VIETABANK
ĐỒNG HÀNH CÙNG KHÁT VỌNG

Ngân hàng TMCP Việt Á
Trụ Sở chính
ĐC: Tầng 4 và 5, Tòa nhà Samsora Premier, số 105 Chu Văn An, Phường Hà Đông, Tp. Hà Nội, Việt Nam.
ĐT: (024) 39.333.636 | FAX: (024) 3933 6426 | Website: www.vietabank.com.vn

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: 4013 /2026/CV-VAB No.: 4013./2026/CV-VAB	*Hà Nội, ngày 19 tháng 08 năm 2026* *Hanoi, August 19 ,2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi/*To*: - Uỷ 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 Uỷ 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 as 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, Toà 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 thế 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 19/08/2026 tại đường dẫn www.vietabank.com.vn /*This information was published on the company's website on 19/08/2026, as in the link www.vietabank.com.vn*

Ngân hàng TMCP Việt Á
Trụ Sở chính

ĐC: Tầng 4 và 5, Tòa nhà Samsora Premier, số 105 Chu Văn An, Phường Hà Đông, Tp. Hà Nội, Việt Nam.
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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 sau soát xét/ *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)

M.S.D.N: 0302963695 - C.T.C.P
NGÂN HÀNG
THƯƠNG MẠI CỔ PHẦN
VIỆT Á
THÀNH PHỐ HÀ NỘI

Nguyễn Hồng Hải

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK

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

TABLE OF CONTENTS

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/QD-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	
Mr. Tran Tien Dung	Deputy General Director	Dismissed on 01 June 2026
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 Board of Directors to sign the Bank's Separate Financial Statements under the Power of Attorney No. 125/2025/UQ-CT.HDQD dated 17 April 2025 issued by the Board of Directors of VietNam-Asia Commercial Joint Stock Bank.

EVENTS ARISING AFTER THE END OF THE PERIOD

There are no significant events occurring after the accounting year, which need to be adjusted or presented in these separate financial statements

AUDITORS

International Auditing and Valuation Company Limited has been appointed to review the interim separate 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 Separate 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 separate financial statements, which give a true and fair view of the separate financial position of the Bank as at 30 June 2026, and its separate financial performance and its separate cash flows for the six-month period ended 30 June 2026. In preparing these separate financial statements, the Board of Management is required to:

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

The Board of Management of the Bank is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Bank and that the separate financial statements comply with Vietnamese Accounting Standards, accounting regime as disclosed in Note 2 to the interim separate financial statements; and legal regulations relating to financial reporting. The Board of Management is also responsible for safeguarding the assets of the Bank and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

APPROVAL OF THE FINANCIAL STATEMENTS

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

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,

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN VIỆT Á
M.S.D.N.
THÀNH PHỐ HÀ NỘI

Nguyen Van Trong
General Director
Ha Noi, 14 August 2026

No: 0805/2026/BCSX/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 separate financial statements of VietNam-Asia Commercial Joint Stock Bank (hereinafter referred to as "the Bank") prepared on 14 August 2026, from pages 08 to 51, comprising the interim separate statement of financial position as at 30 June 2026, the interim separate statement of profit or loss, the interim separate statement of cash flows for the six-month period ended, and the notes to the interim separate 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 separate financial statements in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting and for such internal control as The Board of Management determines is necessary to enable the preparation of separate financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on these interim separate 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 separate financial statements do not present fairly, in all material respects, the separate financial position of the Bank as at 30 June 2026, and its separate financial performance and separate cash flows for the six-month period then ended Vietnamese accounting atandards, the Vietnamese accounting system applicable to Credit institutions issued by the State Bank of Vietnam, and relevant legal regulations on the preparation and presentation of interim separate financial statements

M.S.D.N: 0106299213-C.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN VÀ ĐỊNH GIÁ QUỐC TẾ
THÀNH PHỐ HÀ NỘI

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, 14 August 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

ITEMS	Note	Closing balance VND	Opening balance VND
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
VII.Capital contributions and long-term investments	**4.7**	**576,909,953,811**	**568,513,057,668**
1. Investments in subsidiaries		500,000,000,000	500,000,000,000
2. Other long-term investments		83,610,010,000	83,610,010,000
3. Provision for impairment of long-term investments		(6,700,056,189)	(15,096,952,332)
VIII. Fixed asset		**467,217,983,022**	**476,766,961,767**
1. Tangible fixed assets	4.8	324,575,608,901	328,462,792,261
a. Cost		*590,534,756,492*	*583,348,547,199*
b. Accumulated depreciation		*(265,959,147,591)*	*(254,885,754,938)*
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**	**10,521,911,572,536**	**8,539,436,508,603**
1. Receivables	4.10.1	904,679,835,556	2,888,893,011,370
2. Interest and fee Receivables	4.10.2	7,990,467,823,971	4,837,421,446,449
3. Other Assets	4.10.3	1,701,663,913,009	888,022,050,784
4. Provision for other assets	4.10.4	(74,900,000,000)	(74,900,000,000)
TOTAL ASSETS		**149,091,308,646,694**	**140,449,971,672,248**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

As at 30 June 2026

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**	**104,132,127,533,799**	**99,172,502,159,904**
V. Funds for financing, entrusted investment, and loans to credit institutions subject to risks		**33,717,303,687**	**20,319,696,706**
VI. Valuable papers issued	**4.14**	**6,996,830,500,000**	**4,958,830,500,000**
VII. Other liabilities	**4.15**	**2,694,466,513,532**	**2,105,384,882,679**
1. Interest and fee payables		1,993,494,400,539	1,395,697,594,118
2. Other payables and liabilities		700,972,112,993	709,687,288,561
TOTAL LIABILITIES		**138,368,547,623,062**	**130,381,829,608,398**
VIII. Owners' equity	**4.16**	**10,722,761,023,632**	**10,068,142,063,850**
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		873,245,968,188	882,045,999,549
3. Foreign exchange differences		(5,421,027,467)	-
4. Undistributed earnings/Accumulated losses		1,691,217,292,560	1,022,377,273,950
TOTAL LIABILITIES AND OWNERS' EQUITY		**149,091,308,646,694**	**140,449,971,672,248**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)

As at 30 June 2026

ITEMS	Note	Closing balance VND	Opening balance VND
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

M.S.D.N: 0302963695 - C.T.C.P. NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN VIỆT Á - THÀNH PHỐ HÀ NỘI

Preparer	Chief Accountant	General Director
Do Thi Phuong Loan	**Nguyen Thanh Cong**	**Nguyen Van Trong**
		Hanoi, Vietnam
		14 August 2026

INTERIM SEPARATE STATEMENT OF INCOME

For the 6-month period ended 30 June 2026

ITEMS	Note	Current period *VND*	Prior period *VND*
1. Interest and similar income	5.1	5,175,744,635,274	4,142,612,288,600
2. Interest and similar expenses	5.2	3,925,517,275,776	2,990,255,020,179
I. Net interest income		**1,250,227,359,498**	**1,152,357,268,421**
3. Income from services		111,743,963,864	71,567,983,012
4. Expenses on services		14,364,956,253	13,753,911,973
II. Net gain/loss from services	**5.3**	**97,379,007,611**	**57,814,071,039**
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		53,674,907,090	40,332,779,009
6. Other operating expenses		4,768,455,035	9,192,846,070
VI. Net gain/loss from other operating activities	**5.6**	**48,906,452,055**	**31,139,932,939**
VII. Income from capital contribution, equity investment	**5.7**	**4,328,814,679**	**4,895,905,945**
VIII. Operating expenses	**5.8**	**497,185,868,841**	**460,322,439,289**
IX. Net profit before provision for credit losses		**933,451,472,579**	**790,081,133,114**
X. Provision for credit losses expenses		**108,764,568,843**	**92,161,142,816**
XI. Profit before tax		**824,686,903,736**	**697,919,990,298**
7. Current corporate income tax expense	**5.9**	164,426,918,138	139,557,859,004
8. Deferred corporate income tax expense		-	-
XII. Corporate income tax expense	**5.9**	**164,426,918,138**	**139,557,859,004**
XIII. Profit after corporate income tax		**660,259,985,598**	**558,362,131,294**

M.S.D.N: 0302963695 - C.T.C.P. NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN VIỆT Á THÀNH PHỐ HÀ NỘI

Preparer	**Chief Accountant**	**General Director**
Do Thi Phuong Loan	**Nguyen Thanh Cong**	**Nguyen Van Trong**
		Hanoi, Vietnam
		14 August 2026

INTERIM SEPARATE STATEMENT OF CASH FLOWS

For the 6-month period ended 30 June 2026
(Direct method)

ITEMS	Note	Current period VND	Prior period VND
CASH FLOWS FROM OPERATING ACTIVITIES			
01. Interest income and similar income received		2,022,698,257,752	3,095,568,640,682
02. Interest expenses and similar charges paid		(3,327,720,469,355)	(3,142,542,163,167)
03. Fee and commission income receive		97,379,007,611	57,814,071,039
04. Net cash inflow/outflow from trading activities (foreign currencies, precious metals, securities)		29,795,707,577	4,196,394,059
05. Other operating income received		2,326,953,948	(3,965,421,931)
06. Recoveries of loans previously written off and covered by risk provisions		47,514,821,563	37,877,024,944
07. Payments to employees and for administrative and operating expenses		(492,349,780,811)	(436,017,225,380)
08. Corporate income tax paid during the period		(249,983,314,085)	(143,760,405,997)
Net cash flows from operating activities before changes in operating assets and liabilities		**(1,870,338,815,800)**	**(530,829,085,751)**
Changes in operating assets			
09. (Increase)/Decrease in balances with and loans to		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 allowance for credit losses		-	(40,414,841,738)
14. (Increase)/Decrease in other operating assets		1,170,571,313,589	(356,269,561,609)
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 deposits)		4,959,625,373,895	5,493,449,188,587
18. Increase/(Decrease) in issuance of valuable papers (excluding those classified under financing activities)		2,038,000,000,000	1,955,000,000,000
19. Increase / (decrease) in entrusted funds and loans bearing risks by the credit institution		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		100,792,220,572	(102,735,516,429)
22. Disbursements from credit institution funds		(10,872,060,000)	(3,110,850,000)
I. Net Cash Flows from Operating Activities		**(5,072,903,515,395)**	**2,048,633,054,478**

INTERIM SEPARATE STATEMENT OF CASH FLOWS (continued)

For the 6-month period ended 30 June 2026
(Direct method)

ITEMS	Note	Current period *VND*	Prior period *VND*
CASH FLOWS FROM INVESTING ACTIVITIES			
01. Acquisition of fixed assets		(9,623,300,374)	(2,201,827,106)
02. Proceeds from disposal of fixed assets		101,929,091	491,309,091
03. Proceeds from investments and capital contributions to other entities		-	-
04. Dividends and profits received from long-term investments and capital contributions		4,328,814,679	4,895,905,945
II. Cash flows from investing activities		**(5,192,556,604)**	**3,185,387,930**
III. Cash flows from financing activities		**-**	**-**
IV. Net cash flows for the period		**(5,078,096,071,999)**	**2,051,818,442,408**
V. Cash and cash equivalents at the beginning of the period		**21,089,312,582,522**	**13,529,588,417,382**
VI. Effect of exchange rate changes		**(5,421,027,467)**	**1,188,256,712**
VII. Cash and cash equivalents at the end of the period		**16,005,795,483,056**	**15,582,595,116,502**

M.S.D.N: 0302963695 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN VIỆT Á
THÀNH PHỐ HÀ NỘI

Preparer	Chief Accountant	General Director
Do Thi Phuong Loan	**Nguyen Thanh Cong**	**Nguyen Van Trong**
		Hanoi, Vietnam
		14 August 2026

NOTES TO THE INTERIM SEPARATE 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 separate financial statements.

1. GENERAL INFORMATION

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/QD-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 8,163,718,790,351 (as at 31 December 2025: VND 8,163,718,790,351).

The total number of officers and employees as at 30 June 2026 was 1,607 (as at 31 December 2025: 1,597)

1.2 Principal activities of the Bank

The principal activities of the Bank are conducting banking transactions 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 separate 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 separate financial statements.

1.5 Statement of comparability on the interim separate financial statements

The figures presented in the separate interim 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 ACCOUNTING PERIOD

2.1. Accounting convention

The accompanying separate financial statements, expressed in Vietnamese Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, the Vietnamese accounting system applicable to Credit institutions issued by the State Bank of Vietnam and legal regulations relating to financial reporting.

The accompanying separate 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. 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.

2.3. 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 Company prepares separate interim financial statements in accordance with the applicable regulations.

2.4. Applied accounting standards and system at the bank

The Bank's financial statements have been prepared under the historical cost convention and in compliance with Vietnamese Accounting Standards, the Vietnamese Accounting System, and relevant legal regulations applicable to banks and other credit institutions operating in the Socialist Republic of Vietnam. Accordingly, the financial statements are not intended to present the financial position as well as operations, and cash flows under accounting principles and practices generally accepted in countries outside Vietnam. The accounting principles and practices applied in the Socialist Republic of Vietnam may differ from those generally accepted in other countries.

The separate financial statements are prepared and presented in accordance with Vietnamese Accounting Standards, the Accounting System for Vietnamese Credit Institutions under Decision No. 479/2004/QD-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/QD-NHNN dated 18 April 2007 issued by the Governor of the State Bank of Vietnam; and amendments and supplements to Decision No. 479/2004/QD-NHNN, Circular No. 70/2025/TT-NHNN dated 31 December 2025 and Decision No. 16/2007/QD-NHNN issued by the State Bank of Vietnam, including Circular No. 10/2014/TT-NHNN dated 20 March 2014, Circular No. 49/2014/TT-NHNN dated 31 December 2014, Circular No. 22/2017/TT-NHNN dated 29 December 2017, Circular No. 27/2021/TT-NHNN dated 31 December 2021, Decree No. 135/2025/ND-CP dated 1 August 2025, and Decision No. 19/VBHN-NHNN dated 16 January 2026.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1 Estimate

The preparation of separate financial statements in conformity with Vietnamese Accounting Standards, the Vietnamese accounting system applicable to Credit institutions issued by the State Bank of Vietnam and legal regulations relating to financial reporting requires The Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the separate 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 separate financial statements are consistent with those applied in the preparation of the separate financial statements for the six-month accounting period ended 30 June 2025, except for the following changes:

Decree No. 135/2025/ND-CP dated 12 June 2025 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.

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

Decision No. 19/VBHN-NHNN dated 16 January 2026 issued by the State Bank of Vietnam promulgating the Accounting 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, and non-term deposits with other credit institutions and deposits 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 State Bank of Vietnam ("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 year. Provisions for loans to customers are recorded and presented as a separate line item in the separate 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.

Moreover, under Circular No. 10/2014/TT-NHNN dated 20 March 2014 issued by the SBV, loans to customers are also classified as Current loans and Overdue loans based on their overdue status under the credit contract or its annexes on repayment term extension or adjustment.

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 11, 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 separate 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 separate 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 separate 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 separate 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 separate 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 separate income statement on a straight-line basis over the investment period of the securities.

3.8 Investments in Subsidiaries

A subsidiary is an entity controlled by the Bank. Control exists when the Bank has the power to govern the financial and operating policies of the entity in order to obtain economic benefits from its activities. When assessing control, potential voting rights that are currently exercisable at the end of the accounting period may also be taken into consideration.

Investments in subsidiaries are initially recognized at cost. Subsequent to initial recognition, these investments are measured at cost less provision for diminution in value of investments. Provision for diminution in value of investments is made when the investee incurs losses resulting in the Bank being likely to suffer a loss of its investment, unless there is evidence that the value of the investment has not been impaired. Increases or decreases in the provision balance are recognized in the "Net gain/(loss) from trading of investment securities" item in the separate statement of income. Distributions from accumulated net profits arising from the date of investment in subsidiaries are recognized in the separate statement of income.

3.9 Provision for investments

Provision for 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 authority bonds) is made when the carrying value is higher than the market value as determined under Circular No. 48/2019/TT-BTC dated 08 August 2019 and Circular No. 24/2022/TT-BTC dated 07 April 2022 issued by the Ministry of Finance, 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 separate 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 separate 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 separate 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 separate 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 separate income statement.

3.10 Long-term capital contributions and investments

3.10.1 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.

3.10.2 Provision for devaluation of long-term investments

Provisions for impairment of capital contributions and long-term investments are made in accordance with Circular No. 48/2019/TT-BTC dated 08 August 2019. The provision amount is determined as the difference between the Bank's actual contributed capital and the actual owners' equity of the investee entity per its latest financial statements at the period end, multiplied (x) by the Bank's investment ratio over the total actual contributed capital of all investors in the investee entity. Provisions for impairment of long-term investments are recognized as operating expenses in the separate income statement.

3.11 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 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

Land use rights with indefinite terms are recorded at cost and are not depreciated.

3.12 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)

3.13 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 separate 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 separate 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 separate statement of profit or loss only upon actual receipt of cash.

Interest expenses

Interest expense is recognized in the separate 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 separate 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 separate 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 separate 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 separate 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 separate 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 separate statement of financial position. This difference is amortized on a straight-line basis into the separate 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 separate statement of financial position. Differences arising from the swapped interest rates are recognized in the separate 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 separate 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 separate 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 separate 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 separately 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 SEPARATE 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
In VND	*1,057,613,123,421*	*1,130,561,207,667*
In gold and foreign currencies	*313,722,665*	*331,183,155*
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
In VND	*10,081,509,854,693*	*9,063,716,329,308*
In gold and foreign currencies	*187,418,502,369*	*263,990,329,483*
Term deposits	4,300,000,000,000	10,300,000,000,000
In VND	*4,300,000,000,000*	*10,300,000,000,000*
Total	**14,568,928,357,062**	**19,627,706,658,791**

4.3.2 Loans to other credit institutions

	Closing balance	Opening balance
In VND	900,000,000,000	2,700,000,000,000
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 term 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
At the ending of the period		**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	
At the beginning of the period		**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 economic organizations:	89,580,875,839,141	83,863,868,135,213
- Limited liability companies	*76,195,748,665,393*	*71,505,368,886,946*
- Join Stock Companies	*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 Trading 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
- Government and local authority bonds	*7,006,331,421,907*	*6,299,943,644,063*
- Debt securities issued by other local credit institutions	*18,428,238,226,109*	*12,858,232,520,580*
b. Equity securities	*35,654,738,188*	*35,654,738,188*
- Equity securities issued by local economic Entities	*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
Special-mentioned	-	-
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
Investments in subsidiaries	500,000,000,000	500,000,000,000
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	**576,909,953,811**	**568,513,057,668**

Details of Investment

Name	Closing balance			Opening balance		
	Cost	Provision	Share holding (%)	Cost	Provision	Share holding (%)
Investments in Subsidiaries	**500,000,000,000**	-		**500,000,000,000**	-	
- Asset Management and Exploitation One Member Limited Liability Company - Vietnam- Asia Commercial Joint Stock Bank	500,000,000,000	-	100.00%	500,000,000,000	-	100.00%
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	1,000,000,000	71,596,139	0.89%	1,000,000,000	448,000,000	0.89%
Total	**583,610,010,000**	**6,700,056,189**		**583,610,010,000**	**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**	**120,560,337,399**	**94,757,288,460**	**8,179,153,716**	**583,348,547,199**
- Purchases for the period		4,532,705,774	2,599,739,360	530,050,440	7,662,495,574
- Disposals, resales	-	-	(445,286,281)	(31,000,000)	(476,286,281)
Balance as at 30/06/2026	**359,851,767,624**	**125,093,043,173**	**96,911,741,539**	**8,678,204,156**	**590,534,756,492**
Accumulated Depreciation					
Balance as at 01/01/2026	**64,881,864,833**	**104,565,873,571**	**77,566,563,406**	**7,871,453,128**	**254,885,754,938**
- Depreciation for the period	5,239,316,989	3,871,322,874	2,363,362,268	75,676,803	11,549,678,934
- Disposals, resales			(445,286,281)	(31,000,000)	(476,286,281)
Balance as at 30/06/2026	**70,121,181,822**	**108,437,196,445**	**79,484,639,393**	**7,916,129,931**	**265,959,147,591**
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**	**16,655,846,728**	**17,427,102,146**	**762,074,225**	**324,575,608,901**

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**	**82,892,533,845**	**69,092,192,980**	**7,785,357,339**	**170,762,869,895**
As at 30/06/2026	**11,049,870,231**	**97,667,977,016**	**69,926,119,771**	**7,754,357,339**	**186,398,324,357**

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 year	-	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	904,679,835,556	2,888,893,011,370
2. Interest and fee receivables	7,990,467,823,971	4,837,421,446,449
3. Other assets	1,701,663,913,009	888,022,050,784
4. Provision for other assets	(74,900,000,000)	(74,900,000,000)
Total	**10,521,911,572,536**	**8,539,436,508,603**

4.10.1 Receivables

	Closing balance	Opening balance
- Internal receivables	*84,239,088,248*	*41,659,354,271*
- External receivables	*820,440,747,308*	*2,847,233,657,099*
+ *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*
+ *Other receivables*	*108,216,219,372*	*90,687,770,613*
Total	**904,679,835,556**	**2,888,893,011,370**

(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.

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 (*)	1,696,164,822,692	883,035,914,530
- Other assets	374,996,716	433,893,975
Total	**1,701,663,913,009**	**888,022,050,784**

(*) 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 (*)	74,900,000,000	74,900,000,000
Total	**74,900,000,000**	**74,900,000,000**

(*) As at 30 June 2026, the balance of other provisions represents the 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**	**4,735,942,883,775**
Discounted loans on valuable papers	5,611,276,917,817	4,735,942,883,775
Total	**5,611,276,917,817**	**4,735,942,883,775**

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 currencies	552,441,800,895	657,403,770,936
Total	**552,441,800,895**	**657,403,770,936**

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	6,050,041,767,053
- In VND	*5,471,378,226,445*	*5,945,811,291,325*
- In gold and foreign currencies	*133,233,949,084*	*104,230,475,728*
Term deposits and gold	98,475,021,559,573	93,076,823,253,377
- In VND	*98,400,876,051,813*	*92,989,236,652,010*
- 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	**104,132,127,533,799**	**99,172,502,159,904**

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

	Closing balance	Opening balance
Deposits from economic organizations	13,131,963,036,703	12,222,365,874,537
State-owned enterprises	*2,025,815,806,734*	*1,815,794,452,175*
Other enterprises	*11,046,533,188,299*	*10,346,954,832,903*
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	**104,132,127,533,799**	**99,172,502,159,904**

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
	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
	5,668,000,000,000	-	-	**5,668,000,000,000**

Bond information	Number of bonds	Face value	Value at face value
Privately placed bonds:			
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
Publicly offered bonds:			
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	33,719,713,146	60,095,046,055
External payables	632,264,109,425	610,441,890,433
Interest payable on periodic deposit accounts	*62,031,583,248*	*78,537,342,631*
Payables pending resolution related to the incident at Dong Do Transaction Office (i)	*15,436,993,203*	*15,436,993,203*
Payables related to ATM fund transfer transactions	*451,456,488,829*	*338,442,869,010*
Taxes and payables to the State Budget	*79,052,417,665*	*165,875,745,019*
Other payables	*24,286,626,480*	*12,148,940,570*
Interest and fees payable	1,993,494,400,539	1,395,697,594,118
Bonus and welfare fund	34,988,290,422	39,150,352,073
Total	**2,694,466,513,532**	**2,105,384,882,679**

(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	448,760,769,364	160,197,399,565	-	2,788,599,598,622	8,797,270,267,902
Increases during the year	2,764,006,290,000	-	-	216,502,490,185	216,502,490,185	-	1,292,522,044,966	4,489,533,315,336
- Increase in capital during the year	2,764,006,290,000	-	-	-	-	-	-	2,764,006,290,000
- Increase in profit for the year	-	-	-	-	-	-	1,292,522,044,966	1,292,522,044,966
- 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	665,263,259,549	216,782,740,000	-	1,022,377,273,950	10,068,142,063,850
Balance as at 01/01/2026	8,163,606,720,000	98,600,000	13,470,351	665,263,259,549	216,782,740,000	-	1,022,377,273,950	10,068,142,063,850
Increases during the period	-	-	-	-	2,199,983,494	-	668,840,018,610	671,040,002,104
- Increase in profit for the period	-	-	-	-	-	-	660,259,985,598	660,259,985,598
- 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	654,263,244,694	218,982,723,494	(5,421,027,467)	1,691,217,292,560	10,722,761,023,632

(*) Adjustment to the amount allocated to the Financial Reserve Fund in accordance with Resolution No. 02/2026/NQ-ĐHĐCĐ 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
+ Ordinary shares	*816,360,672*	*816,360,672*
- Number of outstanding shares	816,360,672	816,360,672
+ Ordinary shares	*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 SEPARATE 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	3,751,049,857,032	2,819,827,077,693
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	2,999,358,737
Total	**3,925,517,275,776**	**2,990,255,020,179**

5.3 Net Gain/Loss from services

	Current period	Prior period
Income from services	**111,743,963,864**	**71,567,983,012**
Settlement services	104,056,149,874	57,766,504,173
Treasury services	161,254,612	68,523,849
Trust and agency services	1,962,640,061	6,695,489,235
Other services	5,563,919,317	7,037,465,755
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	**97,379,007,611**	**57,814,071,039**

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
Income from spot foreign exchange transactions	*8,817,871,977*	*14,721,236,735*
Income from currency derivative instruments	*139,379,953,945*	*3,988,613,045*
Expenses from trading foreign currencies	119,640,671,163	5,125,163,428
Expenses from spot foreign exchange transactions	*6,827,115,144*	*1,150,008,132*
Expenses from currency derivative instruments	*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	53,674,907,090	40,332,779,009
- Income from disposal of fixed assets and tools	-	-
- Recovery of written-off debts	*47,501,359,356*	*37,877,024,944*
- Other income	*6,173,547,734*	*2,455,754,065*
Expenses from other activities	4,768,455,035	9,192,846,070
- Other expenses	*4,768,455,035*	*9,192,846,070*
Net gain/(loss) from other activities	**48,906,452,055**	**31,139,932,939**

5.7 Income from equity investments

	Current period	Prior period
Dividends received during the year 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

	Closing balance	Opening balance
1. Taxes, fees, and charges	227,117,618	371,765,763
2. Staff expenses	272,061,949,726	224,041,253,225
In which:		
Salaries and allowances	*249,656,572,485*	*206,405,691,705*
Additional payroll-related expenses	*18,909,832,920*	*15,727,125,872*
Other staff expenses	*3,495,544,321*	*1,908,435,648*
3. Expenses for assets	79,435,929,306	83,588,297,781
In which: Depreciation of fixed assets	*19,172,279,119*	*18,477,208,603*
4. Administrative expenses	80,328,228,191	85,402,283,470
In which:		
Per diem	*5,330,275,676*	*4,362,151,835*
Expenses related to union activities	*79,057,188*	*50,711,000*
5. Insurance expenses for customer deposits	65,132,644,000	60,290,379,000
6. Provision expenses (excluding credit risk provisions and provision for devaluation of securities)	-	6,628,460,050
Total	**497,185,868,841**	**460,322,439,289**

5.9 Corporate income tax ("CIT") expenses

	Current period	Prior period
1. Profit before CIT	**824,686,903,736**	**697,919,990,298**
2. Adjustments to taxable income:		
Add back	1,776,501,631	4,765,210,665
Other non-deductible expenses	*1,776,501,631*	*4,765,210,665*
Deductions	4,328,814,679	4,895,905,945
Dividends and profits from investments	*4,328,814,679*	*4,895,905,945*
3. Taxible income	**822,134,590,688**	**697,789,295,018**
4. CIT expense for the current period	164,426,918,138	139,557,859,004
5. Total current CIT expense	**164,426,918,138**	**139,557,859,004**
Current CIT payable at the opening period	-	80,510,889,038
Adjustment for prior years	-	3,249,516,959
CIT paid during the period	(90,000,000,000)	(143,760,405,997)
6. CIT payable at the end of the period	**74,426,918,138**	**79,557,859,004**

6. SUPPLEMENTARY INFORMATION ON ITEMS PRESENTED IN THE INTERIM 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 Statement of Financial Position

7.1. Employees' income

	Current period	Prior period
I. Average number of employees	**1,647**	**1,588**
II. Employees' income		
1. Total salary fund	280,722,408,853	210,651,354,559
2. Bonus	1,820,000,000	8,878,640,927
3. Other income	-	-
4. Total income (1+2+3)	282,542,408,853	219,529,995,486
5. Average salary (VND/person/month)	28,410,324	22,108,664
6. Average income (VND/person/month)	28,594,516	23,040,512

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	3,453,103,832	11,576,998,053	12,840,060,702	2,190,041,183
2. Corporate income tax	158,801,686,603	165,608,545,620	249,983,314,085	74,426,918,138
3. Personal income tax	3,104,060,304	10,761,445,049	11,728,562,961	2,136,942,392
4. Contractor tax	128,161,293	456,537,395	564,267,097	20,431,591
Total	**165,487,012,032**	**188,403,526,117**	**275,116,204,845**	**78,774,333,304**

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**
Commitments in foreign exchange transactions	11,948,374,477,000	16,038,046,382,000
Commitments to sell foreign currencies	-	131,465,000,000.00
Commitments in currency swap transactions	*11,948,374,477,000*	*15,906,581,382,000*
Letters of credit (L/C)	1,201,657,816	11,267,349,544
Commitments in L/C transactions	*1,201,657,816*	*11,267,349,544*
Other guarantees	1,078,771,162,228	612,784,152,841
Settlement guarantees	*140,374,902,014*	*163,893,110,380*
Performance guarantees	*89,079,398,555*	*106,147,875,453*
Bid guarantees	*1,007,349,004*	*12,595,492,487*
Other guarantees	*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, fort he measurement and classification of loans and guarantees, as further disclosed in Note IV.5.

(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 in 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 guaratees, 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 tothird 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 is 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 genera land 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:

Unit: milion 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(*)	-	583,610	-	-	-	-	-	-	583,610
IX.Fixed assets and investment properties	-	467,218	-	-	-	-	-	-	467,218
X.Other assets (*)	-	10,596,812	-	-	-	-	-	-	10,596,812
Total assets	**1,247,743**	**12,190,345**	**21,720,306**	**15,888,394**	**3,762,534**	**66,908,000**	**9,167,584**	**19,466,292**	**150,351,199**
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	-	-	7,139,676	561,756	36,394,737	38,175,715	21,857,206	3,037	104,132,127
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	-	2,694,467	-	-	-	-	-	-	2,694,467
Total liabilities	**-**	**2,694,467**	**25,215,470**	**6,734,338**	**36,657,767**	**43,846,705**	**21,857,206**	**1,362,595**	**138,368,548**
Interest sensibility gap on the balance sheet	**1,247,743**	**9,495,879**	**(3,495,164)**	**9,154,056**	**(32,895,233)**	**23,061,295**	**(12,689,622)**	**18,103,697**	**11,982,651**
Off-balance sheet commitments impacting interest rate sensitivity (net)	-	-	-	-	-	-	-	-	-
Interest sensibility gap of on and off-balance sheet	**1,247,743**	**9,495,879**	**(3,495,164)**	**9,154,056**	**(32,895,233)**	**23,061,295**	**(12,689,622)**	**18,103,697**	**11,982,651**

(*) 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	15,468,929
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 (*)	583,610	-	-	-	-	583,610
Fixed assets and investment properties	467,218	-	-	-	-	467,218
Other assets (*)	10,581,365	15,447	-	-	-	10,596,812
Total assets	**149,879,451**	**660,418**	**5,493**	**31,727**	**21,054**	**150,598,144**
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	103,924,703	197,437	88	-	9,899	104,132,127
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	2,691,784	2,663	1	-	18	2,694,467
Equity and funds	10,722,761	-	-	-	-	10,722,761
Total liabilities and equity	**148,575,703**	**752,543**	**89**	**-**	**9,917**	**149,338,252**
On-balance sheet currency position	**1,303,747**	**(92,125)**	**5,404**	**31,727**	**11,137**	**1,259,891**
Off-balance sheet currency position	-	-	-	-	-	-
On and off-balance sheet currency position	**1,303,747**	**(92,125)**	**5,404**	**31,727**	**11,137**	**1,259,891**

(*) 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		Current					Total
	Less than 3 months	More than 3 months	Due within 1 month	From 1 to 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	-	-	-	35,654	25,470,224
Capital contributions and long-term investments (*)	-	-	-	-	-	-	583,610	583,610
Fixed assets and investment properties	-	-	-	-	-	-	467,218	467,218
Other assets (*)	-	-	10,596,812	-	-	-	-	10,596,812
Total assets	**705,552**	**542,191**	**63,235,958**	**4,815,596**	**51,870,998**	**17,811,017**	**11,369,887**	**150,351,199**
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	-	-	16,286,337	24,439,407	59,924,370	3,482,013	-	104,132,127
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	-	-	2,694,467	-	-	-	-	2,694,467
Total liabilities	**-**	**-**	**42,215,865**	**26,415,752**	**64,895,360**	**3,719,213**	**1,122,358**	**138,368,548**
Net liquidity gap	**705,552**	**542,191**	**21,020,094**	**(21,600,156)**	**(13,024,362)**	**14,091,804**	**10,247,529**	**11,982,652**

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

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:

Name	Position	Current period VND	Prior period VND
Phuong Thanh Long	Chairman of BOD	2,253,400,000	1,537,000,000
Phan Van Toi	Member of BOD	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 year, 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.

Balances with other related parties:

	Closing balance VND	Openning balance VND
Deposit balances		
Hung Vuong Insurance Joint Stock Corporation	79,462,479,062	116,859,287,193
Debt Management and Asset Exploitation One Member Limited Liability Company for VietNam-Asia Commercial Joint Stock Bank (AMC)	87,444,838,438	92,564,267,302

Transactions with other related parties:

	Current period VND	Prior period VND
Hung Vuong Insurance Joint Stock Corporation		
Income from provision of services	7,663,678,314	15,544,820,939
Expenses for use of services	5,228,138,559	4,551,450,157
Debt Management and Asset Exploitation One Member Limited Liability Company for VietNam-Asia Commercial Joint Stock Bank (AMC)		
Income from provision of services	1,220,729,556	1,408,003,190
Expenses for use of services	2,239,791,304	2,556,194,003

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	Central	Southern	Excluded	Total
	VND Million	VND Million	VND Million	VND Million	VND Million
I. Assets	**118,013,124**	**2,522,298**	**28,555,886**	**-**	**149,091,309**
1. Cash	170,123	79,162	129,655	-	378,940
2. Fixed assets	441,231	8,300	17,687	-	467,218
3. Others	117,401,770	2,434,836	28,408,544	-	148,245,150
II. Liabilities	**66,195,501**	**27,193,537**	**44,979,510**	**-**	**138,368,548**
1. Due to the Government and the SBV	5,611,277	-	-	-	5,611,277
2. External liabilities	58,997,633	26,811,086	44,254,085	-	130,062,804
3. Internal liabilities	33,719	-	1	-	33,720
4. Other liabilities	1,552,872	382,451	725,424	-	2,660,747

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	**12,376,906**	**1,126,126**	**3,069,676**	**(11,073,058)**	**5,499,649**
1. Interest income	12,121,944	1,084,524	3,033,938	(11,064,661)	5,175,745
2. Income from services	59,773	25,646	26,325	-	111,744
3. Income from other operating activities	195,189	15,956	9,413	(8,397)	212,161
II. Expenses	**11,927,109**	**1,023,550**	**2,680,200**	**(11,064,661)**	**4,566,198**
1. Interest expenses	11,471,517	963,103	2,555,558	(11,064,661)	3,925,517
2. Depreciation of fixed assets	11,758	907	1,700	-	14,365
3. Expenses directly related to operating activities	443,834	59,540	122,942	-	626,315
Operating results before provision for credit losses	**449,797**	**102,576**	**389,476**	**(8,397)**	**933,451**
(Expense)/Reversal of provision for credit	105,506	(211)	10,454	(6,984)	108,765
Operating results by segment	**344,291**	**102,787**	**379,022**	**(15,381)**	**824,687**

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 separate financial position and performance requiring adjustment or disclosure in these separate financial statements.

7.8. Comparative information

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

M.S.D.N: 0302963695 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN VIỆT Á
THÀNH PHỐ HÀ NỘI

Preparer	Chief Accountant	General Director
Do Thi Phuong Loan	**Nguyen Thanh Cong**	**Nguyen Van Trong**
		Hanoi, Vietnam
		14 August 2026