NAM A BANK
NAM A BANK – HỘI SỞ/*HEAD OFFICE*
201-203 Cách Mạng Tháng Tám, Phường Bàn Cờ, TP.HCM
201-203 Cach Mang Thang Tam Street, Ban Co Ward, HCMC
[T] 028 3929 6699 - [F] 028 3929 6688
[Hotline] 1900 6679 - [W] www.namabank.com.vn

Số/*No.*: 1795/2026/CBTT-NHNA

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

TP.Hồ Chí Minh, ngày 08 tháng 08 năm 2026
Ho Chi Minh City, August 8th, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODICALLY INFORMATION DISCLOSURE

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

1. **Tên tổ chức phát hành/***Name of organization:* **Ngân hàng Thương mại cổ phần Nam Á/** *Nam A Commercial Joint Stock Bank.*

- Mã chứng khoán/*Stock code:* NAB.
- Địa chỉ/*Address:* 201-203 Cách Mạng Tháng Tám, Phường Bàn Cờ, TP. Hồ Chí Minh/ *201-203 Cach Mang Thang Tam Street, Ban Co Ward, Ho Chi Minh City.*
- Email: namabank@namabank.com.vn

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

Ngày 08 / 08 /2026, Ngân hàng TMCP Nam Á phát hành Báo cáo tài chính bán niên đã được soát xét năm 2026. Để thực hiện công bố thông tin theo đúng quy định, Ngân hàng TMCP Nam Á kính gửi đến Ủy ban Chứng khoán Nhà nước, Sở giao dịch Chứng khoán Việt Nam và Sở giao dịch Chứng khoán TP. Hồ Chí Minh văn bản sau:

On August 8th, 2026, Nam A Commercial Joint Stock Bank has promulgated Reviewed Interim Financial Statement 2026. To disclose the information in accordance with the regulations, Nam A Commercial Joint Stock Bank respectfully sends to the State Securities Commission of Vietnam, the Vietnam Exchange and the HoChiMinh Stock Exchange the documents as listed below:

+ **Báo cáo tài chính bán niên riêng lẻ đã được soát xét năm 2026/***Reviewed Interim Separate Financial Statement 2026.*
+ **Báo cáo tài chính bán niên hợp nhất đã được soát xét năm 2026/***Reviewed Interim Consolidated Financial Statement 2026.*
+ **Giải trình biến động lợi nhuận sau thuế/***Explanation for the fluctuation of profit after tax.*

3. Thông tin này đã được công bố trên trang thông tin điện tử của Ngân hàng TMCP Nam Á: **https://www.namabank.com.vn.**

This information was published on the company's website as in the link: https://www.namabank.com.vn.

Chúng tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

NGÂN HÀNG TMCP NAM Á/*NAM A BANK*
NGƯỜI ĐƯỢC ỦY QUYỀN CBTT/
Authorized Person to disclose information
KT. PHÓ CHỦ TỊCH HĐQT/
Vice Chairwoman

M.S.D.N: 0300872315 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN NAM Á
THÀNH PHỐ HỒ CHÍ MINH

Võ Thị Tuyết Nga

Nơi nhận*/To:*
- Như Kính gửi/*As the Greetings part*;
- Lưu/Archived: VPHĐQT/*Office of BOD*.

Nam A Commercial Joint Stock Bank

Interim separate financial statements

For the six-month period ended 30 June 2026

Nam A Commercial Joint Stock Bank

TABLE OF CONTENTS

THE BANK

Nam A Commercial Joint Stock Bank ("the Bank") is a commercial joint stock bank incorporated in the Socialist Republic of Vietnam.

The Bank was incorporated under Establishment and Operation License No. 18/GP-NHNN dated 13 April 2023 issued by the State Bank of Vietnam ("SBV"), replacing Operation License No. 0026/NH-GP dated 22 August 1992, Establishment License No. 463/GP-UB issued by the People's Committee of Ho Chi Minh City on 1 September 1992, and Business Registration Certificate No. 0300872315 issued on 1 September 1992, and Business Registration Certificate No. 0300872315 first issued by the Department of Planning and Investment of Ho Chi Minh City on 1 September 1992, with the 45th amendment dated 3 August 2023. The Bank's Operation License is valid for 99 years from the date of issuance.

The Bank's principal activities include providing banking services such as mobilizing short, medium, and long-term funds in the form of term deposits, demand deposits, certificates of deposit; receiving entrusted investment and development funds, borrowings from other credit institutions; granting short, medium and long-term loans; discounting of commercial notes, bonds and valuable papers; contributing capital and investing in joint-ventures, providing settlement services to customers, trading in foreign currencies, gold and silver; providing international settlement services; mobilizing overseas funds and providing other banking services to overseas counterparties as allowed by the SBV; conducting debt factoring activities; supplying cash management services, banking and financial consultancy; preserving assets, leasing cabinets and safes; buying and selling Government bonds and corporate bonds; giving and receiving entrustment loans; insurance agency; credit granting under bank guarantee; debt purchasing activities; trading and providing foreign exchange services on domestic and international markets within the scope as prescribed by the SBV; trading in gold bars; leasing out unused parts of business premises owned by the Bank.

The Bank's Head Office is located at 201 - 203 Cach Mang Thang Tam Street, Ban Co Ward, Ho Chi Minh City. As at 30 June 2026, the Bank had one (1) representative office, one (1) Business Center, one hundred and forty-seven (147) branches and transaction offices located in cities and provinces throughout Vietnam.

THE BOARD OF DIRECTORS

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

Name	*Position*
Mr. Tran Ngo Phuc Vu	Chairman
Mr. Tran Ngoc Tam	Standing Vice Chairman
Ms. Vo Thi Tuyet Nga	Vice Chairwoman
Mr. Tran Khai Hoan	Member
Mr. Nguyen Duc Minh Tri	Member
Ms. Ngo Thi Hong Van	Independent Member (from 20 March 2026)
Mr. Pham Cong Tuan Ha	Independent Member (from 20 March 2026)
Ms. Nguyen Thi Thanh Dao	Member (to 19 March 2026)
Ms. Le Thi Kim Anh	Independent Member (to 19 March 2026)

THE BOARD OF SUPERVISION

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

Name	*Position*
Mr. Nguyen Minh Tuan	Head of the Board of Supervision (from 20 March 2026)
Mr. Nguyen Vinh Loi	Head of the Board of Supervision (until 20 March 2026)
Ms. Nguyen Thi My Lan	Member (from 20 March 2026)
Ms. Nguyen Thi Bich Phuong	Member (from 20 March 2026)
Mr. Tran Van Ngung	Member (from 20 March 2026)
Mr. Nguyen Danh Thiet	Member (from 25 July 2026)
Ms. Nguyen Thuy Van	Member (until 19 March 2026)
Ms. Do Thi Hong Tram	Member (until 19 March 2026)

THE BOARD OF MANAGEMENT AND CHIEF ACCOUNTANT

The members of the Board of Management and Chief Accountant of the Bank during the period and at the date of this report are as follows:

Name	*Position*
Mr. Tran Khai Hoan	Chief Executive Officer (from 10 April 2026)
Mr. Tran Khai Hoan	Acting Chief Executive Officer (until 9 April 2026)
Mr. Ha Huy Cuong	Deputy Chief Executive Officer
Mr. Le Anh Tu	Deputy Chief Executive Officer
Mr. Nguyen Vinh Tuyen	Deputy Chief Executive Officer
Mr. Vo Hoang Hai	Deputy Chief Executive Officer
Ms. Ho Nguyen Thuy Vy	Deputy Chief Executive Officer
Mr. Huynh Thanh Phong	Deputy Chief Executive Officer
Ms. Lam Kim Khoi	Deputy Chief Executive Officer
Mr. Hoang Hai Vuong	Deputy Chief Executive Officer
Ms. Do Thi Hong Tram	Deputy Chief Executive Officer (from 20 March 2026)
Mr. Hoang Viet Cuong	Deputy Chief Executive Officer (until 12 July 2026)
Mr. Nguyen Minh Tuan	Deputy Chief Executive Officer (until 19 March 2026)
Mr. Le Dinh Tu	Chief Accountant cum Head of Accounting Department (from 20 March 2026)
Ms. Nguyen Thi My Lan	Chief Financial Officer cum Chief Accountant (until 19 March 2026)

LEGAL REPRESENTATIVE

The legal representative of the Bank until 9 April 2026 was Mr. Tran Ngo Phuc Vu - Chairman of the Board of Directors.

The legal representative of the Bank from 10 April 2026 to the date of this report is Mr. Tran Khai Hoan - Chief Executive Officer.

Mr. Vo Hoang Hai - Deputy Chief Executive Officer was authorized to sign the interim separate financial statements for the six-month period ended 30 June 2026 in accordance with the Power of Attorney No. 19/2026/UQ-NHNA-VP.01 dated 10 April 2026.

AUDITOR

The auditor of the Bank is Ernst & Young Vietnam Limited.

Nam A Commercial Joint Stock Bank

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Nam A Commercial Joint Stock Bank ("the Bank") is pleased to present this report and the interim separate financial statements of the Bank for the six-month period ended 30 June 2026.

THE BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM SEPARATE FINANCIAL STATEMENTS

The Board of Management of the Bank is responsible for the interim separate financial statements of each financial period which give a true and fair view of the interim separate financial position of the Bank and the interim separate income statement and its interim separate cash flows for the period. In preparing those interim separate financial statements, the Board of Management is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim separate financial statements; and
- prepare the interim separate financial statements on the going concern basis unless it is inappropriate to presume that the Bank will continue its business.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim separate financial position of the Bank and ensuring that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Bank and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

The Board of Management confirmed that it has complied with the above requirements in preparing the accompanying interim separate financial statements.

STATEMENT BY THE BOARD OF MANAGEMENT

The Board of Management of the Bank does hereby state that, in its opinion, the accompanying interim separate financial statements give a true and fair view of the interim separate financial position of the Bank as at 30 June 2026 and of the interim separate income statement and its interim separate cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

The Bank has also prepared the interim consolidated financial statements of the Bank and its subsidiary for the six-month period ended 30 June 2026. Users of the interim separate financial statements should read them together with the said interim consolidated financial statements in order to obtain full information on the interim consolidated financial position, interim consolidated income statement and interim consolidated cash flows of the Bank and its subsidiary.

On behalf of the Board of Management

Mr. Vo Hoang Hai
Deputy Chief Executive Officer

Ho Chi Minh City, Vietnam

7 August 2026

Shape the future
with confidence

Ernst & Young Vietnam Limited
2 Hai Trieu Street, Sai Gon Ward
Ho Chi Minh City, Vietnam

Tel: +84 28 3824 5252
Email: eyhcmc@vn.ey.com
Website (EN): ey.com/en_vn
Website (VN): ey.com/vi_vn

Reference: 11542015/E-69657057-SX-RL-E

REPORT ON REVIEW OF INTERIM SEPARATE FINANCIAL STATEMENTS

**To: The Shareholders of
Nam A Commercial Joint Stock Bank**

We have reviewed the accompanying interim separate financial statements of Nam A Commercial Joint Stock Bank ("the Bank"), as prepared on 7 August 2026 and set out on pages 6 to 78 which comprise the interim separate statement of financial position as at 30 June 2026, the interim separate income statement and the interim separate cash flow statement for the six-month period then ended and the notes thereto.

The Board of Management of the Bank's responsibility

The Board of Management of the Bank is responsible for the preparation and true and fair presentation of the interim separate financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements, and for such internal control as the Board of Management of the Bank determines is necessary to enable the preparation and presentation of the interim 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 the 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.

Shape the future
with confidence

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 give a true and fair view, in all material respects, of the interim separate financial position of the Bank as at 30 June 2026, and of the interim separate income statement and its interim separate cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

Ho Chi Minh City, Vietnam
7 August 2026

Ernst & Young Vietnam Limited

M.S.D.N: 0300811802-C.T.T.N.H.H
CÔNG TY TNHH ERNST & YOUNG VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

Vu Tien Dung
Deputy General Director
Audit Practising Registration
Certificate No. 3221-2025-004-1

Nam A Commercial Joint Stock Bank

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

B02a/TCTD

	Notes	30 June 2026 VND million	31 December 2025 VND million
ASSETS			
Cash and gold	**4**	**1,429,184**	**1,231,315**
Balances with the State Bank of Vietnam ("the SBV")	**5**	**19,127,655**	**13,719,544**
Due from and loans to other credit institutions		**139,644,034**	**155,203,142**
Due from other credit institutions	6.1	131,971,668	154,153,863
Loans to other credit institutions	6.2	7,672,366	1,049,279
Derivatives and other financial assets	**7**	**68,598**	**21,781**
Loans to customers		**216,588,702**	**195,333,034**
Loans to customers	8	218,789,966	197,607,593
Provision for loans to customers	10.1	(2,201,264)	(2,274,559)
Debts purchased	**9**	608,385	**629,595**
Debts purchased		612,982	655,482
Provision for debts purchased		(4,597)	(25,887)
Investment securities		**50,102,828**	**40,071,858**
Available-for-sale securities	11.1	41,572,411	31,230,837
Held-to-maturity securities	11.2	8,530,417	8,841,421
Provision for investment securities	11.4	-	(400)
Long-term investments		**748,170**	**620,805**
Investments in subsidiary	12.1	500,000	500,000
Other long-term investments	12.2	351,776	224,011
Provision for long-term investment	12	(103,606)	(103,206)
Fixed assets		**2,424,766**	**2,366,257**
Tangible fixed assets	13.1	1,778,306	1,740,050
Cost		*2,888,013*	*2,718,022*
Accumulated depreciation		*(1,109,707)*	*(977,972)*
Financial lease fixed assets	13.2	37,523	50,434
Cost		*94,678*	*124,659*
Accumulated depreciation		*(57,155)*	*(74,225)*
Intangible fixed assets	13.3	608,937	575,773
Cost		*809,451*	*766,902*
Accumulated amortization		*(200,514)*	*(191,129)*
Other assets		**21,265,241**	**9,483,951**
Receivables	14.1	3,416,450	1,662,452
Interest and fee receivables	14.2	10,147,345	6,986,810
Other assets	14.3	7,736,121	869,364
Provision for other assets	14.4	(34,675)	(34,675)
TOTAL ASSETS		**452,007,563**	**418,681,282**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) B02a/TCTD
as at 30 June 2026

	Notes	30 June 2026 VND million	31 December 2025 VND million
LIABILITIES			
Borrowings from the Government and the SBV	**15**	**22,792,732**	**18,028,593**
Borrowings from the Government and the SBV		22,792,732	18,028,593
Due to and borrowings from other credit institutions		**147,617,527**	**157,152,466**
Due to other credit institutions	16.1	142,293,043	154,419,063
Borrowings from other credit institutions	16.2	5,324,484	2,733,403
Due to customers	**17**	**200,624,949**	**178,192,750**
Grants, entrusted funds, and loans exposed to risks	**18**	**3,426,487**	**2,412,358**
Valuable papers issued	**19**	**44,306,100**	**33,308,090**
Other liabilities		**7,380,994**	**6,184,768**
Interest and fee payables	20.1	5,378,196	4,675,602
Other liabilities	20.2	2,002,798	1,509,166
TOTAL LIABILITIES		**426,148,789**	**395,279,025**
OWNERS' EQUITY			
Capital		**20,588,321**	**17,156,963**
Charter capital		20,588,223	17,156,865
Fund for capital expenditure		10	10
Share premium		63	63
Other		25	25
Reserves		**2,445,909**	**2,549,681**
Exchange rate revaluation		**1,031**	
Retained earnings		**2,823,513**	**3,695,613**
TOTAL OWNERS' EQUITY	**22**	**25,858,774**	**23,402,257**
TOTAL LIABILITIES AND OWNERS' EQUITY		**452,007,563**	**418,681,282**

OFF- SEPARATE STATEMENT OF FINANCIAL POSITION ITEMS

	Notes	30 June 2026 VND million	31 December 2025 VND million
Loan guarantee	34	5,951,211	6,502,759
Foreign exchange commitments	34	37,276,065	32,955,256
Commitments on currency swap transaction		*37,274,252*	*31,903,656*
Spot foreign exchange commitments - buy		*907*	*341,770*
Spot foreign exchange commitments - sell		*906*	*709,830*
Letters of credit	34	2,771,734	211,585
Other guarantees	34	7,411,533	3,590,251
Other commitments	34	565,433	81,882
Interest and fee receivable not yet collected	35	3,280,798	3,014,721
Written-off debts	36	2,669,686	2,825,511
Assets and other documents	37	28,578,253	19,960,383
		88,504,713	**69,142,348**

Ho Chi Minh City, Vietnam
7 August 2026

Preparer	Reviewer	Approver
Ms. Quan Hue Nghi	Mr. Le Dinh Tu	Mr. Vo Hoang Hai
Senior Specialist	Chief Accountant cum Head of Accounting Department	Deputy Chief Executive Officer

0300872315 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN
NAM Á
THÀNH PHỐ HỒ CHÍ MINH

Nam A Commercial Joint Stock Bank

INTERIM SEPARATE INCOME STATEMENT
for the six-month period ended 30 June 2026

B03a/TCTD

	Notes	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
Interest and similar income	23	14,925,554	10,047,342
Interest and similar expense	24	(10,662,591)	(5,855,011)
Net interest and similar income		**4,262,963**	**4,192,331**
Fee and commission income		514,773	351,760
Fee and commission expense		(63,211)	(63,335)
Net fee and commission income	**25**	**451,562**	**288,425**
Net (loss)/gain from trading foreign currencies	**26**	**(49,880)**	**31,741**
Net gain from trading securities	**27**	**-**	**272**
Net gain from investment securities	**28**	**177,747**	**105,045**
Other operating income		283,085	346,804
Other operating expense		(15,608)	(5,205)
Net gain from other operating activities	**29**	**267,477**	**341,599**
TOTAL OPERATING INCOME		**5,109,869**	**4,959,413**
TOTAL OPERATING EXPENSE	**30**	**(2,052,517)**	**(1,596,542)**
Net profit before provision for credit losses		**3,057,352**	**3,362,871**
Reversal/(charge) of provision for credit losses	10	94,585	(854,463)
PROFIT BEFORE TAX		**3,151,937**	**2,508,408**
Current corporate income tax expense	21.1	(636,451)	(506,950)
Total corporate income tax expense		**(636,451)**	**(506,950)**
PROFIT AFTER TAX		**2,515,486**	**2,001,458**

Ho Chi Minh City, Vietnam
7 August 2026

Preparer	Reviewer	Approver
Ms. Quan Hue Nghi Senior Specialist	Mr. Le Dinh Tu Chief Accountant cum Head of Accounting Department	Mr. Vo Hoang Hai Deputy Chief Executive Officer

M.S.D.N: 0300872315 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN
NAM Á
THÀNH PHỐ HỒ CHÍ MINH

Nam A Commercial Joint Stock Bank

INTERIM SEPARATE CASH FLOWS STATEMENT
for the six-month period ended 30 June 2026

B04a/TCTD

	Notes	*For the six-month period ended 30 June 2026 VND million*	*For the six-month period ended 30 June 2025 VND million*
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and similar income receipts		11,927,981	9,058,781
Interest and similar expense payments		(11,253,916)	(5,224,878)
Net fee and commission receipts		323,275	286,459
Net receipts from trading of securities, gold, and foreign currencies		91,043	137,070
Loss from other activities		(12,342)	(1,680)
Recovery of loans previously written-off		252,114	342,691
Payments for employees and other operating expense		(2,344,989)	(1,894,985)
Corporate income tax paid for the period	21	(873,988)	(502,404)
Net cash flows (used in)/from operating activities before changes in operating assets and liabilities		**(1,890,822)**	**2,201,054**
Changes in operating assets			
Increase in due from and loans to other credit institutions		(6,623,087)	(200,000)
Increase in investment securities		(10,158,336)	(6,202,026)
Increase in derivatives and other financial assets		(46,817)	(26,589)
Increase in loans to customers		(21,139,874)	(24,728,323)
Utilization of provision to write-off loans to customers, securities, and long-term investments	10.1	-	(782,704)
Increase in other assets		(7,005,279)	(540,524)
Changes in operating liabilities			
Increase/(decrease) in borrowings from the Government and the SBV		4,764,139	(816,903)
(Decrease)/increase in due to and borrowings from other credit institutions		(9,527,760)	21,653,514
Increase in due to customers		22,432,199	38,469,099
Increase in valuable papers issued		10,998,010	6,343,830
Increase in grants, entrusted funds and loans exposed to risks		1,014,129	785,392
Decrease in derivatives and other financial liabilities		-	(6,768)
Increase in other liabilities		749,798	733,498
Net cash (used in)/from operating activities		**(16,433,700)**	**36,882,550**
CASH FLOWS FROM INVESTING ACTIVITIES			
Purchases of fixed assets		(144,001)	(328,079)
Proceeds for disposals of fixed assets	29	466	588
Net cash used in investing activities		**(143,535)**	**(327,491)**

Nam A Commercial Joint Stock Bank

INTERIM SEPARATE CASH FLOWS STATEMENT (continued) B04a/TCTD
for the six-month period ended 30 June 2026

	Notes	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
CASH FLOWS FROM FINANCING ACTIVITIES			
Dividends distributed to shareholders		(11)	(131)
Net cash used in financing activities		**(11)**	**(131)**
Net change of cash for the period		**(16,577,246)**	**36,554,928**
Cash and cash equivalents at the beginning of the period	**31**	**169,104,722**	**51,301,319**
Adjusting for the effect of exchange rate changes		**1,031**	**(19,508)**
Cash and cash equivalents at the end of the period	**31**	**152,528,507**	**87,836,739**

Ho Chi Minh City, Vietnam
7 August 2026

Preparer	Reviewer	Approver
Ms. Quan Hue Nghi Senior Specialist	Mr. Le Dinh Tu Chief Accountant cum Head of Accounting Department	Mr. Vo Hoang Hai Deputy Chief Executive Officer

M.S.D.N: 0300872315 - C.T.C.P
NGÂN HÀNG
THƯƠNG MẠI CỔ PHẦN
NAM Á
THÀNH PHỐ HỒ CHÍ MINH

1. THE BANK

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Establishment and Operations

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The Bank's principal activities include providing banking services such as mobilizing short, medium and long-term funds in the form of term deposits, demand deposits, certificates of deposit; receiving entrusted investment and development funds, borrowings from other credit institutions; granting short, medium and long-term loans; discounting of commercial notes, bonds and valuable papers; contributing capital and investing in joint-ventures, providing settlement services to customers, trading in foreign currencies, gold and silver; providing international settlement services; mobilizing overseas funds and providing other banking services to overseas counterparties as allowed by the SBV; conducting debt factoring activities; supplying cash management services, banking and financial consultancy; preserving assets, leasing cabinets and safes; buying and selling Government bonds and corporate bonds; giving and receiving entrustment loans; insurance agency; credit granting under bank guarantee; debt purchasing activities; trading and providing foreign exchange services on domestic and international markets within the scope as prescribed by the SBV; trading in gold bars; leasing out unused parts of business premises owned by the Bank.

Charter capital

The charter capital of the Bank as at 30 June 2026 is VND20,588,222,820,000 (as at 31 December 2025: VND17,156,864,800,000).

Operation network

The Bank's Head Office is located at 201 - 203 Cach Mang Thang Tam Street, Ban Co Ward, Ho Chi Minh City. As at 30 June 2026, the Bank had one (1) representative office, one (1) Business Center, one hundred and forty-seven (147) branches and transaction offices located in cities and provinces throughout Vietnam.

Subsidiary

As at 30 June 2026, the Bank has one (1) subsidiary:

Subsidiary	*Operating License No,*	*Nature of business*	*Ownership of the Bank*
Nam A Bank Asset Management Company Limited	0304691951 issued by the Department of Planning and Investment of Ho Chi Minh City, amended for nineteenth (19) time on 16 January 2023	Debt Management and Asset Recovery	100%

Employees

The Bank's total number of employees as at 30 June 2026 was 5,633 persons (as at 31 December 2025: 5,490 persons).

2. BASIS OF PREPARATION

2.1 Statement of compliance

The Board of Management of the Bank confirms that the accompanying interim separate financial statements have been prepared in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and other relevant statutory requirements pertaining to the preparation and presentation of the interim separate financial statements.

2.2 Purpose of preparing the interim separate financial statements

The Bank has a subsidiary as disclosed in *Note 1* and *Note 12.1*. The Bank prepared these interim separate financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, and the statutory requirements relevant to the preparation and presentation of interim separate financial statements. In addition, the Bank has also prepared the interim consolidated financial statements of the Bank and its subsidiary for the six-month period ended 30 June 2026 ("Interim consolidated financial statements") in accordance with the above prevailing regulations on the preparation and presentation of interim consolidated financial statements.

Users of the interim separate financial statements should read them together with the said interim consolidated financial statements in order to obtain full information on the interim consolidated financial position, the interim consolidated income statement and the interim consolidated cash flows of the Bank and its subsidiary.

2.3 Accounting standards and system

The interim separate financial statements of the Bank have been prepared in accordance with the Accounting System applicable to Credit Institutions, as required under Decision No. 479/2004/QD-NHNN issued on 29 April 2004 and circulars amending and supplementing Decision No. 479/2004/QD-NHNN; the financial reporting regime applicable to credit institutions under Decision No. 16/2007/QD-NHNN dated 18 April 2007 and circulars amending and supplementing Decision No. 16/2007/QD-NHNN; Vietnamese Accounting Standard No. 27 - Interim Financial Reporting and other Vietnamese Accounting Standards issued by the Ministry of Finance, including:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (series 1);
- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (series 2);
- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (series 3);
- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (series 4); and
- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (series 5).

Accordingly, the accompanying interim separate financial statements, including their utilization are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the interim separate financial position and the interim separate income statement and the interim separate cash flows of the Bank in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

2. BASIS OF PREPARATION (continued)

2.3 Accounting standards and system (continued)

Any items or balances required by Decision No. 16/2007/QD-NHNN dated 18 April 2007 and circulars amending and supplementing Decision No. 16/2007/QD-NHNN, which stipulate the financial reporting regime applicable to credit institutions, that are not shown in these interim separate financial statements, indicate nil balances.

2.4 Reporting period

The fiscal year of the Bank starts on 1 January and ends on 31 December.

These interim separate financial statements are prepared for the six-month period ended 30 June 2026.

2.5 Accounting currency

The interim separate financial statements are prepared in Vietnam dong ("VND"). For the presentation of the interim separate financial statements as at 30 June 2026, the data is rounded to millions and expressed in millions of Vietnam dong ("VND million"). This presentation does not affect the view of users of the interim separate financial statements regarding the interim separate financial position, the interim separate income statement and interim separate cash flows.

2.6 Assumptions and uses of estimates

The preparation of the interim separate financial statements requires the Board of Management of the Bank to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent liabilities. These estimates and assumptions also affect the income, expenses, and the resultant provisions. Such estimates are necessarily based on assumptions involving varying degrees of subjectivity and uncertainty and actual results may differ, leading to future adjustments to the related items.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1 Changes in accounting policies and disclosures

The accounting policies adopted by the Bank in the preparation of the interim separate financial statements are consistent with those followed in the preparation of the Bank's financial statements for the year ended 31 December 2025 and the interim separate financial statements for the six-month period ended 30 June 2025, except for changes in the accounting policies in the following:

Circular No. 70/2025/TT-NHNN ("Circular 70") dated 31 December 2025 amends and supplements Point 6.3, Clause 6, Section I of the Accounting System applicable to credit institutions issued together with Decision No. 479/2004/QD-NHNN dated 29 April 2004.

Accordingly, for accounting treatments of economic transactions which have not been guided under Decision No. 479 and guidance issued by the State Bank of Vietnam, credit institutions shall, based on the substance and nature of the economic transactions arising, the provisions of the Law on Accounting, guidance on the Law on Accounting, Vietnamese Accounting Standards and prevailing laws and regulations guiding accounting principles applicable to enterprises, perform the relevant accounting treatments.

Circular 70 is effective from 1 January 2026.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.2 Cash and cash equivalents

Cash and cash equivalents include cash on hand and gold, current accounts at the SBV, amounts due from other credit institutions on demand or with an original maturity of not more than three months from the transaction date, and investment securities with a maturity of not more than three months from the purchase date, which are readily convertible into cash and are subject to an insignificant risk of change in value at the reporting date.

3.3 Due from and loans to other credit institutions

Due from and loans to other credit institutions are presented at the principal amounts outstanding at the end of the period.

The classification of credit risk for deposits and loans to other credit institutions and the corresponding provisioning is carried out in accordance with the regulations in Circular 31/2024/TT-NHNN ("Circular 31") and Decree 86/2024/NĐ-CP ("Decree 86"), which stipulate the classification of assets, provisioning levels, methods of provisioning for risks, and the use of provisions to handle risks in the operations of credit institutions and foreign bank branches.

Accordingly, the Bank makes specific provisions for deposits (excluding demand deposits) and loans to other credit institutions according to the method outlined in *Note 3.5.*

According to Decree 86, the Bank is not required to make general provisions for deposits at and loans to other credit institutions.

Under Circular 31, for loans to credit institutions that are under special control as stipulated in Clause 9, Article 174 of the Law on Credit Institutions No. 32/2024/QH15, the Bank classifies these loans as standard debt and is not required to adjust the debt classification according to the customer list provided by the National Credit Information Center of Vietnam under the State Bank of Vietnam ("CIC").

3.4 Debts purchased

Debts purchased are recognized at the amount which has been paid for debt purchase and classified into the group of risk which is not lower than the group of debts classified before purchase. If interest on the debt is collected, including interest incurred before the Bank purchased the debt, the Bank shall allocate the interest using the following principle: (i) reduce the value of purchased debts by the amount of interest incurred before the purchase date, (ii) recognize the interest income in the period by the amount incurred after the purchase date.

Debts purchased are classified into loan groups and provisions against credit risks are made in accordance with regulations on making and using provisions against credit risks described in *Note 3.6.*

3.5 Loans to customers

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

The provision for credit losses of loans to customers is presented separately as one (1) line in the interim separate statement of financial position.

Short-term loans have a maximum term of 1 (one) year from the disbursement date. Medium-term loans have a term ranging from above 1 (one) year to a maximum of 5 (five) years from the disbursement date. Long-term loans are loans with a term of over 5 (five) years from the disbursement date.

Loan classification and provision for credit losses are made according to Circular 31 and Decree 86 as described in *Note 3.6.*

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.6 Debt classification and provision for credit losses applied to due from and loans to other credit institutions, direct and entrusted purchases of unlisted corporate bonds (including bonds issued by other credit institutions), loans to customers, entrustments for credit granting, debts purchased and other credit risk bearing assets

3.6.1 Debt classification and provision for credit losses

The classification of due from and loans to other credit institutions, direct and entrusted purchases of unlisted corporate bonds (including bonds issued by other credit institutions), and loans to customers and entrustments for credit granting and other credit risk bearing assets (collectively referred to as "debts"), is performed using the quantitative method prescribed in Article 10 of Circular 31. Accordingly, debts are classified into the following levels of risk: Current, Special mention, Substandard, Doubtful and Loss, based on their overdue status. Debts classified as Substandard, Doubtful and Loss are considered bad debts.

A general provision as at 30 June 2026 is made at 0.75% of the total balance as at 30 June 2026 of debts excluding due from and loans to other credit institutions, certificates of deposit, bonds issued by other credit institutions and loans classified as loss.

Specific provision as at 30 June 2026 is calculated using the principal balance minus the discounted value of collaterals multiplied by provision rates determined based on the debt classification results as at 30 June 2026. The basis for determining the value and the discounted value of each type of collateral is specified in Decree 86.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.6 *Debt classification and provision for credit losses applied to due from and loans to other credit institutions, direct and entrusted purchases of unlisted corporate bonds (including bonds issued by other credit institutions), loans to customers, entrustments for credit granting, debts purchased and other credit risk bearing assets* (continued)

3.6.1 *Debt classification and provision for credit losses* (continued)

The debt classification and specific provision rates for each loan group are as follows:

Loan group		*Description*	*Specific provision rate*
1	Current	(a) Current debts are assessed as fully and timely recoverable for both principals and interests; or (b) Debts are overdue for a period of less than 10 days and assessed as fully recoverable for both overdue principals and interests, and fully and timely recoverable for both remaining principals and interests.	0%
2	Special Mention	(a) Debts are overdue for a period of between 10 days and 90 days; or (b) Debts which the repayment terms are restructured for the first time that is unmatured.	5%
3	Sub-standard	(a) Debts are overdue for a period of between 91 days and 180 days; or (b) Debts which the repayment terms are extended for the first time that is unmatured; or (c) Debts which interests are exempted or reduced interest due to the customer's inability to pay the full interest as agreed; or (d) Debts under one of the following cases which have not been recovered in less than 30 days from the date of the recovery decision: ▪ Debts made incompliance with Clause 1, 3, 4, 5, 6 under Article 134 of Law on Credit Institutions; or ▪ Debts made incompliance with Clause 1, 2, 3, 4 under Article 135 of Law on Credit Institutions; or ▪ Debts made incompliance with Clauses 1, 2, 5, 9 under Article 136 of Law on Credit Institutions, (e) Debts are required to be recovered according to regulatory inspection conclusions; or (f) Debts are required to be recovered under a premature debt recovery decision issued by the Bank due to the customer's breach of agreements made with the Bank but is not yet recovered within a period of less than 30 days from the effective date of the debt recovery decision; or (g) At the request of the SBV based on the inspection, supervision conclusions and relevant credit information.	20%

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.6 Debt classification and provision for credit losses applied to due from and loans to other credit institutions, direct and entrusted purchases of unlisted corporate bonds (including bonds issued by other credit institutions), loans to customers, entrustments for credit granting, debts purchased and other credit risk bearing assets (continued)

3.6.1 Debt classification and provision for credit losses (continued)

Loan group		*Description*	*Specific provision rate*
4	Doubtful	(a) Debts are overdue for a period of between 181 days and 360 days; or (b) Debts which the repayment terms are restructured for the first time but still overdue for a period of less than 90 days under that restructured repayment term; or (c) Debts which the repayment terms are restructured for the second time; or (d) Debts are specified in point (d) of Loan group 3 and overdue for a period of between 30 days and 60 days after decisions of recovery have been issued; or (e) Debts are required to be recovered according to regulatory inspection conclusions but still outstanding with an overdue period up to 60 days since the recovery date as required by regulatory inspection conclusions; or (f) Debts are required to be recovered according to the Bank's decisions on early payment due to customers' breach of agreements but have not yet been recovered for a period between 30 days to 60 days from the issuance date of the decision; or (g) At the request of the SBV based on the inspection, supervision conclusions and relevant credit information.	50%
5	Loss	(a) Debts are overdue for a period of more than 360 days; or (b) Debts of which the repayment terms are restructured for the first time but still overdue for a period of 91 days or more under that first restructured repayment term; or (c) Debts of which the repayment terms are restructured for the second time but still overdue under that second restructured repayment term; or (d) Debts of which the repayment terms are restructured for the third time or more, regardless of being overdue or not; or (e) Debts are specified in point (d) of Loan group 3 and overdue for a period of more than 60 days after decisions on recovery have been issued; or (f) Debts are required to be recovered under regulatory inspection conclusions but still outstanding with an overdue period of more than 60 days since the recovery date as required by regulatory inspection conclusions; or (g) Debts are required to be recovered according to the Bank's decisions on early payment due to customers' breach of agreements but have not yet been recovered for a period of more than 60 days from the issuance date of the decision; or (h) Debts of credit institutions under special control as announced by the SBV, or debts of foreign bank branches which capital and assets are blocked; or (i) At the request of the SBV based on the inspection, supervision conclusions and relevant credit information.	100%

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.6 *Debt classification and provision for credit losses applied to due from and loans to other credit institutions, direct and entrusted purchases of unlisted corporate bonds (including bonds issued by other credit institutions), loans to customers, entrustments for credit granting, debts purchased and other credit risk bearing assets* (continued)

3.6.1 *Debt classification and provision for credit losses* (continued)

If a customer has more than one debt with the Bank, and any of the outstanding debts is classified into a higher risk group, all remaining debts of such customer should be classified into the corresponding higher risk group.

If a customer's debts are classified into a debt group with lower risk than the debt group in the CIC list, the Bank must adjust the debt classification results according to the CIC list.

When the Bank participates in a syndicated loan other than as the lead bank, it should classify loans (including syndicated loans) of the customer into the group of higher risk between the assessment of the leading bank and the Bank.

3.6.2 *Loan restructuring and loan classification retention to support customers*

From 13 March 2020 to 30 June 2022, the Bank applied the policy of loan restructuring, interest and/or fees exemption or reduction and loan classification retention for loans that meet conditions according to Circular 01/2020/TT-NHNN dated 13 March 2020 ("Circular 01"), Circular 03/2021/TT-NHNN dated 2 April 2021 ("Circular 03"), and Circular 14/2021/TT-NHNN dated 7 September 2021 ("Circular 14") issued by the State Bank of Vietnam, which provide regulations on loan restructuring, interest and/or fees exemption or reduction and loan classification retention to assist customers affected by the COVID-19 pandemic.

Accordingly, the Bank applies loan classification for loans that fall under the policy of loan restructuring and loan classification retention as follows:

Disbursement date	*Overdue status*	*Overdue date*	*Principle of loan classification retention*
Before 1/8/2021	Current or overdue for a period of 10 days	From 30/3/2020 to 30/6/2022	Retain the latest loan classification as before 23 January 2020 or as before the first-time restructuring date
Before 23/1/2020	Overdue	From 23/1/2020 to 29/3/2020	Retain the latest loan classification as before 23 January 2020
From 23/1/2020 to 10/6/2020		From 23/1/2020 to 17/5/2021	Retain the latest loan classification as before overdue transferring date
From 10/6/2020 to 1/8/2021		From 17/7/2021 to 7/9/2021	

For loans whose repayment term was restructured, interest and/or fees were exempted or reduced, and loan classification was retained, if they become overdue under the restructured repayment term and are not eligible for further restructuring under current regulations, the Bank makes loan classification and provisions in accordance with Circular 31 and Decree 86.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.6 Debt classification and provision for credit losses applied to due from and loans to other credit institutions, direct and entrusted purchases of unlisted corporate bonds (including bonds issued by other credit institutions), loans to customers, entrustments for credit granting, debts purchased and other credit risk bearing assets (continued)

3.6.3 Specific provision for customers with debts that have been restructured on term basis and are subject to loan classification retention

The Bank makes specific provisions for customers with debts that have been restructured on a term basis and are subject to loan classification retention according to the following formula:
C = A – B

In which:

C: Additional specific provision;

A: Specific provision to be made for all outstanding loan balances of customers according to the results of loan classification under Circular 31 and Decree 86 (*Note 3.6.1*);

B: Total specific provision to be made for the outstanding balance of loans applying loan classification under the policy of loan classification retention *(Note 3.6.2)* and specific provision to be made for the remaining loan balances of the customers according to the results of loan classification under Circular 31 and Decree 86 (*Note 3.6.1*).

The additional specific provision (referred to as C) is made by the Bank when preparing financial statements, ensuring the minimum provisioning as follows:

- For loans that fall under the policy of loan restructuring and loan classification retention as prescribed in Circular 01, Circular 03, and Circular 14
  - By 31 December 2021: At least 30% of the additional specific provision must be made;
  - By 31 December 2022: At least 60% of the additional specific provision must be made;
  - By 31 December 2023: 100% of the additional specific provision must be made.

Write-off bad debts

Provisions are recognized as an expense in the interim separate income statement and are used to address bad debts. According to Circular 31 and Decree 86, the Bank establishes a risk settlement committee to handle bad debts if they are classified in group 5, or if the borrower is an organization that is dissolved or bankrupt, or an individual who is deceased or missing.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.7 *Securities held for trading*

3.7.1 *Classification and recognition*

Securities held for trading include securities purchased for trading purposes. Securities held for trading are initially recognized at cost on transaction date.

3.7.2 *Measurement*

Periodically, securities held for trading will be considered for diminution in value.

Provision for diminution in value of securities held for trading is made specifically for loss investment. The Bank makes provisions for securities held for trading if there is substantial evidence indicating a decline in the value of these investments at interim separate statement of financial position date. Provision for diminution is recognized to the interim separate income statement at *"Net gain from securities held for trading"*.

Provision for securities held for trading which is mentioned above is reversed when the recoverable amount of securities held for trading increases after the provision is made as a result of an objective event. Provision is reversed up to the gross value of these securities before the provision is made.

Gains or losses from sales of trading securities are recognized in the interim separate income statement.

Interest and dividends derived from securities held for trading are recognized on cash basis in the interim separate income statement.

3.7.3 *De-recognition*

Securities held for trading are de-recognized when the rights to receive cash flows from these securities are terminated or the Bank transfers substantially all the risks and rewards of ownership of these securities.

3.8 *Available-for-sale securities*

3.8.1 *Classification and recognition*

Available-for-sale securities include debt and equity securities that are acquired by the Bank for investment and available-for-sale purposes. These securities are not regularly traded but can be sold when there is a benefit. For equity securities, the Bank is also neither the founding shareholder nor the strategic partner, and it does not have the ability to exert significant influence in establishing and making the financial and operating policies of the investees through a written agreement on the assignment of personnel to the Board of Directors/Management.

Available-for-sale equity securities are initially recognized at cost on the purchase date and continuously presented at cost in subsequent periods.

Available-for-sale debt securities are recognized at par value on the purchase date. Accrued interest (for debt securities with interest payment in arrears) and deferred interest (for debt securities with interest payment in advance) are recognized in separate accounts. The discount/premium, which is the difference between the cost and the par value plus (+) accrued interest (if any) or minus (-) deferred interest (if any) is also recognized in a separate account.

In subsequent periods, these securities are continuously recorded at par value, and the discount/premium (if any) is amortized to the interim separate income statement on a straight-line basis over the remaining term of securities. Interest received in arrears is recorded as follows: Cumulative interest incurred before the purchasing date is recorded as a decrease in the accrued interest, while cumulative interest incurred after the purchasing date is recognized as income based on the accumulated method. Interest received in advance is amortized into the securities investment interest income on a straight-line basis over the term of securities investment.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.8 *Available-for-sale securities* (continued)

3.8.2 *Measurement*

Periodically, available-for-sale securities will be considered for diminution in value.

The provision for diminution in value of available-for-sale securities is made when the book value of the securities is higher than their market value. The provision for diminution in value is recorded under *"Net gain from investment securities"* in the interim separate income statement.

For corporate bonds that have not yet been listed on the securities market or have not been registered for trading on unlisted public companies, the Bank shall classify and make provisions for those bonds in accordance with Circular 31 and Decree 86 as presented in *Note 3.6.*

3.9 *Held-to-maturity investment securities*

Held-to-maturity investment securities are debt securities purchased by the Bank for the purpose of earning interest, and the Bank has the capability and intention to hold these investments until maturity. Held-to-maturity securities have a determined value and maturity date. In the event that the securities are sold before the maturity date, they will be reclassified as either securities held for trading or available-for-sale securities.

Held-to-maturity investment securities are recognized and measured similarly to available-for-sale securities, as described in *Note 3.8.*

3.10 *Repurchase agreements*

Securities sold under agreements to be repurchased at a specific date in the future ("repos") are not derecognized from the interim separate financial statements. The corresponding cash received is recognized in the interim separate statement of financial position as a liability item. The difference between the sale price and repurchase price is recognized to the interim separate income statement using contract interest rate.

3.11 *Other long-term investments*

3.11.1 *Investments in subsidiary*

Investments in subsidiary are carried at cost in the interim separate financial statements of the Bank. Dividends received from the profit after tax of subsidiary are recognized as income in the interim separate income statement.

Provisions for diminution in the value of investments in subsidiary are made for each impaired investment and are subject to revision at the date of the interim statement of financial position. Provision for investments in subsidiary is made when the investments are impaired due to losses incurred by the subsidiary at the end of the fiscal year. Increases or decreases in the provision balance are recognized as "*Other operating expense*".

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.11 *Other long-term investments* (continued)

3.11.2 *Other long-term investments*

Other long-term investments represent investments in entities in which the Bank holds less than or equal to 11% of voting rights. These investments are initially recorded at cost on the investment date.

Provision for diminution in the value of investment is made when there is substantial evidence indicating a decline in the value of such investments as of the end of the fiscal year.

For securities which are not listed but are registered for trading on the unlisted public company market (UPCoM), provision for diminution in value is made when their average referenced price within the last 30 trading days prior to the preparation of the financial statements, as announced by the Stock Exchange, is lower than the carrying value of the securities at the end of the fiscal year.

In other cases, provision for diminution in the value of long-term investment is made if the invested economic organizations experience losses. The provision for diminution is calculated according to the following formula:

$$\text{Level of provision for investment} = \text{Actual rate of charter capital (\%) of the Bank at an business organization at the time of making the provision} \times \left| \text{Parties' actual investment capital at the business organization receiving capital contribution at the time of making the provision} - \text{Actual equity capital of business organization at the time of making the provision} \right|$$

Provision is reversed when the recoverable amount of the investment increases after the provision is made. The provision is reversed up to the gross value of the investment before the provision is made.

An increase or decrease in the provision for long-term investments is recognized in *"Other operating expense"* on the interim separate income statement.

3.12 *Fixed assets*

Fixed assets are stated at cost less accumulated depreciation or accumulated amortization.

The cost of a fixed asset includes any directly attributable costs of bringing the fixed asset to working condition for its intended use.

Expenditures for additions, improvements and renewals are added to the carrying amount of the assets, while other expenditures are charged to the interim separate income statement as incurred.

When fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim separate income statement.

3.13 *Lease*

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset and whether the arrangement conveys a right to use the asset.

A lease is classified as a finance lease whenever the terms of the lease transfer substantially all the risks and rewards of ownership of the asset to the lessee. All other leases are classified as operating leases.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.13 *Lease* (continued)

Assets held under finance leases are capitalized in the interim separate statement of financial position at the inception of the lease at the fair value of the leased assets or, if lower, at the net present value of the minimum lease payments. The principal amount included in future lease payments under finance leases are recorded as a liability. The interest amounts included in lease payments are charged to the interim separate income statement over the lease term to achieve a constant rate of interest on the remaining balance of the finance lease liability.

Capitalized financial leased assets are depreciated using the straight-line basis over the shorter of the estimated useful lives of the asset and the lease term, if there is no reasonable certainty that the lessee will obtain ownership by the end of the lease term.

Rentals under operating leases are charged to the interim separate income statement in "*Operating expenses*" on a straight-line basis over the lease term.

Income from operating leases is recognized in *"Fee and commission income"* in the interim separate income statement on a straight-line basis over the lease term.

3.14 *Depreciation and amortization*

Depreciation and amortization of tangible fixed assets and intangible fixed assets are calculated on a straight-line basis over the estimated useful life of the assets as follows:

Buildings and structures	5 - 30 years
Machinery and equipment	3 - 8 years
Vehicles	3 - 8 years
Office equipment	3 - 8 years
Other tangible fixed assets	3 - 5 years
Software	3 - 8 years
Land use right	30 - 50 years

Infinite land use rights granted by the Government are not amortized. Definite term land use rights are amortized over the term of use.

3.15 *Other receivables*

3.15.1 *Receivables classified as credit risk assets*

Receivables classified as credit-risk assets are recognized at cost. Doubtful receivables are classified and provided for allowance by the Bank in accordance with the regulations on recognition and use of provision as presented in *Note 3.6.*

3.15.2 *Other receivables*

Receivables other than receivables from credit activities are recognized at historical cost and subsequently recognized at cost during the holding periods.

Provision for receivables is determined based on the overdue status of debts or expected loss of current debts. This provision is made when the debts are not yet due for payment, but the corporate debtors have fallen into bankruptcy or are in the process of dissolution, or when individual debtors are missing, having escaped, are being prosecuted, on trial, or deceased. The provision expense incurred is recorded into *"Other operating expense"* of the interim separate income statement.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.15 Other receivables (continued)

3.15.2 Other receivables (continued)

The provision for overdue debts is made as follows:

Overdue period	*Provision rate*
From six months up to one year	30%
From one year up to under two years	50%
From two years up to under three years	70%
From three years and above	100%

3.16 Prepaid expenses

Prepaid expenses include short-term prepaids or long-term prepaids on the interim separate financial statement and are amortized over the period for which the amounts are paid or the period in which economic benefits are generated in relation to these expenses.

3.17 Borrowings from the Government and the SBV; due to and borrowings from other credit institutions; due to customers; valuable papers issued; and grants, entrusted funds and loans exposed to risks

Borrowings from the Government and the SBV; due to and borrowings from other credit institutions; due to customers; valuable papers issued; and grants, entrusted funds and loans exposed to risks are disclosed at the principal amounts outstanding as of the end of the period. At initial recognition, issuance costs are deducted from the cost of the valuable papers. These costs are allocated on a straight-line method during the lifetime of the valuable papers to *"Interest and similar expense"*.

3.18 Payables and accruals

Payables and accruals are recognized for amounts to be paid in the future for goods and services received, whether or not billed to the Bank.

3.19 Loan classification for off-statement of financial position commitments

Off-statement of financial position commitments include guarantees, payment acceptances and loan commitments that are irrevocable, unconditional, and have a specific time of execution.

Classification for off-statement of financial position commitments is only used to monitor the credit quality. Accordingly, commitments and contingent liabilities are classified for management and credit quality monitoring purposes, as described in *Note 3.6*.

According to Circular 31 and Decree 86, the Bank is not required to make provisions for off-statement of financial position commitments.

3.20 Fiduciary assets

Assets in entrusted assets management of the Bank are not recognized as the Bank's assets, hence, will not be included in the interim separate financial statements.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.21 Derivatives financial instruments

The Bank involves in currency forward contracts and currency swap contracts to facilitate customers in transferring, modifying, or minimizing foreign exchange risk or other market risks, as well as for the trading purpose.

Currency forward contracts

The currency forward contracts are commitments to settle in cash on a pre-determined future date based on the difference between pre-determined exchange rates, calculated on the notional amount. The currency forward contracts are recognized at the nominal value on the transaction date and are revalued for the reporting purposes at the exchange rate on the reporting date. Realized or unrealized gains or losses are recognized in the "Exchange rate revaluation" in "*Owners' equity*" and will be transferred to the separate income statement at the end of the financial year. The premium or discount derived from the difference between the spot rate and the forward rate is recorded as assets if positive or a liability if negative in the interim separate statement of financial position at the contract date. The difference is amortized on a straight-line basis over the forward contract period and recognized in the interim separate income statement.

Currency swap contracts

The swap contracts are commitments to settle in cash on a pre-determined future date based on the difference between pre-determined exchange rates calculated on the notional principal amount. The premium or discount resulting from the difference between the spot rate at the effective date of the contract and the forward rate is recognized immediately at the effective date of the contract as an asset if positive or a liability if negative in the interim separate statement of financial position. The difference is amortized on a straight-line basis over the life of the swap contract and recognized in the interim separate income statement.

3.22 Capital

3.22.1 Ordinary shares

Ordinary shares are classified as equity.

3.22.2 Share premium

The Bank records the difference between the par value and issue price of shares if the issue price is higher than par value, and the difference between the price of repurchasing of treasury stocks and the re-issue price of treasury stocks to the share premium account. The expense related to issuing shares will be recorded as a deductible share premium.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.22 *Capital* (continued)

3.22.3 Funds and reserves

The Bank is required to make the following reserves in accordance with the Law on Credit Institutions No. 32/2024/QH15 and Decree No. 135/2025/NĐ-CP and the Bank's Charter as follows:

	% of profit after tax	*Maximum rate*
Charter capital supplementary reserve	10% of profit after tax after distribution of profits to parties to business cooperation arrangements in accordance with the executed agreements and after offsetting accumulated losses from prior years that are no longer deductible for corporate income tax purposes.	100% chartered capital
Financial reserve	10% of profit after tax remaining after appropriation to the reserve fund for supplementation of charter capital.	Not regulated

Other funds will be allocated from profit after tax. The allocation from profit after tax and the utilization of funds must be approved by the Annual General Meeting of Shareholder. These reserves are not regulated by statutory requirements and are allowed to be fully allocated.

3.23 *Recognition of income and expenses*

Interest income and interest expenses

Interest income and interest expenses are recognized in the interim separate income statement on an accrual basis. The recognition of accrued interest income arising from loans classified in Groups 2 to 5 in accordance with Circular 31 and loans with repayment term restructuring and loan classification retention according to regulations will not be recognized in the interim separate income statement. Suspended interest income is reversed, monitored off-statement of financial position and recognized in the interim separate income statement upon actual receipt.

Fees and commissions income

Fees and commissions are recognized when services are rendered.

Income from investment

Income from investments is recognized based on the difference between the selling price and average cost of the securities sold.

Cash dividends from investment are recognized in the interim separate income statement when the Bank's right to receive the payment is established. For stock dividends and bonus shares, the number of shares is updated, and no dividend income is recognized in the interim separate income statement.

Other income

Other income is recognized on cash basis.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.24 Corporate income tax

Current corporate income tax

Current income tax assets and liabilities for the current and prior periods are recognized based on the amounts expected to be recovered from or paid to tax authorities, calculated using tax rates and tax regulations enacted as of the end of the interim accounting period.

Current income tax is charged or credited to the interim separate income statement, except when it relates to items recognized directly to equity, in which case the current income tax is also accounted in equity.

Current income tax assets and liabilities are offset when there is a legally enforceable right for the Bank to set off current tax assets against current tax liabilities and when the Bank intends to settle its current tax assets and liabilities on a net basis.

3.25 Foreign currency transactions

In accordance with the accounting system of the Bank, all transactions are recorded in their original currencies. Monetary assets and liabilities denominated in foreign currencies are converted into VND using exchange rates that are in effect at the interim separate statement of financial position *(Note 47)*. Income and expenses arising in foreign currencies are converted into VND at the rates that are in effect on the transaction dates. Exchange rate revaluation resulting from the conversion of monetary assets and liabilities from foreign currency to VND during the period are recognized and tracked under "*Exchange rate revaluation*" within *"Owners' Equity"* in the interim separate statement of financial position. These differences will be transferred to the separate income statement at the end of the fiscal year.

3.26 Offsetting

Financial assets and financial liabilities are offset, and the net amount is reported in the interim separate statement of financial position if, and only if, the Bank has a currently enforceable legal right to offset financial assets against financial liabilities or vice-versa and there is an intention to settle on a net basis, or to realize the assets and settle the liability simultaneously.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.27 Employee benefits

3.27.1 Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank by the Social Insurance Agency, which belongs to the Ministry of Labour, Invalids and Social Affairs. The Bank is required to contribute to these post-employment benefits by paying social insurance premiums to the Social Insurance Agency at the rate of 17.5% of an employee's basic salary monthly, allowances and other additional payments. Besides, the Bank has no further obligations for post-employee benefits.

3.27.2 Voluntary resignation benefits

Under Article 46 of Labor Code No. 45/2019/QH14, effective from 1 January 2021, the Bank has the obligation to pay an allowance arising from the voluntary resignation of employees. This allowance is equal to one-half month's salary for each year of employment up to 31 December 2008, plus salary allowances (if any). From 1 January 2009, the average monthly salary used in this calculation is the average monthly salary of the latest six-month up to the resignation date.

3.27.3 Unemployment insurance

According to current regulations, which provides on guidelines for the Law on Employment in terms of unemployment insurance, the Bank is obliged to pay unemployment insurance at a rate of 1% of its salary fund used for unemployment insurance purposes and required to deduct 1% of each employee's salary to pay simultaneously to the Unemployment Insurance Fund.

3.28 Segment reporting

A segment is a component determined separately by the Bank, which is engaged in providing products or related services (business segment) or providing products or services in a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from those of other segments.

3.29 Related parties

Parties are considered related parties of the Bank if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. Additionally, related parties include situations where, or when the Bank along with another party, are under common control or under common significant influence. Related parties can be enterprises or individuals, including close members of their families.

4. CASH AND GOLD

	30 June 2026 VND million	31 December 2025 VND million
Cash on hand in VND	1,276,735	1,058,226
Cash on hand in foreign currencies	151,755	172,360
Monetary gold	694	729
	1,429,184	**1,231,315**

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

	30 June 2026 VND million	31 December 2025 VND million
In VND	18,081,122	9,295,063
In foreign currencies	1,046,533	4,424,481
	19,127,655	**13,719,544**

Balances with the SBV include settlement and compulsory reserves. The average balances of the Bank with the State Bank of Vietnam are not less than the compulsory reserve in any given month. The compulsory reserve is calculated by multiplying average deposit balances of previous month by the compulsory reserve rates.

The compulsory deposit rates are as follows:

	30 June 2026 %	31 December 2025 %
For customers		
Demand deposits and term deposits with maturity term less than 12 months in VND	3.00	3.00
Term deposits with maturity term from 12 months and above in VND	1.00	1.00
Demand deposits and term deposits with maturity term less than 12 months in foreign currencies	8.00	8.00
Term deposits with maturity term from 12 months and above in foreign currencies	6.00	6.00
For overseas credit institutions		
Deposits in foreign currencies	1.00	1.00

The actual annual interest rates on balances with the SBV are as follows:

	30 June 2026 % p.a.	31 December 2025 % p.a.
Within compulsory reserve in VND	0.50	0.50
Within compulsory reserve in foreign currencies	0.00	0.00
Over compulsory reserve in VND and foreign currencies	0.00	0.00

6. DUE FROM AND LOANS TO OTHER CREDIT INSTITUTIONS

6.1 Due from other credit institutions

	30 June 2026 VND million	*31 December 2025 VND million*
Demand deposits	**23,181,110**	**24,014,803**
- In VND	22,750,555	23,751,688
- In foreign currencies	430,555	263,115
Term deposits	**108,790,558**	**130,139,060**
- In VND	103,687,000	127,142,000
- In foreign currencies	5,103,558	2,997,060
	131,971,668	**154,153,863**

The annual interest rates of due from other credit institutions at the period-end are as follows:

	30 June 2026 % p.a.	*31 December 2025 % p.a.*
Demand deposits		
- In VND	0.00 - 1.00	0.00 - 1.00
- In foreign currencies	0.00 - 1.00	0.00 - 1.00
Term deposits		
- In VND	7.20 - 17.00	5.60 - 9.60
- In foreign currencies	3.75 - 3.95	3.80 - 4.30

6.2 Loans to other credit institutions

	30 June 2026 VND million	*31 December 2025 VND million*
In VND	7,536,885	913,885
In foreign currencies	135,481	135,394
	7,672,366	**1,049,279**

These are loans provided to three people's credit funds under specially supervision following the direction of the State Bank of Vietnam at a 0% interest rate (2025: 0%) with an amount of VND289,885 million (31 December 2025: VND289,885 million).

6. DUE FROM AND LOANS TO OTHER CREDIT INSTITUTIONS (continued)

6.2 *Loans to other credit institutions* (continued)

The annual interest rates of loans to other credit institutions at the period-end are as follows:

	30 June 2026 *% p.a.*	*31 December 2025* *% p.a.*
Loans to other credit institutions		
In VND	0.00 - 8.90	0.00 - 6.20
In foreign currencies	2.00	1.50

6.3 *Analysis of term deposits and loans to other credit institutions by quality*

	30 June 2026 *VND million*	*31 December 2025* *VND million*
Current	**116,462,924**	**131,188,339**
Term deposits	108,790,558	130,139,060
Loans	7,672,366	1,049,279

7. DERIVATIVES AND OTHER FINANCIAL ASSETS/LIABILITIES

	Total contract nominal value (at contractual exchange rate) *VND million*	*Total carrying value (at exchange rate as at reporting date)* *Assets* *VND million*	*Liabilities* *VND million*
Currency derivative instruments as at 30 June 2026			
Forward contracts	647,728	-	(10,819)
Swap contracts	14,204,754	79,417	-
	14,852,482	**79,417**	**(10,819)**
Net amount		**68,598**	
Currency derivative instruments as at 31 December 2025			
Forward contracts	1,460,250	-	(14,300)
Swap contracts	15,482,113	36,081	-
	16,942,363	**36,081**	**(14,300)**
Net amount		**21,781**	

8. LOANS TO CUSTOMERS

	30 June 2026 VND million	31 December 2025 VND million
Loans to domestic economic entities and individuals	218,602,115	197,578,245
Payments on behalf of customers	168,244	14,239
Discounted transferable instruments and valuable papers	19,443	14,945
Loans financed by grants and entrusted funds	164	164
	218,789,966	**197,607,593**

The annual interest rates of loans to customer at the period-end are as follows:

	30 June 2026 % p.a.	31 December 2025 % p.a.
In VND	2.00 - 23.50	2.00 - 23.50
In foreign currencies	3.80 - 7.10	3.25 - 5.00

8.1 Analysis of loans by quality

	30 June 2026 VND million	31 December 2025 VND million
Current	214,385,260	190,759,675
Special mention	1,182,723	2,587,781
Substandard	359,764	262,454
Doubtful	277,336	1,550,418
Loss	2,584,883	2,447,265
	218,789,966	**197,607,593**

8.2 Analysis of loans by original terms

	30 June 2026 VND million	31 December 2025 VND million
Short-term	120,665,581	105,708,768
Medium-term	24,032,512	26,982,317
Long-term	74,091,873	64,916,508
	218,789,966	**197,607,593**

8. LOANS TO CUSTOMERS (continued)

8.3 *Analysis of loans by type of customers and ownership*

	30 June 2026		*31 December 2025*	
	VND million	*%*	*VND million*	*%*
Corporate loans	**191,583,086**	**87.56**	**167,880,087**	**84.96**
Other limited companies	141,238,316	64.55	112,088,047	56.72
Other joint stock companies	49,068,321	22.43	54,807,023	27.74
Cooperatives and inter-cooperatives	409,352	0.19	409,766	0.21
Private companies	32	0.00	32	0.00
Joint-foreign-invested enterprises	858,664	0.39	565,861	0.29
Others	8,401	0.00	9,358	0.00
Loans to individuals	**27,206,880**	**12.44**	**29,727,506**	**15.04**
	218,789,966	**100**	**197,607,593**	**100**

8.4 *Analysis of loans by industry*

	30 June 2026 VND million	*31 December 2025 VND million*
Trading, repair of motor vehicles, motorcycles, and other vehicles	99,561,813	63,848,634
Real estate trading and consulting services	33,474,906	33,186,221
Hotels and accommodation services	22,928,131	20,724,976
Activities of households as employers, undifferentiated goods and services producing activities of households for own use	14,382,031	16,865,473
Construction	11,628,699	12,035,529
Arts, entertainment, and recreation	9,877,690	9,950,308
Agriculture, forestry, and fisheries	8,979,764	8,721,840
Electricity, gas, steam, and air conditioning supply	4,987,562	6,806,444
Manufacturing and processing	4,019,564	3,676,317
Finance services, banking, and insurance activities	3,184,376	17,033,857
Health and social support activities	1,637,295	1,115,510
Transportation and warehousing	1,390,592	1,345,197
Science and technology activities	960,254	962,848
Administrative activities and supporting service	717,649	709,952
Water supply; sewerage, waste management and remediation activities	516,574	105,118
Mining exploration	296,640	268,008
Education and training	187,512	188,488
Information and communication	21,823	26,654
Others	37,091	36,219
	218,789,966	**197,607,593**

9. DEBTS PURCHASED

	30 June 2026 VND million	*31 December 2025 VND million*
Debts purchased in VND	612,982	655,482
Provision for debts purchased	(4,597)	(25,887)
	608,385	**629,595**

The carrying amount of debts purchased is as follows:

	30 June 2026 VND million	*31 December 2025 VND million*
Principal	**612,982**	**655,482**

Analysis of purchased debts by quality:

	30 June 2026 VND million	*31 December 2025 VND million*
Current	**612,982**	**655,482**

The movements of provision for debts purchased during the current period are as follows:

	Specific provision VND million	*General provision VND million*	*Total VND million*
1 January 2026	20,971	4,916	25,887
Reversal of provision during the period	(20,971)	(319)	(21,290)
30 June 2026	**-**	**4,597**	**4,597**

10. PROVISION FOR CREDIT LOSSES

The breakdown of provision for credit losses at the period-end is as follows:

	Note	30 June 2026 VND million	31 December 2025 VND million
Provision for loans to customers	10.1	2,201,264	2,274,559
Provision for debts purchased	9	4,597	25,887
		2,205,861	**2,300,446**

The provision for credit losses during the period are as follows:

	Note	For the six-month period ended 30 June 2026 VND million	For the six-month period ended 30 June 2025 VND million
Provision (reversal)/charged for loans to customer	10.1	(73,295)	854,463
Provision reversal for debts purchased	9	(21,290)	-
		(94,585)	854,463

10.1 Provision for loans to customers

The movements of provision for credit losses during the current period are as follows:

	Specific provision VND million	General provision VND million	Total VND million
1 January 2026	810,857	1,463,702	2,274,559
Provision (reversal)/charged to during the period	(231,131)	157,836	(73,295)
30 June 2026	**579,726**	**1,621,538**	**2,201,264**

The movements of provision for credit losses during the previous period are as follows:

	Specific provision VND million	General provision VND million	Total VND million
1 January 2025	826,702	1,238,405	2,065,107
Provision charged to during the period	667,164	187,299	854,463
Utilization of provision during the period	(782,704)	-	(782,704)
30 June 2025	**711,162**	**1,425,704**	**2,136,866**

11. INVESTMENT SECURITIES

11.1 Available-for-sale securities

	30 June 2026 VND million	*31 December 2025 VND million*
Debt securities		
Government bonds *(a)*	23,790,044	16,716,665
Bonds and deposit certificates issued by other domestic credit institutions *(b)*	17,782,367	14,386,407
	41,572,411	**31,103,072**
Equity securities		
Equity securities issued by other domestic credit institutions	-	103,369
Equity securities issued by domestic economic entities	-	24,396
	-	**127,765**
	41,572,411	**31,230,837**
Provision for available-for-sale securities		
Diminution provision	-	(400)
	-	**(400)**
	41,572,411	**31,230,437**

(a) Government bonds have terms ranging from ten (10) years to thirty (30) years and bear interest at rates ranging from 2.40% p.a. to 7.80% p.a.

(b) Bonds issued by other credit institutions have terms ranging from one (1) years to two (2) years and earn interest at rates from 5.50% p.a. to 6.10% p.a. Deposit certificates issued by other credit institutions have terms ranging from six (6) months to twelve (12) months and earn interest at rates from 5.50% p.a. to 8.80% p.a.

11. INVESTMENT SECURITIES (continued)

11.1 *Available-for-sale securities* (continued)

The listing status of available-for-sale securities is as follows:

	30 June 2026 VND million	31 December 2025 VND million
Debt securities		
Listed	23,790,044	16,716,665
Unlisted	17,782,367	14,386,407
	41,572,411	**31,103,072**
Equity securities		
Unlisted	-	127,765
	-	**127,765**

11.2 *Held-to-maturity securities*

	30 June 2026 VND million	31 December 2025 VND million
Government bonds *(a)*	8,146,872	8,152,307
Other domestic credit institutions' bonds *(b)*	383,545	689,114
	8,530,417	**8,841,421**

(a) These are Government bonds that have terms from ten (10) years to thirty (30) years and earn interest at rates ranging from 2.20% p.a. to 6.20% p.a.

(b) These are bonds issued by other domestic credit institutions that have terms ranging from two (2) years to fifteen (15) years and earn interest at rates ranging from 6.10% to 7.60% p.a.

The listing status of held-to-maturity securities is as follows:

	30 June 2026 VND million	31 December 2025 VND million
Debt securities		
Listed	8,530,417	8,541,421
Unlisted	-	300,000
	8,530,417	**8,841,421**

11.3 *Analysis of securities classified as credit risk assets by quality*

	30 June 2026 VND million	31 December 2025 VND million
Current	**17,782,367**	**14,686,407**

11. INVESTMENT SECURITIES (continued)

11.4 Provision for investment securities

The movement of provision for investment securities during the period is as follows:

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
1 January		
Available-for-sale securities	400	14,794
Decrease due to reclassification during the period		
Available for sale securities	(400)	-
30 June		
Available for sale securities	-	-
	-	**14,794**

12. LONG-TERM INVESTMENTS

	30 June 2026 VND million	*31 December 2025 VND million*
Investments in subsidiary	500,000	500,000
Other long-term investments	351,776	224,011
Provision for long-term investments	(103,606)	(103,206)
	748,170	**620,805**

12.1 Investments in subsidiary

Breakdown of investments in subsidiary are as follow:

	30 June 2026		*31 December 2025*	
	Cost VND million	*Ownership (%)*	*Cost VND million*	*Ownership (%)*
Nam A Bank Asset Management Company Limited	**500,000**	**100**	**500,000**	**100**

12. LONG-TERM INVESTMENTS (continued)

12.2 Other long-term investments

Breakdown of long-term investments at cost are as follow:

	30 June 2026 VND million	*31 December 2025 VND million*
Beta Securities Incorporation	74,800	74,800
Other joint stock companies (*)	276,976	149,211
	351,776	**224,011**

(*) The movements in long-term investments in other joint stock companies during the period are as follows:

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Beginning balance	**149,211**	**149,211**
Increase due to reclassification during the period	127,765	-
Ending balance	**276,976**	**149,211**

12.3 Provision for long-term investment

The movements of the provision for long-term investment during the period are as follows:

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Beginning balance	**103,206**	**81,252**
Increase due to reclassification during the period	400	-
Ending balance	**103,606**	**81.252**

13. FIXED ASSETS

13.1 *Tangible fixed assets*

	Buildings and structures VND million	*Machinery and equipment VND million*	*Vehicles VND million*	*Office equipment VND million*	*Other fixed assets VND million*	*Total VND million*
Cost						
Beginning balance	1,654,732	586,154	405,050	47,589	24,497	2,718,022
New purchase	10,283	15,727	184	1,428	57	27,679
Transfer from constructions in progress	16,536	56,519	42,576	432	99	116,162
Disposals	-	(171)	(3,518)	(91)	(51)	(3,831)
Transfer from financial lease fixed assets	-	-	29,981	-	-	29,981
Ending balance	1,681,551	658,229	474,273	49,358	24,602	2,888,013
Accumulated depreciation						
Beginning balance	307,398	369,085	244,643	37,948	18,898	977,972
Charges for the period	48,058	34,160	23,859	1,724	1,518	109,319
Transfer from financial lease fixed assets	-	-	26,247	-	-	26,247
Disposals	-	(171)	(3,518)	(91)	(51)	(3,831)
Ending balance	355,456	403,074	291,231	39,581	20,365	1,109,707
Net book value						
Beginning balance	1,347,334	217,069	160,407	9,641	5,599	1,740,050
Ending balance	1,326,095	255,155	183,042	9,777	4,237	1,778,306

The cost of fully depreciated tangible fixed assets that are still in use as at 30 June 2026 is VND453,993 million (31 December 2025 is VND406,736 million).

13. FIXED ASSETS (continued)

13.2 Financial lease fixed assets

	Vehicles *VND million*
Cost	
Beginning balance	124,659
Transfer to tangible fixed assets	(29,981)
Ending balance	94,678
Accumulated depreciation	
Beginning balance	74,225
Charges for the period	9,177
Transfer to tangible fixed assets	(26,247)
Ending balance	57,155
Net book value	
Beginning balance	50,434
Ending balance	37,523

The Bank leases some motor vehicles under various finance lease agreements. At the end of the lease term, the Bank has the option to purchase the motor vehicles.

13. FIXED ASSETS (continued)

13.3 *Intangible fixed assets*

	Definite term land use rights VND million	*Indefinite-term land use rights VND million*	*Computer software VND million*	*Total VND million*
Cost				
Beginning balance	205,587	356,378	204,937	766,902
Transfer from construction in progress	-	-	42,549	42,549
Ending balance	205,587	356,378	247,486	809,451
Accumulated amortization				
Beginning balance	23,287	-	167,842	191,129
Charges for the period	3,184	-	6,201	9,385
Ending balance	26,471	-	174,043	200,514
Net book value				
Beginning balance	182,300	356,378	37,095	575,773
Ending balance	179,116	356,378	73,443	608,937

The cost of fully depreciated intangible fixed assets that are still in use as at 30 June 2026 is VND143,387 million (31 December 2025 is VND144,011 million).

14. OTHER ASSETS

14.1 Receivables

	30 June 2026 VND million	*31 December 2025 VND million*
Purchase of documents without recourse under L/C issued by the Bank	1,904,710	-
Constructions in progress *(i)*	404,964	455,633
Deposit, mortgage, pledge	341,332	341,051
Operating advances	341,290	89,500
Receivables in fast money transfer	255,415	689,636
Receivables from securities and valuable papers transactions	60,130	-
Cash collateral agreement with card corporations	52,602	51,696
Receivables from card payment activities	26,438	28,497
Other receivables	29,569	6,439
	3,416,450	**1,662,452**

(i) Constructions in progress include:

	30 June 2026 VND million	*31 December 2025 VND million*
Buildings and structures	299,896	300,430
Machinery and equipment	17,469	20,886
Transportation vehicles	11,188	4,330
Purchase of other assets	76,411	129,987
	404,964	**455,633**

The movement of constructions in progress during the period are as follows:

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Beginning balance	455,633	179,644
Additions	134,818	324,476
Transfer to tangible fixed assets	(116,162)	(98,452)
Transfer to intangible fixed assets	(42,549)	(1,556)
Transfer to instruments and tools	(668)	(5,286)
Advance reimbursement	(1,040)	-
Transfer to prepaid and operating expenses	(25,068)	(9,093)
Ending balance	**404,964**	**389,733**

14. OTHER ASSETS (continued)

14.2 Interest and fee receivables

	30 June 2026 VND million	*31 December 2025 VND million*
Interest receivable from credit activities	8,273,824	5,721,020
Interest receivable from investment securities	1,103,079	765,600
Interest receivable from deposits	587,405	481,800
Fee receivables from the purchase of documents without recourse under L/C issued by the Bank	130,739	-
Interest receivable from swap contracts	42,751	11,360
Interest receivable from forward contracts	4,699	4,472
Interest receivable from purchase debts	1,432	-
Fee receivables	3,416	2,558
	10,147,345	**6,986,810**

14.3 Other assets

	30 June 2026 VND million	*31 December 2025 VND million*
Foreclosed assets awaiting resolution *(i)*	5,585,583	172,056
Prepaid and deferred expenses *(ii)*	2,127,556	673,478
Tools and supplies	22,982	23,830
	7,736,121	**869,364**

(i) The following are the details of foreclosed assets that have been transferred ownership to other credit institutions and are awaiting resolution:

	30 June 2026 VND million	*31 December 2025 VND million*
Shares	80,684	80,684
Real estates	133,127	91,372
Other assets	5,371,772	-
	5,585,583	**172,056**

(ii) Prepaid and deferred expenses primarily include costs for asset of leasing and repairs, costs for purchasing tools and supplies, and other types of prepaid expenses.

14. OTHER ASSETS (continued)

14.4 Provision for other assets

Provision for other assets includes:

	30 June 2026 VND million	*31 December 2025 VND million*
Provision for diminution	**34,675**	**34,675**

15. BORROWINGS FROM THE GOVERNMENT AND THE SBV

	30 June 2026 VND million	*31 December 2025 VND million*
Borrowing through discount and rediscount of valuable papers	**22,792,732**	**18,028,593**

16. DUE TO AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

16.1 Due to other credit institutions

	30 June 2026 VND million	*31 December 2025 VND million*
Demand deposits	**22,552,880**	**22,539,008**
In VND	22,551,381	22,537,510
In foreign currency	1,499	1,498
Term deposits	**119,740,163**	**131,880,055**
In VND	114,242,000	124,532,000
In foreign currencies	5,498,163	7,348,055
	142,293,043	**154,419,063**

The annual interest rates applicable to due to other credit institutions at the period-end are as follows:

	30 June 2026 % p.a.	*31 December 2025 % p.a.*
Term deposits in VND	6.80 - 17.00	5.60 - 9.50
Term deposits in foreign currencies	3.65 - 4.00	3.70 - 4.35

16. DUE TO AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS (continued)

16.2 Borrowings from other credit institutions

	30 June 2026 VND million	31 December 2025 VND million
Borrowings from other credit institutions		
In VND	2,922,620	91,223
In which:		
Pledge, mortgage loans	*1,604,575*	*-*
Finance leases	*18,045*	*25,223*
In foreign currencies	2,401,864	2,642,180
	5,324,484	**2,733,403**

The annual interest rates applicable to borrowings from other credit institutions at the period-end are as follows:

	30 June 2026 % p.a.	31 December 2025 % p.a.
In VND	8.10 - 12.00	7.95 - 10.55
In foreign currencies	0.75 - 5.27	0.75 - 5.27

17. DUE TO CUSTOMERS

17.1 Analysis by type of deposits

	30 June 2026 VND million	31 December 2025 VND million
Demand deposits	**10,546,921**	**10,551,920**
Demand deposits in VND	9,769,891	10,045,489
Demand deposits in foreign currencies	749,713	427,573
Demand savings deposits in VND	25,225	78,158
Demand savings deposits in foreign currencies	2,092	700
Term deposits	**189,728,530**	**167,336,630**
Term deposits in VND	44,578,800	38,044,205
Term deposits in foreign currencies	544,741	454,908
Term savings deposits in VND	144,111,870	128,190,720
Term savings deposits in foreign currencies	493,119	646,797
Deposits for specific purposes	**55,290**	**65,413**
Deposits for specific purposes in VND	55,265	65,388
Deposits for specific purposes in foreign currencies	25	25
Margin deposits	**294,208**	**238,787**
Margin deposits in VND	294,208	238,787
	200,624,949	**178,192,750**

17. DUE TO CUSTOMERS (continued)

17.1 *Analysis by type of deposits* (continued)

The annual interest rates applicable to due to customers at the period-end are as follows:

	30 June 2026 % p.a.	*31 December 2025 % p.a.*
Demand deposits in VND	0.00 - 0.50	0.00 - 0.50
Demand savings deposits in VND	0.50	0.50
Demand deposits in foreign currencies	0.00	0.00
Demand savings deposits in foreign currencies	0.00	0.00
Term deposits in VND	0.50 - 9.20	0.50 - 8.00
Term savings deposits in VND	0.50 - 9.40	0.00 -10.00
Term deposits in foreign currencies	0.00	0.00
Term savings deposits in foreign currencies	0.00	0.00
Deposits for specific purposes in VND	0.20 - 0.50	0.20 - 0.50
Deposits for specific purposes in foreign currencies	0.00	0.00
Margin deposits in VND	0.00 - 8.50	0.20 - 7.10

17.2 *Analysis by customers and type of business*

	30 June 2026 VND million	*31 December 2025 VND million*
Due to from economic entities	**46,246,384**	**40,934,982**
Other joint stock companies	20,782,587	16,650,953
Other limited companies	13,219,790	14,552,374
One-member limited liability companies of which 100% charter capital is held by the State	3,418,284	3,915,538
The limited liability company with two or more members of which over 50% of the charter capital or the total voting share capital is held by the State, or of which the State retains controlling rights under the company's charter	647	358
Public administrative units, agencies of the Communist Party, unions, and associations	3,344,646	3,522,737
State-owned companies	534,445	499,313
Joint-foreign-invested enterprises	822,410	991,819
Partnership	111,090	25,063
Private companies	138,618	106,373
Cooperatives and inter-cooperatives	271,196	132,755
The joint stock company of which over 50% of share capital or the total voting share capital is held or coordinated by the State under the company's charter	3,602,671	537,699
Due to individuals	**150,826,210**	**135,596,774**
Others	**3,552,355**	**1,660,994**
	200,624,949	**178,192,750**

18. GRANTS, ENTRUSTED FUNDS AND LOANS EXPOSED TO RISKS

	30 June 2026 VND million	*31 December 2025 VND million*
In VND	-	250
In foreign currencies *(i)*	3,426,487	2,412,108
	3,426,487	**2,412,358**

(i) This is a part of entrusted funds in USD that are used to finance projects with purposes in compliance with the agreement.

19. VALUABLE PAPERS ISSUED

	30 June 2026 VND million	*31 December 2025 VND million*
Certificate of deposits less than 1 year	23,923,580	14,840,370
Certificate of deposits over 1 year	13,373,520	13,707,720
Bonds having term over 1 year	7,009,000	4,760,000
	44,306,100	**33,308,090**

The annual interest rates applicable to valuable papers issued at the period-end are as follows:

	30 June 2026 % p.a.	*31 December 2025 % p.a..*
Certificate of deposits less than 1 year	6.17 - 8.50	5.30 - 7.10
Certificate of deposits over 1 year	6.21 - 8.08	6.21 - 8.00
Bonds having term over 1 year	6.70 - 9.00	5.60 - 8.00

20. OTHER LIABILITIES

20.1 Interest and fee payables

	30 June 2026 VND million	*31 December 2025 VND million*
Interest on saving deposits	2,515,224	2,484,184
Interest on deposits	1,626,589	1,264,681
Interest on valuable papers	1,029,127	778,223
Interest on borrowings	139,653	81,537
Interest on grants, entrusted funds	37,688	31,855
Interest on swap contracts	29,829	35,122
Interest on forward contracts	86	-
	5,378,196	**4,675,602**

20. OTHER LIABILITIES (continued)

20.2 Other liabilities

	30 June 2026 VND million	*31 December 2025 VND million*
Internal payables	**1,178,975**	**276,555**
Payables to employees	49,943	132,059
Bonus and welfare fund *(i)*	128,422	144,496
Funds received for Employee Stock Ownership Plan (ESOP) *(ii)*	1,000,610	-
External payables	**823,823**	**1,232,611**
Taxes and other payables to the State Budget	340,871	594,121
Payments pending in payment operations	252,151	155,107
Customer refund payables	77,353	224,160
Payables to fast remittance transaction	57,541	154,601
Payables related to card payment services	46,448	57,480
Cash held in trust and waiting for settlement	15,720	20,147
Others	33,739	26,995
	2,002,798	**1,509,166**

(i) The movement of the bonus and welfare fund during the period is as follows:

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Beginning balance	144,496	106,888
Appropriation during the period	60,000	40,000
Utilization during the period	(76,074)	(670)
Ending balance	**128,422**	**146,218**

(ii) As at 30 June 2026, the Bank completed the share issuance under the Employee Stock Ownership Plan on 15 June 2026. Pending completion of the procedures to amend the Establishment and Operation License of the credit institution in relation to the increase in charter capital, the proceeds from this issuance were presented by the Bank under "Other liabilities" in the financial statements.

21. STATUTORY OBLIGATIONS

		Movement during the period		
	31 December 2025 VND million	*Payables VND million*	*Paid VND million*	*30 June 2026 VND million*
Value added tax	22,111	255,484	(256,852)	20,743
Corporate income tax	542,401	636,451	(873,988)	304,864
Other taxes	29,609	105,477	(119,822)	15,264
Personal income tax	*26,897*	*98,087*	*(113,114)*	*11,870*
Withholding tax	*2,712*	*7,390*	*(6,708)*	*3,394*
Others	-	107	(107)	-
	594,121	**997,519**	**(1,250,769)**	**340,871**

21.1 *Current corporate income tax*

The Bank has an obligation to pay corporate income tax ("CIT") at a rate of 20% of taxable profits for the current period (previous period: 20%).

The tax returns of the Bank are subject to examination by the taxation authorities. Since the application of tax laws and regulations to many types of transactions is susceptible to varying interpretations, the amounts reported in the interim separate financial statements could be changed at a later date upon final determination by the taxation authorities.

The current tax payable is based on taxable profit for the current period. Taxable income differs from profit as reported in the interim separate income statement because it excludes taxable income or deductible expenses from prior years due to differences between the Bank's accounting policies and the current income tax policies. It also excludes non-taxable income or non-deductible expenses. The current CIT payables are calculated based on the statutory tax rates applicable at the end of the period.

The calculation of current CIT during the period is as follows:

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Profit before tax	**3,151,937**	**2,508,408**
At applicable CIT tax rate of 20%	630,387	501,682
Adjustments to increase:		
- Non-deductible expenses	5,781	3,644
- Adjustment to CIT for previous years	283	1,624
Estimated current CIT expenses for the period	**636,451**	**506,950**

22. OWNERS' EQUITY

The movement of the equity is presented below:

	Charter capital VND million	Share premium VND million	Others VND million	Fund for capital expenditure VND million	Exchange rate revaluation VND million	Reserves of credit institutions VND million	Retained earnings VND million	Total VND million
31 December 2025	17,156,865	63	25	10	-	2,549,681	3,695,613	23,402,257
Increase in the period	3,431,358	-	-	-	-	(111,300)	(3,320,058)	-
Net profit for the period	-	-	-	-	-	-	2,515,486	2,515,486
Appropriation to reserves	-	-	-	-	-	7,528	(7,528)	-
Appropriation to bonus and welfare funds	-	-	-	-	-	-	(60,000)	(60,000)
Exchange rate revaluation	-	-	-	-	1,031	-	-	1,031
30 June 2026	**20,588,223**	**63**	**25**	**10**	**1,031**	**2,445,909**	**2,823,513**	**25,858,774**

During the period, the Bank made appropriations to the development investment fund, the scientific research and training fund and the bonus and welfare fund according to the approval of the profit distribution plan for 2025 on 20 March 2026.

Pursuant to the Resolution of the 2025 Annual General Meeting of Shareholders, the Bank has completed the issuance of 343,135,802 shares to increase its charter capital from the owner's equity source. Accordingly, the Bank has increased its charter capital by VND3,431,358,020,000, from VND17,156,864,800,000 to VND 20,588,222,820,000. The Bank has received Official Letter No. 4186/UBCK-QLCB dated 19 May 2026 from the State Securities Commission regarding the report on the results of the share issuance to increase charter capital from the owner's equity source of Nam A Commercial Joint Stock Bank.

22. OWNER'S EQUITY (continued)

The movement of the Bank's reserves during the period is presented below:

Items	*Financial reserve VND million*	*Capital supplementary reserve VND million*	*Other reserve VND million*	*Total VND million*
31 December 2025	1,674,809	850,476	24,396	2,549,681
Appropriation to reserves	-	-	7,528	7,528
Use of reserves during the period	-	(111,300)	-	(111,300)
30 June 2026	**1,674,809**	**739,176**	**31,924**	**2,445,909**

Details of the Bank's shares are as follows:

	30 June 2026 Shares	*31 December 2025 Shares*
Number of registered shares	2,058,822,282	1,715,686,480
Number of shares issued		
- *Ordinary shares*	*2,058,822,282*	*1,715,686,480*
Number of outstanding shares		
- *Ordinary shares*	*2,058,822,282*	*1,715,686,480*

23. INTEREST AND SIMILAR INCOME

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Interest income from loans	10,956,749	8,716,338
Interest income from deposit	2,911,006	726,110
Interest income from investing securities	998,999	547,123
Interest income from guarantee services	46,057	35,684
Interest income from credit activities	12,743	22,087
	14,925,554	**10,047,342**

24. INTEREST AND SIMILAR EXPENSE

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Interest expense on deposits	8,512,638	4,865,219
Interest expense on valuable papers	1,462,581	801,637
Interest expense on borrowings	626,519	110,196
Expenses for other credit activities	59,820	75,956
Interest expense on finance lease	1,033	2,003
	10,662,591	**5,855,011**

25. NET FEE AND COMMISSION INCOME

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Fee and commission income	**514,773**	**351,760**
Settlement services	169,101	169,768
Purchase of documents without recourse under L/C issued by the Bank	147,849	-
Account services	146,226	121,707
Property rental services	15,876	21,853
Asset preservation services	1,498	4,715
Insurance agency fees	4,481	2,478
Treasury services	2,702	1,375
Others	27,040	29,864
Fee and commission expenses	**(63,211)**	**(63,335)**
Settlement services	(55,388)	(56,880)
Treasury service	(1,702)	(1,527)
Consulting services	(55)	(46)
Others	(6,066)	(4,882)
	451,562	**288,425**

26. NET (LOSS)/GAIN FROM TRADING OF FOREIGN CURRENCIES

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Income from trading of foreign currencies	**179,182**	**78,546**
Income from spot foreign exchange trading	66,628	66,150
Income from currency derivatives	112,549	12,328
Income from gold trading	5	68
Expense for trading of foreign currencies	**(229,062)**	**(46,805)**
Expense for spot foreign exchange trading	(28,311)	(37,253)
Expense for currency derivatives	(200,751)	(9,552)
	(49,880)	**31,741**

27. NET GAIN FROM TRADING SECURITIES

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Income from trading of trading securities	**-**	**272**

28. NET GAIN FROM INVESTMENT SECURITIES

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Income from trading of investment securities	189,637	105,700
Expense from trading of investment securities	(11,890)	(655)
	177,747	**105,045**

29. NET GAIN FROM OTHER OPERATING ACTIVITIES

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Other operating income	**283,085**	**346,804**
Income from recovery of loans previously written-off	279,353	342,691
Net income from disposals of fixed assets	466	588
Other income	3,266	3,525
Other operating expense	**(15,608)**	**(5,205)**
Sponsoring expense	(12,084)	(2,122)
Other expenses	(3,524)	(3,083)
	267,477	**341,599**

30. OPERATING EXPENSES

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Personnel expenses	**1,002,456**	**779,496**
Salary and allowances	878,797	680,733
Salary-related allowances	68,257	62,784
Allowances and others	55,402	35,979
Depreciation expenses on fixed assets	**127,881**	**109,439**
Other operating expense	**922,180**	**707,607**
General management expense	246,562	187,162
Advertising, marketing, promotion, and entertainment	221,623	103,112
Office rental	209,173	183,722
Insurance expenses for customer deposits	112,727	101,627
Repair and maintenance assets	66,679	80,066
Business trips expenses	23,001	10,983
Printing materials expenses	16,046	15,809
Other assets expenses	14,257	17,372
Union expenses	116	-
Other expenses	11,996	7,754
	2,052,517	**1,596,542**

31. CASH AND CASH EQUIVALENTS

Cash and cash equivalents included in the interim separate cash flows statement comprise the following balances in the interim separate statement of financial position:

	30 June 2026 VND million	*31 December 2025 VND million*
Cash and gold	1,429,184	1,231,315
Balances with the SBV	19,127,655	13,719,544
Due from and loans to other credit institutions with terms of less than 3 months	131,971,668	154,153,863
	152,528,507	**169,104,722**

32. EMPLOYEES' INCOME

		For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
I.	**Total number of employees** (persons)	5,558	5,321
II.	**Employees' income** (VND million)		
	1. Total salary	1,144,561	712,801
	2. Bonus	73,274	610
	3. Total income (1+2)	**1,217,835**	**713,411**
	4. Average monthly salary (VND million/person)	34	22
	5. Average monthly income (VND million/person)	37	22

33. TYPES AND BOOK VALUE OF COLLATERALS

33.1 Assets and valuable papers received as mortgage, pledge, discount and re-discount

The types and book value of customers' collaterals at the period-end are as follows:

	30 June 2026 VND million	*31 December 2025 VND million*
Real estate properties	166,304,937	166,497,336
Valuable papers	54,839,343	54,366,097
Movable assets	5,624,055	5,451,259
Other assets	157,144,948	124,548,516
	383,913,283	**350,863,208**

33.2 Assets and valuable papers of the Bank placed as mortgage, pledge, discount and rediscount

The breakdown of financial assets placed as mortgage or pledge by the Bank for credit granting activities with the SBV, as well as those discounted, borrowed against, or transferred under purchase and repurchase agreements with SBV and other credit institutions, is as follows:

	30 June 2026 VND million	*31 December 2025 VND million*
Valuable papers	**31,571,824**	**26,062,496**

34. CONTINGENT LIABILITIES AND COMMITMENTS

In the normal course of business, the Bank is a party to financial instruments that are recorded as off-statement of financial position items. These financial instruments mainly comprise foreign exchange commitments, guarantee commitments and commercial letters of credit. These instruments involve elements of credit risk for the Bank, which are in addition to those reflected in the items recognized in the interim separate statement of financial position.

Credit risk for off-statement of financial position financial instruments is defined as the possibility of sustaining a loss for the Bank because any other party to a financial instrument fails to perform in accordance with the terms of the contract.

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

Deferred payment letters of credit represent the amounts at risk should the contract be fully performed but the client defaults in repayment to the beneficiary. Deferred payment letters of credit on which clients default are recognized by the Bank as granting of a compulsory loan with a corresponding liability representing the financial obligation of the Bank to pay the beneficiaries and to fulfil the guarantor obligation.

The Bank requires margin deposits to support credit-related financial instruments when it is deemed necessary. The margin deposit required varies from nil to 100% of the value of a granted commitment, depending on the creditworthiness of clients as assessed by the Bank.

The currency trading commitments include commitments to purchase, sell at spot, and currency swap commitments. Commitments to purchase or, sell at spot are commitments to purchase or, sell currency at the dealt exchange rate and make payment within 2 (two) days from the transaction date. Currency swap commitments involve purchasing and selling with the same notional principal amount (using only two currencies) with the same counterparty. This includes one transaction for term payment at spot and one transaction for term payment in the future with the exchange rate of both transactions determined at spot transaction date.

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

	30 June 2026 VND million	*31 December 2025 VND million*
Loan guarantees	**5,951,211**	**6,502,759**
Foreign exchange commitments	**37,276,065**	**32,955,256**
- *Commitments on currency swap transaction*	*37,274,252*	*31,903,656*
- *Spot foreign exchange commitments - buy*	*907*	*341,770*
- *Spot foreign exchange commitments - sell*	*906*	*709,830*
Letters of credit	**2,771,734**	**211,585**
- *Deferred letters of credit*	2,752,668	*187,292*
- *At-sight letters of credit*	19,066	*24,293*
Other guarantees	**7,430,307**	**3,619,714**
- *Settlement guarantee*	*1,884,131*	*1,252,704*
- *Contract performance guarantee*	*425,194*	*231,092*
- *Bid guarantee*	*37,364*	*103,373*
- *Other guarantees*	*5,083,618*	*2,032,545*
Other commitments	**565,433**	**81,882**
	53,994,750	**43,371,196**
Less: Margin deposits	(18,774)	(29,463)
Contingent liabilities and commitments	**53,975,976**	**43,341,733**

35. INTEREST AND FEE RECEIVABLE BUT NOT YET COLLECTED

Details of outstanding interest and fee receivable but not yet collected at the period-end are as follows:

	30 June 2026 VND million	*31 December 2025 VND million*
Interest but not yet collected	**3,280,798**	**3,014,721**

36. WRITTEN-OFF DEBTS

Details of outstanding written-off debts at the period-end are as follows:

	30 June 2026 VND million	*31 December 2025 VND million*
Written-off debts under monitoring	2,654,543	2,810,368
Principal	*1,170,226*	*1,445,447*
Interest	*1,484,317*	*1,364,921*
Others	15,143	15,143
	2,669,686	**2,825,511**

37. ASSETS AND OTHER DOCUMENTS

Details of outstanding assets and other documents at the period-end are as follows:

	30 June 2026 VND million	*31 December 2025 VND million*
Other assets kept for customers	17,235,151	9,717,808
Collateral assets received as a substitute for the fulfillment of obligations by the guarantor, pending resolution	54,572	46,046
Other valuable documents under safekeeping	11,288,530	10,196,529
	28,578,253	**19,960,383**

38. RELATED PARTY TRANSACTIONS

Related party transactions include all transactions undertaken with other entities to which the Bank is related. Parties are considered as related parties if one party is able to control or significantly influence the other party in making financial and operating policy decisions. A party is deemed to be related to the Bank if:

(a) Directly, or indirectly through one or more intermediaries, the party:

- controls, is controlled by, or is under common control with the Bank (including parents and subsidiary);
- has an interest (owning 5% or more of the charter capital or voting share capital) in the Bank that gives it significant influence over the Bank;
- has joint control over the Bank;

(b) The party is a joint venture in which the Bank is a venture (owning over 11% of the charter capital or voting share capital but is not a subsidiary of the Bank);

(c) The party is a member of the key management personnel of the Bank;

(d) The party is a close member of the family of any person referred to in (a) or (c); or

(e) The party is an entity that is controlled, jointly controlled or significantly influenced by, or for which significant voting power in such entity resides with, directly or indirectly, any person referred to in (c) or (d).

Significant transactions with related parties during the period are as follows:

(a) Subsidiary

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Interest expense for deposits	(11,309)	(9,451)
Income from other activities	5	10
Expense from other activities	(27,005)	(35,961)

(b) Member of Board of Directors, Board of Supervision and Board of Management

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Income from other activities	114	73
Interest expense on deposits	(210)	(549)
Remuneration for members of the Board of Supervision	(4,291)	(2,600)
Remuneration for members of the Board of Directors	(9,409)	(9,135)
Salary and allowances of the Board of Management	(23,363)	(19,877)

38. RELATED PARTY TRANSACTIONS (continued)

(c) Pacific Dragon Co.,Ltd (owning 5% of voting share capital)

	For the six-month period ended 30 June 2026 VND million VND million	*For the six-month period ended 30 June 2025 VND million VND million*
Interest expense on deposits	(3)	(36)
Income from other activities	3	2

(d) Related individuals of the Bank's Member of Board of Directors, Board of Supervisor and Board of Management

	For the six-month period ended 30 June 2026 VND million	*For the six-month period ended 30 June 2025 VND million*
Loan interest income	120	1,876
Interest expense on deposits	(2,394)	(2,111)
Lease expense	(210)	(210)
Income from other activities	29	58
Expense from other activities	(4)	-

Receivables and payables with related parties at the period-end are as follow:

Related party	*Transactions*	*30 June 2026 VND million*	*31 December 2025 VND million*
Subsidiary	Term deposits	(524,000)	(377,000)
	Demand deposits	(5,305)	(5,057)
	Accrual interest expense from deposits	(1,161)	(552)
Pacific Dragon Co.,Ltd (owning 5% of voting share capital)	Deposits	(529)	(696)
Member of Board of Directors, Board of Supervision and Board of Management	Deposits	(9,054)	(30,656)
	Loans	2,053	1,469
	Accrual interest expense from deposits	(32)	(80)
	Accrual interest income	11	11
Related individuals of the Bank's Member of Board of Directors, Board of Supervisor and Board of Management	Deposits	(123,323)	(87,681)
	Loans	155	6,880
	Accrual interest expense from deposits	(1,967)	(1,355)
	Accrual interest income from loans	1	36
	Other income	70	70

39. CONCENTRATION OF ASSETS, LIABILITIES AND OFF SEPARATE STATEMENT OF FINANCIAL POSITION ITEMS BY GEOGRAPHICAL REGIONS

	Domestic VND million	*Overseas VND million*	*Total VND million*
Assets at 30 June 2026	**424,433,939**	**420,129**	**424,854,068**
Due from and loans to other credit institutions	139,223,905	420,129	139,644,034
Derivatives and other financial assets (Total transaction value amount to contract)	14,852,482	-	14,852,482
Loans to customers - gross	218,789,966	-	218,789,966
Debts purchased - gross	612.982	-	612.982
Investment securities - gross	50,102,828	-	50,102,828
Long-term investments - gross	851,776	-	851,776
Liabilities at 30 June 2026	**392,180,278**	**3,794,785**	**395,975,063**
Due to and borrowings from other credit institutions	147,249,229	368,298	147,617,527
Due to customers	200,624,949	-	200,624,949
Grants, entrusted funds, and loans exposed to risks	-	3,426,487	3,426,487
Valuable papers issued	44,306,100	-	44,306,100
Off separate statement of financial position commitments at 30 June 2026	**53,975,976**	**-**	**53,975,976**

40. SEGMENT INFORMATION

The information on income and expenses of each segment by geographical area of the Bank as at 30 June 2026 and for the six-month period then ended as follows:

	Northern *VND million*	*Central* *VND million*	*South* *VND million*	*Total segment reported* *VND million*	*Eliminations* *VND million*	*Total* *VND million*
Income	**2,359,400**	**2,148,454**	**28,002,871**	**32,510,725**	**(16,418,494)**	**16,092,231**
Interest income	2,284,434	2,078,081	26,981,533	31,344,048	(16,418,494)	14,925,554
Fee and commission income	21,251	66,814	426,708	514,773	-	514,773
Other operation income	53,715	3,559	594,630	651,904	-	651,904
Expense	**(2,175,053)**	**(1,924,461)**	**(25,353,859)**	**(29,453,373)**	**16,418,494**	**(13,034,879)**
Interest expense	(1,896,704)	(1,661,198)	(23,523,183)	(27,081,085)	16,418,494	(10,662,591)
Depreciation expense	(15,253)	(12,549)	(100,079)	(127,881)	-	(127,881)
Expense directly related to operation activities	(263,096)	(250,714)	(1,730,597)	(2,244,407)	-	(2,244,407)
Net operating profit before provision for credit losses	**184,347**	**223,993**	**2,649,012**	**3,057,352**	**-**	**3,057,352**
Reversal/(charge) of provision for credit losses	(1,917)	(35,625)	132,127	94,585	-	94,585
Profit before tax	**182,430**	**188,368**	**2,781,139**	**3,151,937**	**-**	**3,151,937**

40. SEGMENT INFORMATION (continued)

Information on asset and liability of each segment by geographical area of the Bank as at 30 June 2026 and for the six-month period then ended as follows:

	Northern VND million	*Central VND million*	*South VND million*	*Total segment reported VND million*	*Eliminations VND million*	*Total VND million*
ASSETS						
Cash and gold	216,037	317,629	895,518	1,429,184	-	1,429,184
Balances with the SBV	6,451	1,680	19,119,524	19,127,655	-	19,127,655
Due from and loans to other credit institutions	80	663	139,643,291	139,644,034	-	139,644,034
Derivatives and other financial assets	432	-	68,166	68,598	-	68,598
Loans to customers	5,636,431	14,972,824	195,979,447	216,588,702	-	216,588,702
Debts purchased	608,385	-	-	608,385	-	608,385
Investment securities	-	-	50,102,828	50,102,828	-	50,102,828
Long-term investments	-	-	748,170	748,170	-	748,170
Fixed assets	106,363	173,004	2,145,399	2,424,766	-	2,424,766
Other assets	734,546	626,995	19,903,700	21,265,241	-	21,265,241
TOTAL ASSETS	**7,308,725**	**16,092,795**	**428,606,043**	**452,007,563**	**-**	**452,007,563**
LIABILITIES						
Borrowings from the Government and the SBV	-	-	22,792,732	22,792,732	-	22,792,732
Due to and borrowings from other credit institutions	25	2,388	147,615,114	147,617,527	-	147,617,527
Due to customers	57,845,600	34,425,766	108,353,583	200,624,949	-	200,624,949
Valuable papers issued	3,744,495	4,428,280	36,133,325	44,306,100	-	44,306,100
Grants, entrusted funds, and loans exposed to risks	-	-	3,426,487	3,426,487	-	3,426,487
Other liabilities	1,293,571	677,132	5,410,291	7,380,994	-	7,380,994
TOTAL LIABILITIES	**62,883,691**	**39,533,566**	**323,731,532**	**426,148,789**	**-**	**426,148,789**

41. FINANCIAL RISK MANAGEMENT

Risk is inherent in the activities of the Bank and is managed through an ongoing process of identification, measurement, and monitoring, subject to risk limits and other controls. This risk management process is critical to the continuing profitability of the Bank, and each individual within the Bank is accountable for risk prevention within their respective responsibilities. The Bank is exposed to credit risk, liquidity risk, and market risk (which is further subdivided into trading and non-trading risks). The Bank is also subject to various operational risks.

The independent risk control process does not include business risks such as changes in the environment, technology and industry. The Bank's policy is to monitor those business risks through its strategic planning process.

(i) Risk management structure

The Board of Directors is ultimately responsible for identifying and controlling risks. However, each individual member is responsible for managing and monitoring risks.

(ii) Board of Directors

The Board of Directors is responsible for monitoring the overall risk management process within the Bank.

(iii) Risk Management Committee

The Risk Management Committee advises the Board of Directors in the promulgation of procedures and policies under its jurisdiction relating to risk management in the Bank's activities.

The Risk Management Committee analyses and provides warnings on potential risks that may affect the Bank's operation, along with preventive measures in the short term as well as long term.

The Risk Management Committee reviews and evaluates the appropriateness and effectiveness of the risk management of procedures and policies of the Bank, making recommendations to the Board of Directors for the improvement of procedures, policies and operational strategies.

(iv) Board of Supervision

The Board of Supervision has the responsibility to control the overall risk management process within the Bank.

(v) Internal Audit

According to the annual internal audit plan, business processes throughout the Bank are audited annually by the internal audit function. This function examines both the adequacy of the procedures and compliance with the Bank's procedures. Internal Audit the results of all assessments with the Board of Management and reports its findings and recommendations to the Board of Supervision.

(vi) Risk measurement and reporting systems

The Bank measures their risks using a method that considers both the expected loss likely to arise in normal circumstances and unexpected losses, which are estimated based on statistical models and represent estimates of the ultimate actual losses.

Monitoring and controlling of risks are primarily performed based on limits established by the Bank in compliance with the regulations of the State Bank of Vietnam. These limits reflect the business strategy, market environment, and the level of risk tolerance of the Bank.

41. FINANCIAL RISK MANAGEMENT (continued)

(vi) Risk measurement and reporting systems (continued)

Information compiled from all business activities is examined and processed to analyze, control and identify risks at an early stage. This information is presented and explained to the Board of Management, Board of Directors, and department heads. The report includes aggregate credit exposure, credit metric forecasts, limit exceptions, liquidity ratios, and changes in risk profile. The Board of Directors assesses the appropriateness of the allowance for credit losses on a quarterly basis. Additionally, the Board of Directors receives a comprehensive risk report quarterly which is designed to provide all necessary information for assessing and concluding on the risks of the Bank.

Tailored risk reports are prepared and distributed to all levels throughout the Bank, ensuring that all business departments have access to extensive, necessary, and up-to-date information.

(vii) Risk reduction

The Bank has actively used collateral to mitigate credit risk.

(viii) Excessive risk concentration

Concentrations arise when a large number of customers of the Bank is engaged in similar business activities, or activities in the same geographic region, or have similar economic features that would affect the group of customers' payment obligations or payment receipt rights when due under changes in economic, political or other conditions.

These above concentrations indicate the relative sensitivity of the Bank's performance to the developments of a particular industry or geographic region.

To avoid excessive concentrations of risk, the Bank's policies and procedures include specific guidelines to focus on maintaining a diversified portfolio. Identified concentrations of credit risk are controlled and managed accordingly. Selective hedging is used within the Bank in respect of the industries and other related factors.

42. CREDIT RISK

Credit risk is the risk that the Bank may experience losses due to customers or counterparties failing to fulfill their contractual obligations.

The Bank manages and controls credit risk by setting limits on the acceptable level of risk for individual counterparties, geographical areas, and industry concentrations. They also monitor exposures in relation to such limits.

The Bank has established a credit quality review process to provide early identification of potential changes in the financial position and creditworthiness of counterparties, including regular reviews of collateral. Counterparty limits are determined through the use of a credit rating system, which assigns a risk rating to each counterparty. These risk ratings are subject to regular revisions.

42. CREDIT RISK (continued)

42.1 *Maximum exposure to credit risk before collateral held or other credit enhancements*

The maximum exposures to credit risk, which are equivalent to the book values of each group of financial assets on the interim separate financial statement, are listed below:

	30 June 2026 VND million	*31 December 2025 VND million*
Credit risk exposures of on-separate statement of financial position items		
Due from and loans to other credit institutions	139,644,034	155,203,142
Loans to customers		
- Individuals	27,206,880	29,727,506
- Corporates	191,583,086	167,880,087
Debts purchased	612,982	655,482
Investment securities		
- Debt securities - available-for-sale	17,782,367	14,386,407
- Debt securities - held-to-maturity	-	300,000
Other financial assets	13,158,831	8,193,629
Credit risk exposures of off- separate statement of financial position items		
Financial guarantees	13,381,518	10,122,473
Letters of credit	2,771,734	211,585

This table presents the worst case in which the Bank will incur the maximum credit exposures as at 30 June 2026 and 31 December 2025, without considering any collateral held or their credit enhancements.

42.2 *Financial assets neither past due nor impaired*

The Bank's financial assets which are neither past due nor impaired consist of loans to customers classified as Group 1 (Current) loans in accordance with Circular 31; as well as securities, receivables and other financial assets that are not past due and do not require any provision.

The Bank determines that it has an absolute capacity to fully and timely recover these financial assets in the future.

42.3 *Financial assets past due but not impaired*

The age of financial assets past due but not impaired as at 30 June 2026 is presented below:

	Past due				
	Less than 90 days VND million	*From 91 to 180 days VND million*	*From 181 to 360 days VND million*	*More than 360 days VND million*	*Total VND million*
Loans to customers	**196,653**	**23,729**	**32,626**	**1,374,430**	**1,627,438**

Loans that are overdue but not impaired are considered overdue loans, but provisions are not required, as the Bank holds all collaterals in the form of counterparty deposits, real estate, movable assets, valuable papers, and other types of collaterals.

43. *MARKET RISK*

43.1 Interest rate risk

Interest rate risk arises from the possibility that changes in interest rates will affect the fair values of financial instruments. The Bank is exposed to interest rate risk due to mismatches in maturity dates or dates of interest rate repricing for assets, liabilities, and off-statement financial instruments over a certain period. To manage this risk, the Bank employs risk management strategies to match the dates of interest rate repricing of assets and liabilities.

Analysis of assets and liabilities based on interest rate re-pricing date

The repricing term of the effective interest rate refers to the remaining period from the date of the interim separate financial statements to the nearest interest rate repricing date or remaining contractual term, whichever is earlier.

The following assumptions and conditions are used in analysis of the re-pricing period of interest rates for the Bank's assets and liabilities:

- Cash and gold; balances with the SBV; investment securities - equity securities; derivatives financial instruments; long-term investments; other assets (including fixed assets, and other assets); and other liabilities are classified as non-interest bearing items;
- The repricing term of investment securities – debt securities; loans to customers; due from and loans to other credit institutions; grants, entrusted funds and loans exposed to risks; borrowings from the Government and the SBV; valuable papers issued; due to and borrowings from other credit institutions and due to customers are determined as follows:
  - Items which bear fixed interest rate during the contractual term: The re-pricing term is determined based on the time to maturity from the interim separate statement of financial position date.
  - Items which bear floating interest rate: The re-pricing term is determined based on the time to the nearest interest rate re-pricing date from the interim separate statement of financial position date.

The following table presents the interest re-pricing period of the Bank's assets and liabilities as at 30 June 2026:

43. MARKET RISKS (continued)

43.1 *Interest rate risk* (continued)

	Overdue VND million	Non-interest bearing VND million	Interest re-pricing period: Up to 1 month VND million	1 - 3 months VND million	3 - 6 months VND million	6 - 12 months VND million	1 - 5 years VND million	Over 5 years VND million	Total VND million
Assets									
Cash and gold	-	1,429,184	-	-	-	-	-	-	1,429,184
Balances with the SBV	-	19,127,655	-	-	-	-	-	-	19,127,655
Due from and loans to other credit institutions	-	289,885	103,089,478	32,468,190	3,796,481	-	-	-	139,644,034
Derivatives and other financial assets	-	68,598	-	-	-	-	-	-	68,598
Loans to customers - gross	4,404,706	-	60,709,590	83,711,319	24,068,890	42,678,110	3,118,116	99,235	218,789,966
Debts purchased - gross	-	-	612,982	-	-	-	-	-	612,982
Investment securities - gross	-	-	227,126	12,178,630	11,342,123	26,354,949	-	-	50,102,828
Long-term investments - gross	-	851,776	-	-	-	-	-	-	851,776
Fixed assets	-	2,424,766	-	-	-	-	-	-	2,424,766
Other assets - gross	-	21,299,916	-	-	-	-	-	-	21,299,916
Total assets	**4,404,706**	**45,491,780**	**164,639,176**	**128,358,139**	**39,207,494**	**69,033,059**	**3,118,116**	**99,235**	**454,351,705**
Liabilities									
Borrowings from the Government and the SBV	-	-	22,792,732	-	-	-	-	-	22,792,732
Due to and borrowings from other credit institutions	-	-	124,662,170	19,860,061	2,436,615	658,231	450	-	147,617,527
Due to customers	-	-	44,838,817	42,102,517	66,299,461	45,187,394	2,196,758	2	200,624,949
Grants, entrusted funds, and loans exposed to risks	-	-	526,140	526,140	2,374,207	-	-	-	3,426,487
Valuable papers issued	-	-	1,534,490	5,379,730	10,951,040	26,440,840	-	-	44,306,100
Other liabilities	-	7,380,994	-	-	-	-	-	-	7,380,994
Total liabilities	-	7,380,994	**194,354,349**	**67,868,448**	**82,061,323**	**72,286,465**	**2,197,208**	**2**	**426,148,789**
On-separate statement of financial position interest sensitivity gap	**4,404,706**	**38,110,786**	**(29,715,173)**	**60,489,691**	**(42,853,829)**	**(3,253,406)**	**920,908**	**99,233**	**28,202,916**

43. MARKET RISKS (continued)

43.1 Interest rate risk (continued)

Interest rate sensitivity

The Bank conducted an analysis of the sensitivity of net interest income to changes in market interest rates for VND and USD as at 30 June 2026, as follows:

	Assumed level of change *%*	*Effects on profit after tax* *VND million*
As at 30 June 2026		
VND	0.02%	(0,347)
VND	(0.02%)	0,347
USD	0.02%	(0,789)
USD	(0.02%)	0,789

43.2 Currency risk

Currency risk is the risk of fluctuations in the value of financial instruments due to changes in foreign exchange rates.

The Bank is incorporated and operate in Vietnam, with the VND as their reporting currency. The primary currency used for their transactions is also VND. Financial assets and liabilities of the Bank are denominated in VND, with some also denominated in USD, EUR, and gold. To control currency positions, the Bank has established limits. These positions are monitored on a daily basis, and hedging strategies are employed to ensure that the positions of the currencies remain within the established limits.

The exchange rates between key foreign currencies and VND at the reporting date are presented at *Note 47*.

43. MARKET RISKS (continued)

43.2 *Currency risk* (continued)

The following table presents assets and liabilities in foreign currencies converted into VND as at 30 June 2026:

	EUR equivalent VND million	*USD equivalent VND million*	*Gold equivalent VND million*	*Other currencies equivalent VND million*	*Total VND million*
Assets					
Cash and gold	6,425	139,087	694	6,243	152,449
Balances with the SBV	-	1,046,533	-	-	1,046,533
Due from and loans to other credit institutions	3,634	5,656,228	-	9,732	5,669,594
Derivatives and other financial assets	-	515,617	-	-	515,617
Loans to customers - gross	-	1,629,716	-	-	1,629,716
Other assets – gross	-	71,834	-	-	71,834
Total assets	**10,059**	**9,059,015**	**694**	**15,975**	**9,085,743**
Liabilities					
Due to and borrowings from other credit institutions	-	7,901,526	-	-	7,901,526
Due to customers	7,246	1,775,045	-	7,399	1,789,690
Derivatives and other financial liabilities	12,159	-	-	-	12,159
Grants, entrusted funds, and loans exposed to risks	-	3,426,487	-	-	3,426,487
Other liabilities	233	161,880	-	924	163,037
Total liabilities	**19,638**	**13,264,938**	**-**	**8,323**	**13,292,899**
Foreign exchange position on-separate statement of financial position	**(9,579)**	**(4,205,923)**	**694**	**7,652**	**(4,207,156)**
Foreign exchange positions off-separate statement of financial position	**-**	**(906)**	**-**	**907**	**1**
Foreign exchange position in and off-separate statement of financial position	**(9,579)**	**(4,206,829)**	**694**	**8,559**	**(4,207,155)**

43. MARKET RISK (continued)

43.2 Currency risk (continued)

Exchange rate sensitivity

Assuming that all variables remain constant, the following table shows the effects on profit after tax and equity of the Bank due to changes in exchange rates. The risk due to changes of exchange rates for other currencies of the Bank is not significant.

	Assumed level of change %	*Effects on profit after tax* VND million
As at 30 June 2026		
USD	1%	(33,647)
USD	(1)%	33,647
EUR	1%	(77)
EUR	(1)%	77
SJC	1%	6
SJC	(1)%	(6)

43.3 Liquidity risk

Liquidity risk is the risk which the Bank faces difficulties in meeting its financial liabilities. Liquidity risk arises when the Bank is unable to settle debt obligations on their due dates under normal or stress conditions. To manage exposure to liquidity risk, the Bank diversifies the mobilization of deposits from various sources in addition to their basic capital resources. In addition, the Bank has established policies to control liquidity assets flexibly, monitor future cash flows and daily liquidity. The Bank has also evaluated the estimated cash flows and the availability of current collateral assets in case of obtaining more deposits.

The maturity term of assets and liabilities is the remaining period of assets and liabilities calculated from the interim separate statement of financial position date to the settlement date in accordance with contractual terms and conditions.

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

- Balances with the SBV are classified as demand deposits, considered within one (1) month, including compulsory reserves;
- The maturity term of investment securities - debt securities is calculated based on the maturity date of each type of securities; investment securities - listed equity securities are considered within one (1) month because of their high liquidity;
- The maturity term of borrowings from the Government and the SBV; grants, entrusted funds and loans exposed to risks; valuable papers issued; due from and loans to other credit institutions; loans to customers is determined based on the maturity date stipulated in contracts. The actual maturity term may be altered if loan contracts are extended;
- The maturity term of long-term investments is considered to be more than five (5) years because these investments do not have specific maturity dates;
- The maturity term of due to and borrowings from other credit institutions; derivatives and other financial liabilities; and due to customers is determined based on the features of these items or the maturity date as stipulated in contracts. Vostro accounts and demand deposits are transacted as required by customers and are classified as on demand. The maturity term of borrowings and term deposits is determined based on the maturity date in contracts. In practice, these amounts may be rolled over, and therefore, may extend beyond the original maturity date;
- The maturity term of fixed assets is determined based on the remaining useful life of the asset.

43. MARKET RISK (continued)

43.3 *Liquidity risk* (continued)

The following table presents the maturity of assets and liabilities of the Bank as at 30 June 2026:

	Overdue		*Current*					
	Above 3 months VND million	*Up to 3 months VND million*	*Up to 1 month VND million*	*1 - 3 months VND million*	*3 - 12 months VND million*	*1 - 5 years VND million*	*Above 5 years VND million*	*Total VND million*
Assets								
Cash and gold	-	-	1,429,184	-	-	-	-	1,429,184
Balances with the SBV	-	-	19,127,655	-	-	-	-	19,127,655
Due from and loans to other credit institutions	-	-	103,089,478	33,981,269	2,494,722	78,565	-	139,644,034
Derivatives and other financial assets	-	-	80,149	(11,062)	(489)	-	-	68,598
Loans to customers - gross	3,221,983	1,182,723	5,450,367	14,642,041	98,452,036	29,236,505	66,604,311	218,789,966
Debt purchases - gross	-	-	612,982	-	-	-	-	612,982
Investment securities - gross	-	-	205,000	4,580,944	12,270,954	1,200,723	31,845,207	50,102,828
Long-term investments - gross	-	-	-	-	-	-	851,776	851,776
Fixed assets	-	-	100,797	603	6,266	489,631	1,827,469	2,424,766
Other assets - gross	-	-	3,114,460	1,176,519	13,204,808	3,460,867	343,262	21,299,916
Total assets	**3,221,983**	**1,182,723**	**133,210,072**	**54,370,314**	**126,428,297**	**34,466,291**	**101,472,025**	**454,351,705**
Liabilities								
Borrowings from the Government and the SBV	-	-	11,000,971	11,791,761	-	-	-	22,792,732
Due to and borrowings from other credit institutions	-	-	124,653,154	19,857,453	3,091,869	15,051	-	147,617,527
Due to customers	-	-	44,838,817	44,066,729	109,522,643	2,196,758	2	200,624,949
Grants, entrusted funds, and loans exposed to risks	-	-	526,140	-	789,210	1,584,997	526,140	3,426,487
Valuable papers issued	-	-	146,090	2,436,340	23,840,970	10,178,140	7,704,560	44,306,100
Other liabilities	-	-	3,500,979	1,406,203	2,435,514	38,238	60	7,380,994
Total liabilities	**-**	**-**	**184,666,151**	**79,558,486**	**139,680,206**	**14,013,184**	**8,230,762**	**426,148,789**
Net liquidity gap	**3,221,983**	**1,182,723**	**(51,456,079)**	**(25,188,172)**	**(13,251,909)**	**20,453,107**	**93,241,263**	**28,202,916**

43. MARKET RISK (continued)

43.4 Market price risk

Except for the assets and liabilities presented above, the Bank has no other market price risks that have a risk level accounting for 5% or more of net profit or the value of assets and liabilities accounting for 5% or more of total assets.

44. OPERATING LEASE COMMITMENTS

	30 June 2026 VND million	*31 December 2025 VND million*
Operating lease commitments	**1,910,855**	**1,831,327**
In which:		
- Due within one year	308,555	278,923
- Due from one to five years	1,183,813	918,684
- Due after five years	418,487	633,720

45. SUPPLEMENTAL NOTES TO FINANCIAL ASSETS AND FINANCIAL LIABILITIES

On 6 November 2009, the Ministry of Finance issued Circular 210/2009/TT-BTC, which provides guidance for the adoption of the International Financial Reporting Standards on the presentation and disclosures of financial instruments in Vietnam (referred to as "Circular 210"). This circular is effective for financial years beginning on or after 1 January 2011.

Circular 210 specifically addresses the presentation and disclosures of financial instruments. Therefore, the concepts of financial assets, financial liabilities, and related concepts are applied solely for supplemental presentation as requirements of Circular 210. The assets, liabilities, and equity of the Bank have been recognized and measured in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions, and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

Financial assets

Financial assets of the Bank within the scope of Circular 210 comprise cash and gold; balances with the SBV; due from and loans to other credit institutions; loans to customers; investment securities; receivables and other financial assets.

According to Circular 210, financial assets are appropriately classified, for the purpose of disclosure in the interim separate financial statements, into one of the following categories:

- *A financial asset at fair value through the interim separate income statement*

  Is a financial asset that meets either of the following conditions:

  a) It is classified as held-for-trading. A financial asset is classified as held-for-trading if:

     ✓ It is acquired or incurred principally for the purpose of selling or repurchasing it in the near term;

     ✓ There is evidence of recent actual pattern of short-term profit-taking; or

     ✓ Derivatives (except for a derivative that is a financial guarantee contract or a designated and effective hedging instrument).

  b) It is designated by the Bank as at fair value through the interim separate income statement upon initial recognition.

45. SUPPLEMENTAL NOTES TO FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)

Financial assets (continued)

► *Held-to-maturity investments:*

Non-derivative financial assets with fixed or determinable payments and fixed maturities that the Bank intends and can hold to maturity, except for:

a) Financial assets that, at the time of initial recognition, have been classified as a recognized group at their fair value through the interim separate statement of income;

b) Financial assets classified as available-for-sale;

c) Financial assets that satisfy the definitions of loans and receivables

► *Loans and receivables*:

Are non-derivatives financial assets with fixed or determinable payments that are not quoted in an active market, except for:

a) Those that the Bank intends to sell immediately or in the near term, which shall be classified as held for trading, and those that the Bank, upon initial recognition, designates as at fair value through the interim separate income statement;

b) Those that the Bank designates as available for sale upon initial recognition; or

c) Those for which the holder may not recover substantially all its initial investment, other than because of credit deterioration, which shall be classified as available for sale.

► *Available for sale assets:*

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

a) Loans and receivables;

b) Held-to-maturity investments;

c) Financial assets at fair value through the interim separate income statement.

Financial liabilities

Financial liabilities of the Bank under the Circular 210 consist of borrowings from the Government and the SBV; due to and borrowings from other credit institutions; due to customers; grants, entrusted funds, loans exposed to risks; valuable papers issued; payables and other financial liabilities.

45. SUPPLEMENTAL NOTES TO FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)

Financial liabilities (continued)

According to Circular 210, financial liabilities are appropriately classified into the following categories for the purpose of disclosure in the interim separate financial statements:

- *Financial liabilities at fair value through interim separate income statement*

  Is a financial liability that meets either of the following conditions:

  a) It is classified as held for trading. A financial liability is deemed held for trading if:

     ✓ It is acquired or incurred principally for the purpose of selling or repurchasing it in the near term;

     ✓ There is evidence of a recent actual pattern of short-term profit-taking; or

     ✓ Derivatives (except for a derivative that is a financial guarantee contract or designated and effective hedging instrument).

  b) Upon initial recognition, it is designated by the Bank as at fair value through the interim separate income statement.

- *Financial liabilities at amortized cost.*

  Financial liabilities that are not categorized as at fair value through the interim separate income statement will be classified as financial liabilities at amortized cost.

Offsetting financial assets and liabilities

Financial assets and financial liabilities are offset and reported at the net amount in the interim separate statement of financial position if, and only if, the Bank has an enforceable legal right to offset financial assets against financial liabilities, and the Bank has the intention to settle on a net basis, or the realization of the assets and settlement of liabilities is made simultaneously.

Determine the fair value of financial instruments

The fair value of cash and short-term deposits approximates their carrying value due to the short-term maturity of these items.

45. SUPPLEMENTAL NOTES TO FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)

The carrying amount and fair value of the Bank's financial assets and liabilities are presented as at 30 June 2026 as bellows:

	Carrying amount						
	Trading VND million	*Held to maturity VND million*	*Loan and receivable VND million*	*Available-for-sale VND million*	*Other assets and liabilities at amortized cost VND million*	*Total VND million*	*Fair value VND million*
Financial assets							
Cash and gold	-	-	1,429,184	-	-	1,429,184	*1,429,184*
Balances with the SBV	-	-	19,127,655	-	-	19,127,655	*19,127,655*
Due from and loans to other credit institutions	-	-	139,644,034	-	-	139,644,034	(*)
Derivatives and other financial assets	68,598	-	-	-	-	68,598	(*)
Loans to customers	-	-	216,588,702	-	-	216,588,702	(*)
Debt purchases	-	-	608,385	-	-	608,385	
Investment securities	-	8,530,417	-	41,572,411	-	50,102,828	(*)
Long-term investments	-	-	-	351,776	-	351,776	(*)
Other financial assets	-	-	13,158,831	-	-	13,158,831	(*)
	68,598	**8,530,417**	**390,556,791**	**41,924,187**	**-**	**441,079,993**	
Financial liabilities							
Borrowings from the Government and the SBV	-	-	-	-	22,792,732	22,792,732	(*)
Due to and borrowings from other credit institutions	-	-	-	-	147,617,527	147,617,527	(*)
Due to customers	-	-	-	-	200,624,949	200,624,949	(*)
Grants, entrusted funds and loans exposed to risks	-	-	-	-	3,426,487	3,426,487	(*)
Valuable papers issued	-	-	-	-	44,306,100	44,306,100	(*)
Other financial liabilities	-	-	-	-	5,832,027	5,832,027	(*)
	-	**-**	**-**	**-**	**424,599,822**	**424,599,822**	

(*) As Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions, and related regulations of the State Bank of Vietnam have no specific guidance on the fair value determination, the fair value of these items cannot be determined.

46. EVENTS AFTER THE INTERIM SEPARATE FINANCIAL STATEMENTS DATE

There is no matter or circumstance that has arisen since 30 June 2026 that requires adjustment or disclosure in the interim separate financial statements of the Bank.

47. EXCHANGE RATES OF APPLICABLE FOREIGN CURRENCIES AGAINST VIETNAM DONG AT THE END OF THE PERIOD

	30 June 2026 *VND*	*31 December 2025* *VND*
USD	26,307.00	26,290.00
EUR	30,032.50	30,914.00
GBP	34,851.50	35,369.50
CAD	18,478.00	19,192.00
SGD	20,380.00	20,504.50
AUD	18,144.00	17,611.50
CHF	32,490.50	33,146.50
JPY	161.96	167.70
HKD	3,355.00	3,378.00
KRW	16.97	18.51
Gold SJC (mace)	14,450,000.00	15,180,000.00

Ho Chi Minh City, Vietnam
7 August 2026

Preparer	Reviewer	Approver
Ms. Quan Hue Nghi	Mr. Le Dinh Tu	Mr. Vo Hoang Hai
Senior Specialist	Chief Accountant cum Head of Accounting Department	Deputy Chief Executive Officer

M.S.D.N: 0300872315 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN NAM Á
THÀNH PHỐ HỒ CHÍ MINH