

NAM A BANK

NAM A BANK – HỘI SỞ/HEAD OFFICE
201-203 Cách Mạng Tháng Tám, Phường Bàn Cờ, TP.HCM
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Số/No.: 1731/2026/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 30 tháng 07 năm 2026
Ho Chi Minh City, July 30th, 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/Ho Chi Minh 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
Cách Mạng Tháng Tám Street, Ban Co Ward, Ho Chi Minh City.

- Email: namabank@namabank.com.vn

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

Ngày 30/07/2026, Ngân hàng TMCP Nam Á phát hành Báo cáo tài chính Quý II 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 July 30th, 2026, Nam A Commercial Joint Stock Bank has promulgated Financial Statement Quarter II 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 Ho Chi Minh Stock Exchange the documents as listed below:

+ Báo cáo tài chính riêng lẻ Quý II 2026/Separate Financial Statement Quarter II 2026.

+ Báo cáo tài chính hợp nhất Quý II 2026/Consolidated Financial Statement Quarter II 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

PHÓ CHỦ TỊCH HĐQT/

Vice Chairwoman

Nơi nhận/To:

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



Võ Thị Tuyết Nga

NAM A BANK

Nam A Commercial Joint Stock Bank

CONSOLIDATED FINANCIAL STATEMENT

Quarter 2/2026 and for the period from 01 January 2026
to 30 June 2026

Nam A Commercial Joint Stock Bank

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Nam A Commercial Joint Stock Bank

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 June 2026

B02a/TCTD-HN

	<i>Notes</i>	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
ASSETS			
Cash and gold		1,429,184	1,231,315
Balances with the State Bank of Vietnam		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		131,971,668	154,153,863
Loans to other credit institutions		7,672,366	1,049,279
Derivatives and other financial assets	V.1	68,598	21,781
Loans to customers		216,588,702	195,333,034
Loans to customers	V.2	218,789,966	197,607,593
Provision for loans to customers	V.3	(2,201,264)	(2,274,559)
Debts purchased		608,385	629,595
Debts purchased		612,982	655,482
Provision for debts purchased		(4,597)	(25,887)
Investment securities	V.4	50,102,828	40,071,858
Available-for-sale securities		41,572,411	31,230,837
Held-to-maturity securities		8,530,417	8,841,421
Provision for investment securities		-	(400)
Long-term investments	V.5	248,170	120,805
Other long-term investments		351,776	224,011
Provision for long term investments		(103,606)	(103,206)
Fixed assets		2,427,668	2,369,533
<i>Tangible fixed assets</i>		<i>1,778,372</i>	<i>1,740,142</i>
Cost		2,888,180	2,718,189
Accumulated depreciation		(1,109,808)	(978,047)
<i>Financial lease fixed assets</i>		<i>40,359</i>	<i>53,618</i>
Cost		98,851	128,832
Accumulated depreciation		(58,492)	(75,214)
<i>Intangible fixed assets</i>		<i>608,937</i>	<i>575,773</i>
Cost		809,451	766,902
Accumulated amortization		(200,514)	(191,129)
Other assets		21,272,040	9,632,715
Receivables		3,420,001	1,809,341
Interest and fee receivables		10,147,345	6,986,810
Other assets		7,739,369	871,239
Provision for other on-balance sheet assets		(34,675)	(34,675)
TOTAL ASSETS		451,517,264	418,333,322

Nam A Commercial Joint Stock Bank

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
As at 30 June 2026

B02a/TCTD-HN

	<i>Notes</i>	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
LIABILITIES			
Borrowings from the Government and the State Bank	V.6	22,792,732	18,028,593
Due to and borrowings from the Government and the State Bank		22,792,732	18,028,593
Due to and borrowings from other credit institutions	V.7	147,618,839	157,154,091
Due to other credit institutions		142,293,043	154,419,063
Borrowings from other credit institutions		5,325,796	2,735,028
Due to customers	V.8	200,095,644	177,810,693
Grants, entrusted funds and loans exposed to risks		3,426,487	2,412,358
Valuable papers issued	V.9	44,306,100	33,308,090
Other liabilities	V.10	7,384,969	6,188,730
Interest and fee payables		5,377,039	4,675,054
Other liabilities		2,007,930	1,513,676
TOTAL LIABILITIES		425,624,771	394,902,555
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 capital		25	25
Reserves		2,474,419	2,578,191
Exchange rate revaluation		1,031	-
Retained earnings		2,828,722	3,695,613
TOTAL OWNERS' EQUITY	V.12	25,892,493	23,430,767
TOTAL LIABILITIES AND OWNERS' EQUITY		451,517,264	418,333,322

Nam A Commercial Joint Stock Bank

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
As at 30 June 2026

B02a/TCTD-HN

OFF-CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS

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

Ms. Quan Hue Nghi
Senior Specialist

Mr. Le Dinh Tu
Chief Accountant cum Head of
Accounting Department

Mr. Vo Hoang Hai
Deputy General Director



Ho Chi Minh City, Vietnam

29 July 2026

Nam A Commercial Joint Stock Bank

CONSOLIDATED INCOME STATEMENT

For the period from 01 January 2026 to 30 June 2026

B03a/TCTD

	Notes	Quarter 2		06-month period ended	
		Current period VND million	Previous period VND million	Current period VND million	Previous period VND million
Interest and similar income	VI.13	7,986,872	5,263,169	14,925,554	10,047,342
Interest and similar expenses	VI.14	(5,759,460)	(3,141,041)	(10,626,186)	(5,813,052)
Net interest and similar income		2,227,412	2,122,128	4,299,368	4,234,290
Fee and commission income		338,953	192,100	514,790	351,816
Fee and commission expenses		(38,865)	(40,182)	(67,021)	(72,813)
Net fees and commission income		300,088	151,918	447,769	279,003
Net gain from trading of foreign currencies		(40,309)	16,549	(49,880)	31,741
Net gain from trading of held-for-trading securities	VI.15	-	-	-	272
Net gain from investment securities	VI.16	87,958	85,622	177,747	105,045
Other operating income		267,874	339,261	283,771	347,300
Other operating expenses		(6,577)	(3,355)	(15,629)	(5,225)
Net gain from other operating activities		261,297	335,906	268,142	342,075
Total operating expenses	VI.17	(1,181,656)	(802,127)	(2,078,977)	(1,617,779)
Net profit before provision for credit losses		1,654,790	1,909,996	3,064,169	3,374,647
Provision expense for credit losses	VI.18	(138,981)	(614,408)	94,585	(854,463)
PROFIT BEFORE TAX		1,515,809	1,295,588	3,158,754	2,520,184
Current corporate income tax expense		(305,984)	(260,917)	(638,059)	(509,393)
Total corporate income tax expense		(305,984)	(260,917)	(638,059)	(509,393)
PROFIT AFTER TAX		1,209,825	1,034,671	2,520,695	2,010,791

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Accounting Department

Mr. Vo Hoang Hai
Deputy General Director

Ho Chi Minh City, Vietnam

29 July 2026

Nam A Commercial Joint Stock Bank

CONSOLIDATED CASH FLOWS STATEMENT
For the period from 01 January 2026 to 30 June 2026

B04a/TCTD-HN

	Current period VND million	Previous period VND million
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest and similar income receipts	11,927,981	9,058,781
Interest and similar expenses payments	(11,218,121)	(5,182,772)
Net fees and commission receipts	319,481	277,035
Net receipts from trading of securities, gold and foreign currencies	91,043	137,070
Other income	(11,676)	(1,700)
Recovery of loans previously written-off	252,114	342,691
Payments to employees and other operating expenses	(2,375,149)	(1,918,083)
Corporate income tax paid for the period	(874,907)	(504,205)
Net cash flows from operating profit before changes in operating assets and liabilities	(1,889,234)	2,208,817
Changes in operating assets		
(Increase)/decrease in due from and loans to other credit institutions	(6,623,087)	(200,000)
(Increase)/decrease in trading securities	(10,158,336)	(6,202,026)
(Increase)/decrease in derivatives and other financial assets	(46,817)	(26,589)
(Increase)/decrease in loans to customers	(21,139,874)	(24,728,323)
Utilization of provision to write-off loans to customers, securities and long-term investments	-	(782,704)
(Increase)/decrease in other assets	(6,859,498)	(541,690)
Changes in operating liabilities		
Increase/(decrease) in borrowings from the Government and the State Bank	4,764,139	(816,903)
Increase/(decrease) in due to and borrowings from other credit institutions	(9,527,760)	21,653,514
Increase/(decrease) in due to customers	22,284,951	38,598,043
Increase/(decrease) in valuable paper issued	10,998,010	6,343,830
Increase/(decrease) in grants, entrusted funds and loans exposed to risks	1,014,129	785,392
Increase/(decrease) in derivatives and other financial liabilities	-	(6,768)
Increase/(decrease) in other liabilities	749,990	736,093
Net cash from operating activities	(16,433,387)	37,020,686
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(144,314)	(475,596)
Proceeds from disposal of fixed assets	466	588
Proceeds from disposal of investment properties	-	9,381
Net cash used in investing activities	(143,848)	(465,627)

Nam A Commercial Joint Stock Bank

CONSOLIDATED CASH FLOWS STATEMENT(continued)
For the period from 01 January 2026 to 30 June 2026

B04a/TCTD-HN

	Current period VND million	Previous period VND million
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends payment 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	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	152,528,507	87,836,739



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Senior Specialist



Mr. Le Dinh Tu
Chief Accountant cum Head of
Accounting Department




Mr. Vo Hoang Hai
Deputy General Director

Ho Chi Minh City, Vietnam

29 July 2026

Nam A Commercial Joint Stock Bank

NOTES TO CONSOLIDATED FINANCIAL STATEMENT
For the period from 01 January 2026 to 30 June 2026

B05a/TCTD-HN

I. THE BANK

1. Establishment and Operations

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

The Bank was incorporated under Establishment and operation license No. 18/GP-NHNN issued by the State Bank of Vietnam ("SBV") on 13 April 2023, replacing Operation license No. 0026/NH-GP issued on 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 on 1 September 1992, amended 45th times on 3 August 2023 issued by the Department of Planning and Investment of Ho Chi Minh City. The Bank's operations are valid for 99 years from the date of issuance.

The Bank's principal activities are to provide banking services including 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 financial 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 foreign currencies, gold, international payment, mobilizing overseas funds and 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 market within the scope as prescribed by the SBV; trading gold; leasing a part of unused office owned by the Bank.

2. Charter capital

The charter capital of the Bank as at 30 June 2026 is VND 20,588,222,820,000 (as at 31 December 2025: VND 17,156,864,800,000).

3. The Board of Directors

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

<i>Name</i>	<i>Position</i>
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
Mr. Pham Cong Tuan Ha	Independent Member

4. The Supervisory Board

The members of the Supervisory Board of the Bank as at the date of this report are as follows:

<i>Name</i>	<i>Position</i>
Mr. Nguyen Minh Tuan	Chief Supervisor
Ms. Nguyen Thi My Lan	Member
Mr. Tran Van Ngung	Member
Ms. Nguyen Thi Bich Phuong	Member
Mr. Nguyen Danh Thiet	Member

Nam A Commercial Joint Stock Bank

NOTES TO CONSOLIDATED FINANCIAL STATEMENT (continued)
For the period from 01 January 2026 to 30 June 2026

B05a/TCTD-HN

5. The Board of Management and Chief Accountant

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

<i>Name</i>	<i>Position</i>
Mr. Tran Khai Hoan	General Director
Mr. Ha Huy Cuong	Deputy General Director
Mr. Le Anh Tu	Deputy General Director
Mr. Nguyen Vinh Tuyen	Deputy General Director
Mr. Vo Hoang Hai	Deputy General Director
Ms. Ho Nguyen Thuy Vy	Deputy General Director
Mr. Huynh Thanh Phong	Deputy General Director
Ms. Lam Kim Khoi	Deputy General Director
Mr. Hoang Hai Vuong	Deputy General Director
Ms. Do Thi Hong Tram	Deputy General Director
Mr. Le Dinh Tu	Chief Accountant cum lead of Accounting Department

6. Legal representative

The legal representative of the Bank as of the date of this report is Mr. Tran Khai Hoan, General Director.

Mr. Vo Hoang Hai - Deputy General Director was authorized to sign the attached separate financial statements for the financial period ended 30 June 2026 in accordance with Decision No.19/2026/QĐ-NHNA-01 dated 10 April 2026.

7. 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 forty-seven (147) branches and transaction offices located in cities and provinces throughout Vietnam.

8. Subsidiary

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

<i>Subsidiary</i>	<i>Operating License No.</i>	<i>Nature of business</i>	<i>Ownership of the Bank</i>
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) times on 16 January 2023	Debt management and asset mining	100%

9. Employees

The Bank's total number of employees as at 30 June 2026 was 5,710 persons (as at 31 December 2025: 5,565 persons).

Nam A Commercial Joint Stock Bank

NOTES TO CONSOLIDATED FINANCIAL STATEMENT (continued)
For the period from 01 January 2026 to 30 June 2026

B05a/TCTD-HN

II. ACCOUNTING AND PRESENTATION CURRENCY

1. Fiscal year

The Bank's fiscal year applicable for the preparation of its consolidated financial statements starts on 01 January and ends on 31 December.

2. Accounting currency

The consolidated financial statements are prepared in Vietnam dong ("VND").

For the presentation of the consolidated 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 consolidated financial statements on the Bank's consolidated financial position, its consolidated income statement and its consolidated cash flows.

III. APPLIED ACCOUNTING STANDARDS AND SYSTEM

1. Statement of compliance

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

2. Purpose of preparing the consolidated financial statements

The consolidated financial statements of the Bank and its subsidiary have been prepared in accordance with the Accounting System applicable to Credit Institutions required under Decision No. 479/2004/QĐ-NHNN issued on 29 April 2004, Circular No. 10/2014/TT-NHNN dated 20 March 2014 and Circular No. 22/2017/TT-NHNN dated 29 December 2017 amending and supplementing Decision No. 479/2004/QĐ-NHNN; Decision No. 16/2007/QĐ-NHNN dated 18 April 2007, Circular No. 27/2021/TT-NHNN issued by State Bank of Vietnam on 31 December 2021, Circular No. 49/2014/TT-NHNN amending and supplementing a number of articles of Decision No. 16/2007/QĐ-NHNN, Vietnamese Accounting Standard No. 27 – Financial Reporting and other Vietnamese Accounting Standard issued by the Ministry of Finance as per:

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

Accordingly, the accompanying consolidated 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 consolidated financial position, consolidated income statement and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

Items or balances required by Decision No. 16/2007/QĐ-NHNN dated 18 April 2007 and Circular No. 49/2014/TT-NHNN dated 31 December 2014, Circular No. 27/2021/TT-NHNN dated 31 December 2021 and Circular No. 70/2025/TT-NHNN dated 31 December 2025 stipulating the consolidated financial statements reporting mechanism for credit institutions that are not shown in these consolidated financial statements indicate nil balance.



Nam A Commercial Joint Stock Bank

NOTES TO CONSOLIDATED FINANCIAL STATEMENT (continued)
For the period from 01 January 2026 to 30 June 2026

B05a/TCTD-HN

3. Assumptions and uses of estimates

The preparation of the consolidated financial statements requires the Board of Management of the Bank to make estimates and assumptions that affect the reported amount of assets and liabilities and 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 resulting in future changes in such provision.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and gold, balances with at the SBV, due from other credit institutions on demand or with an original maturity of three months from the transaction date, securities investment with maturity of three months from purchase date, which are readily convertible into cash and do not bear the liquidity risk at the reporting date.

2. 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 accounting period.

The credit risk classification of due from and credit granting to other credit institutions and provision for credit risks thereof are provided in accordance with Circular No.31/2024/TT-NHNN (Circular 31) and Decree No 86/2024/ND-CP (Decree 86).

Accordingly, the Bank makes a specific provision for due from (except for current accounts) and loans to other credit institutions according to the method as described in *Note 4*.

According to Decree 86, the Bank is not required to make a general provision for due from 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. Loans to customers

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

Provision for credit losses of loans to customers is presented consolidatedly as one (1) line in the consolidated statement of financial position.

Short-term loans have term of less than one year from the disbursement date. Medium-term loans have term of one to five years from the disbursement date. Long-term loans are loans with term of over 5 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 4*.

4. Loan classification and provision for credit losses applied to due from and loans to other credit institutions, direct and entrusted investments in unlisted corporate bonds, loans to customers, entrustments for credit granting and other credit risk bearing assets

4.1 Loan classification and provision for credit losses

The classification of due from and loans to other credit institutions, direct and entrusted investments in unlisted corporate bond, and loans to customers, and entrustments for credit granting, as well as other credit risk bearing assets (collectively referred to as "debts"), is recognized based on the quantitative method prescribed in Article 10 of Circular 31.

Nam A Commercial Joint Stock Bank

NOTES TO CONSOLIDATED FINANCIAL STATEMENT (continued)
For the period from 01 January 2026 to 30 June 2026

B05a/TCTD-HN

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 debt.

A general provision as at 30 June 2026 is made at 0.75% of the total outstanding loans as at 30 June 2026 excluding due from and loans to 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 discounted rate for each type of collateral is specified in Decree 86.

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.	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; 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 in compliance with Clause 1, 3, 4, 5, 6 under Article 134 of Law on Credit Institutions; or ▪ Debts made in compliance with Clause 1, 2, 3, 4 under Article 135 of Law on Credit Institutions; or ▪ Debts made in compliance 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%

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<i>Loan group</i>		<i>Description</i>	<i>Specific provision rate</i>
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. (f) Debts are required to be recovered according to credit institutions, foreign bank branches' 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 credit institutions, foreign bank branches' 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%

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

If a customer is classified into a debt group with lower risk than a debt group in CIC list, the Bank and its subsidiary must adjust the debt classification results according to the CIC list.

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When the Bank and its subsidiary participate in a syndicated loan as a participant, they 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.

4.2 *Loan restructuring and loan classification retention support borrowers facing financial difficulties*

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:

<i>Disbursement date</i>	<i>Overdue status</i>	<i>Overdue date</i>	<i>Principle of loan classification retention</i>
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.

4.3 *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 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 4.1);

B: Total specific provision to be made for the outstanding balance of loans applying loan classification under the policy of loan classification retention (Note 4.2) 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 4.1).

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

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- + 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 consolidated income statement and are used to deal with bad debts. According to Circular 31, the Bank establishes a risk settlement committee to deal with bad debts if they are classified in group 5, or if the borrower is an organization that is dissolved or bankruptcy or individual who is dead or missing.

5. **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. Interest receipt including the interest incurred before the purchase is recognized 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 made provisions against credit risks in accordance with regulations on making provisions and using of provisions against credit risks described in *Note 4.3*.

6. **Held-for-trading securities**

Classification and recognition

Held-for-trading securities include securities purchased for trading purposes. Held-for-trading securities are initially recognized at cost on transaction date.

Measurement

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

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

Provision for held-for-trading securities which is mentioned above is reversed when the recoverable amount of held-for-trading securities 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 trading securities are recognized in the consolidated income statement.

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

De-recognition

Held-for-trading securities 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.

7. **Available-for-sale securities**

7.1 *Classification and recognition*

Available-for-sale securities include debt and equity securities that are acquired by the Bank for the investment and available-for-sale purposes, not regularly traded but can be sold when there is a benefit. For equity securities, the Bank are also neither the founding shareholder nor the strategic partner and do not have the ability to make certain influence in establishing and making the financial and operating policies of the investees through a written agreement

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on assignment of its personnel to the Board of Directors/Management.

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

Available-for-sale debt securities are recognized at par value at the purchasing date. Accrued interest before the purchasing date (for debt securities with interest payment in arrears) and deferred interest (for debt securities with interest payment in advance) is recognized in a consolidated account. Discount/premium, which is the difference between the cost and the amount being 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 consolidated 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; cumulative interest incurred after the purchasing date is recognized as income of the Bank 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.

7.2 Measurement

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

Provision for diminution in value of available-for-sale securities is made when book value of the securities is higher than its market value. Provision for diminution in value is recorded to "Net gain/loss from investment securities" in the consolidated 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 made provisions for those bonds in accordance with Circular 31 as presented in Note 4.1.

8. Held-to-maturity investment securities

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

Debt securities are recognized and measured similarly as available-for-sale securities at Note 7.

9. Other long-term investments

Other long-term investments

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

Provision for diminution in the value of other long-term investment is made when there is substantial evidence indicating a decline in the value of these investments at the consolidated statement of financial position date.

For securities which are not listed but are registered for trading on 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 time of preparing the consolidated financial statements announced by the Stock Exchange is lower than the carrying value of the securities at the end of accounting year.

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

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Level of provision for investment	=	Actual rate of charter capital (%) of the enterprise at an organization at the time of making the provision	x	Parties' investment capital at the organization receiving capital contribution at the time of making the provision	-	Actual equity capital of business organization at the time of making the provision
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Provision is reversed when the recoverable amount of the investment increases after the provision is made. Provision is reversed up to the gross value of the investment before the provision is made.

10. Fixed assets

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

The cost of a fixed asset comprises 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 and expenditures for maintenance and repairs are charged to the consolidated 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 consolidated income statement.

11. Lease

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

Assets held under finance leases are capitalized in the consolidated 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 consolidated income statement over the lease term to achieve a constant rate on interest on the remaining balance of the finance lease liability.

Capitalized financial leased assets are depreciated using 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 consolidated income statement in "Operating expenses" on a straight-line basis over the lease term.

Income from operating leases is recognized in "Income from service activities" in the consolidated statement of income on a straight-line basis over the lease term.

12. Investment properties

Investment properties are stated at cost, including transaction costs, less accumulated depreciation and/or amortization.

Subsequent expenditure relating to an investment property that has already been recognized is added to the net book value of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Bank and its subsidiary.

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Investment properties are derecognized when they have been disposed of or when the investment properties are permanently withdrawn from use and no future economic benefit is expected from its disposal. The difference between the net disposal proceeds and the carrying amount of the assets is recognized in the consolidated income statement in the period of retirement or disposal.

Transfers are made to investment properties when, and only when, there is a change in use, evidenced by the ending of owner-occupation, commencement of an operating lease to another party, or ending of construction or development. Transfers are made from investment properties when, and only when, there is change in use, evidenced by commencement of owner-occupation or commencement of development with a view to sale. When reclassifying investment properties to fixed assets, the cost and the net book value of the fixed assets remain unchanged at the reclassified date.

13. 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.

14. Other receivables

14.1 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 presented in Note 4.1.

14.2 Other receivables

Receivables other than receivables from credit activities in the Bank and its subsidiary's operations 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 consolidated income statement during the year.

The provision for overdue debts is made as follows:

<u>Overdue period</u>	<u>Provision rate</u>
From six months up to under 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%

15. Derivatives financial instruments

The Bank involves in currency forward contracts and currency swap contracts to facilitate customers to transfer, modify or minimize foreign exchange risk or other market risks, and also for the trading purpose of the Bank.

Currency forward contracts

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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 nominal value at the transaction date and are revalued for the reporting purpose at the exchange rate at the reporting date. Gains or losses realized or unrealized are recognized in the "Exchange rate revaluation" under "Owners' equity" and will be transferred to the consolidated income statement at the end of the financial period. The premium or discount derived from the difference between spot rate and forward rate are recorded at contract date as assets if positive or liabilities if negative in consolidated statement of financial position. The difference is amortized to the consolidated income statement on straight-line basis over the forward contract period.

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 will be recognized immediately at the effective date of the contract as an asset if positive or a liability if the negative on the consolidated statement of financial position. The difference will be amortized on a straight-line basis over the life of the swap contract to the consolidated income statement.

16. Capital

16.1 Ordinary shares

Ordinary shares are classified as equity.

16.2 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 price of repurchasing of treasury stocks and the re-issue price of treasury stocks to share premium account. The expense related to issue shares will be recorded as the share premium deductible.

16.3 Funds and reserves

The Bank has set up the following reserved funds in accordance with the Law on Credit Institutions No. 32/2024/QH15, Decree No. 135/2025/ND-CP and the Bank's Charter as follow:

	% of profit after tax	Maximum rate
Capital supplementary reserve	10% of profit after tax	100% chartered capital
Financial reserve	10% of profit after tax appropriating Capital supplementary reserve	Not specified

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

17. Recognition of income and expense

Interest income and interest expenses

Interest income and interest expenses are recognized in the consolidated income statement on accrual basis for debts classified as current debts that do not have to make specific provisions. The recognition of accrued interest income is suspended when such debt is classified in groups 2 to 5 according Circular 31 as presented at Note 4.1 or debts retained classification as group 1 due to the application of Circular 01, Circular 03 and Circular 14 at Note 4.2 is not recognized in the consolidated income statement. Suspended interest income is reversed and monitored off-statement of financial position and recognized in the consolidated income statement upon actual receipt.

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Fees and commissions income

Fees and commissions are recognized when services are rendered.

Income from investments

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

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

Other income

Other income is recognized on cash basis.

According to Circular 16/2018/TT-BTC dated 7 February 2018 of the Ministry of Finance guiding for financial regulation applied to credit institutions and branches of foreign banks, with regard to accounts receivable which have been accounted for as income but they are considered uncollectible or they are not obtained when they are due, the Banks recognize a reduction in revenue if it is in the same accounting period or recognize them as expenses if it is not in the same accounting period and monitoring off-statement of financial position to urge the collection. When accounts receivable is collected, the Bank shall account them for as income in the consolidated income statement.

18. Corporate income tax

Current corporate income tax

Current income tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from (or paid to) the taxation authorities. The tax rates and tax laws used to compute the amount are those that are effective as at the consolidated statement of financial position date.

Current income tax is charged or credited to the consolidated 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.

The tax returns of the Bank are subject to examination by the tax authorities. Due to the ambiguity associated with the applicability of tax laws and regulations, amounts reported in the consolidated financial statements could be changed at a later date upon final determination by the tax authorities.

19. Foreign currency transactions

In accordance with the accounting system of the Bank, all transactions are recorded in original currencies. Monetary assets and liabilities denominated in foreign currencies are converted into VND using exchange rates ruling at the consolidated statement of financial. Income and expenses arising in foreign currencies during the year are converted into VND at rates ruling at the transaction dates. Foreign exchange differences arising from the translation of monetary assets and liabilities from foreign currency to VND in the year are recognized and followed in the "Exchange rate revaluation" under "Owners' Equity" section and will be transferred to the consolidated income statement at the end of the financial year.

20. Employee benefits

20.1 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 Labor, Invalids and Social Affairs. The Bank are required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.50% of an employee's basic salary on a monthly basis, allowances and other additional payments. Besides, the Bank have no further

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obligation of post-employee benefits.

20.2 *Voluntary resignation benefits*

Under Article 46 of Labor Code No. 45/2019/QH14 effective from 01 January 2021, The Bank have the obligation to pay allowance arising from voluntary resignation of employees, equal to one-half month's salary for each year of employment up to 31 December 2008 plus salary allowances (if any). From 01 January 2009, the average monthly salary used in this calculation is the average monthly salary of the latest six-months up to the resignation date.

20.3 *Unemployment insurance*

According to current regulations, 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.

21. **Related parties**

Parties are considered to be 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, or when the Bank and other party are under common control or under common significant influence. Related parties can be enterprises or individuals, including close members of their families.

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V. NOTES TO CONSOLIDATED STATEMENT OF FINANCIAL POSITION

1. 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	-
Total	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	-
Total	16,942,363	36,081	(14,300)
Net amount		21,781	

2. 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
Loans for discounted commercial bills and valuable papers	19,443	14,945
Payments on behalf of customers	168,244	14,239
Loans by grants and entrusted funds	164	164
	218,789,966	197,607,593

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

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

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3. Provision for credit losses

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

	<i>Specific provision VND million</i>	<i>General provision VND million</i>	<i>Total VND million</i>
01 January 2026	810,857	1,463,702	2,274,559
Provision 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:

	<i>Specific provision VND million</i>	<i>General provision VND million</i>	<i>Total VND million</i>
01 January 2025	826,702	1,238,405	2,065,107
Provision charged to during the period	667,164	187,299	854,463
Provision used to write-off bad debts during the period	(782,704)	-	(782,704)
30 June 2025	711,162	1,425,704	2,136,866

4. Investment securities

4.1 Available-for-sale securities

	<i>30 June 2026 VND million</i>	<i>31 December 2025 VND million</i>
Debt securities		
Government bonds	23,790,044	16,716,665
Bonds issued by other domestic credit institutions	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

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4.2 Held-to-maturity securities (excluding special bonds issued by VAMC)

	30 June 2026 VND million	31 December 2025 VND million
Government bonds	8,146,872	8,152,307
Bonds issued by other domestic credit institutions	383,545	689,114
	8,530,417	8,841,421

5. Long-term investments

	30 June 2026 VND million	31 December 2025 VND million
Other long-term investments	351,776	224,011
Provision for long-term investments	(103,606)	(103,206)
	248,170	120,805

6. Borrowings from the Government and State Bank

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

7. Due to and borrowings from other credit institutions

7.1 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 currencies	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

7.2 Borrowings from other credit institutions

	30 June 2026 VND million	31 December 2025 VND million
In VND	2,923,932	92,848
In foreign currencies	2,401,864	2,642,180
	5,325,796	2,735,028

Nam A Commercial Joint Stock Bank

NOTES TO CONSOLIDATED FINANCIAL STATEMENT (continued)
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8. Due to customers

	30 June 2026 VND million	31 December 2025 VND million
Demand deposits	10,541,616	10,546,863
Demand deposits in VND	9,789,811	10,118,590
Demand deposits in foreign currencies	751,805	428,273
Term deposits	189,204,530	166,959,630
Term deposits in VND	188,166,670	165,857,925
Term deposits in foreign currencies	1,037,860	1,101,705
Deposits for specific purposes	55,290	65,413
Margin deposits	294,208	238,787
	200,095,644	177,810,693

9. Valuable papers issued

	30 June 2026 VND million	31 December 2025 VND million
Certificate of deposits	37,297,100	28,548,090
Less than 12 months	23,923,580	14,840,370
From 12 months to less than 5 years	1,536,370	1,204,640
From 5 years	11,837,150	12,503,080
Bonds	7,009,000	4,760,000
From 12 months to less than 5 years	1,000,000	500,000
From 5 years	6,009,000	4,260,000
	44,306,100	33,308,090

10. Other liabilities

	30 June 2026 VND million	31 December 2025 VND million
Internal payables	52,337	134,713
External payables	7,204,210	5,909,521
Bonus and welfare fund	128,422	144,496
	7,384,969	6,188,730

Nam A Commercial Joint Stock Bank

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11. Statutory obligations

	01 January 2026 VND million	Movement during the period		30 June 2026 VND million
		Payables VND million	Paid VND million	
Value added tax	22,161	257,206	257,876	21,491
Corporate income tax	543,317	638,059	874,907	306,469
Other taxes	30,499	107,860	122,761	15,598
- Personal income tax	27,787	100,470	116,053	12,204
- Withholding tax	2,712	7,390	6,708	3,394
Other taxes and fees	-	107	107	-
	595,977	1,003,232	1,255,651	343,558

Nam A Commercial Joint Stock Bank

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12. Owners' equity

12.1 Statement of changes in equity

	Charter capital VND million	Share premium VND million	Other reserves VND million	Exchange rate revaluation VND million	Fund for capital expenditure VND million	Reserves of credit institutions VND million	Retained earnings VND million	Total VND million
01 January 2026	17,156,865	63	25	-	10	2,578,191	3,695,613	23,430,767
Net profit for the period	-	-	-	-	-	-	2,520,695	2,520,695
Increase in the year	3,431,358	-	-	-	-	(111,300)	(3,320,058)	-
Exchange rate revaluation	-	-	-	1,031	-	-	-	1,031
Appropriation to reserves	-	-	-	-	-	7,528	(7,528)	-
Appropriation to bonus and welfare funds	-	-	-	-	-	-	(60,000)	(60,000)
30 June 2026	20,588,223	63	25	1,031	10	2,474,419	2,828,722	25,892,493

During the period, the Bank made appropriation to the bonus and welfare fund and reserves of credit institutions according to the approval of the profit distribution plan for 2025 on 20 March 2026.

Implementation of the Resolution of the 2025 Annual General Meeting of Shareholders, the Bank has completed the issuance of 343,135,802 shares increase its charter capital from the owner's equity source. Accordingly, the Bank has increased its charter capital by VND 3,431,358,020,000, from VND 17,156,864,800,000 to VND 20,588,222,820,000. The Bank has received Official Letter No. 4186/UBCK-QLCB dated May 19, 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.

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12.2 Shares

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

VI. NOTES TO CONSOLIDATED INCOME STATEMENT

13. Interest and similar income

	Current period VND million	Previous period VND million
Interest income from deposit	2,911,006	726,110
Interest income from loans	10,956,749	8,716,338
Interest income from trading, investing debt securities	998,999	547,123
- Interest income from investing securities	998,999	547,123
Interest income from guarantee services	46,057	35,684
Other income from credit activities	12,743	22,087
	14,925,554	10,047,342

14. Interest and similar expenses

	Current period VND million	Previous period VND million
Interest expense on deposits	8,500,722	4,855,903
Interest expense on borrowings	626,519	110,196
Interest expense on valuable papers	1,462,581	801,637
Interest expense on finance lease	1,095	2,051
Expenses for other credit activities	35,269	43,265
	10,626,186	5,813,052

15. Net gain from trading of held-for-trading securities

	Current period VND million	Previous period VND million
Income from trading of held-for-trading securities	-	272
	-	272

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16. Net gain from trading investment securities

	<i>Current period VND million</i>	<i>Previous period VND million</i>
Income from trading of investment securities	189,637	105,700
Expenses from trading of investment securities	(11,890)	(655)
	177,747	105,045

17. Operating expenses

	<i>Current period VND million</i>	<i>Previous period VND million</i>
Taxes, duties and fees	2,475	1,902
Personnel expenses	1,022,355	794,350
Salary and allowances	896,492	693,911
Salary-related allowances	70,269	64,309
Allowances	578	508
Others	55,016	35,622
Assets expenditure	420,682	393,008
In which: Depreciation and amortization of fixed assets	128,255	109,719
Administration expenses	520,738	326,892
In which: Business expenses	23,499	11,346
Union expenses	125	-
Insurance expenses for customer deposits	112,727	101,627
	2,078,977	1,617,779

18. Provision expense for credit losses

	<i>Current period VND million</i>	<i>Previous period VND million</i>
(Provision reversed)/Provision made for loans to customer	(73,295)	854,463
Provision reversed for debts purchased	(21,290)	-
	(94,585)	854,463

VII. OTHER INFORMATION

19. Related party transactions

Significant transactions with related parties in the current period are as follows:

<i>Related parties</i>	<i>Transactions</i>	<i>VND million</i>
Member of Board of Directors, Board of Supervision and Board of Management	Income	166
	Expense	(37,274)
Related companies and individuals	Income	152
	Expense	(2,610)

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

<i>Related parties</i>	<i>Transactions</i>	<i>VND million</i>
Member of Board of Directors, Board of Supervision and Board of Management	Deposits	(9,054)
	Loan	2,053
	Accrued interest expense on deposits	(32)
	Accrued interest income from loans	11
Related companies and individuals	Deposits	(123,852)
	Loan	155
	Accrued interest expense on deposits	(1,967)
	Accrued interest income from loans	1
	Other receivables	70

20. Concentration of assets, liabilities and off-consolidated statement of financial position items by geographical regions

	<i>Domestic VND million</i>	<i>Overseas VND million</i>	<i>Total VND million</i>
Assets at 30 June 2026	423,933,939	420,129	424,354,068
Due from and loans to other credit institutions	139,223,905	420,129	139,644,034
Derivatives and financial instruments (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
Trading and investment securities - gross	50,102,828	-	50,102,828
Long-term investments - gross	351,776	-	351,776
Liabilities at 30 June 2026	391,652,285	3,794,785	395,447,070
Due to and borrowings from other credit institutions	147,250,541	368,298	147,618,839
Due to customers	200,095,644	-	200,095,644
Grants, entrusted funds and loans exposed to risks	-	3,426,487	3,426,487
Valuable papers issued	44,306,100	-	44,306,100
Off- consolidated statement of financial position commitments at 30 June 2026	53,975,976	-	53,975,976

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VIII. FINANCIAL RISK MANAGEMENT

21. Financial risk management

Risk is inherent in the Bank's activities and is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to the Bank's continuing profitability and each individual within the Bank is accountable for the risk prevention within his or her responsibilities. The Bank are exposed to credit risk, liquidity risk and market risk (then being 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 the Bank's strategic planning process.

(i) Risk management structure

The Board of Directors is ultimately responsible for identifying and controlling risks. However, each consolidated member shall be 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

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

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

Risk Management Committee reviews and evaluates the appropriateness and effectiveness of the risk management of procedures and policies of the Bank to make recommendations to the Board of Directors on 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 is audited annually by the internal audit function, which examines both the adequacy of the procedures and compliance with the Bank's procedures. Internal Audit discusses the results of all assessments with Board of Directors and reports its findings and recommendations to the Board of Supervision.

(vi) Risk measurement and reporting systems

The Bank's risks are measured using a method which reflects both the expected loss likely to arise in normal circumstances and unexpected losses, which are an estimate of the ultimate actual loss based on statistical models.

Monitoring and controlling of risks is primarily performed based on limits established by the Bank in compliance with the State Bank of Vietnam's regulations. These limits reflect the business strategy and market environment of the Bank as well as the level of risk that the Bank is willing to accept.

Information compiled from all business activities is examined and processed in order to analyze, control and early identify risks. This information is presented and explained to the Board of Management, Board of Directors, and the department heads. The report

includes aggregate credit exposure, credit metric forecasts, limit exceptions, liquidity ratios and risk profile changes. The Board of Directors assesses the appropriateness of the allowance for credit losses on a quarterly basis. The Board of Directors receives a comprehensive risk report quarterly which is designed to provide all the necessary information to assess and conclude on the risks of the Bank.

For all levels throughout the Bank, specifically tailored risk reports are prepared and distributed in order to ensure 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 number of counterparties 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 allocation.

In order 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.

22. Credit risk

Credit risk is the risk that the Bank will incur a loss because its customers or counterparties fail to discharge their contractual obligations.

The Bank manages and controls credit risk by setting limits on the amount of risk it is willing to accept for individual counterparties and for geographical and industry concentrations, and by monitoring exposures in relation to such limits.

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



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23. Market risk

23.1 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 of financial position instruments over a certain period. The Bank manages this risk by matching the dates of interest rate re-pricing of assets and liabilities through risk management strategies.

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

The re-pricing term of the effective interest rate is the remaining period from the date of the consolidated financial statements to the nearest re-pricing date of interest rate or the remaining contractual term, whichever is earlier.

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

- ▶ Cash and gold; due from the State Bank of Vietnam; trading securities, investment securities - equity securities; derivatives financial instruments; long-term investment and other assets (including fixed assets, investment properties and other assets) and other liabilities are classified as non-interest bearing items;
- ▶ The re-pricing term of investment securities – debt securities (excluding special bond issued by VAMC; loans to customers; due from and loans to other credit institutions; grants, entrusted funds and loans exposed to risks; borrowings from State Bank of Vietnam; 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 consolidated 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 consolidated statement of financial position date.

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

	Overdue VND million	Non-interest bearing VND million	Up to 1 month VND million	Over 1 to 3 months VND million	Over 3 to 6 months VND million	Over 6 to 12 months VND million	Over 1 to 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 State Bank of Vietnam	-	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 and									
Debts purchased - gross	4,404,706	-	61,322,572	83,711,319	24,068,890	42,678,110	3,118,116	99,235	219,402,948
Investment securities - gross	-	-	227,126	12,178,630	11,342,123	26,354,949	-	-	50,102,828
Long-term investments - gross	-	351,776	-	-	-	-	-	-	351,776
Fixed assets	-	2,427,668	-	-	-	-	-	-	2,427,668
Other assets - gross	-	21,306,715	-	-	-	-	-	-	21,306,715
Total assets	4,404,706	45,001,481	164,639,176	128,358,139	39,207,494	69,033,059	3,118,116	99,235	453,861,406
Liabilities									
Due to and borrowings from SBV and other credit institutions	-	-	147,454,902	19,860,061	2,436,615	659,543	450	-	170,411,571
Due to customers	-	-	44,554,512	42,039,517	66,117,461	45,187,394	2,196,758	2	200,095,644
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	-	7,384,969	-	-	-	-	-	-	7,384,969
Total liabilities	-	7,384,969	194,070,044	67,805,448	81,879,323	72,287,777	2,197,208	2	425,624,771
On-statement of financial position interest sensitivity gap	4,404,706	37,616,512	(29,430,868)	60,552,691	(42,671,829)	(3,254,718)	920,908	99,233	28,236,635
Off-statement of financial position commitment interest sensitivity	-	-	-	-	-	-	-	-	-
On and off-statement of financial position interest sensitivity gap	4,404,706	37,616,512	(29,430,868)	60,552,691	(42,671,829)	(3,254,718)	920,908	99,233	28,236,635

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23.2 *Currency risk*

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

The Bank is incorporated and operating in Vietnam with reporting currency as VND, the major currency of its transaction is also VND. Financial assets and financial liabilities of the Bank are denominated in VND, some are denominated in USD, EUR and gold. The Bank have set limits to control the positions of the currencies. Positions are monitored on a daily basis and hedging strategies are used to ensure positions of the currencies are maintained within the established limits.

Exchange rates of key foreign currencies at the reporting date at *Note IX*.

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued) For the period from 01 January 2026 to 30 June 2026

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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 State Bank of Vietnam	-	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 and Debts purchased - 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-statement of financial position	(9,579)	(4,205,923)	694	7,652	(4,207,156)
Foreign exchange position off-statement of financial position	-	(906)	-	907	1
Foreign exchange position on and off-statement of financial position	(9,579)	(4,206,829)	694	8,559	(4,207,155)

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23.3 *Liquidity risk*

Liquidity risk is the risk which the Bank has difficulties in meeting the obligations of financial liabilities. Liquidity risk occurs when the Bank cannot afford to settle debt obligations at the due dates in the normal or stress conditions. To manage the liquidity risk exposure, the Bank has diversified the mobilization of deposits from various sources in addition to its basic capital resources. In addition, the Bank has established policy for control of liquidity assets flexibly, monitor the 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 as calculated from the consolidated 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 maturity of the Bank's assets and liabilities:

- ▶ Balances with the SBV are classified as demand deposits which considered within one (1) month, include compulsory deposits;
- ▶ The maturity term of held-for-trading securities; investment securities - debt securities is calculated based on the maturity date of each kind of securities; investment securities - listed equity securities is considered within one (1) month because of their high liquidity;
- ▶ The maturity term of due to 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 as stipulated in contracts. The actual maturity term may be altered because loan contracts may be extended;
- ▶ The maturity term of long-term investments is considered as more than five (5) years because these investments do not have specific maturity date;
- ▶ The maturity term of due to and borrowings from other credit institutions, derivatives, other financial liabilities and due to customers are determined based on features of these items or the maturity date as stipulated in contracts. Vostro account and demand deposits are transacted as required by customers, and therefore, classified as current accounts. 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, they may last beyond the original maturity date;
- ▶ The maturity term of fixed assets is determined based on the remaining useful life of the asset.

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The following table presents assets and liabilities maturity from the Bank at 30 June 2026

	Overdue		Current				Total VND million
	Above 3 months VND million	Up to 3 months VND million	Up to 1 month VND million	Over 1 to 3 months VND million	Over 3 to 12 months VND million	Over 1 to 5 years VND million	
Assets							
Cash and gold	-	-	1,429,184	-	-	-	1,429,184
Balances with the State Bank of Vietnam	-	-	19,127,655	-	-	-	19,127,655
Due from and loans to other credit institutions - gross	-	-	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 and							
Debits purchased - gross	3,221,983	1,182,723	6,063,349	14,642,041	98,452,036	29,236,505	219,402,948
Investment securities - gross	-	-	205,000	4,580,944	12,270,954	1,200,723	50,102,828
Long-term investments - gross	-	-	-	-	-	-	351,776
Fixed assets	-	-	100,797	603	6,266	489,631	2,427,668
Other assets - gross	-	-	3,114,571	1,176,519	13,208,872	343,260	21,306,715
Total assets	3,221,983	1,182,723	133,210,183	54,370,314	126,432,361	34,468,917	453,861,406
Liabilities							
Due to and borrowings from SBV and other credit institutions	-	-	135,654,125	31,649,214	3,091,869	16,363	170,411,571
Due to customers	-	-	44,554,512	44,003,729	109,340,643	2,196,758	200,095,644
Grants, entrusted funds and loans exposed to risks	-	-	526,140	-	789,210	1,584,997	3,426,487
Valuable papers issued	-	-	146,090	2,436,340	23,840,970	10,178,140	44,306,100
Other liabilities	-	-	3,503,411	1,405,971	2,437,236	38,291	7,384,969
Total liabilities	-	-	184,384,278	79,495,254	139,499,928	14,014,549	425,624,771
Net liquidity gap	3,221,983	1,182,723	(51,174,095)	(25,124,940)	(13,067,567)	20,454,368	28,236,635

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23.4 Market price of risk

Except for the assets and liabilities described above, the Bank does not have other market price of risks with a risk level of 5% of net profit or the value of assets and liabilities for 5% of total assets.

IX. 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 (ounce)	14,450,000.00	15,180,000.00



Ms. Quan Hue Nghi
Senior Specialist



Mr. Le Dinh Tu
Chief Accountant cum Head of
Accounting Department




Mr. Vo Hoang Hai
Deputy General Director

Ho Chi Minh City, Vietnam

29 July 2026