SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK

INTERIM CONSOLIDATED FINANCIAL STATEMENTS
QUARTER III OF 2026

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SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK

THE BANK'S INFORMATION

Establishment and Operation Licence	No. 24/GP-NHNN dated 26 May 2026 (replacing the Establishment and Operation Licence No. 0051/NH-GP dated 25 March 1994). The Establishment and Operation Licence was issued by the State Bank of Vietnam ("the SBV") for a period of 99 years from the date 25 March 1994 with the latest amendment pursuant to the Decision No. 1269/QĐ-NHNN dated 12 June 2026.	
Enterprise Registration Certificate	No. 0200253985 initially issued by the Department of Planning and Investment of Hanoi City (now the Department of Finance of Hanoi City) on 14 January 2005 with the latest (38th) amendment issued on 7 June 2024.	
Board of Directors ("BoD")	Ms. Tran Thi Thanh Thuy	Chairman *(from 22/10/2026)* Member *(until 22/10/2026)*
	Ms. Nguyen Thi Nga	Permanent Vice Chairwoman
	Ms. Le Thu Thuy	Vice Chairwoman
	Ms. Khuc Thi Quynh Lam	Vice Chairwoman
	Mr. Fergus Macdonald Clark	Independent member
	Mr. Matthew Sander Hosford	Independent member
	Mr. Mathew Nevil Welch	Member
	Mr. Le Van Tan	Member *(from 22/10/2026)* Chairman *(until 22/10/2026)*
Board of Supervision	Mr. Nguyen Ngoc Quynh	Chief Supervisor
	Ms. Vu Thi Ngoc Quynh	Member *(until 22/4/2026)*
	Mr. Nguyen Thanh Luan	Designated member
	Ms. Vu Thu Thuy	Designated member
	Mr. Luong Duy Dong	Member
	Mr. Nguyen Van Lieu	Member *(from 22/4/2026)*
Board of Management	Mr. Le Quoc Long	General Director
	Ms. Nguyen Thi Thu Huong	Deputy General Director
	Mr. Nguyen Tuan Cuong	Deputy General Director
	Mr. Vu Dinh Khoan	Deputy General Director
	Ms. Dang Thu Trang	Deputy General Director
	Mr. Hoang Manh Phu	Deputy General Director
	Mr. Nguyen Hong Quang	Deputy General Director
	Mr. Nguyen Tuan Anh	Deputy General Director
	Mr. Bui Quoc Hieu	Deputy General Director
	Mr. Vo Long Nhi	Deputy General Director *(from 1/6/2026)*
	Mr. Le Thanh Hai	Deputy General Director *(until 26/1/2026)*
Legal Representative	Ms. Tran Thi Thanh Thuy	Chairman

THE BANK'S INFORMATION (CONTINUED)

PRINCIPAL ACTIVITIES

The principal activities of the Bank are to mobilise and receive short, medium and long-term deposits from organisations and individuals; to grant short, medium and long-term loans to organisations and individuals based on the nature and capabilities of the Bank's capital resources; to provide settlement services, treasury services and other banking services in accordance with the SBV's approval; to invest in other entities and in bonds; and to trade foreign currencies in accordance with the laws and regulations.

Registered Office	BRG Tower Building, 198 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi City, Vietnam

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

		Note	As at 30.09.2026 VND million	As at 31.12.2025 VND million
A	**ASSETS**			
I	**Cash on hand, gold, silver, precious stones**	3	**1,077,261**	**1,040,608**
II	**Balances with the State Bank of Vietnam ("SBV")**	4	**10,975,282**	**24,472,475**
III	**Placements with and loans to other credit institutions**		**110,952,243**	**91,446,961**
1	Placements with other credit institutions	5.1	110,471,443	91,266,961
2	Loans to other credit institutions	5.2	480,800	180,000
IV	**Trading securities**		**10,570,449**	**11,444,995**
1	Trading securities	6.1	10,634,376	11,457,635
2	Provision for losses on trading securities	6.4	(63,927)	(12,640)
V	**Derivatives and other financial assets**	16	**765,595**	-
VI	**Loans to customers**	7	**254,278,664**	**233,780,410**
1	Loans to customers		258,454,829	237,047,100
2	Provision for losses on loans to customers		(4,176,165)	(3,266,690)
VII	**Investment securities**		**26,625,830**	**25,442,298**
1	Available-for-sales investment securities	8.1	26,683,032	25,505,427
2	Held-to-maturity investment securities		31,094	50,458
3	Provision for losses on investment securities	8.4	(88,296)	(113,587)
VIII	**Long-term investments**	9	**59,070**	**59,070**
4	Other long-term investments		59,070	59,070
IX	**Fixed assets**		**1,478,311**	**1,489,344**
1	Tangible fixed assets	10.1	514,027	512,464
a	Historical cost		1,269,364	1,193,919
b	Accumulated depreciation		(755,337)	(681,455)
3	Intangible fixed assets	10.2	964,284	976,880
a	Historical cost		1,387,846	1,337,853
b	Accumulated amortisation		(423,562)	(360,973)
X	**Investment properties**	11	**213,087**	**76,960**
a	Historical cost		223,912	86,904
b	Accumulated amortisation		(10,825)	(9,944)
XI	**Other assets**	12	**12,379,821**	**7,190,010**
1	Other receivables		803,622	1,642,097
2	Fee and interest income receivables		7,384,874	3,091,938
4	Other assets		4,240,581	2,485,228
5	Provisions for losses on other assets		(49,256)	(29,253)
	TOTAL ASSETS		**429,375,613**	**396,443,131**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)

		Note	As at 30.09.2026 VND million	As at 31.12.2025 VND million
B	**LIABILITIES AND EQUITY**			
I	**Borrowings from the Government and the SBV**	13	**4,166,046**	**20,819,380**
1	Deposits and borrowings from the Government, the SBV		4,166,046	20,819,380
II	**Placements and borrowings from other credit institutions**		**131,504,673**	**107,281,006**
1	Placements from other credit institutions	14.1	105,556,923	85,299,617
2	Borrowings from other credit institutions	14.2	25,947,750	21,981,389
III	**Deposits from customers**	15	**196,599,765**	**191,807,215**
IV	**Derivative financial instruments and other financial liabilities**	16	**-**	**260,398**
VI	**Valuable papers issued**	17	**46,209,652**	**29,984,050**
VII	**Other liabilities**	18	**7,646,910**	**5,918,488**
1	Fee and interest expense payables		5,331,839	3,997,234
3	Other liabilities		2,315,071	1,921,254
	TOTAL LIABILITIES		**386,127,046**	**356,070,537**
VIII	**EQUITY**	19	**43,248,567**	**40,372,594**
1	Capital		34,291,167	28,453,167
a	*Charter capital*		*34,288,000*	*28,450,000*
b	*Share premium*		*3,167*	*3,167*
2	Funds of credit institution		3,701,252	3,701,252
3	Foreign exchange differences		285	-
5	Undistributed earnings		5,255,863	8,218,175
	TOTAL EQUITY		**43,248,567**	**40,372,594**
	TOTAL LIABILITIES AND EQUITY		**429,375,613**	**396,443,131**

The notes on pages 9 to 68 are an integral part of these interim consolidated financial statements.

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)

OFF INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS

		Note	As at 30.09.2026 VND million	As at 31.12.2025 VND million
2	Foreign exchange transactions commitments			
	Buying foreign currency commitments	34	*3,713,710*	*1,884,164*
	Selling foreign currency commitments	34	*3,299,351*	*525,072*
	Swap commitments - outbound (foreign currencies and VND)	34	*165,043,397*	*132,698,971*
	Swap commitments - inbound (foreign currencies and VND)	34	*164,115,812*	*132,861,185*
4	Letter of credit ("L/C") commitments	34	4,852,718	7,591,049
5	Other guarantees	34	10,336,804	14,175,422
6	Other commitments	34	12,942,390	13,413,700
7	Interest income and fee receivables not yet collected		2,751,525	2,365,359
8	Bad debts written-off		16,145,076	15,883,819
9	Other assets and documents		1,162,066	1,275,085

Nghiem Thi Thu Nga	Nguyen Thi Hoai Phuong	Le Quoc Long
Preparer	Chief Accountant	General Director
		30 October 2026

M.S.D.N: 0200253985 - C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐÔNG NAM Á THÀNH PHỐ HẢ NỘI

SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK

Form B03a/TCTD-HN

INTERIM CONSOLIDATED INCOME STATEMENT

		Note	Quarter III		Accumulated from the beginning of the year to the end of this quarter	
			Current year VND million	Prior year VND million	Current year VND million	Prior year VND million
1	Interest and similar income	19	8,031,702	6,268,276	22,519,379	17,849,657
2	Interest and similar expenses	20	(5,563,261)	(3,931,179)	(15,387,525)	(10,597,689)
I	**Net interest income**		**2,468,441**	**2,337,097**	**7,131,854**	**7,251,968**
3	Fee and commission income	21	263,267	268,974	815,024	739,685
4	Fee and commission expenses	22	(78,656)	(64,757)	(231,231)	(188,010)
II	**Net fee and commission income**		**184,611**	**204,217**	**583,793**	**551,675**
III	**Net gain from dealing in foreign currencies**	23	**237,781**	**180,623**	**734,794**	**299,618**
IV	**Net gain from trading of trading securities**	24	**(12,007)**	**33,893**	**212,837**	**145,006**
V	**(Loss)/net gain from trading of investment securities**	25	**(12,701)**	**(193,516)**	**(597,110)**	**165,784**
5	Other income		88,682	64,653	336,371	251,518
6	Other expenses		(49,708)	(31,305)	(102,109)	(172,445)
VI	**Net other income**	26	**38,974**	**33,348**	**234,262**	**79,073**
VII	**Income from investments in other entities**	27	**-**	**562**	**7,459**	**2,615,424**
VIII	**General and administrative expenses**	28	**(1,071,843)**	**(969,743)**	**(3,011,263)**	**(3,044,501)**
IX	**Operating profit before provisions for credit losses**		**1,833,256**	**1,626,481**	**5,296,626**	**8,064,047**
X	**Provisions for credit losses**		**(518,259)**	**(670,428)**	**(1,356,240)**	**(1,324,658)**
XI	**Profit before tax**		**1,314,997**	**956,053**	**3,940,386**	**6,739,389**
7	Corporate income tax ("CIT") - current		(263,028)	(176,563)	(786,864)	(1,334,139)
XII	**CIT expenses**	29	**(263,028)**	**(176,563)**	**(786,864)**	**(1,334,139)**
XIII	**Profit after tax**		**1,051,969**	**779,490**	**3,153,522**	**5,405,250**
	Attributable to:					
	Shareholders of the Bank		**1,051,969**	**779,490**	**3,153,522**	**5,405,250**
	Non-controlling interests		**-**	**-**	**-**	**-**
XV	**Basic earnings per share (VND/share)**	18			**892**	**1,517**
	Diluted earnings per share (VND/share)	18			**892**	**1,517**

Nghiem Thi Thu Nga	Nguyen Thi Hoai Phuong	Le Quoc Long
Preparer	Chief Accountant	General Director
		30 October 2026

M.S.D.N: 0200253985 C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐÔNG NAM Á THÀNH PHỐ HÀ NỘI

The notes on pages 9 to 68 are an integral part of these interim consolidated financial statements.

INTERIM CONSOLIDATED CASH FLOW STATEMENT
(Direct method)

		Note	For the nine-month period ended 30.09.2026 VND million	30.09.2025 VND million
	CASH FLOWS FROM OPERATING ACTIVITIES			
01	Interest and similar income received		18,226,443	16,095,975
02	Interest and similar expenses paid		(15,883,849)	(9,163,273)
03	Net fee and commission income received		583,793	542,905
04	Net amount received from operating activities (foreign currency, gold, silver and securities)		376,517	662,789
05	Other (expenses)/income		(17,503)	4,904
06	Recovery of written-off loans	27	248,862	71,609
07	Payments to employees and for administrative expenses		(2,821,281)	(2,909,518)
08	CIT paid during the period	33	(1,079,787)	(1,122,619)
	NET CASH FLOWS FROM OPERATING ACTIVITIES BEFORE CHANGES IN WORKING CAPITAL		**(366,805)**	**4,182,772**
	Changes in operating assets			
09	(Increase)/decrease in placements with and loans to other credit institutions		(300,800)	1,484,260
10	Increase in trading of securities		(334,982)	(9,341,542)
11	Increase in derivatives and other financial assets		(1,025,993)	-
12	Increase in loans to customers		(21,407,729)	(28,522,598)
13	Utilisation of provision for credit losses	7.6	(446,765)	(825,165)
14	Decrease in other operating assets		684,770	229,597
	Changes in operating liabilities			
15	(Decrease)/increase in borrowings from the Government and the SBV		(16,653,334)	4,649,480
16	Increase in placements and borrowings from other credit institutions		24,223,667	32,690,808
17	Increase in deposits from customers		4,792,550	9,304,051
18	Increase in valuable papers issued		16,225,602	3,599,800
20	Increase in derivative financial instruments and other financial liabilities		-	180,644
21	Increase in other operating liabilities		467,400	117,421
I	**NET CASH FLOWS FROM OPERATING ACTIVITIES**		**5,857,581**	**17,749,528**

INTERIM CONSOLIDATED CASH FLOW STATEMENT (CONTINUED)
(Direct method)

		Note	For the nine-month period ended 30.09.2026 VND million	30.09.2025 VND million
	CASH FLOWS FROM INVESTING ACTIVITIES			
01	Purchases of fixed assets		(128,919)	(212,604)
02	Proceeds from disposals of fixed assets		216	11,145
05	Proceeds from disposals of investment properties		7,994	16,189
06	Payments for sales, disposals of investment property		(389)	-
08	Proceeds from investments in other entities		-	4,300,000
09	Dividends and shares of profit received from long-term investments in other entities	28	7,459	8,106
II	**NET CASH FLOWS FROM INVESTING ACTIVITIES**		**(113,639)**	**4,122,836**
	CASH FLOWS FROM FINANCING ACTIVITIES			
01	Proceeds from share issuance		-	100,000
III	**NET CASH FLOWS FROM FINANCING ACTIVITIES**		**-**	**100,000**
IV	**NET INCREASE IN CASH AND CASH EQUIVALENTS**		**5,743,942**	**21,972,364**
V	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD**	31	**116,780,044**	**82,183,094**
VII	**CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD**	31	**122,523,986**	**104,155,458**

Nghiem Thi Thu Nga	Nguyen Thi Hoai Phuong	Le Quoc Long
Preparer	Chief Accountant	General Director
		30 October 2026

1 GENERAL INFORMATION

Southeast Asia Commercial Joint Stock Bank ("the Bank") is a commercial joint stock bank registered in the SR Vietnam pursuant to the Establishment and Operation Licence No. 24/GP-NHNN dated 26 May 2026 (replacing the Establishment and Operation Licence No. 0051/NH-GP dated 25 March 1994) issued by the State Bank of Vietnam ("the SBV") for a period of 99 years from the date 25 March 1994. The Establishment and Operation Licence has been amended several times with the latest amendment pursuant to the Decision No.1269/QĐ-NHNN dated 12 June 2026. Pursuant to the latest amendment of the Establishment and Operation Licence, the Bank's charter capital is VND 34,288,000 million.

The Enterprise Registration Certificate No.0200253985 dated 14 January 2005 was initially issued by the Department of Planning and Investment of Hanoi City (now the Department of Finance of Hanoi City) with the latest (38th) amendment issued on 7 June 2024.

The Bank is listed on the Ho Chi Minh City Stock Exchange with stock trading code SSB.

The Bank's Head Office is located at BRG Tower Building, 198 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi City, Vietnam. As at 30 September 2026 and as at 31 December 2025, the Bank had 1 Head Office, 1 representative office, 49 branches and 132 transaction offices nationwide. The Bank does not have representative office, branch or transaction office outside of Vietnam.

As at 30 September 2026, the Bank and its subsidiary had 5,306 employees (as at 31 December 2025: 5,427 employees).

As at 30 September 2026 and as at 31 December 2025, the Bank had 1 subsidiary. Details were as follows:

No.	Name	Enterprise Registration Certificate/Operation Licence	Principal activities	30.09.2026		31.12.2025	
				% of owner-ship	% of voting rights	% of owner-ship	% of voting rights
1	SeABank Asset Management Company Limited	No. 0103099985 dated 16 December 2008 issued by the Department of Planning and Investment of Hanoi City (now the Department of Finance of Hanoi City) with the latest amendment dated 10 December 2024.	Debt management and asset exploitation	100%	100%	100%	100%

Disclosure of information comparability in the interim consolidated financial statements

The comparative figures on the interim consolidated statement of financial position and the corresponding notes are the figures of the Bank and its subsidiary's audited consolidated financial statements for the year ended 31 December 2025. The comparative figures on the interim consolidated income statement, the interim consolidated cash flow statement and the corresponding notes are the figures of the Bank and its subsidiary's reviewed interim consolidated financial statements for the nine-month period ended 30 September 2025.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.1 Basis of preparation of interim consolidated financial statements

The interim consolidated financial statements have been prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and regulations on the preparation and presentation of interim consolidated financial statements applicable to credit institutions operating in Vietnam. The interim consolidated financial statements have been prepared under the historical cost convention.

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

2.2 Financial year

The Bank and its subsidiary's financial year is from 1 January to 31 December.

The interim consolidated financial statements Quarter III are prepared for the nine-month period from 1 January to 30 September.

2.3 Currency

The Bank and its subsidiary's accounting currency is Vietnamese Dong ("VND" or "Dong"). The interim consolidated financial statements are measured and presented in million Vietnamese Dong ("VND million" or "million Dong"), rounded to the nearest million. The Bank and its subsidiary determine its accounting currency in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and regulations on the preparation and presentation of interim consolidated financial statements applicable to credit institutions operating in Vietnam.

All transactions are recorded in original currencies. Transactions arising in currencies other than VND ("foreign currencies") are translated at exchange rates ruling at the transaction dates. Monetary assets and liabilities denominated in foreign currencies at month-end are translated at exchange rates ruling at the month-end date. Foreign exchange differences arising from these translations are recognised in the foreign exchange differences item in the interim consolidated statement of financial position at month-end and transferred to the consolidated income statement at year-end.

2.4 Basis of consolidation

Subsidiary is an entity over which the Bank has the power to govern the financial and operating policies in order to gain future benefits from their activities generally accompanying a shareholding of more than one half of the voting rights. The existence and effect of potential voting rights that are currently exercisable or convertible are considered when assessing whether the Bank controls another entity. The subsidiary is fully consolidated from the date on which control is transferred to the Bank. It is de-consolidated from the date that control ceases.

The purchase method of accounting is used by the Bank to account for the acquisition of subsidiaries. The cost of the acquisition is recognised at the fair value of the assets given, the equity instruments issued and the liabilities incurred or assumed at the date of the exchange, plus any costs directly attributable to the acquisition. Identifiable assets, liabilities and contingent liabilities assumed in a business combination are measured initially at their fair values at the date of acquisition, regardless of any non-controlling interests. The excess of the cost of the acquisition over the acquirer's interest in the net assets is recognised as goodwill. If the acquirer's interest in the fair value of the net assets exceeds the cost of the acquisition, the difference is recognised immediately in the interim consolidated income statement.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.4 Basis of consolidation (continued)

Inter-company transactions, balances and unrealised gains and losses on transactions between the Bank and its subsidiary are eliminated.

Accounting policies of the subsidiary have been changed where necessary to ensure consistency with the policies adopted by the Bank.

The financial statements of the subsidiary used for consolidation must be prepared for the same financial period.

In a divestment of the Bank's interest in a subsidiary that results in a loss of control, the difference between the Bank's share in the net assets of the subsidiary and the net proceeds from divestment is recognised in the interim consolidated income statement. The retained interest in the entity will be accounted for as either an investment in another entity or an investment to be accounted for as equity since the divestment date.

2.5 Goodwill

Goodwill represents the excess of the cost of an acquisition over the fair value of the Bank's share of the net identifiable assets of the acquired subsidiary at the date of acquisition. Goodwill on acquisitions of subsidiaries is recognised as an asset and is amortised on a straight-line basis over its estimated year of benefit but not exceeding a period of 10 years.

On disposal of the investments in subsidiary, the attributable amount of unamortised goodwill is included in the determination of the profit or loss on the disposal.

Goodwill is carried at cost less accumulated amortisation and is periodically tested for impairment. If there is evidence that the impairment during the period is higher than the goodwill charge, the Bank records the impairment immediately in the period.

2.6 Cash and cash equivalents

For the purpose of the interim consolidated cash flow statement, cash and cash equivalents comprise cash on hand, gold, balances with the SBV, treasury bills and other short-term valuable papers eligible for discount with the SBV, securities which have maturity dates within 3 months from purchase dates, demand and term deposits at other credit institutions which have maturity dates within three months or less.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.7 Placements with and loans to other credit institutions

Placements with other credit institutions

Placements with other credit institutions include demand deposits, placements with local credit institutions, foreign bank branches with original maturity less than three months, and placements with overseas credit institutions, which are stated at the amount of principal outstanding.

Placements (excluding demand deposits) with local credit institutions, foreign bank branches and placements with overseas credit institutions are recorded at the amount of principal outstanding less provision for credit losses.

Credit risk classification for term deposits with other credit institutions is made in accordance with Circular 31/2024/TT-NHNN dated 30 June 2024 issued by the SBV regulating on the classification of assets in operations of commercial banks, non-bank credit institutions and foreign bank branches ("Circular 31").

Credit risk provision is made in accordance with Decree No. 86/2024/ND-CP dated 11 July 2024 issued by the Government regulating on the levels of provisioning, methods of provisioning for risks, and the use of provisions to handle risks in the operations of credit institutions, foreign bank branches and the credit institutions' reversal of accrued interest income to off-balance sheet items ("Decree 86"). The classification and provision are similar to the policy applied to loans to customers as presented in Note 2.8.

The Bank is not required to make general provision for placements with other credit institutions.

Loans to other credit institutions

Loans to other credit institutions are loans with original terms to maturity of less than 1 year.

Loans to other credit institutions are stated at the amount of principal outstanding less provision for credit losses.

Loan classification and specific provision for losses on loans to other credit institutions are determined in accordance with Circular 31 and Decree 86 similar to those policies on loans to customers as described in Note 2.8.

The Bank is not required to make general provision for loans to other credit institutions in Vietnam.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Loans to customers

2.8.1 Accounting for loans to customers

2.8.1.1 Measurement and recognition of loans to customers

Short-term loans are those with original term within 1 year from disbursement date; medium-term loans are those with original term over 1 to 5 years from disbursement date; and long-term loans are those with original term of more than 5 years from disbursement date.

Loans to customers are stated at the amount of principal outstanding less provision for credit losses.

According to Law on Credit institutions No. 32/2024/QH15 dated 18 January 2024 issued by the National Assembly and Circular 21/2024/TT-NHNN dated 28 June 2024 issued by the SBV regulating letter of credit operations and other business activities related to L/C, from 1 July 2024, letters of credit is a form of credit extension through issuance, confirmation, negotiation of payment or reimbursement of L/C. The change is applied prospectively from 1 July 2024. Except for the outright non-recourse purchase of L/C documents, which is accounted as "Other receivables" in accordance with the guidance in the Official Letter No. 4848/NHNN-TCKT issued by the SBV on 11 June 2025 supplementing the accounting guidance for L/C operations and other business activities related to L/C under Circular 21/2024/TT-NHNN.

2.8.1.2 Classification of loans to customers

Loans classification, including loans to customers, debts arising from L/C issuance, L/C negotiation and settlement, L/C reimbursement and outright purchase without recourse of documents presented under L/C on a without-recourse basis (except for cases where the Bank repurchases documents the Bank itself has issued) ("hereinafter refer to "debts") are made in accordance with Circular 31; and the provisions for credit losses are made in accordance with Decree 86.

Loans to customers are classified into 5 groups with the collection status and these following quantitative factors:

Group 1: Current

(i) Current loans assessed as fully and timely recoverable, both principals and interests; or
(ii) Loans overdue less than 10 days and assessed as fully recoverable, both overdue principals and interests, and fully and timely recoverable, both remaining principals and interests; or
(iii) Loans classified into group 1 as meeting criteria to be classified into groups with lower level of risk.

Group 2: Special mentioned

(i) Loans overdue up to 90 days, except those specified in point (ii) of Current loans and those classified into a group with higher level of risk as prescribed by regulations; or
(ii) Loans are rescheduled for the first time and repaid on schedule, except those meeting criteria to be classified into a group with lower level of risk and those classified into a group with higher level of risk as prescribed by regulations; or
(iii) Loans classified into group 2 as meeting criteria to be classified into a group with lower level of risk or loans classified into a group with higher level of risk as prescribed by regulations.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Loans to customers (continued)

2.8.1 Accounting for loans to customers (continued)

2.8.1.2 Classification of loans to customers (continued)

Group 3: Sub-standard

(i) Loans overdue between 91 days and 180 days, except those classified into a group with higher level of risk as prescribed by regulations; or
(ii) Loans are extended for the first time and repaid on schedule, except those meeting criteria to be classified into a group with lower level of risk or loans classified into a group with higher level of risk as prescribed by regulations; or
(iii) Loans are exempted or reduced interests because customers are not able to pay the interests according to credit contracts, except those classified into a group with higher level; or
(iv) Loans falling in one of these following cases that have not yet been collected within less than 30 days from the issuance date of debt collection decision:
- Loans having violated regulations specified in clauses 1, 3, 4, 5, 6 of Article 134 of Law on Credit institutions No. 32/2024/QH15; or
- Loans having violated regulations specified in clauses 1, 2, 3, 4 of Article 135 of Law on Credit institutions No. 32/2024/QH15; or
- Loans having violated regulations specified in clauses 1, 2, 5, 9 of Article 136 of Law on Credit institutions No. 32/2024/QH15.

(v) Loans in the collection process under inspection conclusions; or
(vi) Loans collected under premature debt collection decisions by the Bank due to customers' breach of agreements without being collected within less than 30 days from the issuance date of debt collection decision; or
(vii) Loans are classified into group 3 as meeting criteria to be classified into a group with lower level of risk or loans classified into a group with higher level of risk as prescribed by regulations; or
(viii) Loans must be classified into group 3 according to requirements of the SBV due to risk level of the loan based on the results of inspection, supervision, and relevant credit information.

Group 4: Doubtful

(i) Loans overdue between 181 days to 360 days, except those classified into a group with higher level of risk as prescribed by regulations; or
(ii) Loans are restructured for the first time and overdue less than 90 days according to the first restructured payment term, except those classified into a group with higher level of risk as prescribed by regulations; or
(iii) Loans are restructured for the second time and undue, except those meeting criteria to be classified into a group with lower level of risk or classified into a group with higher level of risk as prescribed by regulations; or
(iv) Loans are specified in point (iv) of Sub-standard loans remain uncollected for a period of 30 to 60 days from the issuance date of debt collection decision; or
(v) Loans in the collection process under inspection conclusions but being overdue up to 60 days according to inspection conclusions; or
(vi) Loans recovered under premature debt collection decisions of the Bank due to customers violating the agreement which remain uncollected for a period of 30 to 60 days from the issuance date of debt collection decisions; or
(vii) Loans that are classified into group 4 as meeting criteria to be classified into a group with lower level of risk or classified into a group with higher level of risk as prescribed by regulations; or
(viii) Loans that are classified into group 4 according to requirements of the SBV due to risk level of the loan based on the results of inspection, supervision, and relevant credit information.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Loans to customers (continued)

2.8.1 Accounting for loans to customers (continued)

2.8.1.2 Classification of loans to customers (continued)

Group 5: Loss

(i) Loans overdue more than 360 days; or
(ii) Loans are restructured for the first time and overdue from 91 days according to the first restructured terms of repayments; or
(iii) Loans are restructured for the second time and overdue according to the second restructured terms of repayments; or
(iv) Loans are restructured for the third time or more, except those meeting criteria to be classified into a group with lower level of risk; or
(v) Loans specified in point (iv) of Sub-standard loans which remain uncollected for more than 60 days from the issuance date of collection decision; or
(vi) Loans in the collection process under inspection conclusions but being overdue for more than 60 days according to inspection conclusions; or
(vii) Loans recovered under premature debt collection decisions of the Bank due to customers violating the agreement which remain uncollected for more than 60 days from the issuance date of debt collection decision; or
(viii) Loans to other credit institutions announced under special control status, or to foreign bank branches of which capital and assets are blockaded; or
(ix) Loans that are classified into group 5 as meeting criteria to be classified into a group with higher level of risk as prescribed by regulations; or
(x) Loans that are classified into group 5 according to requirements of the SBV due to risk level of the loan based on the results of inspection, supervision, and relevant credit information.

Loans shall be classified in a group with lower level of risk (including Group 1) in these following cases:

Overdue loans

- Customers fully paid overdue principal and interest (including interest on overdue principals) and principals, interest of following payment schedules (if any) for at least 3 months in respect of medium and long-term loans and 1 month in respect of short-term loans since the date overdue principals and interest are fully repaid; and
- There are documents proving the customer's repayment; and
- The Bank has sufficient basis of information and documents to assess and conclude that customers are capable of fully repaying the principals and the interest in a timely manner.

Restructured loans

- Customers fully paid principal and interest under restructuring (if any), for at least 3 months in respect of medium and long-term loans and 1 month in respect of short-term loans, since the date principal and interest under restructuring are fully paid; or from the commence date of full repayment of such principal and interest in cases where the repayment schedules for principal and interest are congruent;
- There are documents proving the customer's repayment; and
- The Bank has sufficient basis of information and documents to assess and conclude that customers are capable of fully repaying the principals and the interest in a timely manner.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Loans to customers (continued)

2.8.1 Accounting for loans to customers (continued)

2.8.1.2 Classification of loans to customers (continued)

Loans shall be classified in a group with higher level of risk in these following cases:

- Norms on profitability, solvency, ratio of debts to capital, cash flows leading to capability of customers to repay debts deteriorating continuously for 3 consecutive times of assessment or loan classification; or
- Customers fail to supply fully, timely and truly financial information at the request of the Bank to assess debt repayment capability of customers; or
- Loans are classified in Group 2, Group 3, Group 4 for 1 (one) year or longer but not qualified to classify in a group with lower level of risk; or
- Loans whose credit extension is administratively sanctioned.

Non-performing loans are loans classified into Groups 3, 4 and 5.

The Bank is required to use the results of loan classification as provided by the Credit Information Center of the SBV ("the CIC") to classify its loans to customers into higher risk group as determined by the Bank and provided by the CIC.

When a customer owes more than one loan to the Bank, and has any loan classified into a group with higher level of risk, the Bank classifies the remaining loans of such customer into the loan group with highest level of risk.

Where the Bank participates in a syndicated loan, the Bank reclassified all loans (including the outstanding syndicated loan) of the customer into the highest level of risk group as determined by the lenders.

Provision for losses on loans to customers shall be adjusted accordingly with the loan group after reclassification.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Loans to customers (continued)

2.8.1 Accounting for loans to customers (continued)

2.8.1.3 Loan restructuring and retention of loan group to assist customers having difficulties due to impact and damage caused by Storm No. 3, floods, landslides in the aftermath of Storm No. 3

From 4 December 2024, loan restructuring, including the principal and/or interest, to assist customers having difficulties due to impact and damage caused by Storm No. 3, floods, landslides in the aftermath of Storm No. 3 is carried out in accordance with Circular 53/2024/TT-NHNN ("Circular 53/2024") and Decision 1510/QĐ-TTg ("Decision 1510") dated 4 December 2024 issued by the SBV, upon the customers' requests and the Bank's financial capacity.

The Bank restructures the repayment terms of the outstanding principals and/or interest of customers' loans satisfying all the following conditions:

- Borrowers of the Bank located in 26 provinces and cities are facing difficulties due to impact and damage of Storm No. 3, including:
  - Borrowers are individuals who are currently residing or working or locating their business establishments or carrying out investment, construction or business activities in the abovementioned 26 provinces and cities;
  - Borrowers are organisations except borrowers that are credit institutions or foreign bank branches that have headquarters or locate their branches, representative offices or business establishments or carry out investment, construction or business activities in the abovementioned 26 provinces and cities;
- The outstanding principal arisen before 7 September 2024 from the lending or finance lease activities;
- The obligation of principal repayment and/or interest repayment arises during the period from 7 September 2024 to 31 December 2025;
- The outstanding debt to be rescheduled is undue or up to 10 (ten) days past due. The Bank may consider rescheduling the outstanding debt which is more than 10 (ten) days overdue and was overdue within the period starting from 7 September 2024 to 16 December 2024 in the first debt reschedule under Circular 53/2024;
- The Bank assesses that the borrower is unable to repay the principal and/or interest per schedule under the signed agreement due to the impact and damage caused by Storm No. 3, and would be able to fully repay the principal and/or interest after the debt is rescheduled;
- Loans that do not violate law and regulations;
- The debt rescheduling shall be considered and carried out from the effective date of Circular 53/2024 to 31 December 2025 with no limit number of debt rescheduling.

The date of final repayment of the rescheduled debt shall be determined taking into account the extent of difficulties encountered by each specific borrower but must not fall after 31 December 2027.

Details of loan classification and loan group retention:

The Bank retains the loan group for the loan for which the principal and/or interest has been restructured ("restructured loan") using the most recent loan classification before the restructured period:

- For restructured loans that are undue during the restructured period, the Bank is not required to adjust or to reclassify into a higher risk group as prescribed in Circular 31;
- For restructured loans that are overdue during the restructured period and the Bank does not continue to apply loan restructuring as prescribed in Circular 53/2024, the Bank shall classify those restructured loans in accordance with Circular 31.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Loans to customers (continued)

2.8.1 Accounting for loans to customers (continued)

2.8.1.4 Classification of payments for off-balance sheet commitments

Payments under off-balance sheet commitments are amounts that the Bank settled on behalf of customers when customers who are guaranteed by the Bank are not able to settle the amount when it falls due.

Overdue days are calculated as soon as the Bank implements its obligation under commitments. The amount of payment is classified as follows:

Group 3: Sub-standard
- If overdue for less than 30 days.

Group 4: Doubtful
- If overdue from 30 days and less than 90 days.

Group 5: Loss
- If overdue for 90 days or more.

If a payment under off-balance sheet commitments is classified in a group with lower risks than a group in which the off-balance sheet commitments are classified, the Bank is obliged to reclassify the payment into the same group of the off-balance sheet commitments.

2.8.1.5 Provision for losses on loans to customers

Provision for losses on loans to customers includes specific allowance and general allowance.

General provision

The general allowance is made at 0.75% of the outstanding balance of loans to customers on the last working day of each month, excluding the total balance of loans to customers which are classified as loss loans.

Specific provision

Specific provision for losses on loans to customers is calculated using set rates applied to loans from Group 1 to Group 5 as follows:

	Provision rates
Group 1 - Current	0%
Group 2 - Special mentioned	5%
Group 3 - Sub-standard	20%
Group 4 - Doubtful	50%
Group 5 - Loss	100%

The specific provision is calculated based on the customer's loan balance on the last working day of each month less the discounted value of collateral assets.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Loans to customers (continued)

2.8.1 Accounting for loans to customers (continued)

2.8.1.5 Provision for losses on loans to customers (continued)

Specific provision (continued)

The maximum discounted ratio of each kind of collateral asset is determined as follows:

Type of collateral assets	Maximum discounted ratio
(a) Deposits, certificates of deposit in VND at the Bank	100%
(b) Government bonds, gold billets in accordance with law on gold trading activities; deposits, certificates of deposit in foreign currencies at the Bank	95%
(c) Municipal bonds, Government-guaranteed bonds; negotiable instruments, bonds issued by the Bank; deposits, certificates of deposit issued by other credit institutions, foreign bank branches: • With a remaining term of less than 1 year • With a remaining term of between 1 year to 5 years • With a remaining term of over 5 years	 95% 85% 80%
(d) Securities issued by other credit institutions and listed on a stock exchange	70%
(e) Securities issued by enterprises (except credit institutions) and listed on a stock exchange	65%
(f) Unlisted securities and valuable papers, except for the types of securities specified in Point (c) of this Clause, issued by other credit institutions listed on a stock exchange; Unlisted securities and valuable papers, except for the types of securities specified in Point (c) of this Clause, issued by other credit institutions unlisted on a stock exchange.	50% 30%
(g) Unlisted securities and valuable papers issued by enterprises listed on a stock exchange; Unlisted securities and valuable papers issued by enterprises unlisted on a stock exchange.	30% 10%
(h) Real estates	50%
(i) Others	30%

Collateral assets are movable properties, real estates and collaterals other than gold billets, Government bonds listed on Stock Exchanges, securities issued by enterprises or other credit institutions with a value above VND 50 billion for loans to customers who are related parties of the Bank and other entities as prescribed in Article 135 of the Law on Credit Institutions 2024 and collateral assets with a value for deduction above VND 200 billion must be valued by external valuers at the financial year-end. For other cases, collateral assets are valued according to the Bank's internal regulations and procedures.

Collateral assets that do not satisfy the conditions shall have its value considered as zero.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.8 Loans to customers (continued)

2.8.1 Accounting for loans to customers (continued)

2.8.1.5 Provision for losses on loans to customers (continued)

Specific provision under Circular 53/2024

From 4 December 2024, the Bank makes provisions for losses on loans to customers whose loans are restructured as prescribed by Decision 1510 as follows:

Additional specific provision = A - B

Whereas:
- *A: Specific provision made for all the outstanding loans of customers according to loan classification under Circular 31.*
- *B: Specific provision made for all the outstanding loans of customers according to the loan classification regulated by Circular 53/2024 and Decision 1510.*

If the aforementioned additional specific provisions are positive, the Bank makes an additional specific provision for credit losses as follows:

- By 31 December 2024: At least 35% of the additional specific provisions;
- By 31 December 2025: Further provisions made to achieve at least 70% of the additional specific provisions;
- By 31 December 2026: Further provisions made to achieve 100% of the additional specific provisions.

2.8.1.6 Written off loans to customers that are classified as bad

Bad debts could be written off using provision in these following cases:

- Customer is an organisation, which is dissolved, goes bankrupt as prescribed by law or an individual who dies or is missing; or
- Loans which are classified in loan group 5.

After at least 5 years, after using provisions against credit risks and after all measures for debt recovery of the Bank's Credit Risk Handling Committee have been implemented but debts are still irrevocable, the Bank shall be entitled to release the unsettled debts from the off-balance sheet in accordance with the approval of the Bank's Credit Risk Handling Committee.

2.8.2 Foreclosed assets

Foreclosed assets are recognised according to the guidance in Decision 479/2004/QĐ-NHNN dated 29 April 2004, Circular 10/2014/TT-NHNN issued on 20 March 2014 amending Decision 479/2004/QĐ-NHNN, and on the basis of reference to Civil Code 91/2015/QH13.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.9 Off-balance sheet commitments

Off-balance sheet commitments consist of guarantees, settlement acceptances and unconditional and irrevocable credit commitments.

Classification of off-balance sheet commitments

Off-balance sheet commitments are classified as follows:

Group 1: Commitments which according to the assessment of the Bank could be fully settled when they are due.

Group 2: Commitments which according to the assessment of the Bank could not be fully settled when they are due.

Group 3 and higher risk groups: Commitments relating to debts falling in one of the following cases and not yet collected since the issuance date of recall decision:

- Commitment having violated regulations specified in clauses 1, 3, 4, 5, 6 of Article 134 of Law on Credit institutions No. 32/2024/QH15; or
- Commitment having violated regulations specified in clauses 1, 2, 3, 4 of Article 135 of Law on Credit institutions No. 32/2024/QH15; or
- Commitment having violated regulations specified in clauses 1, 2, 5, 9 of Article 136 of Law on Credit institutions No. 32/2024/QH15.

Provision for off-balance sheet commitments

The classification of off-balance sheet commitments is conducted solely for risk management, credit quality supervision of credit granting activities. Therefore, no provision is made for off-balance sheet commitments.

2.10 Investments in securities

Investments in securities are classified into three categories in accordance with Letter 2601/NHNN-TCKT dated 14 April 2009 issued by the SBV: i) trading securities, ii) held to maturity investment securities or iii) available for sale investment securities. The Bank and its subsidiary are required to classify investment securities into held-to-maturity investment securities, available for sale investment securities or trading securities at the purchase date, reclassification after purchase is permitted only once for each investment securities item.

2.10.1 Trading securities

Classification and recognition

Trading securities are defined as debt securities which are held for trading and are acquired principally for the purpose of selling in the short-term or if so designated by the Board of Management.

Trading securities are recognised at the time the Bank and its subsidiary become a party to the purchase contracts of these trading securities, specifically as follows:

- Listed securities are recorded at the time of orders matching;
- Unlisted securities are recognised at the time when official ownership is established in accordance with regulations.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.10 Investments in securities (continued)

2.10.1 Trading securities (continued)

Measurement

Trading securities which are certificates of deposits or unlisted bonds are recognised at costs less provisions for credit losses. The classification of debts and provisioning for these securities are similar to those for *"Loans to customers"* as presented in Note 2.8. According to Decree 86 (from 11 July 2024), the Bank and its subsidiary do not make general provisions for certificates of deposit and bonds issued by domestic credit institutions.

Other trading securities are initially recognised at costs less provisions for diminution in value. Provisions for diminution in value are made when the market value of these trading securities is lower than their book value. Accordingly, for debt securities which are listed or registered for trading on the Upcom trading system: the market price of debt securities is the latest trading price at the Stock Exchange within 10 days to the financial year-end.

According to Circular 24/2022/TT-BTC dated 7 April 2022, the Bank and its subsidiary do not make provisions for Government bonds, municipal bonds and Government guaranteed bonds.

Changes in provision balance are recognised in the interim consolidated income statement during the period. Provisions for trading securities as mentioned above are reverted when the recoverable amount of trading securities increases after the provisions are made as results of objective events. A reversal of provisions, if any, is made only to the extent original costs of trading securities.

Gains or losses from sales of trading securities are recognised in the interim consolidated income statement as *"Net gain/loss from trading of trading securities"*. Cost is determined by the specific identification method.

Coupon interests received from trading securities during holding periods are recognised in the interim consolidated income statement upon receipts.

Derecognition

Trading securities are derecognised when the rights to receive cash flows from these securities are terminated or the Bank and its subsidiary transfer substantially all the risks and rewards from ownerships of these securities.

2.10.2 Available-for-sales investment securities

Classification and recognition

Available-for-sale investment securities include debt and equity securities, which are intended to be held for investing purposes and may be sold at any time if deemed advantageous.

Available-for-sale investment securities are recognised when the Bank and its subsidiary become a party to the purchase contracts of these securities (accounting at purchase date).

Measurement

Available-for-sale investment securities which are certificates of deposit or unlisted bonds are recorded at costs less provisions for credit losses.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.10 Investments in securities (continued)

2.10.2 Available-for-sales investment securities (continued)

Other available-for-sale investment securities are stated at their carrying value less provisions for diminution in value. Provisions for diminution in value of available-for-sale investment securities are made when the carrying value is higher than the market price.

In accordance with Circular 24/2022/TT-BTC dated 7 April 2022, the Bank and its subsidiary do not make provisions for Government bonds, municipal bonds and Government guaranteed bonds.

Provision for credit losses and provision for diminution in value of available-for-sale investment securities are made similar to the principles applied to trading securities as presented in Note 2.10.1.

Available-for-sale debt securities are recognised at costs of purchases including transaction costs and direct related expenses incurred at purchased date. Accrued interest receivables before purchased date (for debt securities with interest payments in arrears) or deferred interest awaiting for allocation (for debt securities with interest payments in advance) is recognised in a separate account. Discount/premium, which is the negative/positive difference between the cost and the amount of par value plus (+) accrued interest receivables before the purchased date (if any) or minus (-) deferred interest awaiting for allocation (if any) is also recognised in a separate account.

In subsequent holding periods, these debt securities are recognised at par value, and the discount/premium (if any) are amortised to the interim consolidated income statement on a straight-line basis from purchased date to maturity date of these securities.

Cumulative interest before purchased date is recognised as a decrease in the accrued interest receivables account upon receipts. Accrued interest incurred after purchased date is recognised as income of the Bank and its subsidiary based on an accrual basis. Interest received in advance is amortised into interest income from investment securities based on a straight-line basis from purchased date to maturity date of these securities.

Gains or losses from sales of available-for-sale investment securities are recognised in the interim consolidated income statement as *"Net gain/loss from trading of investment securities"*. Cost is determined by the specific identification method.

Derecognition

Available-for-sale investment securities are derecognised when the rights to receive cash flows from these securities are terminated or the Bank and its subsidiary transfer substantially all the risks and rewards of ownerships of these securities.

2.10.3 Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities, which the Bank acquires for investment purpose to earn interest and the Bank has the positive intention and ability to hold until maturity.

According to the Official Letter No. 2601/NHNN-TCKT issued by the SBV on 14 April 2009, the Bank is allowed to reclassify held-to-maturity investment securities up to 1 time after purchase.

Debt securities held-to-maturity are recorded and measured similarly to available-for-sale debt securities as presented in Notes 2.10.2.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.11 Other long-term investments

Other long-term investments are investments of equal or less than 11% of the voting rights in unlisted entities, and the investments are held not for sale for 12 months or more from the interim consolidated statement of financial position date. These investments are initially stated at costs of acquisition.

Subsequently, these other long-term investments are recorded at costs less provisions. Regarding investments in shares whose fair value can be determined reliably, the provision for diminution in value is made when the cost is higher than the market value. For other investments, provision for diminution in value is made when the investees make losses. Changes in provision balance are recorded as operating expenses during the period. The reversal of provision does not exceed the original book value.

2.12 Sales and repurchase agreements

Securities sold under agreements to be repurchased at a specific date in the future (repos) are still recognised in the interim consolidated statement of financial position. The proceeds received under this agreement are recognised as a borrowing in the interim consolidated statement of financial position and the difference between the sale price and the purchase price is amortised on a straight-line basis using the contractual interest rate to the interim consolidated income statement over the life of the agreement.

Securities purchased under agreements to be resold at a specific date in the future (reverse repos) are not recognised in the interim consolidated financial statements. The proceeds paid under this agreement are recognised as a loan in the interim consolidated statement of financial position and the difference between the purchase price and resale price is amortised on a straight-line basis using the contractual interest rate to the interim consolidated income statement over the life of the agreement.

2.13 Fixed assets

Tangible and intangible fixed assets

Fixed assets are stated at historical cost less accumulated depreciation or amortisation. Historical cost includes expenditure that is directly attributable to the acquisition of the fixed assets bringing them to their suitable conditions for their intended use. Expenditure which is incurred subsequently and has resulted in an increase in the future economic benefits expected obtained from the use of fixed assets, can be capitalised as an additional historical cost. Otherwise, they are charged to the interim consolidated income statement when incurred in the period.

Depreciation and amortisation

Fixed assets are depreciated and amortised using the straight-line method so as to write off the historical cost of the fixed assets over their estimated useful lives. The estimated useful lives of each asset class were as follows:

Buildings, structures	8 - 50 years
Machinery, equipment	6 - 15 years
Motor vehicles	6 - 10 years
Office equipment	5 - 8 years
Other tangible fixed assets	5 - 8 years
Software	3 - 15 years
Other intangible fixed assets	10 years

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.13 Fixed assets (continued)

Depreciation and amortisation (continued)

Land use rights comprise land use rights granted by the State for which land use fees are collected, land use rights acquired in a legitimate transfer, and prepaid land use rights obtained under land rental contracts which are effective before the effective date of land law 2003 (i.e. 1 July 2004) and which land use right certificates are granted.

Definite land use rights are stated at costs less accumulated amortisation. Costs of land use rights consists of its purchased prices and any directly attributable costs in obtaining the land use rights. Land use rights are amortised using the straight-line basis over the terms of the land use right certificates.

Indefinite land use rights are stated at costs and not amortised.

Disposals

Gains or losses on disposals are determined by comparing net disposal proceeds with the carrying amount of the fixed assets and are recognised as income or expense in the interim consolidated income statement.

Construction in progress

Construction in progress represents the cost of assets in the course of installation or construction for business, rental or administrative purposes, or for purposes not yet determined, which are recorded at cost and are comprised of such necessary costs to construct, repair and maintain, upgrade, renew or equip the projects with technologies as construction costs; costs of tools and equipment; project management expenditure and construction consulting costs.

2.14 Operating leases

Leases where a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. Payments made under operating leases are charged to the interim consolidated income statement on a straight-line basis over the period of the lease.

2.15 Investment properties

(a) Investment properties held for price appreciation

Investment properties held for price appreciation are not depreciated. A reduction in value of investment properties held for price appreciation is recognised when there is objective evidence of the reduction in the value of investment properties compared to the market price and the allowance can be estimated reliably. Changes in provision balance are recognised in the interim consolidated income statement during the period. A reversal, if any, is made only to the extent the investment property is restored to its original cost.

Disposals

Gains or losses from disposals are determined by comparing net disposal proceeds with the carrying amount of investment properties and are recognised as income or expense in the interim consolidated income statement.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.15 Investment properties (continued)

(b) Investment properties held for rent

The initial cost of an investment property held for rent comprises it purchase price (cash or cash equivalent) that the Bank and its subsidiary spend, or the fair value of other consideration given to acquire the investment property up to the time of purchase or completion of construction of that investment property. Expenditures incurred after initial recognition are recorded as an increase in the cost of investment property if it is certain that the expenditure has resulted in future economic benefits from the use of that asset. Expenditures incurred that do not satisfy the above conditions are recorded as expense in the interim consolidated income statement.

Depreciation

Investment properties held for rent are depreciated using the straight-line method to gradually reduce the cost over the estimated useful lives. The estimated useful life of each type of asset is as follows:

Buildings, structures	10 - 50 years

Investment properties which are indefinite land use rights are stated at costs and not amortised.

2.16 Prepaid expenses

Prepaid expenses represent prepayments for services; or tools, which do not meet the recognition criteria for fixed assets for a certain period or more than one business cycle from the prepayment date. Prepaid expenses are recorded at historical cost and allocated on a straight-line basis over their estimated useful lives.

2.17 Other assets

Other assets, other than those from credit activities in the Bank and its subsidiary's operation are initially recognised at cost. Subsequently, other receivables are recorded at cost less provisions for doubtful debts.

2.18 Other provisions

Provisions are recognised when the Bank and its subsidiary have a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources will be required to settle the obligation and the amount has been reliably estimated. Provision is not recognised for future operating losses.

Provisions are measured at the level of the expenditures expected to be required to settle the obligation. If the time value of money is material, provisions will be measured at the present value using a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provisions due to passage of time is recognised as a financial expense. Changes in the provision balances are recognised in operating expenses during the period.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.19 Debt selling activities

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

Sold debts that have not been written off

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

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

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

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

Classification and provisioning for risks of debt selling activities

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

Sold debts that have been written off

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

2.20 Deposits from other credit institutions, deposits from customers and valuable papers issued

Deposits from other credit institutions, deposits from customers and valuable papers issued are recorded at their principal balances at the period-end. At the time of initial recognition, the issuance costs of valuable papers issued are recorded as a reduction in the principal balance of valuable papers issued. Subsequently, the Bank allocates these costs to the item *"Interest and similar expenses"* on a straight-line basis over the term of valuable papers issued.

2.21 Derivatives

Derivatives are recognised in the interim consolidated statement of financial position at contract value on the contract date and subsequently are revalued at the exchange rate prevailing at the month end. Realised gains or losses are recognised in the interim consolidated income statement. Unrealised gains or losses are recognised in the foreign exchange differences item in the interim consolidated statement of financial position and are transferred to the consolidated income statement at the year-end.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.22 Owners' capital

Owners' capital is recorded according to the actual amounts contributed by shareholders at par value of shares.

Share premium is the difference between the par value and the actual issued price of shares and the difference between repurchased price and re-issued price of treasury shares.

Undistributed earnings record the Bank and its subsidiary's results after CIT and the status of distribution of those results at the reporting date.

2.23 Statutory reserves

According to the Law on credit institutions No. 135/2025/NĐ-CP dated 12 June 2025 issued by the Government regarding the financial regime for credit institutions and foreign bank branches ("Decree 135"), which takes effect from 1 August 2025, the Bank and its subsidiary are required to make these following allocations before profit distribution:

	Percentage of annual allocation	Maximum balance
Reserve to supplement charter capital	10% of profit after tax	Charter capital
Financial reserve	10% of profit after tax after appropriating to the Reserve to supplement charter capital	Not specified the maximum balance

The purpose of financial reserve is to offset residual asset losses and damage occurring in the course of business after such losses have been offset with compensation paid by the organisations, individuals who caused them, indemnity paid by insurers and with the allowance set up and accounted for in expenses and shall be used for other purposes in accordance with the laws.

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

The remaining profit after the appropriation of the above reserves, bonus and welfare fund and distribution of dividends to the shareholders is recognised as undistributed earnings of the Bank and its subsidiary.

2.24 Appropriation of profit

The Bank and its subsidiary's dividend are recognised as a liability in its consolidated financial statements of the financial year based on the shareholder record date in accordance with the Board of Directors' resolution, after the dividend payout proposal has been approved at the General Meeting of Shareholders.

Undistributed earnings could be distributed to shareholders after approval at the General Meeting of Shareholders, and after appropriation to other funds in accordance with the Bank and its subsidiary's charter and Vietnamese laws and regulations.

Bonus and welfare fund is appropriated from net profit after CIT of the Bank and its subsidiary and is approved by shareholders in the General Meeting of Shareholders. The fund is recognised as a liability in the Bank and its subsidiary's interim consolidated statement of financial position.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.25 Interest income and expenses

Interest income and expense are recognised on an accrual basis, except for interest income on held-for-trading debt securities which is recognised upon receipt. Interest income is derecognised and recognised into off-balance sheet items when a loan is not classified as Current loan as described in Note 2.8.1 or is subject to Circular 53/2024, as described in Note 2.8.1.3. Interest income from these loans is recognised in the interim consolidated income statement upon receipt.

2.26 Fee and commission income

Fee and commission income consists of fees received from settlement services, treasury services and other services. Fees and commissions are recognised on accrual basis.

2.27 Fee and commission expenses

Fees and commission expenses are recognised in the interim consolidated income statement when incurred.

2.28 Dividend income and shares of profits

Dividend income and shares of profits are recognised in the interim consolidated income statement when the Bank and its subsidiary have established the rights to receive dividends/shares of profits from investees and when both of these following conditions are satisfied:

- It is probable that economic benefits associated with the transaction will flow to the Bank and its subsidiary; and
- Income can be measured reliably.

2.29 Current and deferred income tax

Income tax includes all income tax which is based on taxable profits. Income tax expense comprises current income tax expense and deferred income tax expense.

Current income tax is the amount of income tax payable or recoverable in respect of the current year taxable profits at the current year tax rates. Current and deferred income tax recognised as an income or an expense and included in the profit or loss of the year, except to the extent that the income tax arises from a transaction or event which is recognised, in the same or a different year, directly in equity.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the interim consolidated financial statements. Deferred income tax is not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of occurrence affects neither the accounting nor the taxable profit or loss. Deferred income tax is determined at the tax rates that are expected to apply to the financial year when the asset is realised or the liability is settled, based on tax rates that have been enacted or substantively enacted by the interim consolidated statement of financial position date.

Deferred income tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.30 Related parties

Enterprises and individuals that directly, or indirectly through one or more intermediaries, control, or are controlled by, or are under common control with, the Bank and its subsidiary, including holding companies, subsidiaries and fellow subsidiaries are related parties of the Bank and its subsidiary. Associates and individuals owning, directly or indirectly, an interest in the voting power of the Bank and its subsidiary that gives them significant influence over the enterprise, key management personnel, including the Board of Directors, the Board of Supervision and the Board of Management of the Bank and its subsidiary and close members of the family of these individuals and companies associated with these individuals also constitute related parties. In considering each possible related party relationship, the Bank and its subsidiary consider the substance of the relationship, and not merely the legal form.

2.31 Critical accounting estimates

The preparation of the interim consolidated financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and regulations on the preparation and presentation of interim consolidated financial statements applicable to credit institutions operating in Vietnam requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim consolidated financial statements and the reported amounts of income and expenses during the period.

The area involving significant estimates and assumptions is loan classifications and provisions for losses on loans to customers (Note 2.8) and provisions for investment securities (Note 2.10). Such estimates and assumptions are continually evaluated based on historical experiences and other factors, including expectations of future events that may have a financial impact on the Bank's interim consolidated financial statements and that are assessed by the Board of Management to be reasonable under the circumstances.

3 CASH ON HAND, GOLD, SILVER, PRECIOUS STONES

	30.09.2026 VND million	31.12.2025 VND million
Cash in VND	857,086	815,319
Cash in foreign currencies	211,691	216,257
Gold	8,484	9,032
	1,077,261	**1,040,608**

4 BALANCES WITH THE SBV

	30.09.2026 VND million	31.12.2025 VND million
Demand deposits in VND	2,017,902	5,166,047
Demand deposits in foreign currencies	8,902,380	19,064,428
Guarantee deposits in VND	55,000	242,000
	10,975,282	**24,472,475**

These balances consisted of a compulsory reserve and a current account.

Under the SBV's regulations relating to the compulsory reserve, the Bank is permitted to maintain a floating balance for the compulsory reserve requirement ("CRR"). The monthly average balance of the reserve must not be less than CRR rates multiplied by the preceding month's average balances of deposits in scope.

CRR rates required on the preceding month's average deposit balances:

	30.09.2026 %	31.12.2025 %
For deposits from customers		
- Demand and term deposits in VND with term of less than 12 months	3.00	3.00
- Deposits in VND with term of 12 months and above	1.00	1.00
- Demand and term deposits in foreign currencies with term of less than 12 months	8.00	8.00
- Deposits in foreign currencies with term of 12 months and above	6.00	6.00
For deposits from overseas credit institutions		
- Deposits in foreign currencies	1.00	1.00

Annual interest rates applied for outstanding balances as at:

	30.09.2026 %	31.12.2025 %
Within the compulsory reserve requirement in VND	0.50	0.50
Within the compulsory reserve requirement in USD	0.00	0.00
Exceed the compulsory reserve requirement in VND	0.00	0.00
Exceed the compulsory reserve requirement in USD	0.00	0.00

5 PLACEMENTS WITH AND LOANS TO OTHER CREDIT INSTITUTIONS

5.1 Placements with other credit institutions

	30.09.2026 VND million	31.12.2025 VND million
Demand deposits		
- In VND	19,891,092	16,829,367
- In foreign currencies	746,081	5,165,814
	20,637,173	21,995,181
Term deposits		
- In VND	77,083,000	65,600,000
- In foreign currencies	12,751,270	3,671,780
	89,834,270	69,271,780
	110,471,443	**91,266,961**

5.2 Loans to other credit institutions

	30.09.2026 VND million	31.12.2025 VND million
In VND	480,800	180,000

5.3 Analysis of quality of placements with and loans to other credit institutions

	30.09.2026 VND million	31.12.2025 VND million
Group 1 - Current	90,315,070	69,451,780

6 TRADING SECURITIES

6.1 Debt securities

	30.09.2026 VND million	31.12.2025 VND million
Government bonds	460,718	7,726,185
Certificates of deposit issued by other local credit institutions	1,650,000	2,046,115
Bonds issued by domestic economic organisations	8,523,658	1,685,335
	10,634,376	**11,457,635**

6.2 Disclosure on listing status of trading securities

	30.09.2026 VND million	31.12.2025 VND million
Debt securities		
Listed	460,718	7,726,185
Unlisted	10,173,658	3,731,450
	10,634,376	**11,457,635**

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

	30.09.2026 VND million	31.12.2025 VND million
Group 1 - Current	10,173,658	3,731,450

6.4 Provision for losses on trading securities

	30.09.2026 VND million	31.12.2025 VND million
General provision	63,927	12,640

7 LOANS TO CUSTOMERS

7.1 By type of loans

	30.09.2026 VND million	31.12.2025 VND million
Loans to local economic entities and individuals	257,710,561	229,142,041
Loans to overseas entities and individuals	53	222,172
Payments on behalf of customers	119,941	47,488
Loans from usance payable at sight letter of credit	624,274	7,635,399
	258,454,829	**237,047,100**

7.2 By type of customers

	30.09.2026 VND million	31.12.2025 VND million
Other limited liability companies	115,821,382	99,303,321
Other joint stock companies	83,216,150	83,996,358
Household business and individuals	52,017,690	47,107,980
State-owned enterprises	4,159,854	2,087,778
Joint stock companies with more than 50% state ownership	1,971,176	2,853,158
Foreign invested enterprises	1,197,653	1,592,741
Private enterprises	50,164	55,344
Cooperatives and inter-cooperatives	10,920	43,411
Others	9,840	7,009
	258,454,829	**237,047,100**

7.3 By quality of loans

	30.09.2026 VND million	31.12.2025 VND million
Group 1 - Current	249,966,235	230,560,428
Group 2 - Special mentioned	2,604,983	1,612,602
Group 3 - Sub-standard	596,919	325,473
Group 4 - Doubtful	598,847	573,164
Group 5 - Loss	4,687,845	3,975,433
	258,454,829	**237,047,100**

7.4 By term

	30.09.2026 VND million	31.12.2025 VND million
Short-term	139,692,125	111,179,661
Medium-term	61,905,274	75,575,573
Long-term	56,857,430	50,291,866
	258,454,829	**237,047,100**

7 LOANS TO CUSTOMERS (CONTINUED)

7.5 By currency

	30.09.2026 VND million	31.12.2025 VND million
In VND	254,288,520	227,595,002
In foreign currencies	4,166,309	9,452,098
	258,454,829	**237,047,100**

7.6 Provision for losses on loans to customers

	Specific provision VND million	General provision VND million	Total VND million
As at 1 January 2025	1,733,175	1,548,258	**3,281,433**
Charge for the year	2,354,311	231,537	**2,585,848**
Utilisation during the year	(2,095,803)	-	**(2,095,803)**
Decrease from disposal of subsidiary	(475,149)	(29,639)	**(504,788)**
As at 31 December 2025	1,516,534	1,750,156	**3,266,690**
Charge for the period	1,204,838	151,402	**1,356,240**
Utilisation during the period	(446,765)	-	**(446,765)**
As at 30 September 2026	2,274,607	1,901,558	**4,176,165**

8 INVESTMENT SECURITIES

8.1 Available-for-sale investment securities

	30.09.2026 VND million	31.12.2025 VND million
Debt securities		
Government bonds	16,533,322	14,165,033
Bonds issued by other local credit institutions	1,722,968	2,127,302
Bonds issued by domestic economic organisations	7,626,742	8,413,092
Certificates of deposit issued by other local credit institutions	800,000	800,000
	26,683,032	**25,505,427**

8 INVESTMENT SECURITIES (CONTINUED)

8.2 Analysis of listing status of investment securities

	30.09.2026 VND million	31.12.2025 VND million
Debt securities		
Listed	18,256,290	15,892,335
Unlisted	8,457,836	9,663,550
	26,714,126	**25,555,885**

8.3 Analysis of quality of investment securities classified as credit-risk bearing assets

	30.09.2026 VND million	31.12.2025 VND million
Group 1 - Current	8,426,742	9,613,092
Group 5 - Loss	31,094	50,458
	8,457,836	**9,663,550**

8.4 Provisions for losses on investment securities

	Specific provision VND million	General provision VND million	Total VND million
As at 1 January 2025	350,458	-	**350,458**
(Reversal)/charge for the year	(300,000)	63,129	**(236,871)**
As at 31 December 2025	50,458	63,129	**113,587**
Reversal for the period (Note 25)	(19,364)	(5,927)	**(25,291)**
As at 30 September 2026	31,094	57,202	**88,296**

9 LONG-TERM INVESTMENTS

9.1 By types of investments

	30.09.2026 VND million	31.12.2025 VND million
Other long-term investments	59,070	59,070

9.2 Other long-term investments

Name	30.09.2026 Original amount VND million	30.09.2026 Ownership ratio	31.12.2025 Original amount VND million	31.12.2025 Ownership ratio
PetroVietnam Oil Saigon Joint Stock Company	22,470	6.44%	22,470	6.44%
Phu My Oil Processing Joint Stock Company	11,000	2.20%	11,000	2.20%
PetroVietnam Oil Vung Tau Joint Stock Company	10,000	8.33%	10,000	8.33%
PetroVietnam Oil Hanoi Joint Stock Company	7,500	2.83%	7,500	2.83%
National Payment Corporation of Vietnam	3,300	1.06%	3,300	1.06%
PetroVietnam Oil Mien Trung	4,800	1.59%	4,800	1.59%
	59,070		**59,070**	

10 FIXED ASSETS

10.1 Tangible fixed assets

	Buildings, structures VND million	Machinery, equipment VND million	Motor vehicles VND million	Office equipment VND million	Others VND million	Total VND million
Historical cost						
As at 1 January 2026	17,389	546,065	473,043	118,161	39,261	**1,193,919**
New purchases	-	25,291	52,055	1,580	-	**78,926**
Disposals	-	(99)	(1,949)	(897)	(536)	**(3,481)**
As at 30 September 2026	17,389	571,257	523,149	118,844	38,725	**1,269,364**
Accumulated depreciation						
As at 1 January 2026	(7,575)	(261,702)	(297,889)	(94,855)	(19,434)	**(681,455)**
Charge for the period	(597)	(33,381)	(32,938)	(7,214)	(2,989)	**(77,119)**
Disposals	-	99	1,814	788	536	**3,237**
As at 30 September 2026	(8,172)	(294,984)	(329,013)	(101,281)	(21,887)	**(755,337)**
Net book value						
As at 1 January 2026	9,814	284,363	175,154	23,306	19,827	**512,464**
As at 30 September 2026	9,217	276,273	194,136	17,563	16,838	**514,027**

As at 30 September 2026, historical cost of tangible fixed assets that were fully depreciated but still in use was VND 153,434 million (as at 31 December 2025: VND 176,663 million).

10 FIXED ASSETS (CONTINUED)

10.2 Intangible fixed assets

	Indefinite land use rights VND million	Software VND million	Others VND million	Total VND million
Historical cost				
As at 1 January 2026	534,357	795,340	8,156	**1,337,853**
New purchases	-	49,993	-	**49,993**
As at 30 September 2026	534,357	845,333	8,156	**1,387,846**
Accumulated amortisation				
As at 1 January 2026	-	(353,815)	(7,158)	**(360,973)**
Charge for the period	-	(62,209)	(380)	**(62,589)**
As at 30 September 2026	-	(416,024)	(7,538)	**(423,562)**
Net book value				
As at 1 January 2026	534,357	441,525	998	**976,880**
As at 30 September 2026	534,357	429,309	618	**964,284**

As at 30 September 2026, historical cost of intangible fixed assets that were fully amortised but still in use was VND 62,206 million (as at 31 December 2025: VND 60,449 million).

11 INVESTMENT PROPERTIES

	Land use rights VND million	Buildings VND million	Total VND million
Historical cost			
As at 1 January 2026	29,869	57,035	**86,904**
Increase in the period	1	141,681	**141,682**
Decrease in the period	(1,609)	(3,065)	**(4,674)**
As at 30 September 2026	28,261	195,651	**223,912**
Accumulated depreciation			
As at 1 January 2026	-	(9,944)	**(9,944)**
Charge for the period	-	(881)	**(881)**
As at 30 September 2026	-	(10,825)	**(10,825)**
Net book value			
As at 1 January 2026	29,869	47,091	**76,960**
As at 30 September 2026	28,261	184,826	**213,087**

12 OTHER ASSETS

	30.09.2026 VND million	31.12.2025 VND million
Receivables	**803,622**	**1,642,097**
Internal receivables	486,113	468,452
External receivables	317,509	1,173,645
Interest and fee receivables	**7,384,874**	**3,091,938**
Other assets	**4,240,581**	**2,485,228**
Allowance for other on-balance sheet assets	**(49,256)**	**(29,253)**
	12,379,821	**7,190,010**

13 BORROWINGS FROM THE GOVERNMENT AND THE SBV

	30.09.2026 VND million	31.12.2025 VND million
Borrowings by discounting valuable papers from the SBV	2,144,235	18,785,103
Other borrowings	2,021,811	2,034,277
	4,166,046	**20,819,380**

14 PLACEMENTS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

14.1 Placements from other credit institutions

	30.09.2026 VND million	31.12.2025 VND million
Demand deposits		
- In VND	19,793,616	16,793,280
- In foreign currencies	7	7
	19,793,623	16,793,287
Term deposits		
- In VND	81,867,800	66,145,900
- In foreign currencies	3,895,500	2,360,430
	85,763,300	68,506,330
	105,556,923	**85,299,617**

14 PLACEMENTS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS (CONTINUED)

14.2 Borrowings from other credit institutions

	30.09.2026 VND million	31.12.2025 VND million
Denominated in VND	12,562,468	2,944,857
In which:		
- *Discounting and re-discounting borrowings*	*12,313,196*	-
Denominated in foreign currencies (*)	13,385,282	19,036,532
	25,947,750	**21,981,389**

(*) As at 30 September 2026 and as at 31 December 2025, the balance included convertible loans from the International Finance Corporation ("IFC") amounting to USD 75 million with 5-year term and the maturity date on 14 October 2027 and a convertible loan from the Norwegian Investment Fund for Developing Countries ("Norfund") amounting to USD 30 million with 4-year term and the maturity date on 24 November 2028. IFC and Norfund may convert all or part of these loans into shares of the Bank during the loan term.

15 DEPOSITS FROM CUSTOMERS

15.1 By types of deposits

	30.09.2026 VND million	31.12.2025 VND million
Demand deposits	21,228,863	26,113,574
- *In VND*	*19,017,591*	*19,152,410*
- *In foreign currencies*	*2,211,272*	*6,961,164*
Term deposits	169,020,524	162,322,272
- *In VND*	*168,563,206*	*161,703,841*
- *In foreign currencies*	*457,318*	*618,431*
Specialised fund deposits	1,062,653	365,197
Marginal deposits	5,287,725	3,006,172
	196,599,765	**191,807,215**

15.2 By types of customers, businesses

	30.09.2026 VND million	31.12.2025 VND million
Households and individuals	114,992,810	110,008,896
Other limited liability companies	25,274,739	23,258,009
Other joint stock companies	22,892,129	32,539,448
State-owned enterprises	19,612,924	16,122,066
Joint stock companies with more than 50% state ownership	12,473,941	7,905,503
Foreign invested enterprises	734,638	1,221,106
Private enterprises	234,789	152,936
Cooperatives and inter-cooperatives	8,860	31,464
Partnership companies	177	339
Others	374,758	567,448
	196,599,765	**191,807,215**

16 DERIVATIVES AND OTHER FINANCIAL LIABILITIES

	Total contract value (using exchange rate at contract effective date) VND million	Net book value (at exchange rate at reporting date)	
		Assets VND million	Liabilities VND million
As at 30 September 2026			
Currency derivative financial instruments	51,239,843	115,693	89,157
- Currency forward contracts	119,838,822	1,182,680	287,141
- Currency swap contracts			
Other derivative financial instruments			
- Cross currency swap contracts	2,284,700	-	156,480
	173,363,365	1,298,373	532,778
Net amount		**765,595**	
As at 31 December 2025			
Currency derivative financial instruments			
- Currency forward contracts	50,569,057	113,316	229,675
- Currency swap contracts	102,991,385	388,837	352,238
Other derivative financial instruments			
- Cross currency swap contracts	2,284,700	-	180,638
	155,845,142	502,153	762,551
Net amount			**260,398**

17 VALUABLE PAPERS ISSUED

	30.09.2026 VND million	31.12.2025 VND million
Certificates of deposit in VND		
- Less than 1 years	41,650,000	25,300,000
Bonds in VND		
- From 5 years and above	750,000	750,000
Bonds in USD		
- From 1 year to 5 years	3,809,652	3,934,050
	46,209,652	**29,984,050**

18 OTHER LIABILITIES

	30.09.2026 VND million	31.12.2025 VND million
Accrued interest and fee payables	**5,331,839**	**3,997,234**
Other payables and liabilities	**2,315,071**	**1,921,254**
Internal payables	411,683	467,392
External payables	1,393,245	1,079,263
In which:		
- Deferred income	*9,579*	*11,725*
- Taxes and others payable to the State (Note 32)	*555,733*	*850,341*
- Other payables	*827,933*	*217,197*
Bonus and welfare fund	510,143	374,599
	7,646,910	**5,918,488**

19 OWNERS' EQUITY

19.1 Movements in owners' equity

			Funds of credit institution					
	Owners' capital VND million	Share premium VND million	*Financial reserve VND million*	*Reserve to supplement charter capital VND million*	Total reserves VND million	Foreign exchange differences VND million	Undistributed earnings VND million	Total VND million
As at 1 January 2025	**28,350,000**	**3,167**	***1,793,975***	***872,296***	**2,666,271**	**-**	**3,983,417**	**35,002,855**
Net profit for the year	-	-	-	-	-	-	5,509,539	5,509,539
Increase of capital from shares issued under employee stock ownership plan	100,000	-	-	-	-	-	-	100,000
Appropriation to reserves	-	-	*490,253*	*544,728*	1,034,981	-	(1,034,981)	-
Appropriation to bonus and welfare fund	-	-	-	-	-	-	(235,000)	(235,000)
Other decreases	-	-	-	-	-	-	(4,800)	(4,800)
As at 31 December 2025	**28,450,000**	**3,167**	***2,284,228***	***1,417,024***	**3,701,252**	**-**	**8,218,175**	**40,372,594**
Net profit for the period	-	-	-	-	-	-	3,153,522	3,153,522
Capital increase from stock dividend payment (i)	5,838,000	-	-	-	-	-	(5,838,000)	-
Foreign exchange differences	-	-	-	-	-	285	-	285
Appropriation to bonus and welfare fund	-	-	-	-	-	-	(275,000)	(275,000)
Other decreases	-	-	-	-	-	-	(2,834)	(2,834)
As at 30 September 2026	**34,288,000**	**3,167**	***2,284,228***	***1,417,024***	**3,701,252**	**285**	**5,255,863**	**43,248,567**

19 OWNERS' EQUITY (CONTINUED)

19.1 Details of owners' capital (continued)

(i) The Resolution of the General Meeting of Shareholders dated 22 April 2026 and the Board of Directors' Resolution No. 454/2026/NQ-HDQT dated 28 April 2026 approved the implementation of a share issuance plan to increase charter capital approved the implementation of a share issuance plan to increase charter capital through dividend payment in 2025. On 12 May 2026, the SBV issued the Official Letter No. 3868/NHNN-QLGS approving the Bank's increase in charter capital through the issuance of shares for payment of 2025 dividends up to VND 5,838,000 million.

On 5 June 2026, the State Securities Commission issued the Notification No. 5028/UBCK-QLCB confirming receipt of the report on the results of the share issuance under the employee stock ownership plan, following the Report No. 621/2026/BC-SeABank dated 2 June 2026, with a total of 583,800,000 shares issued equivalent to VND 5,838,000 million. The SBV issued the Decision No. 1269/QĐ-NHNN dated 12 June 2026, regarding the update of charter capital information in the Establishment and Operation Licence of the Bank to VND 34,288,000 million.

19.2 Shares

(a) Basic earnings per share

	30.09.2026		31.12.2025	
	Shares	VND million	Shares	VND million
Number of shares registered	3,428,800,000	34,288,000	2,845,000,000	28,450,000
Number of shares issued				
- *Ordinary shares*	*3,428,800,000*	*34,288,000*	*2,845,000,000*	*28,450,000*
Number of shares in circulation				
- *Ordinary shares*	*3,428,800,000*	*34,288,000*	*2,845,000,000*	*28,450,000*

All ordinary shares of the Bank have a par value of VND 10,000. Each share is entitled to one vote at shareholders meetings of the Bank. Share dividends are issued to existing shareholders using the method of exercise rights. All ordinary shares are ranked equally with regard to the Bank's residual assets.

19 OWNERS' EQUITY (CONTINUED)

19.2 Shares (continued)

(b) Basic earnings per share

Basic earnings per share is calculated by dividing the net profit attributable to shareholders after deducting the appropriations to bonus and welfare fund and preferred shares dividend by the weighted average number of ordinary shares outstanding during the period, adjusted for bonus shares issued during the period after deducting the treasury shares (if any). Details were as follows:

	For the nine-month period ended	
	30.09.2026	30.09.2025 Recalculated (**)
Net profit attributable to shareholders (VND million)	3,153,522	5,405,250
Adjustments to appropriation to bonus and welfare fund (VND million) (*)	(94,606)	(206,250)
	3,058,916	5,199,000
Weighted average of ordinary shares outstanding at the reporting date (shares)	3,428,800,000	3,426,455,678
Basic earnings per share (VND/share)	**892**	**1,517**

(*) As at the date of the interim consolidated financial statements, the Bank estimated that the amount allocated to the bonus and welfare fund for the nine-month period ended 30 September 2026 was equal to 3% of net profit for the period. The actual amount will be approved by the Annual General Meeting of Shareholders in 2027 and may differ from this estimated amount.

(**) Basic earnings per share for the nine-month period ended 30 September 2025 have been recalculated to reflect the adjustments to the bonus and welfare fund as follows:

Item	For the nine-month period ended 30.09.2025		
	As previously reported	Adjustments	As recalculated
Net profit attributable to shareholders (VND million)	5,405,250	-	5,405,250
Adjustments to appropriation to bonus and welfare fund (VND million) (***)	(162,158)	(44,092)	(206,250)
	5,243,093	**(44,092)**	**5,199,000**
Weighted average of ordinary shares outstanding at the reporting date (shares) (****)	2,842,655,678	583,800,000	3,426,455,678
Basic earnings per share (VND/share)	**1,844**	**(327)**	**1,517**

19 OWNERS' EQUITY (CONTINUED)

19.2 Shares (continued)

(c) Basic earnings per share (continued)

(***) Net profit attributable to shareholders was adjusted by the appropriation to bonus and welfare fund according to the Resolution of Annual General Meeting of Shareholders dated 22 April 2026.

(****) According to the guidance in Vietnamese Accounting Standard No. 30 - Basic earnings per share, basic earnings per share and diluted earnings per share for all reporting periods will be adjusted retrospectively if the number of ordinary shares or potential ordinary shares outstanding increases due to capitalisation, bonus shares, stock splits or decreases due to share consolidation. If such changes occur after the end of the annual accounting period but before the issuance of the financial statements, the figures calculated per share for the current reporting period and each previous reporting period on the financial statements are recalculated based on the new number of shares. Therefore, the number of shares used to calculate basic earnings per share for the six-month accounting period ended 30 June 2025 is determined by the sum of:

- The weighted average number of ordinary shares outstanding during the period;
- Weighted average number of ordinary shares issued to pay dividends in 2025 and assuming these shares are considered to be outstanding from 1 January 2025.

(d) Diluted earnings per shares

The Bank did not have any potential dilutive ordinary shares during the period and up to the date of these interim consolidated financial statements. Accordingly, diluted earnings per share are equal to basic earnings per share. The convertible loans (Note 14.2) do not affect the diluted earnings per share because as at the date of these interim consolidated financial statements, the number of shares that may be issued upon conversion can not be determined.

20 INTEREST AND SIMILAR INCOME

	For the nine-month period ended	
	30.09.2026 VND million	**30.09.2025 VND million**
Interest income from loans	16,817,089	13,989,087
Interest income from deposits	3,987,566	2,463,763
Interest income from debt securities investments	1,509,203	1,178,688
Income from guarantees	94,756	75,239
Other income from credit activities	110,765	142,880
	22,519,379	**17,849,657**

21 INTEREST AND SIMILAR EXPENSES

	For the nine-month period ended	
	30.09.2026 VND million	**30.09.2025 VND million**
Interest expenses from deposits	12,242,524	7,752,937
Interest expenses from valuable papers issued	1,786,861	1,273,536
Interest expenses from borrowings	1,245,656	1,475,132
Other expenses from credit activities	112,484	96,084
	15,387,525	**10,597,689**

22 FEE AND COMMISSION INCOME

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Income from settlement and cash services	305,505	247,914
Income from treasury services	3,011	2,845
Income from insurance agency services	69,963	142,680
Income from other services	436,545	346,246
	815,024	**739,685**

23 FEE AND COMMISSION EXPENSES

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Expenses for settlement services	107,297	74,689
Expenses for treasury services	11,624	11,794
Expenses for other services	112,310	101,527
	231,231	**188,010**

24 NET GAIN FROM TRADING IN FOREIGN CURRENCIES

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Income from trading in foreign currencies		
- Income from foreign currency spot trading	1,834,496	660,616
- Income from currency derivatives instruments	1,781,942	273,598
	3,616,438	**934,214**
Expenses for trading of trading securities		
- Expenses from foreign currency spot trading	(15,291)	(47,323)
- Expenses from currency derivatives instruments	(2,866,353)	(587,273)
	(2,881,644)	**(634,596)**
	734,794	**299,618**

25 NET GAIN FROM TRADING OF TRADING SECURITIES

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Gain from trading of trading securities	542,617	796,660
Loss from trading of trading securities	(278,493)	(643,309)
Provision of provisions for loss on trading securities	(51,287)	(8,345)
Net gain from trading of trading securities	**212,837**	**145,006**

26 NET (LOSS)/GAIN FROM TRADING OF INVESTMENT SECURITIES

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Gain from trading investment securities	35,961	403,106
Loss from trading investment securities	(658,362)	(193,286)
Reversal/(provision) of provisions for loss on investment securities (Note 8.5)	25,291	(44,036)
Net (loss)/gain from trading of investment securities	**(597,110)**	**165,784**

27 NET INCOME FROM OTHER ACTIVITIES

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Income from other activities		
Income from bad debts previously written off	248,862	71,031
Income from other derivatives	58,252	88,618
Income from other activities	29,257	91,869
	336,371	**251,518**
Expenses for other activities		
Expenses for other derivatives	(65,134)	(104,363)
Expenses for other activities	(36,975)	(68,082)
	(102,109)	**(172,445)**
	234,262	**79,073**

28 INCOME FROM INVESTMENTS IN OTHER ENTITIES

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Income from transfer of subsidiary	-	2,607,318
Dividends received from other long-term investments	7,459	8,106
	7,459	**2,615,424**

29 GENERAL AND ADMINISTRATIVE EXPENSES

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Tax, duties and fees	29,557	24,045
Staff expenses	1,627,596	1,776,834
- *Salaries and allowance*	*1,500,120*	*1,567,920*
- *Salary related contribution*	*98,298*	*96,346*
- *Benefits in kind*	*234*	*98*
- *Other expenses for employees*	*28,944*	*112,470*
Expenses for assets	664,678	594,880
- *Rental expenses*	*261,820*	*245,664*
- *Repair and maintenance expenses*	*242,984*	*190,962*
- *Depreciation and amortisation*	*139,708*	*134,487*
- *Others*	*20,166*	*23,767*
Administrative expenses	426,608	410,211
- *Per diem*	*22,146*	*25,254*
- *Printing materials and papers*	*12,459*	*13,446*
- *Postage and telephone expenses*	*24,762*	*25,366*
- *Other expenses for administration*	*367,241*	*346,145*
Insurance premiums expenses for deposits from customers	122,550	104,998
Goodwill amortisation	-	5,934
Others	140,274	127,599
	3,011,263	**3,044,501**

30 CIT

The CIT on the Bank and its subsidiary's profit before tax differs from theoretical amount that would arise using the applicable tax rate of 20% as follows:

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
Accounting profit before tax	3,940,386	6,739,389
Tax calculated at a rate of 20%	788,077	1,347,878
Adjustments for:		
Income not subject to tax	(1,492)	(1,621)
Expenses not deductible for tax purposes	279	159
Others	-	(12,277)
CIT expenses	786,864	1,334,139
Charged to the interim consolidated income statement:		
CIT - current	786,864	1,334,139
CIT - deferred	-	-
CIT expenses (*)	**786,864**	**1,334,139**

(*) The current CIT charge for the period is based on estimated taxable income and is subject to review and possible adjustments by the tax authorities.

31 CASH AND CASH EQUIVALENTS

	30.09.2026 VND million	31.12.2025 VND million
Cash and cash equivalents	1,077,262	1,040,608
Balances with the SBV	10,975,282	24,472,475
Placements with other credits institutions (including demand deposits and term deposits with original maturity of 3 months or less)	110,471,442	91,266,961
	122,523,986	**116,780,044**

32 EMPLOYEES' REMUNERATION

	30.09.2026 VND million	31.12.2025 VND million
I. Total average number of employees (headcounts)	5,476	5,396
II. Employees remuneration		
1. Total salary fund	1,516,815	2,033,360
2. Other income	74,792	12,553
Total (1+2)	**1,591,607**	**2,045,913**
Average monthly income (VND million/person)	**32.29**	**31.60**

33 OBLIGATIONS TO THE STATE

Items	As at 1.1.2026 VND million	Movements during the period: Payables VND million	Movements during the period: Payments VND million	As at 30.09.2026 VND million
CIT	825,791	786,864	(1,079,787)	532,868
Personal income tax	14,066	121,106	(121,281)	13,891
Value added tax	10,484	78,946	(80,456)	8,974
Other taxes	-	56,049	(56,049)	-
	850,341	**1,042,965**	**(1,337,573)**	**555,733**

34 COMMITMENTS

Total amount of effective commitments outstanding as at the interim consolidated statement of financial position date was as follows:

	30.09.2026 VND million	31.12.2025 VND million
Foreign exchange transactions commitments		
- *Buying foreign currency commitments*	*3,713,710*	*1,884,164*
- *Selling foreign currency commitments*	*3,299,351*	*525,072*
- *Swap commitments - outbound (foreign currencies and VND)*	*165,043,397*	*132,698,971*
- *Swap commitments - inbound (foreign currencies and VND)*	*164,115,812*	*132,861,185*
L/C commitments	4,852,718	7,591,049
- *At sight L/C*	*1,516,550*	*2,084,668*
- *Usance L/C*	*3,425,409*	*5,982,405*
- *Less: Marginal deposits*	*(89,241)*	*(476,024)*
Other guarantees	10,336,804	14,175,422
- *Payment guarantees*	*5,945,211*	*8,438,304*
- *Contract performance guarantees*	*2,735,414*	*2,418,460*
- *Bidding guarantees*	*286,526*	*294,414*
- *Other guarantees*	*6,435,008*	*5,318,668*
- *Less: Marginal deposits*	*(5,065,355)*	*(2,294,424)*
Other commitments	12,942,390	13,413,700
- *Cross currency swap contracts*	*4,832,001*	*4,750,038*
- *Sale and purchase of valuable paper contracts*	*8,110,389*	*8,663,662*

35 CONCENTRATIONS OF ASSETS, LIABILITIES AND OFF-BALANCE SHEET ITEMS BY GEOGRAPHICAL AREA

Unit: VND million

	Placements with and loans to other credit institutions	Loans to customers (*)	Trading and investment securities (*)	Long-term investments (*)	Deposits and borrowings from other credit institutions	Deposits from customers	Derivatives (**)	Valuable papers issued	Credit commitments (**)
As at 30 September 2026									
Domestic	110,455,678	258,454,776	37,348,502	59,070	118,119,391	196,549,472	173,272,627	42,400,000	15,189,522
Overseas	496,565	53	-	-	13,385,282	50,293	90,738	3,809,652	-
	110,952,243	**258,454,829**	**37,348,502**	**59,070**	**131,504,673**	**196,599,765**	**173,363,365**	**46,209,652**	**15,189,522**
As at 31 December 2025									
Domestic	86,785,815	236,824,928	37,013,520	59,070	88,244,474	191,730,014	155,793,120	26,050,000	24,536,919
Overseas	4,661,146	222,172	-	-	19,036,532	77,201	52,022	3,934,050	-
	91,446,961	**237,047,100**	**37,013,520**	**59,070**	**107,281,006**	**191,807,215**	**155,845,142**	**29,984,050**	**24,536,919**

The concentration of assets, liabilities and off-balance sheet items is presented by the geographical areas of counterparties.

(*) These items do not include provisions.

(**) Total contract value.

36 RELATED PARTY DISCLOSURES

Details of the key related parties and relationship are given as below:

Related party	Relationship
BRG Group Joint Stock Company and its subsidiaries	Common BoD member
Vietnam Aircraft Leasing Joint Stock Company	Common BoD member
North Hanoi Smart City Development Investment Joint Stock Company	Common BoD member
Thang Long GTC Joint Stock Company	Common BoD member (until 29 May 2026)

36.1 Related party transactions

The major transactions with related parties incurred during the period were as follows:

	For the nine-month period ended	
	30.09.2026 VND million	30.09.2025 VND million
BRG Group Joint Stock Company and its subsidiaries		
Interest expenses on deposits	14,948	16,699
Income from services	4,001	4,638
Vietnam Aircraft Leasing Joint Stock Company		
Interest expenses on deposits	152,796	48,332
Income from services	18	4
North Hanoi Smart City Development Investment Joint Stock Company		
Interest expenses on deposits	48,723	63,024
Income from services	16,199	16,399
Interest income from loans	305,889	261,570
Thang Long GTC Joint Stock Company		
Interest expenses on deposits	24,420	20,558

36 RELATED PARTY DISCLOSURES (CONTINUED)

36.2 Period/year-end balances with related parties

	30.09.2026 VND million	31.12.2025 VND million
BRG Group Joint Stock Company and its subsidiaries		
Demand deposits at the Bank	171,937	106,865
Term deposits at the Bank	345,344	995,901
Accrued interest expenses on deposits	15,385	6,602
Vietnam Aircraft Leasing Joint Stock Company		
Demand deposits at the Bank	4,223	4,395,564
Term deposits at the Bank	3,996,000	1,571,400
Accrued interest expenses on deposits	34,410	36,570
North Hanoi Smart City Development Investment Joint Stock Company		
Demand deposits at the Bank	193,182	1,337,444
Term deposits at the Bank	2,000,000	990,000
Accrued interest expenses on deposits	8,420	18,856
Borrowings from the Bank	4,300,000	4,300,000
Accrued interest income from loans	672,673	366,784
Thang Long GTC Joint Stock Company (*)		
Demand deposits at the Bank	Not applicable	2,957
Term deposits at the Bank	Not applicable	1,110,500
Accrued interest expenses on deposits	Not applicable	8,795

(*) As at 30 September 2026, the Company was no longer the Bank's related party.

37 FINANCIAL RISK MANAGEMENT

37.1 Risk management policies relating to financial instruments

This note provides information of the Bank exposure to risk and describes the policies, the methods used by the Board of Management of the Bank to control risk. The most important types of financial risks to which the Bank is exposed to are market risk, credit risk, liquidity risk. In addition, the Bank also faces operational risks.

Risk management structure

Board of Directors:
- responsible for overseeing the overall risk management process in the Bank.

Risk Management Committee:
- advises the Board of Directors in issuing processes and policies under the authority of the Board of Directors related to risk management in banking operations.
- analyses and issues warnings on the Bank's safety level against risks, potential risks that may affect and preventive measures for these risks in the short and long term.
- review, evaluate the suitability and effectiveness of the Bank's current risk management processes and policies to make recommendations and proposals to the Board of Directors on requirements for changes to current processes, policies, and operational strategies.

Board of Supervision:
- responsible for overseeing executive management activities in compliance with legal regulations and the Bank's internal policies in the development and implementation of risk management strategies.

Internal audit:
- audit the Bank's operating procedures according to the annual internal audit plan, to check their completeness and compliance.
- discuss the results of the assessment with the Board of Directors and report the findings and recommendations to the Board of Supervision.

Risk reporting and measurement system

Risk monitoring and management are mainly carried out based on limits set by the Bank and comply with the prudential regulations of the SBV. These limits reflect the Bank's business strategy and market environment as well as the level of risk that the Bank is willing to accept. Combined information from business activities is checked and processed to analyse, control and detect risks earlier. The Board of Management will receive a quarterly summary report providing all the necessary information for assessing and drawing conclusions on the Bank's risks.

37.2 Market risk

Market risk incurs when there are adverse movements of interest rate, exchange rate, gold price, stock price and commodity price in the market causing losses to the Bank and its subsidiary. Market risk includes foreign exchange risk, interest rate risk, equity risk and commodity risk.

37 FINANCIAL RISK MANAGEMENT (CONTINUED)

37.2 Market risk (continued)

37.2.1 Foreign exchange risk

The Bank and its subsidiary are exposed to currency risk in foreign currency transactions, mainly in USD. Foreign currency transactions give rise to gains or losses from dealing in foreign currencies and these foreign currency gains or losses are recognised in the interim consolidated income statement. The Bank and its subsidiary have established position limits for each currency based on the Bank's internal risk assessment system and the regulations of the SBV. The currency position is managed daily and the risk mitigation strategy is used by the Bank and its subsidiary to ensure that the currency position is maintained within the established limits. The tables below disclose the Bank and its subsidiary's assets and liabilities in book value and by currencies at the end of period/year-end.

Unit: VND million

As at 30 September 2026	VND	EUR	USD	Others	Total
Assets					
Cash on hand, gold, silver, precious stones	857,086	31,693	164,382	24,100	**1,077,261**
Balances with SBV	2,072,902	-	8,902,380	-	**10,975,282**
Placements with and loans to other credit institutions	97,454,892	67,871	13,214,791	214,689	**110,952,243**
Trading securities (*)	10,634,376	-	-	-	**10,634,376**
Derivatives and other financial assets	3,199,911	(44,487)	(2,347,519)	(42,310)	**765,595**
Loans to customers (*)	254,288,520	-	4,166,309	-	**258,454,829**
Investment securities (*)	26,714,126	-	-	-	**26,714,126**
Other long-term investments (*)	59,070	-	-	-	**59,070**
Fixed assets and investment properties	1,691,398	-	-	-	**1,691,398**
Other assets (*)	12,404,917	445	23,712	3	**12,429,077**
Total assets	**409,377,198**	**55,522**	**24,124,055**	**196,482**	**433,753,257**
Liabilities and equity					
Borrowings from the Government and the SBV	4,166,046	-	-	-	**4,166,046**
Deposits and borrowings from other credit institutions	114,223,884	-	17,280,789	-	**131,504,673**
Deposits from customers	193,316,476	45,587	3,102,888	134,814	**196,599,765**
Valuable papers issued	42,400,000	-	3,809,652	-	**46,209,652**
Other liabilities	7,273,492	149	373,269		**7,646,910**
Capital and reserves	43,248,567	-	-	-	**43,248,567**
Total liabilities and equity	**404,628,465**	**45,736**	**24,566,598**	**134,814**	**429,375,613**
Net on-balance sheet position	**4,748,733**	**9,786**	**(442,543)**	**61,668**	**4,377,644**
Off-balance sheet commitment position	**-**	**-**	**415,520**	**-**	**415,520**
Net on/off balance sheet position	**4,748,733**	**9,786**	**(27,023)**	**61,668**	**4,793,164**

(*) These items do not include the provisions.

37 FINANCIAL RISK MANAGEMENT (CONTINUED)

37.2 Market risk (continued)

37.2.1 Foreign exchange risk (continued)

Unit: VND million

As at 31 December 2025	VND	EUR	USD	Others	Total
Assets					
Cash on hand, gold, silver, precious stones	815,319	32,135	170,967	22,187	**1,040,608**
Balances with SBV	5,408,047	-	19,064,428	-	**24,472,475**
Placements with and loans to other credit institutions	82,609,367	50,867	8,432,735	353,992	**91,446,961**
Trading securities (*)	11,457,635	-	-	-	**11,457,635**
Loans to customers (*)	227,595,002	-	9,452,098	-	**237,047,100**
Investment securities (*)	25,555,885	-	-	-	**25,555,885**
Other long-term investments (*)	59,070	-	-	-	**59,070**
Fixed assets and investment properties	1,566,304	-	-	-	**1,566,304**
Other assets (*)	7,010,110	465	208,688	-	**7,219,263**
Total assets	**362,076,739**	**83,467**	**37,328,916**	**376,179**	**399,865,301**
Liabilities and equity					
Borrowings from the Government and the SBV	20,819,380	-	-	-	**20,819,380**
Deposits and borrowings from other credit institutions	85,884,038	-	21,396,968	-	**107,281,006**
Deposits from customers	183,862,963	55,783	7,629,215	259,254	**191,807,215**
Derivative financial instruments and other financial liabilities	(6,817,284)	18,614	7,025,660	33,408	**260,398**
Valuable papers issued	26,050,000	-	3,934,050	-	**29,984,050**
Other liabilities	5,398,980	125	519,383	-	**5,918,488**
Capital and reserves	40,372,594	-	-	-	**40,372,594**
Total liabilities and equity	**355,570,671**	**74,522**	**40,505,276**	**292,662**	**396,443,131**
Net on-balance sheet position	**6,506,068**	**8,945**	**(3,176,360)**	**83,517**	**3,422,170**
Off-balance sheet commitment position	**-**	**-**	**1,369,202**	**(10,110)**	**1,359,092**
Net on/off balance sheet position	**6,506,068**	**8,945**	**(1,807,158)**	**73,407**	**4,781,262**

(*) These items do not include the provisions.

37 FINANCIAL RISK MANAGEMENT (CONTINUED)

37.2 Market risk (continued)

37.2.2 Interest rate risk

The Bank and its subsidiary's operations expose it to the risk of changes in interest rates when interest-earning assets and interest-bearing liabilities mature at different times or at different amounts. The tables below present the Bank and its subsidiary's assets and liabilities classified by their repricing period or maturity date at the end of period. The repricing date and expected maturity date may differ from the contractual date, in particular the maturity date of customer deposits.

Unit: VND million

As at 30 September 2026	Overdue	Non-interest bearing	Up to 1 month	From 1-3 months	From 3-6 months	From 6-12 months	From 1-5 years	Over 5 years	Total
Assets									
Cash on hand, gold, silver, precious stones	-	1,077,261	-	-	-	-	-	-	**1,077,261**
Balances with SBV	-	10,975,282	-	-	-	-	-	-	**10,975,282**
Placements with and loans to other credit institutions	-	-	93,168,743	17,783,500	-	-	-	-	**110,952,243**
Trading securities (*)	-	-	10,634,376	-	-	-	-	-	**10,634,376**
Derivatives and other financial assets	-	922,075	-	(60,180)	(96,300)	-	-	-	**765,595**
Loans to customers (*)	8,488,594	1,971,176	112,304,595	43,556,851	57,298,803	31,637,790	3,197,020	-	**258,454,829**
Investment securities (*)	31,094	-	2,199,707	2,853,110	1,038,595	1,000,000	1,718,221	17,873,399	**26,714,126**
Other long-term investments (*)	-	59,070	-	-	-	-	-	-	**59,070**
Fixed assets and investment properties	-	1,691,398	-	-	-	-	-	-	**1,691,398**
Other assets (*)	49,256	12,379,821	-	-	-	-	-	-	**12,429,077**
Total assets	**8,568,944**	**29,076,083**	**218,307,421**	**64,133,281**	**58,241,098**	**32,637,790**	**4,915,241**	**17,873,399**	**433,753,257**
Liabilities									
Borrowings from the Government and the SBV	-	1,971,176	202,054	1,959,198	-	33,618	-	-	**4,166,046**
Placements and loans from other credit institutions	-	-	103,552,143	22,827,064	5,018,816	106,650	-	-	**131,504,673**
Deposits from customers	-	-	37,239,780	39,348,685	55,065,856	54,526,265	10,418,326	853	**196,599,765**
Valuable papers issued	-	-	2,000,000	15,309,652	2,000,000	26,900,000	-	-	**46,209,652**
Other liabilities	-	7,646,910	-	-	-	-	-	-	**7,646,910**
Total liabilities	**-**	**9,618,086**	**142,993,977**	**79,444,599**	**62,084,672**	**81,566,533**	**10,418,326**	**853**	**386,127,046**
Interest gap of on-balance sheet items	**8,568,944**	**19,457,997**	**75,313,444**	**(15,311,318)**	**(3,843,574)**	**(48,928,743)**	**(5,503,085)**	**17,872,546**	**47,626,211**

(*) These items do not include the provisions.

37 FINANCIAL RISK MANAGEMENT (CONTINUED)

37.2 Market risk (continued)

37.2.2 Interest rate risk (continued)

Unit: VND million

As at 31 December 2025	Overdue	Non-interest bearing	Up to 1 month	From 1-3 months	From 3-6 months	From 6-12 months	From 1-5 years	Over 5 years	Total
Assets									
Cash on hand, gold, silver, precious stones	-	1,040,608	-	-	-	-	-	-	**1,040,608**
Balances with SBV	-	24,472,475	-	-	-	-	-	-	**24,472,475**
Placements with and loans to other credit institutions	-	-	75,556,531	15,890,430	-	-	-	-	**91,446,961**
Trading securities (*)	-	-	11,457,635	-	-	-	-	-	**11,457,635**
Loans to customers (*)	6,486,672	1,971,176	102,124,293	37,507,256	58,462,417	27,927,945	2,567,341	-	**237,047,100**
Investment securities (*)	50,458	-	100,440	1,053,536	5,023,563	3,435,553	386,763	15,505,572	**25,555,885**
Other long-term investments (*)	-	59,070	-	-	-	-	-	-	**59,070**
Fixed assets and investment properties	-	1,566,304	-	-	-	-	-	-	**1,566,304**
Other assets (*)	29,253	7,190,010	-	-	-	-	-	-	**7,219,263**
Total assets	**6,566,383**	**36,299,643**	**189,238,899**	**54,451,222**	**63,485,980**	**31,363,498**	**2,954,104**	**15,505,572**	**399,865,301**
Liabilities									
Borrowings from the Government and the SBV	-	1,971,176	9,416,092	9,369,012	46,022	17,078	-	-	**20,819,380**
Placements and loans from other credit institutions	-	-	79,581,950	18,689,143	7,664,681	1,345,232	-	-	**107,281,006**
Deposits from customers	-	-	33,325,824	39,593,116	61,553,268	49,280,970	8,053,263	774	**191,807,215**
Derivative financial instruments and other financial liabilities	-	79,760	-	-	-	180,638	-	-	**260,398**
Valuable papers issued	-	-	-	-	6,434,050	22,800,000	750,000	-	**29,984,050**
Other liabilities	-	5,918,488	-	-	-	-	-	-	**5,918,488**
Total liabilities	**-**	**7,969,424**	**122,323,866**	**67,651,271**	**75,698,021**	**73,623,918**	**8,803,263**	**774**	**356,070,537**
Interest gap of on-balance sheet items	**6,566,383**	**28,330,219**	**66,915,033**	**(13,200,049)**	**(12,212,041)**	**(42,260,420)**	**(5,849,159)**	**15,504,798**	**43,794,764**

(*) These items do not include the provisions.

37 FINANCIAL RISK MANAGEMENT (CONTINUED)

37.2 Market risk (continued)

37.2.3 Price risk

Except for the assets and liabilities items explained above, the Bank and its subsidiary do not have other market price risks with a risk level of 5% of net profit or the value of assets and liabilities items accounting for 5% of total assets.

37.3 Liquidity risk

Liquidity risk is the risk that the Bank and its subsidiary are either unable to meet their debt obligations when they fall due; or can only meet those obligations at a cost higher than the market average as defined by the Bank's internal regulations.

Liquidity risk management

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

To mitigate liquidity risk, the Bank and its subsidiary mobilise funds from a variety of sources other than the Bank and its subsidiary's core capital. At the same time, the Bank and its subsidiary have a flexible liquid asset management policy, monitoring future cash flows and liquidity on a daily basis. The Bank and its subsidiary also assess expected cash flows and the availability of current collateral in case additional funds need to be raised.

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

The tables below analyse financial assets and financial liabilities into relevant maturity groups based on the remaining period from the year-end date to the contractual maturity date. The amounts presented in the table below are undiscounted contractual cash flows.

37 FINANCIAL RISK MANAGEMENT (CONTINUED)

37.3 Liquidity risk (continued)

Unit: VND million

As at 30 September 2026	Overdue		Current					Total
	Over 3 months	Up to 3 months	Up to 1 month	From 1-3 months	From 3-12 months	From 1-5 years	Over 5 years	
Assets								
Cash on hand, gold, silver, precious stones	-	-	1,077,261	-	-	-	-	**1,077,261**
Balances with SBV	-	-	10,975,282	-	-	-	-	**10,975,282**
Placements with and loans to other credit institutions	-	-	93,168,743	17,783,500	-	-	-	**110,952,243**
Trading securities (*)	-	-	10,634,376	-	-	-	-	**10,634,376**
Derivatives and other financial assets	-	-	170,157	(111,183)	706,621	-	-	**765,595**
Loans to customers (*)	5,883,611	2,604,983	22,873,062	24,559,446	100,597,916	46,866,738	55,069,073	**258,454,829**
Investment securities (*)	31,094	-	300,000	500,000	178,486	6,193,996	19,510,550	**26,714,126**
Other long-term investments (*)	-	-	-	-	-	-	59,070	**59,070**
Fixed assets and investment properties	-	-	-	-	-	-	1,691,398	**1,691,398**
Other assets (*)	49,256	-	2,887,757	1,152,447	6,953,863	1,052,819	332,935	**12,429,077**
Total assets	**5,963,961**	**2,604,983**	**142,086,638**	**43,884,210**	**108,436,886**	**54,113,553**	**76,663,026**	**433,753,257**
Liabilities								
Borrowings from the Government and the SBV	-	-	458,213	2,607,154	1,100,679	-	-	**4,166,046**
Placements and loans from other credit institutions	-	-	100,176,043	18,022,614	395,216	12,910,800	-	**131,504,673**
Deposits from customers	-	-	37,239,780	39,348,685	109,592,121	10,418,326	853	**196,599,765**
Valuable papers issued	-	-	1,998,265	11,496,530	28,884,096	3,830,761	-	**46,209,652**
Other liabilities	-	-	1,087,148	2,098,549	3,790,927	670,286	-	**7,646,910**
Total liabilities	**-**	**-**	**140,959,449**	**73,573,532**	**143,763,039**	**27,830,173**	**853**	**386,127,046**
Net liquidity gap	**5,963,961**	**2,604,983**	**1,127,189**	**(29,689,322)**	**(35,326,153)**	**26,283,380**	**76,662,173**	**47,626,211**

(*) These items do not include the provisions.

37 FINANCIAL RISK MANAGEMENT (CONTINUED)

37.3 Liquidity risk (continued)

Unit: VND million

As at 31 December 2025	Overdue		Current					Total
	Over 3 months	Up to 3 months	Up to 1 month	From 1-3 months	From 3-12 months	From 1-5 years	Over 5 years	
Assets								
Cash on hand, gold, silver, precious stones	-	-	1,040,608	-	-	-	-	**1,040,608**
Balances with SBV	-	-	24,472,475	-	-	-	-	**24,472,475**
Placements with and loans to other credit institutions	-	-	75,556,531	15,890,430	-	-	-	**91,446,961**
Trading securities (*)	-	-	11,457,635	-	-	-	-	**11,457,635**
Loans to customers (*)	4,874,070	1,612,602	12,292,894	20,209,669	96,027,888	71,070,114	30,959,863	**237,047,100**
Investment securities (*)	50,458	-	-	-	2,057,990	7,941,865	15,505,572	**25,555,885**
Other long-term investments (*)	-	-	-	-	-	-	59,070	**59,070**
Fixed assets and investment properties	-	-	-	-	-	-	1,566,304	**1,566,304**
Other assets (*)	29,253	-	1,211,387	906,486	3,186,371	1,490,923	394,843	**7,219,263**
Total assets	**4,953,781**	**1,612,602**	**126,031,530**	**37,006,585**	**101,272,249**	**80,502,902**	**48,485,652**	**399,865,301**
Liabilities								
Borrowings from the Government and the SBV	-	-	9,416,092	9,369,012	2,034,276	-	-	**20,819,380**
Placements and loans from other credit institutions	-	-	71,170,577	18,558,008	4,157,918	13,394,503	-	**107,281,006**
Deposits from customers	-	-	33,325,824	39,593,116	110,834,238	8,053,263	774	**191,807,215**
Derivative financial instruments and other financial liabilities	-	-	(92,066)	(76,813)	429,277	-	-	**260,398**
Valuable papers issued	-	-	-	-	25,300,000	4,684,050	-	**29,984,050**
Other liabilities	-	-	900,896	1,752,084	2,816,147	449,361	-	**5,918,488**
Total liabilities	**-**	**-**	**114,721,323**	**69,195,407**	**145,571,856**	**26,581,177**	**774**	**356,070,537**
Net liquidity gap	**4,953,781**	**1,612,602**	**11,310,207**	**(32,188,822)**	**(44,299,607)**	**53,921,725**	**48,484,878**	**43,794,764**

(*) These items do not include the provisions.

38 SEGMENT REPORTING

A segment is a component determined separately by the Bank and its subsidiary which is engaged in providing related products or 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.

38.1 Geographical segment reporting

The Bank and its subsidiary' business activities are mainly carried out within the territory of Vietnam. Therefore, the risks and returns of the Bank and its subsidiary are not affected by differences arising from the Bank and its subsidiary's operations in different geographical areas. Therefore, the Board of Management of the Bank determines that the Bank and its subsidiary have only one geographical segment, which is Vietnam. Therefore, the Bank and its subsidiary do not present geographical segment information.

38.2 Business segment reporting

For management purposes, the Bank and its subsidiary are organised into segments based on the following areas:

- Banking activities: products and services provided to customers include mobilising deposits; providing credit; settlement services via accounts and other banking activities.
- Finance company activities: consumer lending and other financial activities.
- Debt management and asset exploitation activities.

Segment reporting by business segment for the nine-month period ended 30 September 2026 and for the nine-month period ended 30 September 2025 are presented in the following table:

38 SEGMENT REPORTING (CONTINUED)

38.2 Business segment reporting (continued)

Unit: VND million

No.	Items	Banking operations	Debt management and asset exploitation	Elimination for inter-segment transactions	Total
	For the nine-month period ended 30 September 2026				
I.	**Revenue**	**24,657,400**	**63,616**	**(95,152)**	**24,625,864**
1.	Interest and similar income	22,519,379	36,450	(36,450)	22,519,379
2.	Fee and commission income	794,057	24,234	(3,267)	815,024
3.	Income from other business activities	1,343,964	2,932	(55,435)	1,291,461
II.	**Expenses**	**(19,354,342)**	**(14,613)**	**39,717**	**(19,329,238)**
1.	Interest and similar expenses	(15,423,936)	(39)	36,450	(15,387,525)
2.	Fee and commission expenses	(222,317)	(8,914)	-	(231,231)
3.	Other direct business expenses	(698,582)	(637)	-	(699,219)
4.	Operating expenses	(3,009,507)	(5,023)	3,267	(3,011,263)
	Operating results before provision expenses for credit losses	**5,303,058**	**49,003**	**(55,435)**	**5,296,626**
	Allowance expenses for credit losses	(1,356,240)	-	-	(1,356,240)
	Segment profit before tax	**3,946,818**	**49,003**	**(55,435)**	**3,940,386**
	As at 30 September 2026				
I.	**Assets**	**430,025,787**	**1,319,816**	**(1,969,990)**	**429,375,613**
1.	Cash on hand, gold, silver, precious stones	1,077,230	31	-	1,077,261
2.	Balances with SBV	10,975,282	-	-	10,975,282
3.	Placements with and loans to other credit institutions	110,952,242	814,332	(814,331)	110,952,243
4.	Loans to customers	254,278,664	-	-	254,278,664
5.	Trading securities and investment securities	37,196,279	-	-	37,196,279
6.	Other long-term investments	1,059,070	-	(1,000,000)	59,070
7.	Fixed assets	1,478,311	-	-	1,478,311
8.	Other assets	13,008,709	505,453	(155,659)	13,358,503
II.	**Liabilities**	**386,919,928**	**177,108**	**(969,990)**	**386,127,046**
1.	Borrowings from the Government and the SBV	4,166,046	-	-	4,166,046
2.	Placements and borrowings from other credit institutions	131,504,673	-	-	131,504,673
3.	Deposits from customers	197,414,096	-	(814,331)	196,599,765
4.	Valuable papers issued	46,209,652	-	-	46,209,652
5.	Other liabilities	7,625,461	177,108	(155,659)	7,646,910

38 SEGMENT REPORTING (CONTINUED)

38.2 Business segment reporting (continued)

Unit: VND million

No.	Items	Banking operations	Finance company operations	Debt management and asset exploitation	Elimination for inter-segment transactions	Total
	For the nine-month period ended 30 September 2025					
I.	**Revenue**	**21,918,442**	**26,453**	**78,463**	**43,334**	**22,066,692**
1.	Interest and similar income	17,813,807	25,138	31,806	(21,094)	17,849,657
2.	Fee and commission income	701,990	145	40,440	(2,890)	739,685
3.	Income from other business activities	3,402,645	1,170	6,217	67,318	3,477,350
II.	**Expenses**	**(13,968,894)**	**(24,617)**	**(27,184)**	**18,050**	**(14,002,645)**
1.	Interest and similar expenses	(10,604,460)	(13,050)	(1,273)	21,094	(10,597,689)
2.	Fee and commission expenses	(166,542)	(18)	(21,450)	-	(188,010)
3.	Other direct business expenses	(172,198)	(33)	(214)	-	(172,445)
4.	Operating expenses	(3,025,694)	(11,516)	(4,247)	(3,044)	(3,044,501)
	Operating results before provision expenses for credit losses	**7,949,548**	**1,836**	**51,279**	**61,384**	**8,064,047**
	Allowance expenses for credit losses	(1,323,932)	(726)	-	-	(1,324,658)
	Segment profit before tax	**6,625,616**	**1,110**	**51,279**	**61,384**	**6,739,389**
	As at 31 December 2025					
I.	**Assets**	**397,074,456**	**-**	**1,296,884**	**(1,928,209)**	**396,443,131**
1.	Cash on hand, gold, silver, precious stones	1,040,577	-	31	-	1,040,608
2.	Balances with SBV	24,472,475	-	-	-	24,472,475
3.	Placements with and loans to other credit institutions	91,446,961	-	808,350	(808,350)	91,446,961
4.	Loans to customers	233,780,410	-	-	-	233,780,410
5.	Trading securities and investment securities	36,887,293	-	-	-	36,887,293
6.	Other long-term investments	1,059,070	-	-	(1,000,000)	59,070
7.	Fixed assets	1,489,344	-	-	-	1,489,344
8.	Other assets	6,898,326	-	488,503	(119,859)	7,266,970
II.	**Liabilities**	**356,861,602**	**-**	**137,143**	**(928,208)**	**356,070,537**
1.	Borrowings from the Government and the SBV	20,819,380	-	-	-	20,819,380
2.	Placements and borrowings from other credit institutions	107,281,006	-	-	-	107,281,006
3.	Deposits from customers	192,615,565	-	-	(808,350)	191,807,215
4.	Valuable papers issued	29,984,050	-	-	-	29,984,050
5.	Other liabilities	6,161,601	-	137,143	(119,858)	6,178,886

39 EVENTS AFTER THE DATE OF THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

According to the Resolution of the General Meeting of Shareholders dated 22 April 2026 and the Resolution of Board of Directors No. 811/2026/NQ-HDQT dated 7 July 2026, the Bank approved the issuance of 40,000,000 shares under the 2026 Employee Stock Ownership Plan (ESOP) at an issuance price of VND 10,000 per share, with maximum aggregate proceeds of VND 400,000 million. On 27 August 2026, the State Securities Commission issued Official Dispatch No. 8487/UBCK-QLCB regarding the report dossier on the results of the share issuance under Employee Stock Ownership Plan of SeABank. As of the date of approval of these separate interim financial statements, the Bank is in the process of carrying out procedures to adjust its Charter Capital level on the License for Establishment and Operation.

40 EXCHANGE RATES OF SOME FOREIGN CURRENCIES AGAINST THE VIETNAMESE DONG AT THE END OF THE ACCOUNTING PERIOD

	30.09.2026 VND	31.12.2025 VND
AUD	18,104	17,583
CAD	18,338	19,219
CHF	31,216	33,103
EUR	29,658	31,024
GBP	34,573	35,426
HKD	3,310	3,379
JPY	165.9	168.5
KRW	19.38	18.40
SGD	20,340	20,446
THB	773	832
CNY	2,994	2,994
USD	25,970	26,227
XAU	14,260,000	15,180,000

The interim consolidated financial statements were approved by the Board of Management of the Bank on 30 October 2026.

Nghiem Thi Thu Nga	Nguyen Thi Hoai Phuong	Le Quoc Long
Preparer	Chief Accountant	General Director
		October 2026