31, the Bank is required to classify financial guarantees, acceptances, and irrevocable loan commitments with a specific execution date into 5 groups (see Note 3.6.1) for management purposes.

3.21 Offsetting

Financial assets and liabilities are offset and presented at their net amount on the consolidated statement of financial position only when the Bank has a legally enforceable right to offset and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

3.22 Financial instruments

During its operations, the Bank regularly enters into contracts that give rise to financial assets, financial liabilities, or equity instruments.

Financial assets

The Bank's financial assets mainly include cash, deposits at the State Bank, deposits and loans to other credit institutions, loans to customers, trading securities, investment securities, other long-term investments, derivative assets, and other financial assets.

Financial assets are appropriately classified for disclosure purposes in the interim consolidated financial statements into one of the following categories:

- Trading financial assets;
- Held-to-maturity investments;
- Loans and receivables;
- Available-for-sale financial assets.

Financial liabilities

The Bank's financial liabilities mainly include deposits and borrowings from other credit institutions, customer deposits, issued valuable papers, derivative liabilities, and other financial liabilities. Financial liabilities are appropriately classified for disclosure purposes in the interim consolidated financial statements into one of the following categories:

- Trading financial liabilities;
- Financial liabilities measured at amortized cost.

The classification of the above financial instruments is solely for presentation and disclosure purposes and does not describe the method of measuring the value of the financial instruments. The accounting policies on the valuation of financial instruments are presented in the relevant notes.

Subsequent measurement

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

3.23 Related parties

Parties considered to be related to the Bank are organizations or individuals that have a direct or indirect relationship with other organizations or individuals falling into one of the following cases:

- (a) Enterprises that are directly or indirectly controlled by, or under common control with the Bank through one or more intermediaries (including parent companies, subsidiaries, and fellow subsidiaries);
- (b) Associates as defined in Vietnamese Accounting Standard No. 07 – *Accounting for Investments in Associates*;
- (c) Individuals who, directly or indirectly, have voting rights in the Bank that give them significant influence over the Bank, including close members of their families. Close family members are those who may influence or be influenced by that individual in their dealings with the Bank, such as parents, spouse, children, and siblings;
- (d) Key management personnel who have authority and responsibility for planning, directing, and controlling the activities of the Bank, including the Bank's directors, officers, and close members of their families;
- (e) Entities in which any individual referred to in items (c) or (d) holds, directly or indirectly, a significant voting interest or otherwise has significant influence over the Bank. This includes entities owned by key management personnel or major shareholders of the Bank, and entities that share key management personnel with the Bank.

3.24 Segment information

A segment is a consolidatedly identifiable component of the Bank that engages in providing related products or services (business segment), or in providing products or services within a specific economic environment (geographical segment). Each of these segments is subject to risks and earns benefits that are different from those of other segments. Segment information is prepared and presented in accordance with the accounting policies applied for preparing and presenting the Bank's financial statements, with the purpose of helping users of the financial statements clearly understand and assess the Bank's operating performance in a comprehensive manner.

4. SUPPLEMENTARY INFORMATION ON THE ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

4.1 Cash, gold and gemstones

	Closing balance	Opening balance
Cash in VND	305,478,511,700	297,074,117,800
Cash in foreign currencies	41,734,329,208	33,327,010,709
SJC gold	37,393,500	39,012,600
Non - monetary gold	31,428,000,000	-
Other precious metals and gemstones	262,045,500	273,391,800
Total	378,940,279,908	330,713,532,909

4.2 Deposits with the SBV

	Closing balance	Opening balance
Demand deposits with the SBV	1,057,926,846,086	1,130,892,390,822
<i>In VND</i>	<i>1,057,613,123,421</i>	<i>1,130,561,207,667</i>
<i>In gold and foreign currencies</i>	<i>313,722,665</i>	<i>331,183,155</i>
Total	1,057,926,846,086	1,130,892,390,822

4.3 Deposits and loans to other credit institutions

4.3.1 Deposits at other credit institutions

	Closing balance	Opening balance
Demand deposits	10,268,928,357,062	9,327,706,658,791
<i>In VND</i>	<i>10,081,509,854,693</i>	<i>9,063,716,329,308</i>
<i>In foreign currencies</i>	<i>187,418,502,369</i>	<i>263,990,329,483</i>
Term deposits	4,300,000,000,000	10,300,000,000,000
<i>In VND</i>	<i>4,300,000,000,000</i>	<i>10,300,000,000,000</i>
Total	14,568,928,357,062	19,627,706,658,791

4.3.2 Loans to other credit institutions

	Closing balance	Opening balance
<i>In VND</i>	<i>900,000,000,000</i>	<i>2,700,000,000,000</i>
Total	900,000,000,000	2,700,000,000,000
Total balances of deposits and loans to other credit institutions	15,468,928,357,062	22,327,706,658,791

Analysis of the credit quality of loans and deposits with other credit institutions

	Closing balance	Opening balance
- Standard loans	5,200,000,000,000	13,000,000,000,000
Total	5,200,000,000,000	13,000,000,000,000

4.4 Derivative financial instruments and other financial assets

	Total Contractual Value (at the rate on the contract effective date)	Total book value (at the reporting date rate)	
		Assets	Liabilities
<u>At the ending of the period</u>		128,110,983,000	-
+ Currency derivatives	12,674,535,594,000	128,110,983,000	-
- Forward contracts	792,930,000,000		-
- Swap contracts	11,881,605,594,000	128,110,983,000	
<u>At the beginning of the period</u>		209,178,492,000	(7,453,000,000)
+ Currency derivatives	16,006,019,370,000	209,178,492,000	(7,453,000,000)
- Forward contracts	769,950,000,000	-	(7,453,000,000)
- Swap contracts	15,236,069,370,000	209,178,492,000	-

4.5 Loans to customers**4.5.1 Loans to customers**

	Closing balance	Opening balance
Loans to domestic economic organizations and individuals	96,199,429,386,448	88,741,515,803,254
Total	96,199,429,386,448	88,741,515,803,254

Analysis of loan portfolio by quality

	Closing balance	Opening balance
Standard loans	94,927,746,158,608	87,559,210,922,599
Loans under special mention	95,473,850,997	18,462,986,177
Substandard loans	5,843,630,975	505,799,534,667
Doubtful loans	502,412,498,064	5,898,436,855
Loss loans	667,953,247,804	652,143,922,956
Total	96,199,429,386,448	88,741,515,803,254

Analysis of loan portfolio by original term

	Closing balance	Opening balance
Short-term loans	67,547,809,898,548	64,517,377,854,993
Medium-term loans	17,240,228,418,287	14,737,487,146,739
Long-term loans	11,411,391,069,613	9,486,650,801,522
Total	96,199,429,386,448	88,741,515,803,254

Analysis of loan balances by customers and type of business entity

	Closing balance	Opening balance
Loans to business entities	89,580,875,839,141	83,863,868,135,213
- <i>Limited company</i>	76,195,748,665,393	71,505,368,886,946
- <i>Join Stock Company</i>	13,385,127,173,748	12,358,499,248,267
Other loans	6,618,553,547,307	4,877,647,668,041
Total	96,199,429,386,448	88,741,515,803,254

Analysis of loan balances by sector

	Closing balance	Opening balance
Construction and Mining	16,994,508,571,389	13,641,475,032,816
Trading, Manufacturing and Processing	39,997,913,655,840	27,732,374,828,719
Warehousing, Transportation and Telecommunications	11,016,028,403,487	6,158,034,784,277
Agriculture and Forestry	43,953,217,962	34,330,174,506
Professional, scientific and technical activities	10,513,985,044,166	11,626,825,915,546
Individuals and other sectors	17,633,040,493,604	29,548,475,067,390
Total	96,199,429,386,448	88,741,515,803,254

4.5.2 Changes (increase/decrease) in credit risk provisions for loans to customers

Current period	General provision	Specific provision	Total
Balance as at 01/01/2026	(660,670,294,612)	(400,459,341,785)	(1,061,129,636,397)
Provision for credit risk charged/(reversed) during the period	(57,294,612,633)	(59,866,852,353)	(117,161,464,986)
Utilisation of credit risk provision during the period	-	-	-
Balance as at 30/06/2026	(717,964,907,245)	(460,326,194,138)	(1,178,291,101,383)
Prior year			
Balance as at 01/01/2025	(595,174,314,490)	(163,298,200,716)	(758,472,515,206)
Provision for credit risk charged/(reversed) during the year	(65,495,980,122)	(1,150,710,556,266)	(1,216,206,536,388)
Utilisation of credit risk provision during the year	-	913,549,415,197	913,549,415,197
Balance as at 31/12/2025	(660,670,294,612)	(400,459,341,785)	(1,061,129,636,397)

4.6 Investment securities**4.6.1 Available-for-sale investment securities**

	Closing balance	Opening balance
a. Debt Securities	25,434,569,648,016	19,158,176,164,643
- <i>Government and local authority bonds</i>	7,006,331,421,907	6,299,943,644,063
- <i>Debt securities issued by other local credit institutions</i>	18,428,238,226,109	12,858,232,520,580
b. Equity securities	35,654,738,188	35,654,738,188
- <i>Equity securities issued by local economic Entities</i>	35,654,738,188	35,654,738,188
c. Provision for impairment of available-for-sale securities	-	-
Total	25,470,224,386,204	19,193,830,902,831

4.6.2 Analysis on securities quality classified as credit risk assets

	Closing balance	Opening balance
Standard	18,428,238,226,109	12,858,232,520,580
Total	18,428,238,226,109	12,858,232,520,580

4.7 Capital contribution, long-term investments

Analysis of investment value by type of investment

	Closing balance	Opening balance
Other long-term investments	83,610,010,000	83,610,010,000
Provision for devaluation of long-term investments	(6,700,056,189)	(15,096,952,332)
Total	76,909,953,811	68,513,057,668

Details of Investment

Name	Closing balance			Opening balance		
	Cost	Provision	Share holding (%)	Cost	Provision	Share holding (%)
Other Long-term Investments	83,610,010,000	6,700,056,189		83,610,010,000	15,096,952,332	
- International Trading Joint Stock Company (ITC)	904,720,000	904,720,000	10.00%	904,720,000	904,720,000	10.00%
- Saigon Jewelry Joint Stock Company (SJC)	672,000,000	-	8.00%	672,000,000	-	8.00%
- National Payment Corporation of Vietnam (Napas)	2,000,000,000	-	0.83%	2,000,000,000	-	0.83%
- Vinh Hao Mineral Water Joint Stock Company	15,565,380,000	-	4.23%	15,565,380,000	-	4.23%
- Saigon Technologies Incorporation (Techgel)	8,867,910,000	5,723,740,050	5.30%	8,867,910,000	5,723,740,050	5.30%
- Hung Vuong Insurance Joint Stock Company	54,600,000,000	-	11.00%	54,600,000,000	8,020,492,282	11.00%
- Saigon Industrial Foodstuffs Joint Stock Company (infoodco)	1,000,000,000	71,596,139	0.89%	1,000,000,000	448,000,000	0.89%
Total	83,610,010,000	6,700,056,189		83,610,010,000	15,096,952,332	

4.8 Tangible fixed assets

Items	Buildings and structures	Machinery and equipment	Means of transportation	Other Fixed Assets	Total
Cost					
Balance as at 01/01/2026	359,851,767,624	120,748,250,854	94,757,288,460	8,179,153,716	583,536,460,654
- Purchases for the period		4,570,203,774	2,599,739,360	530,050,440	7,699,993,574
- Disposals, resales	-	-	(445,286,281)	(31,000,000)	(476,286,281)
Balance as at 30/06/2026	359,851,767,624	125,318,454,628	96,911,741,539	8,678,204,156	590,760,167,947
Accumulated Depreciation					
Balance as at 01/01/2026	64,881,864,833	104,753,787,026	77,566,563,406	7,871,453,128	255,073,668,393
- Depreciation for the period	5,239,316,989	3,874,447,707	2,363,362,268	75,676,803	11,552,803,767
- Disposals, resales			(445,286,281)	(31,000,000)	(476,286,281)
Balance as at 30/06/2026	70,121,181,822	108,628,234,733	79,484,639,393	7,916,129,931	266,150,185,879
Net book value of tangible fixed assets					
Balance as at 01/01/2026	294,969,902,791	15,994,463,828	17,190,725,054	307,700,588	328,462,792,261
Balance as at 30/06/2026	289,730,585,802	16,690,219,895	17,427,102,146	762,074,225	324,609,982,068

Historical cost of fully depreciated assets that are still in use.

	Buildings and structures	Machinery and equipment	Means of transportation	Other Fixed Assets	Total
As at 01/01/2026	10,992,785,731	83,080,447,300	69,092,192,980	7,785,357,339	170,950,783,350
As at 30/06/2026	11,049,870,231	97,855,890,471	69,926,119,771	7,754,357,339	186,586,237,812

4.9 Intangible fixed assets

Items	Land use rights	Computer software	Other intangible fixed assets	Total
Cost				
Balance as at 01/01/2026	116,565,746,595	136,825,769,508	24,429,718,720	277,821,234,823
- Purchases for the year			1,960,804,800	1,960,804,800
Balance as at 30/06/2026	116,565,746,595	136,825,769,508	26,390,523,520	279,782,039,623
Accumulated Depreciation				
Balance as at 01/01/2026	-	110,213,324,557	19,303,740,760	129,517,065,317
- Depreciation for the period	-	5,547,864,788	2,074,735,397	7,622,600,185
Balance as at 30/06/2026	-	115,761,189,345	21,378,476,157	137,139,665,502
Net book value of intangible fixed assets				
Balance as at 01/01/2026	116,565,746,595	26,612,444,951	5,125,977,960	148,304,169,506
Balance as at 30/06/2026	116,565,746,595	21,064,580,163	5,012,047,363	142,642,374,121

Cost of fully amortised intangible fixed assets that are still in use.

	Land use rights	Computer software	Other intangible fixed assets	Total
As at 01/01/2026	-	83,366,668,292	11,072,154,600	94,438,822,892
As at 30/06/2026	-	83,366,668,292	14,330,381,852	97,697,050,144

4.10 Other assets

	Closing balance	Opening balance
1. Receivables	1,614,653,090,594	3,596,202,617,806
2. Interest and fee receivables	7,990,467,823,971	4,837,421,446,449
3. Other assets	1,717,071,110,010	903,401,169,785
4. Provision for other assets	(262,028,730,200)	(262,028,730,200)
Total	11,060,163,294,375	9,074,996,503,840

4.10.1 Receivables

	Closing balance	Opening balance
- Internal receivables	84,239,088,248	41,659,354,271
- External receivables	1,530,414,002,346	3,554,543,263,535
+ Deposits, mortgage and pledge	16,992,578,485	16,986,878,535
+ Taxes and receivables from the State	566,243,244	3,287,671
+ Receivables pending resolution in relation to the incident at Dong Do Transaction Office (i)	74,900,000,000	74,900,000,000
+ Receivables from Infinity Group Joint Stock Company relating to disposal of collateralized assets	-	246,100,800,000
+ Receivables from Thai Son Anh Construction Investment and Trading Company Limited	-	1,558,018,000,000
+ FPT Securities Joint Stock Company	-	500,000,000,000
+ Receivables from Customers under UPAS L/C – CASA	199,998,900,000	-
+ Receivables from National Payment Corporation of Vietnam regarding fund transfer transactions	419,203,850,634	360,536,920,280
+ Receivables from capital contributions under business cooperation contracts (ii)	502,000,000,000	502,000,000,000
+ Other receivables	316,189,474,410	295,997,377,049
Total	1,614,653,090,594	3,596,202,617,806

(i) In 2019, the Bank temporarily reclassified loans from a group of customers involved in credit activities (identified as fraudulent) at the Dong Do Transaction Office as receivables pending resolution. On 03 June 2025, Vietnam-Asia Commercial Joint Stock Bank deducted funds from accounts and recorded a reduction in receivables against savings books, in accordance with the Civil Judgment Enforcement Department's decision. The remaining receivable amount of VND 74.9 billion is pending further resolution by the Civil Judgment Enforcement Department. On 11 August 2026, the Bank received VND 66,697,750,450 pursuant to Enforcement Decision No. 1412/TD/2025 dated 14 March 2025 issued by the Hanoi Civil Judgment Enforcement Department.

(ii) Capital contribution under business cooperation contracts between AMC and certain partners for the implementation of projects in Ho Chi Minh City, Hoa Binh and Hanoi. The contract terms range from 36 to 42 months. AMC is entitled to: receive a refund of its contributed capital; earn a capital utilization fee; and own, operate and utilize the commercial floor space and office space for lease of the projects...

4.10.2 Uncollected interest and fees receivables

	Closing balance	Opening balance
- Interest receivable from deposits	3,872,602,739	9,778,630,134
- Interest receivable from investment securities	669,844,745,198	420,594,879,454
- Interest receivable from loans	7,286,469,881,638	4,362,557,566,446
- Interest receivable from derivatives	30,280,594,396	44,490,370,415
Total	7,990,467,823,971	4,837,421,446,449

4.10.3 Other Assets

	Closing balance	Opening balance
- Materials and tools	5,124,093,601	4,552,242,279
- Deferred expenses and other assets (*)	1,696,194,580,693	883,035,914,530
- Other assets	15,752,435,716	15,813,012,976
Total	1,717,071,110,010	903,401,169,785

(*) Included therein is the prepaid office rental expense at the address No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City, with an outstanding balance as at 30 June 2026 of VND 275,668,800,030 (The total rental amount under the lease agreement, inclusive of value-added tax, is VND 287,155,000,000).

4.10.4 Provision for other assets

	Closing balance	Opening balance
- Provisions for other losses (*)	262,028,730,200	262,028,730,200
Total	262,028,730,200	262,028,730,200

(*) The balance of other risk provisions includes VND 74,900,000,000 of provision expense recognized for the receivable pending resolution related to the incident at Dong Do Transaction Office, as presented in Note 4.10.1(i).

4.11 Borrowings from the Government and the SBV

	Closing balance	Opening balance
Borrowings from the SBV	5,611,276,917,817	4,735,942,883,755
Discounted loans on valuable papers	5,611,276,917,817	4,735,942,883,755
Total	5,611,276,917,817	4,735,942,883,755

4.12 Deposits and borrowings from other credit institutions

4.12.1 Deposits from other credit institutions

	Closing balance	Opening balance
a. Demand deposits	10,177,687,053,332	9,331,445,714,418
- In VND	10,177,687,053,332	9,331,445,714,418
b. Term deposits	8,170,000,000,000	9,400,000,000,000
- In VND	8,170,000,000,000	9,400,000,000,000
Total	18,347,687,053,332	18,731,445,714,418

4.12.2 Borrowings from other credit institutions

	Closing balance	Opening balance
- In VND	-	-
- In foreign exchange	552,441,800,895	657,403,770,936
Total	552,441,800,895	657,403,770,936
Total deposits and borrowings from other credit institutions	18,900,128,854,227	19,388,849,485,354

4.13 Deposits from customers

- Analysis of deposit portfolio by type of deposit

	Closing balance	Opening balance
Demand deposits and gold	5,604,612,175,529	6,015,477,499,751
- In VND	5,471,378,226,445	5,911,247,024,023
- In gold and foreign currencies	133,233,949,084	104,230,475,728
Term deposits and gold	98,387,576,721,135	93,018,823,253,377
- In VND	98,313,431,213,375	92,931,236,652,010
- In gold and foreign currencies	74,145,507,760	87,586,601,367
Deposits for specific purposes	-	-
Margin deposits	52,493,798,697	45,637,139,474
- In VND	52,449,032,485	45,591,387,944
- In gold and foreign currencies	44,766,212	45,751,530
Total	104,044,682,695,361	99,079,937,892,602

- Analysis of deposit portfolio by type of customer and type of business

	Closing balance	Opening balance
Deposits from economic organizations	13,044,518,198,265	12,129,801,607,235
State-owned enterprises	2,025,815,806,734	1,815,794,452,175
Other enterprises	10,959,088,349,861	10,254,390,565,601
Foreign-invested enterprises	59,614,041,670	59,616,589,459
Deposits from individuals	91,000,164,497,096	86,950,136,285,367
Total	104,044,682,695,361	99,079,937,892,602

4.14 Valuable papers issued

	Closing balance	Opening balance
Bonds (*)	1,328,830,500,000	1,458,830,500,000
- In VND	1,328,830,500,000	1,458,830,500,000
Certificates of Deposit	5,668,000,000,000	3,500,000,000,000
- In VND	5,668,000,000,000	3,500,000,000,000
Total	6,996,830,500,000	4,958,830,500,000

(*) Details on 30/06/2026:

Description	Value	Discount	Premium	Net Value
Bonds				
-Terms of 5 years and more	1,328,830,500,000	-	-	1,328,830,500,000
Total	1,328,830,500,000	-	-	1,328,830,500,000
Certificates of Deposit				
-Terms of 12 months and less	5,668,000,000,000	-	-	5,668,000,000,000
Total	5,668,000,000,000	-	-	5,668,000,000,000

(*) Details of the Bank's bonds as at 30 June 2026 are as follows:

Bond information	Number of bonds	Face value	Value at face value
<i>Privately placed bonds:</i>			
VAB12301 bonds issued on 27 December 2023: 5,000 bonds issued; face value of VND 100,000,000 per bond; interest rate of 8.5% per annum; unsecured.	2,372	100,000,000	237,200,000,000
VAB12501 bonds issued on 1 December 2025: 3,000 bonds issued; face value of VND 100,000,000 per bond; interest rate of 7.6% per annum; from the second year onwards, floating interest rate equal to the reference interest rate plus a margin of 2.8%; unsecured. If the bonds are not repurchased on the repurchase date, a margin of 5.5% per annum shall apply for the final two years.	3,000	100,000,000	300,000,000,000
VAB12601 bonds issued on 23 April 2026: 1,000 bonds issued; face value of VND 100,000,000 per bond; interest rate of 9% per annum for the first year; from the second year onwards, floating interest rate equal to the reference interest rate plus a margin of 3.5%. If the bonds are not repurchased on the repurchase date, a margin of 5.5% per annum shall apply for the final two years; unsecured.	1,000	100,000,000	100,000,000,000
<i>Publicly offered bonds:</i>			
VAB125034 bonds issued on 12 December 2025: 922,235 bonds issued; face value of VND 100,000 per bond; initial interest rate of 7.7% per annum; from the second year onwards, floating interest rate equal to the reference interest rate plus a margin of 2.8%; unsecured.	922,235	100,000	92,223,500,000
VAB125029 bonds issued on 14 October 2025: 2,994,070 bonds issued; face value of VND 100,000 per bond; initial interest rate of 7.6% per annum; from the second year onwards, floating interest rate equal to the reference interest rate plus a margin of 2.8%; unsecured.	2,994,070	100,000	299,407,000,000
VAB125020 bonds issued on 13 August 2025: 3,000,000 bonds issued; face value of VND 100,000 per bond; initial interest rate of 7.6% per annum; from the second year onwards, floating interest rate equal to the reference interest rate plus a margin of 2.8%; unsecured.	3,000,000	100,000	300,000,000,000
Total			1,328,830,500,000

4.15 Other liabilities

	Closing balance	Opening balance
Internal payables	34,169,713,146	84,786,004,687
External payables	670,621,651,140	626,990,119,874
<i>Interest payable on periodic deposit accounts</i>	<i>62,031,583,248</i>	<i>78,537,342,631</i>
<i>Payables pending resolution related to the incident at Dong Do Transaction Office (i)</i>	<i>15,436,993,203</i>	<i>15,436,993,203</i>
<i>Payables related to ATM fund transfer transactions</i>	<i>451,456,488,829</i>	<i>338,442,869,010</i>
<i>Taxes and payables to the State Budget</i>	<i>79,067,439,336</i>	<i>167,905,804,887</i>
<i>Other payables</i>	<i>62,629,146,524</i>	<i>26,667,110,143</i>
Interest and fees payable	1,993,494,400,539	1,395,697,594,116
Bonus and welfare fund	34,988,290,422	39,150,352,073
Total	2,733,274,055,247	2,146,624,070,750

(i) This is a payable pending resolution relating to a group of customers at the Dong Do Transaction Office. The bank temporarily reclassified the status of savings deposits associated with savings books for these customers (identified as fraudulent). On 03 June 2025, VietNam-Asia Commercial Joint Stock Bank deducted funds from the relevant accounts and recorded a reduction in receivables against the savings books, in accordance with the Civil Judgment Enforcement Department's decision. The remaining payable amount of VND 15,436,993,203 is pending further resolution in line with subsequent decisions made by the Court and the Civil Judgment Enforcement Department

4.16 Owners' equity

4.16.1 Statement of changes in owners' equity

ITEMS	Owner's equity	Share premium	Other owners' capital	Financial reserve fund	Charter capital supplementary reserve fund	Foreign exchange differences	Undistributed post-tax profit / Accumulated losses	Total
Balance as at 01/01/2025	5,399,600,430,000	98,600,000	13,470,351	456,219,415,092	163,926,722,429	-	2,836,818,914,520	8,856,677,552,392
Increases during the year	2,764,006,290,000	-	-	216,502,490,185	216,502,490,185	-	1,319,999,834,944	4,517,011,105,314
- Increase in capital during the year	2,764,006,290,000	-	-	-	-	-	-	2,764,006,290,000
- Increase in profit for the year	-	-	-	-	-	-	1,319,999,834,944	1,319,999,834,944
- Appropriation to reserves	-	-	-	216,502,490,185	216,502,490,185	-	-	433,004,980,370
Decrease during the year	-	-	-	-	(159,917,149,750)	-	(3,058,744,369,638)	(3,218,661,519,388)
- Appropriation to reserves	-	-	-	-	-	-	(454,655,229,388)	(454,655,229,388)
- Use of reserve funds to supplement charter capital	-	-	-	-	(159,917,149,750)	-	-	(159,917,149,750)
- Decrease due to dividend distribution from retained earnings	-	-	-	-	-	-	(2,604,089,140,250)	(2,604,089,140,250)
Balance as at 31/12/2025	8,163,606,720,000	98,600,000	13,470,351	672,721,905,277	220,512,062,864	-	1,098,074,379,826	10,155,027,138,318
Balance as at 01/01/2026	8,163,606,720,000	98,600,000	13,470,351	672,721,905,277	220,512,062,864	-	1,098,074,379,826	10,155,027,138,318
Increases during the	-	-	-	-	2,199,983,494	-	668,878,335,871	671,078,319,365
- Increase in profit for the period	-	-	-	-	-	-	660,298,302,859	660,298,302,859
- Other increase	-	-	-	-	2,199,983,494	-	8,580,033,012	10,780,016,506
Decrease during the period	-	-	-	(11,000,014,855)	-	(5,421,027,467)	-	(16,421,042,322)
- Decrease in foreign exchange rates	-	-	-	-	-	(5,421,027,467)	-	(5,421,027,467)
- Other decrease (*)	-	-	-	(11,000,014,855)	-	-	-	(11,000,014,855)
Balance as at 30/06/2026	8,163,606,720,000	98,600,000	13,470,351	661,721,890,422	222,712,046,358	(5,421,027,467)	1,766,952,715,697	10,809,684,415,361

(*) Adjustment to the amount allocated to the Financial Reserve Fund in accordance with Resolution No. 02/2026/NQ-DHĐCĐ dated 25 April 2026 of the General Meeting of Shareholders and Proposal No. 63/2026/TTr-HĐQT dated 25 April 2026.

4.16.2 Details of investment capital of the credit institution

	Closing balance			Opening balance		
	Total	Common shares	Preference shares	Total	Common shares	Preference shares
- Contributed capital of State	469,996,600,000	469,996,600,000	-	469,996,600,000	469,996,600,000	-
- Capital from other shareholders	7,693,610,120,000	7,693,610,120,000	-	7,693,610,120,000	7,693,610,120,000	-
- Share premium	98,600,000	98,600,000	-	98,600,000	98,600,000	-
- Other capitals	13,470,351	13,470,351	-	13,470,351	13,470,351	-
Total	8,163,718,790,351	8,163,718,790,351	-	8,163,718,790,351	8,163,718,790,351	-

4.16.3 Shares

	Closing balance	Opening balance
- Number of shares registered for issuance	816,360,672	816,360,672
- Number of shares issued to the public	816,360,672	816,360,672
+ <i>Ordinary shares</i>	816,360,672	816,360,672
- Number of outstanding shares	816,360,672	816,360,672
+ <i>Ordinary shares</i>	816,360,672	816,360,672

* The par value of outstanding shares is VND 10,000 per share.

4.16.4 Capital transactions with owners and distribution of dividends and profits

	Current period	Prior period
Owners' contributed Capital		
- At the beginning of the period	8,163,606,720,000	5,399,600,430,000
- Increase in the period	-	-
- Decrease in the period	-	-
- At the end of the period	8,163,606,720,000	5,399,600,430,000

5. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF INCOME

5.1 Interest income and similar income

	Current period	Prior period
Interest income from deposits	157,971,207,037	144,316,505,992
Interest income from loans to customers	4,301,575,140,255	3,581,892,071,475
Interest income from trading and investing in debt securities	668,766,508,058	405,327,827,596
- Income from investment securities	668,766,508,058	405,327,827,596
Income from guarantee operation	8,277,443,303	1,243,618,988
Other income from credit activities	39,154,336,621	9,832,264,549
Total	5,175,744,635,274	4,142,612,288,600

5.2 Interest expenses and similar charges

	Current period	Prior period
Interest expenses on deposits	3,748,810,065,728	2,818,476,185,558
Interest expenses on borrowings	118,726,957,132	127,390,008,184
Interest expenses on valuable paper issued	54,152,557,761	40,038,575,565
Other expenses from credit activities	1,587,903,851	1,794,056,869
Total	3,923,277,484,472	2,987,698,826,176

5.3 Net Gain/Loss from services

	Current period	Prior period
Income from services	117,077,731,143	77,423,697,502
Settlement services	104,053,569,228	57,763,189,868
Treasury services	161,254,612	68,523,849
Trust and agency services	1,962,640,061	6,695,489,235
Other services	10,900,267,242	12,896,494,550
Expenses on Services	14,364,956,253	13,753,911,973
Settlement services	5,635,498,834	5,767,029,801
Treasury services	117,584,134	110,865,212
Other services	8,611,873,285	7,876,016,960
Net Gain/(Loss) from Services	102,712,774,890	63,669,785,529

5.4 Net Gain/Loss from trading foreign currencies

	Current period	Prior period
Income from trading foreign currencies	148,197,825,922	18,709,849,780
<i>Income from spot foreign exchange transactions</i>	8,817,871,977	14,721,236,735
<i>Income from currency derivative instruments</i>	139,379,953,945	3,988,613,045
Expenses from trading foreign currencies	119,640,671,163	5,125,163,428
<i>Expenses from spot foreign exchange transactions</i>	6,827,115,144	1,150,008,132
<i>Expenses from currency derivative instruments</i>	112,813,556,019	3,975,155,296
Net gain/(loss) from trading foreign currencies	28,557,154,759	13,584,686,352

5.5 Net gain/loss from trading investment securities

	Current period	Prior period
Income from trading investment securities	5,959,056,361	2,669,484,510
Expenses of trading investment securities	4,720,503,543	12,057,776,803
Provision / (reversal of provision) for investment securities risk	-	-
Net gain/(loss) from trading investment securities	1,238,552,818	(9,388,292,293)

5.6 Net Gain/Loss from other activities

	Current period	Prior period
Income from other activities	52,456,758,180	55,243,090,124
- <i>Recovery of written-off debts</i>	47,501,359,356	37,877,024,944
- <i>Other income</i>	4,955,398,824	17,366,065,180
Expenses from other activities	4,768,455,035	9,192,846,070
- <i>Other expenses</i>	4,768,455,035	9,192,846,070
Net gain/(loss) from other activities	47,688,303,145	46,050,244,054

5.7 Income from equity investments

	Current period	Prior period
Dividends received during the period from capital contribution and shareholding	4,328,814,679	4,895,905,945
From long-term investments	4,328,814,679	4,895,905,945
Total	4,328,814,679	4,895,905,945

5.8 Operating expenses

	Current period	Prior period
1. Taxes, fees, and charges	227,117,618	374,765,763
2. Staff expenses	277,606,944,221	229,951,890,079
In which:		
<i>Salaries and allowances</i>	254,700,400,582	211,885,875,228
<i>Additional payroll-related expenses</i>	19,381,799,318	16,126,625,499
<i>Other staff expenses</i>	3,524,744,321	1,939,389,352
3. Expenses for assets	79,459,256,102	83,652,434,055
<i>In which: Depreciation of fixed assets</i>	19,175,403,952	18,477,208,603
4. Administrative expenses	82,285,568,907	86,390,508,579
In which:		
<i>Per diem</i>	5,330,275,676	4,390,967,618
<i>Expenses related to union activities</i>	79,057,188	50,711,000
5. Insurance expenses for customer deposits	63,914,495,090	60,290,379,000
6. Provision expenses (excluding credit risk provisions and provision for devaluation of securities)	-	6,628,460,050
Total	503,493,381,938	467,288,437,526

5.9 Corporate income tax ("CIT") expenses

	Current period	Prior period
1. Profit before CIT	824,734,800,312	714,276,211,669
2. Adjustments to taxable income:		
Add back	1,776,501,631	4,765,210,665
<i>Other non-deductible expenses</i>	1,776,501,631	4,765,210,665
Deductions	4,328,814,679	4,895,905,945
<i>Dividends and profits from investments</i>	4,328,814,679	4,895,905,945
3. Taxable income	822,182,487,264	714,145,516,389
4. CIT expense for the current period	164,436,497,453	142,829,103,278
5. Total current CIT expense	164,436,497,453	142,829,103,278
Current CIT payable at the opening period	160,682,627,931	83,544,285,913
Adjustment for prior years	1,181,627,483	3,249,516,959
CIT paid during the period	(251,864,255,413)	(148,157,382,492)
6. CIT payable at the end of the period	74,436,497,454	81,465,523,658

5.10 Basic and diluted earnings per share

	Current period	Prior period
Profit after corporate income tax	660,298,302,859	571,447,108,391
Adjustments to accounting profit to determine profit or loss attributable to ordinary shareholders		
Profit attributable to ordinary shareholders	660,298,302,859	571,447,108,391
Allocated to the bonus and welfare fund	-	-
Weighted average number of ordinary shares outstanding during the period (shares)	816,360,672	539,960,043
Additional ordinary shares expected to be issued	452,454,101	276,428,653
Basic earnings per share	809	1,058
Potential ordinary shares to be issued		
Diluted earnings per share	520	700

6. SUPPLEMENTARY INFORMATION ON ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

Cash and cash equivalents	Closing balance	Opening balance
Cash and cash equivalents	378,940,279,908	330,713,532,909
Deposits with the SBV	1,057,926,846,086	1,130,892,390,822
Cash, foreign currencies at other credit institutions (demand deposits and term deposits of less than 3 months)	14,568,928,357,062	19,627,706,658,791
Total	16,005,795,483,056	21,089,312,582,522

7. SUPPLEMENTARY INFORMATION FOR THE ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

7.1. Employees' income

	Current period	Prior period
I. Average number of employees	1,687	1,628
II. Employees' income		
1. Total salary fund	285,174,690,950	214,739,606,581
2. Bonus	2,411,546,000	10,270,572,428
3. Other income	-	-
4. Total income (1+2+3)	287,586,236,950	225,010,179,009
5. Average salary (VND/person/month)	28,176,533	21,983,989
6. Average income (VND/person/month)	28,414,805	23,035,440

7.2. Bank's obligations to the State Budget

Items	Opening balance	During the period		Closing balance
		Payable amount	Paid amount	
1. Value added tax	3,591,755,273	12,048,740,088	13,493,609,629	2,146,885,732
2. Corporate income tax	160,682,627,932	165,618,124,935	251,864,255,413	74,436,497,454
3. Personal income tax	3,114,527,403	10,802,329,120	11,774,471,775	2,142,384,748
4. Contractor tax	128,161,293	456,537,395	564,267,097	20,431,591
Total	167,517,071,901	188,925,731,538	277,696,603,914	78,746,199,525

7.3. Types and value of secured assets of customers

7.3.1 Assets, valuable papers mortgaged, pledged, discounted and rediscounted by the Bank

	Value as at 30 June 2026	Value as at 1 January 2026
Real estate	167,968,831,802,210	172,440,671,038,524
Movable assets	236,608,193,385	318,075,688,575
Valuable papers	13,058,628,605,797	11,431,670,616,896
Other assets	29,099,540,909,972	15,217,345,486,928
Total	210,363,609,511,364	199,407,762,830,923

7.3.2 Contingent liabilities and commitments

Items	Closing balance	Opening balance
Loan guarantees	-	-
Commitments in foreign exchange transactions	11,948,374,477,000	16,038,046,382,000
<i>Commitments to purchase foreign currencies</i>	-	131,465,000,000
<i>Commitments to sell foreign currencies</i>	-	-
<i>Commitments in currency swap transactions</i>	11,948,374,477,000	15,906,581,382,000
Letters of credit (L/C)	1,201,657,816	11,267,349,544
<i>Commitments in L/C transactions</i>	1,201,657,816	11,267,349,544
Other guarantees	1,078,771,162,228	612,784,152,841
<i>Settlement guarantees</i>	140,374,902,014	163,893,110,380
<i>Performance guarantees</i>	89,079,398,555	106,147,875,453
<i>Bid guarantees</i>	1,007,349,004	12,595,492,487
<i>Other guarantees</i>	848,309,512,655	330,147,674,521
Total	13,028,347,297,044	16,662,097,884,385

7.3.3 Uncollected interest and fees receivables

	Closing balance	Opening balance
Uncollected interest on loans	1,493,907,766,215	1,693,729,268,691
Total	1,493,907,766,215	1,693,729,268,691

7.3.4 Bad debts written-off

	Closing balance	Opening balance
Principal of written-off loans under monitoring	4,175,727,054,796	4,244,108,650,321
Interest of written-off loans under monitoring	4,300,625,747,796	4,209,949,697,464
Total	8,476,352,802,592	8,454,058,347,785

7.3.5 Other assets and documents

	Closing balance	Opening balance
Precious metals, gemstones under trust	154,753,800,000	80,560,260,000
Other assets under trust	86,944,786,026	86,944,786,026
Collateral assets taken over pending disposal	76,030,000,000	76,030,000,000
Other valuable documents under custody	155,960,628,322	136,267,367,974
Total	473,689,214,348	379,802,414,000

7.3.6 Geographical concentration of assets, liabilities and off-balance sheet items*Unit: Million VND*

	Total loans balance	Total deposits and loans	Credit commitments	Derivatives (Total Contract value)	Trading and investment in securities
Domestic	95,021,138	15,524,390	11,949,576	128,110.98	25,470,224
Overseas	-	102,465	-	-	-

7.4. Financial Risk Management

The financial risks to which the Bank is exposed include credit risk, market risk, and operational risk.

7.4.1 Credit Risk

Credit risk is the risk that a party to a financial instrument or contract, such as a customer, will fail to discharge its obligations, resulting in a financial loss. Credit risk arises from leading and guarantee activities in various forms.

The Bank is also exposed to other credit risks arising from investments in debt securities and from other exposures in the Bank's trading activities ("trading credit risk"), including non-equity trading portfolio assets, derivative instruments, and settlement balances with counterparties.

Credit risk represents the most significant risk to the Bank's operations; therefore, the Management exercises prudence in managing credit risk. The management and control of credit risk are centralized within a credit risk management function, which is responsible for regularly reporting to the Executive Board and the head of each business unit.

7.4.1.1 Measurement of credit risk, loss identification and provision**(a) Loans and guarantees**

Credit risk is assessed both prior to and during the loan-granting process.

The Bank has developed models to support the quantification of credit risk. These rating and scoring models are applied to all material credit portfolios and serve as the foundation for assessing the risk of default both before and during the lending period.

Based on such assessments, the Bank classifies loans and makes provisions in accordance with Circular No. 11, Circular No.31, and Decree No. 86, for the measurement and classification of loans and guarantees, as further disclosed in Note 3.6.

(b) Debt Securities

The Bank's investments in debt securities comprise instruments issued by the Government and reputable financial and economic institutions. Credit risk is estimated on an individual basis when the Bank determines that there has been a change in the counterparty's credit risk. Investments in such securities are considered a means to enhance credit quality planning while maintaining readily available credit sources to meet funding demands.

7.4.1.2 Credit risk control and mitigation policies

The Bank manages credit risk by applying limits to exposures (including both on-balance sheet and off-balance sheet risks) related to individual borrowers or groups of related borrowers in accordance with the regulations of the State Bank of Vietnam. In addition, credit risk is monitored through periodic reviews of the collateral portfolios and assessments of the borrowers' and prospective borrowers' ability to meet interest and principal repayment obligations.

The Bank has implemented various policies and practices to mitigate credit risk. The most traditional method is the requirement for collateral to secure lending exposures, which remains a commonly used approach. Collateral for loans and advances includes:

- Mortgages over residential properties;
- Charges over operational assets such as premises, machinery and equipment, inventories and receivables;
- Charges over financial instruments including debt and equity securities.

For secured lending, collateral is independently appraised by the Bank, applying specific haircuts to determine the maximum lending value. Haircuts for each type of collateral are guided by Circular 11 and Circular 31 issued by the State Bank of Vietnam and are subject to case-by-case adjustments by the Bank. Where the fair value of collateral declines, the Bank may require the borrower to provide additional collateral to maintain appropriate risk coverage of the exposure.

Credit risk related to commitments primarily includes letters of credit and financial guarantees, which present credit risk similar to that of direct lending. Documentary and commercial letters of credit, commitments by the Bank on behalf of customers to make payments to third parties up to a stated amount under specified terms and conditions are typically secured by the underlying goods, and therefore carry a lower risk than direct loans. The issuance of letters of credit and financial guarantees is subject to the Bank's credit evaluation and approval processes similar to those applied to loans and advances, except in cases where customers provide 100% cash collateral for the respective commitments.

7.4.2 Market Risk

Market risk is the risk that the fair value or 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 and specific market movements, as well as changes in the volatility of market prices, including interest rate risk, currency risk, and liquidity risk.

7.4.2.1 Interest rate risk

Interest rate risk is the risk that future cash flows of a financial instrument will fluctuate due to changes in market interest rates. The Bank manages interest rate risk by monitoring and controlling interest rate gaps on a monthly basis by maturity terms.

The table below summarizes the Bank's interest rate risk as at 30/06/2026:

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK
NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

Form B05a/TCTD
Unit: million VND

Items	Overdue	Non-subject to interest	Less than 1 month	From 1 to 3 months	Over 3 to 6 months	Over 6 to 12 months	Over 1 year to 5 years	Over 5 years	Total
I.Cash, gold and gemstones	-	378,940	-	-	-	-	-	-	378,940
II.Balances with the SBV	-	-	1,057,927	-	-	-	-	-	1,057,927
III.Deposits and loans to other credit institutions (*)	-	-	14,468,928	400,000	-	600,000	-	-	15,468,928
IV.Trading securities (*)	-	-	-	-	-	-	-	-	-
V.Derivatives and other financial assets (*)	-	128,111	-	-	-	-	-	-	128,111
VI.Loans to customers (*)	1,247,743	-	6,193,451	15,488,394	3,362,534	48,579,759	8,867,587	12,459,961	96,199,429
VII.Investment securities (*)	-	35,655	-	-	400,000	17,728,241	299,997	7,006,331	25,470,224
VIII. Capital contributions and long-term investments(*)	-	83,610	-	-	-	-	-	-	83,610
IX.Fixed assets and investment properties	-	467,252	-	-	-	-	-	-	467,252
X.Other assets (*)	-	11,322,192	-	-	-	-	-	-	11,322,192
Total assets	1,247,743	12,415,759	21,720,306	15,888,394	3,762,534	66,908,000	9,167,584	19,466,293	150,576,614
Liabilities									
I. Borrowings from the SBV	-	-	171,725	5,439,552	-	-	-	-	5,611,277
II. Deposits and borrowings from the SBV and other credit institutions	-	-	17,904,069	733,030	263,030	-	-	-	18,900,129
III.Customer deposits	-	-	7,107,231	554,756	36,346,737	38,175,715	21,857,206	3,037	104,044,683
IV.Derivatives and other financial liabilities	-	-	-	-	-	-	-	-	-
V. Grants, trusted funds, and borrowings at risk of the credit institution	-	-	-	-	-	2,990	-	30,727	33,717
VI.Valuable papers issued	-	-	-	-	-	5,668,000	-	1,328,831	6,996,831
VII.Other liabilities	-	2,733,274	-	-	-	-	-	-	2,733,274
Total liabilities	-	2,733,274	25,183,025	6,727,339	36,609,767	43,846,705	21,857,206	1,362,595	138,319,910
Interest sensibility gap on the balance sheet	1,247,743	9,682,486	(3,462,719)	9,161,056	(32,847,234)	23,061,296	(12,689,622)	18,103,698	12,256,704
Off-balance sheet commitments impacting interest rate sensitivity (net)	-	-	-	-	-	-	-	-	-
Interest sensibility gap of on and off-balance sheet	1,247,743	9,682,486	(3,462,719)	9,161,056	(32,847,234)	23,061,296	(12,689,622)	18,103,698	12,256,704

(*) These items exclude the balance of credit risk provisions.

7.4.2.2 Currency risk

Currency risk is the risk that the value of financial instruments will fluctuate due to changes in foreign exchange rates. The Bank is incorporated and operates in Vietnam, with the Vietnamese Dong being the functional currency. The Bank's primary currency for transactions is also the Vietnamese Dong. The Bank's loans and advances to customers are primarily denominated in Vietnamese Dong and US Dollars. However, the Bank also holds certain assets denominated in currencies other than Vietnamese Dong and US Dollars. The Bank's Management Board has established position limits for each foreign currency. Currency positions are monitored on a daily basis, and hedging strategies are employed to ensure that currency positions are maintained within the established limits.

The table below presents the Bank's assets and liabilities by currency type, translated into VND as at 30/06/2026:

Items	VND	USD converted	EUR converted	Value of monetary converted	Other currencies converted	Total
Assets						
Cash, gold and gemstones	305,479	38,608	1,151	31,727	1,975	378,940
Balances with the SBV	1,057,613	314	-	-	-	1,057,927
Cash, gold deposited with and loans to other credit institutions (*)	15,281,510	163,998	4,342	-	19,078	15,468,928
Trading Securities (*)	-	-	-	-	-	-
Derivatives and other financial assets (*)	-	375,054	-	-	-	375,054
Loans to customers (*)	96,132,432	66,997	-	-	-	96,199,429
Investment securities (*)	25,470,224	-	-	-	-	25,470,224
Capital contributions and long-term investments (*)	83,610	-	-	-	-	83,610
Fixed assets and investment properties	467,252	-	-	-	-	467,252
Other assets (*)	11,306,745	15,447	-	-	-	11,322,192
Total assets	150,104,866	660,418	5,493	31,727	21,053	150,823,558
Liabilities and equity						
Balances due to the SBV	5,611,277	-	-	-	-	5,611,277
Deposits from and borrowings from the SBV and other credit institutions	18,347,687	552,442	-	-	-	18,900,129
Customer Deposits	103,837,258	197,437	88	-	9,899	104,044,682
Derivative financial instruments and other financial liabilities	246,943	-	-	-	-	246,943
Entrusted funds, investment entrustments, and loans to risk-bearing credit institutions	33,717	-	-	-	-	33,717
Valuable paper issued	6,996,831	-	-	-	-	6,996,831
Other liabilities	2,730,592	2,663	1	-	18	2,733,274
Equity and funds	10,809,684	-	-	-	-	10,809,684
Total liabilities and equity	148,613,990	752,543	89	-	9,917	149,376,538
On-balance sheet currency position	1,490,877	(92,125)	5,404	31,727	11,136	1,447,020
Off-balance sheet currency position	-	-	-	-	-	-
On and off-balance sheet currency position	1,490,877	(92,125)	5,404	31,727	11,136	1,447,020

(*) These items exclude the balance of credit risk provisions.

7.4.2.3 Liquidity risk

Liquidity risk is the risk that the Bank will be unable to meet its payment obligations related to financial debt instruments when they fall due and cannot obtain alternative funding when depositors withdraw funds. This may result in the Bank's inability to meet its payment obligations to depositors or to fulfil its lending commitments. The Bank manages this risk through: monitoring and controlling daily funding and lending activities; maintaining a portfolio of highly liquid securities that can be readily converted into cash; and monitoring liquidity indicators based on financial statements to ensure compliance with the regulations of the SBV

Summary of assets and liabilities of the Bank by term from 30/06/2026 to the maturity date :

Items	Overdue		Due within 1 month	From 1 to 3 months	Current			Total
	Less than 3 months	More than 3 months			From 3 to 12 months	From 1 to 5 years	Over 5 years	
Cash, gold and gemstones	-	-	378,940	-	-	-	-	378,940
Balances with the SBV	-	-	1,057,927	-	-	-	-	1,057,927
Cash, gold deposited with and loans to other credit institutions (*)	-	-	14,968,928	-	500,000	-	-	15,468,928
Trading securities (*)	-	-	-	-	-	-	-	-
Derivatives and other financial assets (*)	-	-	128,111	-	-	-	-	128,111
Loans to customers (*)	705,552	542,191	10,670,670	4,815,596	51,370,998	17,811,017	10,283,405	96,199,429
Investment securities (*)	-	-	25,434,570	-	-	-	35,655	25,470,224
Capital contributions and long-term investments (*)	-	-	-	-	-	-	83,610	83,610
Fixed assets and investment properties	-	-	-	-	-	-	467,252	467,252
Other assets (*)	-	-	11,322,192	-	-	-	-	11,322,192
Total assets	705,552	542,191	63,961,338	4,815,596	51,870,998	17,811,017	10,869,922	150,576,615
Liabilities								
Balances due to the SBV	-	-	4,004,932	1,606,345	-	-	-	5,611,277
Deposits from and borrowings from the SBV and other credit institutions	-	-	18,830,129	70,000	-	-	-	18,900,129
Customer deposits	-	-	16,253,894	24,394,407	59,914,370	3,482,013	-	104,044,683
Derivative financial instruments and other financial liabilities	-	-	-	-	-	-	-	-
Entrusted funds, investment entrustments, and loans to risk-bearing credit institutions	-	-	-	-	2,990	-	30,727	33,717
Valuable paper issued	-	-	400,000	300,000	4,968,000	237,200	1,091,631	6,996,831
Other liabilities	-	-	2,733,274	-	-	-	-	2,733,274
Total liabilities	-	-	42,222,229	26,370,752	64,885,360	3,719,213	1,122,358	138,319,911
Net liquidity gap	705,552	542,191	21,739,109	(21,555,156)	(13,014,362)	14,091,804	9,747,564	12,256,704

(*) This item does not include the balance of risk provisions.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

7.4.2.4 Fair value of financial assets and financial liabilities

The Bank's financial assets and financial liabilities are currently recorded at historical cost, net of provisions for impairment. As such, the carrying amounts of the Bank's financial assets and financial liabilities may differ from their fair values.

At present, the Bank has not determined the fair value of all its financial assets and financial liabilities. Fair value disclosure will be made once detailed guidance is issued by the relevant regulatory authorities.

7.5. Related party transactions and balances

Related parties of the Bank include key management personnel, individuals related to key management personnel and other related parties.

7.5.1 Transactions and balances with key management members and individuals related to key management members

Key management personnel include: Members of the Board of Directors, members of the Supervisory Board, the Executive Board, and the Chief Accountant. Individuals related to key management personnel are those who are immediate family members of key management personnel.

Compensation of key management personnel:

	Position	Current period VND	Prior period VND
Phuong Thanh Long	Chairman	2,253,400,000	1,537,000,000
Phan Van Toi	Vice Chairman	619,970,000	479,500,000
Nguyen Hong Hai	Member of BOD	979,470,000	787,000,000
Tran Tien Dung	Member of BOD	1,049,248,000	988,348,000
Le Hong Phuong	Member of BOD	763,970,000	675,500,000
Thai Nguyen Hoang Nha	Member of BOD	758,577,000	202,000,000
Nguyen Kim Phuong	Head of BOS	890,970,000	747,000,000
Nguyen Van Thanh	Member of BOS	555,900,000	417,500,000
Tran Ngoc Hai	Member of BOS	456,900,000	382,650,000
Nguyen Van Trong	General Director	2,677,199,000	2,400,848,000
Pham Linh	Deputy General Director	-	317,062,449
Bui Xuan Dung	Deputy General Director	1,490,569,000	991,348,000
Nguyen Thanh Cong	Chief Accountant	1,290,779,000	922,493,000

Transactions with key management personnel and individuals related to key management personnel:

During the period, the Bank did not enter into any transactions with key management personnel and individuals related to key management personnel, other than those disclosed above.

7.5.2 Transactions and balances with other related parties

Other related parties of the Bank include entities and individuals that have the power to directly or indirectly control, or are controlled by, or are under common control with the Bank, as presented in the Bank's consolidated financial statements.

List of other related parties

Other related parties	Address	Relationship
Hung Vuong Insurance Joint Stock Corporation	Hanoi City	Along with key management personnel

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

Transactions with other related parties:

	Current period VND	Prior period VND
Hung Vuong Insurance Joint Stock Corporation		
Income from foreign currency trading, commissions, service fees, and insurance fees	7,663,678,314	15,544,820,939
Insurance expenses	5,228,138,559	4,551,450,157

Balances with other related parties:

	Closing balance VND	Opening balance VND
Deposit balance		
Hung Vuong Insurance Joint Stock Corporation	79,462,479,062	116,859,287,193

7.6. Information about segments

7.6.1 Segment reporting

Currently, the Bank has one line of business, which is banking operations, including the regular conduct and provision of the following activities:

- Receiving deposits;
- Granting credit;
- Providing payment services via accounts; and
- Other banking activities.

Accordingly, Management considers that the Bank has only one business segment, which is banking operations. The Bank's risks and profitability are reflected solely in this single line of business. Therefore, the Bank is not required to present a detailed segment report by line of business.

7.6.2 Segment reporting by geographical areas

Assets and liabilities by segment as at 30 June 2026:

	Northern VND Million	Central VND Million	Southern VND Million	Excluded VND Million	Total VND Million
I. Assets	117,513,124	2,522,298	29,094,173	-	149,129,595
1. Cash	170,123	79,162	129,655	-	378,940
2. Fixed assets	441,231	8,300	17,722	-	467,252
3. Others	116,901,770	2,434,836	28,946,796	-	148,283,402
II. Liabilities	66,108,057	27,193,537	45,018,317	-	138,319,910
1. Due to the Government and the SBV	5,611,277	-	-	-	5,611,277
2. External liabilities	58,910,189	26,811,086	44,254,085	-	129,975,359
3. Internal liabilities	33,719	-	451	-	34,170
4. Other liabilities	1,552,872	382,451	763,781	-	2,699,104

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)

Segment results for the period ended 30/06/2026:

	Northern	Central	Southern	Excluded	Total
	VND Million	VND Million	VND Million	VND Million	VND Million
I. Revenue	12,375,855	1,126,126	3,074,842	(11,073,058)	5,503,765
1. Interest income	12,121,944	1,084,524	3,033,938	(11,064,661)	5,175,745
2. Income from services	58,722	25,646	32,710	-	117,078
3. Income from other operating activities	195,189	15,956	8,194	(8,397)	210,942
II. Expenses	11,924,870	1,023,550	2,686,507	(11,064,661)	4,570,265
1. Interest expenses	11,469,278	963,103	2,555,558	(11,064,661)	3,923,277
2. Depreciation of fixed assets	11,758	907	1,700	-	14,365
3. Expenses directly related to operating activities	443,834	59,540	129,249	-	632,623
Operating results before provision for credit losses	450,985	102,576	388,335	(8,397)	933,499
(Expense)/Reversal of provision for credit losses	105,506	(211)	10,454	(6,984)	108,765
Operating results by segment	345,479	102,787	377,881	(15,381)	824,735

7.7. Events after the end of the period

The Bank's Management confirms that, in its opinion, there were no significant unusual events occurring after the end of the year that would materially affect the Bank's consolidated financial position and performance requiring adjustment or disclosure in these consolidated financial statements.

7.8. Comparative information

The comparative figures are those presented in the interim consolidated financial statements for the financial year ended 31 December 2025 and the interim consolidated financial statements for the six-month period ended 30 June 2025 of the Bank audited by International Auditing and Valuation Company Limited



Preparer

Do Thi Phuong Loan


Chief Accountant
Nguyen Thanh Cong

General Director
Nguyen Van Trong
Hanoi, Vietnam
19 August 2026