INTERIM CONSOLIDATED FINANCIAL STATEMENTS

VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK

Period from 01 January 2026 to 30 June 2026

(Reviewed)

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẠI CHÚNG VIỆT NAM
Ký ngày: 20/11/2026 16:39:34

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GENERAL INFORMATION

THE BANK

Vietnam Public Joint Stock Commercial Bank (the "Bank" or "PVcomBank") is a joint stock commercial bank established in the Socialist Republic of Vietnam. The Bank was established on 1 October 2013 as the result of the merger between Petro Vietnam Finance Joint Stock Corporation ("PVFC") and Western Commercial Joint Stock Bank ("WTB") under Decision No. 2018/2013/QD-NHNN dated 12 September 2013 by the Governor of the State Bank of Vietnam ("SBV"), in which:

- Petro Vietnam Finance Joint Stock Company, previously known as Petro Vietnam Finance Company - a wholly state-owned company of Vietnam National Oil and Gas Group, was equitized under Decision No. 3002/QD-DKVN dated 22 August 2007 by Vietnam National Oil and Gas Group on approving "The proposal of transforming Petro Vietnam Finance Company to Petro Vietnam Finance Joint Stock Corporation". PVFC officially commenced its operations as a joint stock company on 18 March 2008, in accordance with its Business Registration Certificate No. 0103023045 dated 18 March 2008, issued by Hanoi Authority for Planning and Investment, and with Certificate of Operation No. 72/2008/GP-NHNN dated 18 March 2008, granted by the Governor of the State Bank of Vietnam. Until 30 September 2013, PVFC operated pursuant to Amended Business License No. 0101057919, amended for the 11th time on 6 July 2012.

- Western Commercial Joint Stock Bank ("WTB") was established under Certificate of Operation No. 16/NH-GP dated 6 April 1992, granted by the SBV, and Certificate of Operation No. 124/NH-DKKD dated 28 April 1992 issued by the People's Committee of Can Tho province. WTB was approved to transform from a rural commercial joint stock bank into a commercial joint stock bank in accordance with Decision No. 1199/QD-NHNN dated 5 June 2007, granted by the Governor of the SBV, and renamed as Western Commercial Joint Stock Bank under Decision No. 1048/QD-NHNN dated 28 April 2010 by the Governor of the SBV.

On 1 October 2013, PVFC and WTB officially ceased their operations and transferred all assets, rights, obligations and legal interests to Vietnam Public Joint Stock Commercial Bank. Currently, the Bank operates under Business Registration Certificate No. 0101057919 issued on 1 October 2013 by Hanoi Authority for Planning and Investment, the latest amendment dated 27 May 2019.

The Bank's Head Office is located at No. 22 Ngo Quyen street, Cua Nam ward, Hanoi city.

BOARD OF DIRECTORS

Members of Board of Directors during the period and at the reporting date are:

Mr. Nguyen Dinh Lam	Chairman	(Re-appointed on 21 April 2023)
Mr. Trinh Huu Hien	Member	(Re-appointed on 21 April 2023)
Mr. Doan Minh Man	Member	(Re-appointed on 21 April 2023)
Mr. Nguyen Khuyen Nguon	Member	(Re-appointed on 21 April 2023)
Mr. Nguyen Hoang Nam	Member	(Re-appointed on 21 April 2023)
Mr. Ngo Ngoc Quang	Member	(Re-appointed on 21 April 2023)
Mr. Mai Kim Hoang	Independent member	(Appointed on 21 April 2023)

SUPERVISORY BOARD

Members of Supervisory Board during the period and at the reporting date are:

Mr. Trieu Van Nghi	Chief Supervisor	(Re-appointed on 21 April 2023)
Ms. Nguyen Thi Huong Nga	Member	(Re-appointed on 21 April 2023)
Mr. Dao Van Chung	Member	(Re-appointed on 21 April 2023)
Mr. Pham Thanh Nam	Member	(Appointed on 21 April 2023)

BOARD OF MANAGEMENT AND CHIEF ACCOUNTANT

Members of Board of Management and Chief Accountant during the period and at the reporting date are:

Mr. Nguyen Hoang Nam	General Director	(Re-appointed on 21 November 2021)
Mr. Nguyen Viet Ha	Deputy General Director cum Director of Treasury and Financial Market Department	(Re-appointed on 18 January 2026)
Mr. Nguyen Anh Tuan	Deputy General Director, Director of the Marketing and Communications Department	(Re-appointed on 20 January 2025)
Mr. Duong Xuan Quang	Deputy General Director, Director of Large Corporate Clients Department	(Re-appointed on 20 January 2025)
Ms. Nguyen Thuy Hanh	Deputy General Director, Director of Retail Banking Division and concurrently Director of Digital Banking Division	(Appointed on 18 October 2024)
Ms. Nguyen Thi Linh Chi	Deputy General Director, Director of Strategy Department	(Appointed on 18 October 2024)
Mr. Dang The Hien	Deputy General Director, Director of the Finance - Accounting Department	(Appointed on 18 October 2024)
Mr. Nguyen Hoang Hai	Director of Corporate Clients Department	(Appointed on 21 October 2023)
Mr. Mai Xuan Thuan	Director of Asset Management and Restructuring Department	(Re-appointed on 01 June 2022)
Mr. Kieu Minh Thang	Director of Information Technology Department	(Resigned on 01 August 2026)
Mr. Trinh Vinh Hien	Deputy Director in Charge of the Information Technology Division	(Assigned to be in charge of the position from 1 August 2026 Appointed Deputy Director on 1 November 2024)
Mr. Trinh The Phuong	Director of Credit Reassessment and Approval Department	(Appointed on 21 September 2022)
Ms. Tao Thu Thuy	Director of the Risk Management Department	(Appointed on 01 March 2026)
Mr. Ngo Vi Phong	Director of Compliance Department	(Appointed on 01 March 2026)
Mr. Vu Duc Hoang	Director of Legal Department	(Appointed on 01 March 2026)
Ms. Vo Thi Hoang Yen	Director of Human Resource Management Department	(Appointed on 18 January 2022)
Ms. Vu Thi Nga Hang	Director of Operations Department	(Appointed on 26 January 2022)
Ms. Nguyen Thanh Huyen	Director of the Marketing and Communications Department	(Resigned on 31 August 2026)
Mr. Tran Hoai Nam	Chief of Staff	(Re-appointed on 06 January 2025)
Ms. Nguyen Thi Thanh Huyen	Chief Accountant	(Re-appointed on 14 February 2025)

LEGAL REPRESENTATIVE

The legal representative of the Bank during the period and at the reporting date was Mr. Nguyen Dinh Lam - Chairman of the Board of Directors.

The Bank's General Director, Mr. Nguyen Hoang Nam, was authorized to sign the Bank's Interim Consolidated Financial Statements pursuant to Power of Attorney No. 6225/2020/UQ-PVB dated 14 April 2020, granted by the Chairman of the Board of Directors to the General Director. Mr. Nguyen Viet Ha, the Bank's Deputy General Director, was authorized to sign the Bank's Interim Consolidated Financial Statements pursuant to Power of Attorney No. 25679/UQ-PVB dated 25 December 2025, granted by the General Director to the Deputy General Director.

AUDITORS

AASC Auditing Firm Company Limited have taken the review of the Interim Consolidated Financial Statements for the Bank.

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of the Bank presents its report and the Bank's Interim Consolidated Financial Statements for the period from 01 January 2026 to 30 June 2026.

Board of Management's responsibility for the Interim Consolidated Financial Statements

The Board of Management is responsible for the Interim Consolidated Financial Statements which give a true and fair view of the consolidated financial position of the Bank, its consolidated operating results and its consolidated cash flows for the period. In preparing those the Interim Consolidated Financial Statements, the Board of Management is required to:

- Establish and maintain an internal control system which is determined necessary by the Board of Management and those charged with governance to ensure the preparation and presentation of the Interim Consolidated Financial Statements do
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Interim Consolidated Financial Statements;
- Prepare the Interim Consolidated Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Accounting System for credit institutions in Vietnam and the statutory requirements relevant to preparation and presentation of interim consolidated financial statements;
- Prepare the Interim Consolidated Financial Statements on a going concern basis unless it is inappropriate to presume that the Bank will continue in business.

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

Approval of the Interim Consolidated Financial Statements

We here by approve the accompanying the Interim Consolidated Financial Statements as set out on pages 7 to 63 which give a true and fair view of the consolidated financial position of the Bank as at 30 June 2026, its consolidated operating results and its consolidated cash flows for the 6 months period then ended, in accordance with Vietnamese Accounting Standards, Accounting System for credit institutions in Vietnam and the statutory requirements relevant to preparation and presentation of interim consolidated financial statements.

For and on behalf of the Board of Management

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN ĐẠI CHÚNG VIỆT NAM

Nguyen Viet Ha
Deputy General Director
Hanoi, 19 November 2026

No. : 191126.002/BCTC.KT1

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To: **The Shareholders, the Board of Directors and the Board of Management**
Vietnam Public Joint Stock Commercial Bank

We have reviewed the accompanying Interim Consolidated Financial Statements of Vietnam Public Joint Stock Commercial Bank prepared on 19 November 2026, as set out on pages 7 to 63 including: Interim consolidated statement of financial position as at 30 June 2026, Interim consolidated income statement, Interim consolidated cash flow statement for the six-month period then ended and Notes to the Interim Consolidated Financial Statements.

Board of Management's responsibility

The Bank's Board of Management is responsible for the preparation and presentation of these Interim Consolidated Financial Statements that give a true and fair view in accordance with the Vietnamese Accounting Standards, Accounting System for credit institutions in Vietnam and the statutory requirements relevant to preparation and presentation of the interim consolidated financial statements, and for such internal control that the Board of Management determines as necessary to enable the preparation and presentation of the Interim Consolidated Financial Statements to be free from material misstatement, whether due to frauds or errors.

Auditor's responsibility

Our responsibility is to express a conclusion on the Interim Consolidated Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standards on Review Engagements No. 2410 - Review of interim financial information performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquiries, primarily of people responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statements do not give a true and fair view, in all material respects, of the consolidated financial position of Vietnam Public Joint Stock Commercial Bank as at 30 June 2026, and its consolidated operating results and its consolidated cash flows for the 06 months period then ended in accordance with the Vietnamese Accounting Standards, Accounting System applicable to credit institutions in Vietnam and the statutory requirements relevant to preparation and presentation of interim financial statements.

Emphasis of matters

We would like to draw readers' attention to the facts that:

1. As disclosed in Note 3.3, as at the date of preparation of the interim consolidated financial statements, the Bank continues to implement measures to resolve loans included in the Restructuring Plan, including debt sales, disposal of collateral to recover debts, debt recovery, provision appropriations and reversal of accrued interest income. The implementation of these measures is subject to future uncertain conditions that may affect the recoverability and the realization of future economic benefits from the relevant items included in the Restructuring Plan.

2. The Bank is implementing debt recovery and resolution measures in respect of certain customers in accordance with a roadmap extending to 31 December 2026 (as detailed in Note 10 – Loans and Advances to Customers and Note 16.2 – Other Receivables, Remark No. 9 of the Interim Consolidated Financial Statements).

3. In addition to the aforementioned loans, the Bank also has certain loans and receivables that are subject to credit risk (as detailed in Note 10 – Loans and Advances to Customers and Note 16.2 – Other Receivables, Remark No. 9 of the Interim Consolidated Financial Statements), which involve factors that may affect the uncertainty surrounding the recovery of future economic benefits associated with the Bank's relevant assets.

The matters described above do not modify our conclusion.

AASC Auditing Firm Company Limited

Pham Anh Tuan
Deputy General Director
Registered Auditor No.: 0777-2023-002-1

Hanoi, 19 November 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

No	Items	Note	30/06/2026	31/12/2025 (Adjusted)
			VNDm	VNDm
A	**ASSETS**			
I	**Cash on hand, gold, silver and gemstones**	**5**	**846,077**	**822,019**
II	**Balances with the State Bank of Vietnam**	**6**	**6,189,564**	**8,575,705**
III	**Balances with and loans to other credit institutions**	**7**	**32,970,970**	**24,566,022**
1	Balances with other credit institutions		28,971,915	20,961,470
2	Loans to other credit institutions		3,999,055	3,604,552
IV	**Trading securities**	**8**	**2,546,312**	**11,554,762**
1	Trading securities		2,563,008	11,566,174
2	Provisions for losses of trading securities		(16,696)	(11,412)
V	**Derivatives and other financial assets**	**9**	**57,679**	**59,703**
VI	**Loans to customers**		**160,052,872**	**149,491,791**
1	Loans to customers	10	162,401,841	151,655,592
2	Provisions for loans to customers	11	(2,348,969)	(2,163,801)
VIII	**Investment securities**	**12**	**43,460,918**	**34,189,337**
1	Available-for-sale securities		41,825,245	32,196,680
2	Held-to-maturity securities		1,764,916	2,147,352
3	Provisions for losses of investment securities		(129,243)	(154,695)
IX	**Long-term investments**	**13**	**258,812**	**285,756**
1	Other long-term investments		481,517	541,783
2	Provision for impairment of long-term investments		(222,705)	(256,027)
X	**Fixed assets**		**1,023,837**	**963,088**
1.	Tangible fixed assets	14	503,358	531,038
a	*Historical cost*		*1,256,491*	*1,265,698*
b	*Accumulated depreciation*		*(753,133)*	*(734,660)*
2.	Intangible fixed assets	15	520,479	432,050
a	*Historical cost*		*810,459*	*710,890*
b	*Accumulated amortization*		*(289,980)*	*(278,840)*
XI	**Investment properties**		**63,256**	**18,070**
a	Cost		63,453	18,070
b	Accumulated depreciation		(197)	-
XII	**Other assets**	**16**	**30,844,442**	**32,820,854**
1	Receivables		6,674,160	12,069,677
2	Accrued interest and fee receivables		23,115,342	19,539,600
3	Other assets		2,495,720	2,609,020
4	Provisions for losses of other on-statement of financial position assets		(1,440,780)	(1,397,443)
	TOTAL ASSETS		**278,314,739**	**263,347,107**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026
(Continued)

No	Items	Note	30/06/2026	31/12/2025 (Adjusted)
			VNDm	VNDm
B	**LIABILITIES AND SHAREHOLDERS' EQUITY**			
I	**Due to the Government and the State Bank of Vietnam**	**17**	**10,050,957**	**4,600,436**
1	Deposits and borrowings from the Government and the State		10,050,957	4,600,436
II	**Deposits and borrowings from other credit institutions**	**18**	**25,138,185**	**14,480,530**
1	Deposits from other credit institutions		21,524,173	12,004,178
2	Borrowings from other credit institutions		3,614,012	2,476,352
III	**Deposits from customers**	**19**	**200,097,684**	**201,548,159**
V	**Grants, trusted funds and borrowings at risk of credit institution**		**468**	**468**
VI	**Valuable papers issued**		**25,316,865**	**25,198,982**
VII	**Other liabilities**		**4,514,839**	**5,303,405**
1	Accrued interest and fee payables		2,066,877	1,656,282
2	Other payables and liabilities	21	2,447,962	3,647,123
	TOTAL LIABILITIES		**265,118,998**	**251,131,980**
VIII	**Shareholders' equity**	**22**	**13,195,741**	**12,215,127**
1	Capital		8,993,434	8,993,434
a	*Charter capital*		*9,000,000*	*9,000,000*
c	*Share premium*		*2,000*	*2,000*
d	*Treasury shares*		*(8,566)*	*(8,566)*
2	Reserves		1,144,399	938,043
3	Retained earnings		2,672,296	1,917,534
4	Non-controlling interest		385,612	366,116
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**278,314,739**	**263,347,107**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

(Continued)

OFF-INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION ITEMS

No	Items	Note	30/06/2026	31/12/2025 (Adjusted)
			VNDm	VNDm
1	Exchange transaction commitments	38	80,594,084	49,151,961
a	*Purchasing transaction*		*5,242,482*	*522,300*
b	*Selling transaction*		*1,043,280*	*4,805,160*
c	*Swap transaction*		*74,308,322*	*43,824,501*
2	Letters of credit	38	1,722,551	1,210,766
3	Other guarantees	38	20,526,334	19,527,164
4	Uncollected interest and fee receivables	39	9,387,516	7,962,920
5	Bad debts written-off	40	28,090,142	26,076,495
6	Other assets and receipts	41	50,420,825	45,802,120

Hanoi, 19 November 2026

Chief Accountant	Deputy General Director, Director of the Finance - Accounting Department	Deputy General Director
Nguyen Thi Thanh Huyen	Dang The Hien	Nguyen Viet Ha

INTERIM CONSOLIDATED INCOME STATEMENT

Period from 01 January 2026 to 30 June 2026

No	Items	Note	First 6 months of 2026	First 6 months of 2025
			VNDm	VNDm
1	Interest and similar income	23	11,912,808	8,892,473
2	Interest and similar expenses	24	(9,210,118)	(7,185,097)
I	**Net interest income**		**2,702,690**	**1,707,376**
3	Fee and commission income		288,650	198,196
4	Fee and commission expenses		(76,219)	(77,507)
II	**Net gain from fee and commission**	**25**	**212,431**	**120,689**
III	**Net loss from foreign currency trading**	**26**	**(10,572)**	**(10,381)**
IV	**Net gain from trading securities**	**27**	**175,126**	**90,130**
V	**Net gain/(loss) from investment securities**	**28**	**362,135**	**(8,972)**
5	Other operating income		229,585	2,261,088
6	Other operating expenses		(241,954)	(341,594)
VI	**Net other operating income**	**29**	**(12,369)**	**1,919,494**
VII	**Income from capital contribution, equity investments**	**30**	**37,832**	**43,488**
VIII	**Operating expenses**	**31**	**(2,285,520)**	**(1,771,073)**
IX	**Net profit before provision for credit losses**		**1,181,753**	**2,090,751**
X	**Expenses of provision for credit losses**		**(173,274)**	**(1,277,858)**
XI	**Total profit before tax**		**1,008,479**	**812,893**
7	Current corporate income tax expense	32	(23,820)	(10,184)
XII	**Corporate income tax expense**		**(23,820)**	**(10,184)**
XIII	**Net profit after tax**		**984,659**	**802,709**
XIV	**Non-controlling interest**		**20,229**	**9,004**
	Net profit after tax attributable the Bank's		**964,430**	**793,705**
XV	**Basic earnings per share (VND)**	**33**	**1,072**	**883**

Hanoi, 19 November 2026

Chief Accountant	Deputy General Director, Director of the Finance - Accounting Department	Deputy General Director
Nguyen Thi Thanh Huyen	Dang The Hien	Nguyen Viet Ha

INTERIM CONSOLIDATED CASH FLOW STATEMENT

Period from 01 January 2026 to 30 June 2026

(Direct method)

No	Items	Note	First 6 months of 2026	First 6 months of 2025
			VNDm	VNDm
	Cash flows from operating activities			
01	Interest and similar income received		6,727,397	5,519,289
02	Interest and similar expense paid		(7,213,635)	(7,082,291)
03	Fee and commission received		243,187	118,758
04	Net cash received/paid from operating activities (foreign currencies, silver, gold and securities)		506,522	100,270
05	Other income		(74,972)	310,311
06	Receipts from recovery of bad debts previously written off		59,244	1,417,074
07	Payments to employees and other operating activities		(2,587,230)	(2,039,019)
08	Corporate income tax paid		(266,551)	(5,879)
	Net cash flows from operating activities before changes in operating assets and working capital		**(2,606,038)**	**(1,661,487)**
	Changes in operating assets			
09	(Increase)/Decrease in balances with and loans to other credit		(1,411,828)	249,739
10	(Increase)/Decrease in trading securities		(242,963)	(4,668,290)
11	(Increase)/Decrease in derivatives and other financial assets		2,024	176,127
12	(Increase)/Decrease in loans to customers		(10,746,249)	(16,667,804)
13	Decrease in provision to handle risk and compensate for losses		14,098	(1,362,240)
14	(Increase)/Decrease in other operating assets		5,451,948	1,433,305
	Changes in operating liabilities			
15	Increase/(Decrease) in due to the Government and the State Bank of Vietnam		5,450,521	3,244,919
16	Increase/(Decrease) in deposits and borrowings from other credit institutions		10,657,655	6,253,741
17	Increase/(Decrease) in deposits from customers		(1,450,475)	11,995,774
18	Increase/(Decrease) in valuable papers issued (excluding valuable paper charged to financing activities)		101	33
19	Increase/(Decrease) in grants, trusted funds and other borrowings at risk of credit instution		-	7
20	Increase/ (Decrease) in derivative financial instruments and others financial liabilities		-	37,778
21	Increase/(Decrease) in other operating liabilities		(609,293)	1,370,564
22	Payment from reserves		(9,531)	(1,000)
I	**Net cash flows from operating activities**		**4,499,970**	**401,166**
	Cash flows from investing activities			
01	Purchase of fixed assets		(85,848)	(143,349)
02	Proceeds on disposal of fixed assets		2,022	43
03	Payments for disposal of fixed assets		(986)	(53)
08	Proceeds from equity investment in other entities		60,266	10,000
09	Dividends received from investment in securities and other entities		37,832	43,488
II	**Net cash flows from investing activities**		**13,286**	**(89,871)**

INTERIM CONSOLIDATED CASH FLOW STATEMENT

Period from 01 January 2026 to 30 June 2026

(Direct method)

No	Items	Note	First 6 months of 2026	First 6 months of 2025
			VNDm	VNDm
	Cash flows from financing activities			
02	Proceeds from issuance of long-term valuable papers eligible to be accounted into equity and other long-term loans		119,792	80,460
03	Payments for long-term valuable papers eligible to be accounted into equity and long-term loans repayment		(2,010)	(48,432)
III	**Net cash flows from financing activities**		**117,782**	**32,028**
IV	**Net cash flows in the period**		**4,631,038**	**343,323**
V	**Cash and cash equivalents at the beginning of the period**		**29,375,992**	**41,640,072**
VII	**Cash and cash equivalents at the end of the period**	**34**	**34,007,030**	**41,983,395**

Hanoi, 19 November 2026

Chief Accountant	Deputy General Director, Director of the Finance - Accounting Department	Deputy General Director
Nguyen Thi Thanh Huyen	Dang The Hien	Nguyen Viet Ha

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Period from 01 January 2026 to 30 June 2026

1 . GENERAL INFORMATION

Establishment and Operation

Vietnam Public Joint Stock Commercial Bank (the "Bank" or "PVcomBank") is a joint stock commercial bank established in the Socialist Republic of Vietnam. The Bank was established on 1 October 2013 as the result of the merger between Petro Vietnam Finance Joint Stock Corporation ("PVFC") and Western Commercial Joint Stock Bank ("WTB") under Decision No. 2018/2013/QD-NHNN dated 12 September 2013 by the Governor of the State Bank of Vietnam ("SBV"), in which:

- Petro Vietnam Finance Joint Stock Company, previously known as Petro Vietnam Finance Company - a wholly state-owned company of Vietnam National Oil and Gas Group, was equitized under Decision No. 3002/QD-DKVN dated 22 August 2007 by Vietnam National Oil and Gas Group on approving "The proposal of transforming Petro Vietnam Finance Company to Petro Vietnam Finance Joint Stock Corporation". PVFC officially commenced its operations as a joint stock company on 18 March 2008, in accordance with its Business Registration Certificate No. 0103023045 dated 18 March 2008, issued by Hanoi Authority for Planning and Investment, and with Certificate of Operation No. 72/2008/GP-NHNN dated 18 March 2008, granted by the Governor of the State Bank of Vietnam. Until 30 September 2013, PVFC operated pursuant to Amended Business License No. 0101057919, amended for the 11th time on 6 July 2012.

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On 1 October 2013, PVFC and WTB officially ceased their operations and transferred all assets, rights, obligations and legal interests to Vietnam Public Joint Stock Commercial Bank. Currently, the Bank operates under Business Registration Certificate No. 0101057919 issued on 1 October 2013 by Hanoi Authority for Planning and Investment, the latest amendment dated 27 May 2019.

Business field

Main business activities of the Bank are:

- Mobilizing and receiving short-term, medium-term and long-term deposits from organizations and individuals;
- Making short-term, medium-term and long-term loans to organizations and individuals based on the nature and capability of the Bank's sources of capital;
- Participating in the monetary market: buying and selling promissory notes, Government bonds, Treasury bills, State Bank of Vietnam bills and others valuable papers in the monetary market;
- Entrusting, entrusted investment; entrusted to manage capital in accordance with the law;
- Execution of foreign currency transactions;
- Implementation of international trade finance services;
- Discount and transfer of valuable papers;
- Providing payment services and other banking services permitted by the State Bank of Vietnam.

Charter capital

As at 30 June 2026, the Bank's charter capital was VND 9,000 billion (As at 31 December 2025: VND 9,000 billion).

Operation network

The Bank's Head Office is located at No. 22, Ngo Quyen street, Cua Nam ward, Hanoi city. As at 30 June 2026, the Bank has one (01) Head Office, forty (40) branches nationwide, sixty-eight (68) transaction departments and four (04) local subsidiaries.

The Bank's subsidiaries as at 30 June 2026

As at 30 June 2026, Bank had significant subsidiaries as follows:

Subsidiaries	Business field	Rate of ownership
Petro Vietnam Securities Incorporated (PSI)	Securities	51,17%
Petro Vietnam Finance Fund Management Joint Stock Company (PVCB Capital)	Fund management	99,97%
Asset Exploitation and Debt Management One Member Company Limited - Vietnam Public Joint Stock Commercial Bank (PAMC)	Assets management	100,00%
Quang Binh Mineral One Member Company Limited	Mining	100.00 % (Indirectly owned through PAMC)

Employees

As at 30 June 2026, the Bank and its subsidiaries had 5,755 employees (as at 31 December 2025: 5,773 employees).

2 . ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

2.1 . Fiscal year

The Bank's annual accounting period commences from 01 January and ends as at 31 December.

2.2 . Monetary unit

Monetary unit used in accounting and preparation of financial statements of the Bank and its subsidiaries is Vietnamese Dong (VND). For the purpose of preparing the Interim Consolidated Financial Statements for the period from 01 January 2026 to 30 June 2026, all amounts are rounded to the nearest million and presented in VND million ("VNDm"). The presention makes no impact on readers' view of the consolidated financial position, its consolidated operating results and its consolidated cash flows of the Bank.

3 . ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

3.1 . Statement of compliance

The Board of Management of the Bank confirms that accompanying Interim Consolidated Financial Statements have been prepared in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for credit institutions and statutory requirements relevant to preparation and presentation of Interim consolidated financial statements.

3.2 . Accounting standards and system

The Interim Consolidated Financial Statements are prepared and presented in accordance with the Vietnamese Accounting Standards, Vietnamese Accounting System for credit institutions under Decision No. 479/2004/QD-NHNN dated 29 April 2004 by the Governor of the State Bank of Vietnam; System of financial statements for Vietnamese credit institutions under Decision No. 16/2007/QD-NHNN dated 18 April 2007 by the Governor of the State Bank of Vietnam; Documents amending and supplementing Decision No. 479/2004/QD-NHNN and Decision No. 16/2007/QD-NHNN issued by the State Bank of Vietnam include: Circular No. 10/2014/TT -NHNN dated 20 March 2014, Circular No. 49/2014/TT-NHNN dated 31 December 2014, Circular No. 22/2017/TT-NHNN dated 29 December 2017 and Circular No. 27/2021/TT-NHNN date 31 December 2021; Circular No. 43/2026/TT-BTC dated 20 April 2026 by the Ministry of Finance guiding the preparation and presentation of consolidated financial statements.

As at 30 June 2026, the Bank had not fully classified certain loans, made the required loan loss provisions or reversed accrued interest income in respect of certain loans mentioned above. The Bank continues to actively implement the aforementioned measures to ensure that provisions are made and accrued interest income is reversed for loans included in the Restructuring Plan in accordance with the regulations of the State Bank of Vietnam.

3.4 . Going concern assumption

The Bank's Management has taken necessary measures to maintain its business operations on a going concern basis, including strengthening lending activities to new customers, collecting maturing debts and non-performing loans, retaining deposits from existing customers and seeking new customers, introducing new products and services, and strictly controlling operating expenses. In addition, the Management has implemented debt resolution and restructuring measures for the Bank in accordance with the contents of the Restructuring Plan. The Bank's Management believes that, through the implementation of the aforementioned measures, the Bank will continue its business operations in the foreseeable future. Accordingly, these interim consolidated financial statements have been prepared on a going concern basis.

3.5 . Assumptions and uses of estimates

The preparation of the Interim Consolidated Financial Statements requires the Board of Management to make estimates and assumptions which affect the reported figures of assets and liabilities as well as the disclosure of contingent liabilities. These estimates and assumptions also affect income, expenses and the resultant provisions. Such estimates are necessarily based on assumptions of a variety in degrees of subjectivity and uncertainty. Therefore, the actual results may lead to the adjustments of such provisions in the future.

4 . SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 . Changes in accounting policies and disclosures

The accounting policies applied in the preparation of these Interim Consolidated Financial Statements are consistent with those applied in the preparation of the Interim Consolidated Financial Statements for the accounting period from 1 January 2025 to 30 June 2025 and the Consolidated Financial Statements for the financial year ended 31 December 2025, except for the following:

Decree No. 135/2025/ND-CP of the Government on the financial regime applicable to credit institutions and foreign bank branches, and on financial supervision and the evaluation of the effectiveness of state-capital investment in wholly state-owned credit institutions and credit institutions with state capital ("Decree 135").

On 12 June 2025, the Government issued Decree 135, which supplements regulations on the preparation of annual financial plans for credit institutions, accordingly, the distribution of retained profits of credit institutions and foreign bank branches is carried out in the following order:

1. Profit sharing with parties contributing capital in joint arrangements according to signed transactions or
2. Offsetting previous years' losses that are no longer eligible to be deducted from pre-tax profits.
3. Appropriation to the supplemental charter capital reserve:

Percentage of after-tax profit	*Maximum threshold*
10% of after-tax profit	100% of charter capital

4. Appropriation to the financial reserve:

Percentage of after-tax profit	*Maximum threshold*
10% of the remaining after-tax profit, after allocations to items 1, 2, and 3 above.	Not specified

5. The distribution of the remaining profit shall be determined by the credit institution or foreign bank branch in accordance with its Charter, financial regulations, and internal regulations.

Decree 135 is effective from 1 August 2025.

Accordingly, the accompanying Interim Consolidated Financial Statements and their utilization are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the consolidated financial position, consolidated operating results and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

3.3 . Specific accounting policies applied under the Bank's Restructuring Plan associated with bad debt resolution for the period 2021–2025, vision to 2030.

Pursuant to Decision No. 689/QD-TTg dated 8 June 2022 ("Decision 689") of the Prime Minister approving the Scheme on "Restructuring the Credit Institution System in association with the settlement of non-performing loans for the 2021–2025 period", and based on the feedback and guidance provided by the relevant units of the State Bank of Vietnam regarding the revision, supplementation and finalization of the Bank's Restructuring Plan in association with the settlement of non-performing loans for the 2021–2025 period, with a vision towards 2030 (the "Restructuring Plan"), the Bank has updated, revised and supplemented the Restructuring Plan and submitted it to the State Bank of Vietnam on 18 September 2023, 29 December 2023, 25 April 2024, 1 August 2025, 31 October 2025 and, most recently, 13 November 2025.

At the direction of the State Bank of Vietnam, the Bank's Board of Directors approved the contents of the Restructuring Plan and organized its implementation. Accordingly, the Bank continues to implement the following measures to recover and resolve non-performing loans and loans with potential risks of becoming non-performing:

- Recovery of non-performing loans included in the Restructuring Plan;
- Sale of loans to third parties;
- Disposal of collateral to recover debts;
- Utilization of proceeds from asset sales and loan sales, collections of interest previously written off and recognized off-balance sheet, and reversals of loan loss provisions to cover credit risks, make additional provision appropriations and reverse accrued interest income in respect of the remaining loans included in the Restructuring Plan.

The outstanding items under the Restructuring Plan include:

No	Items	30/09/2026	30/06/2026	31/12/2025
		VNDm	VNDm	VNDm
1	Loans to customers	2.312.131	2.329.532	4.980.519
2	Provisions for loans to customers	(440.530)	(410.632)	(519.768)
3	Available-for-sale securities	253.051	253.051	430.999
4	Held-to-maturity securities	1.764.916	1.764.916	2.147.352
5	Provisions for losses of investment securities	(63.276)	-	-
6	Other long-term investments	-	-	251.404
7	Provision for impairment of long-term investments	-	-	(223.025)
8	Receivables	146.590	146.590	679.607
9	Accrued interest and fee receivables	1.656.615	1.669.097	4.289.014
10	Other assets	705.329	705.359	705.359
11	Provisions for losses of other on-statement of financial position assets	(350.720)	(350.720)	(740.648)
		5.984.106	**6.107.193**	**12.000.813**

4.2 . Foreign currency transactions

All transactions of the Bank are accounted in their original currencies. Monetary assets and liabilities denominated in foreign currencies are converted into VND using the exchange rates prevailing at the reporting date. Non-monetary foreign currency items incurred during the period are converted into VND at the exchange rate effective on the date of the transaction. Income and expenses in foreign currencies are converted into VND at the exchange rates on the dates of the transactions.

Exchange rate differences due to the revaluation of assets and liabilities denominated in foreign currencies into VND are recorded in Interim Consolidated Income Statement.

4.3 . Deposits with and loans to other credit institutions

Deposits with other credit institutions, except for current deposits, are term deposits at other credit institutions and foreign bank branches with terms of not exceeding three months.

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

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

Term deposits and loans to other credit institutions are stated at the outstanding principal balance less any specific provision for credit risks.

The classification of term deposits and loans to other credit institutions, as well as the corresponding credit risk provisioning, is carried out in accordance with the provisions of Circular 31/2024/TT-NHNN (Circular 31). Accordingly, the Bank makes specific provisions for term deposits and loans to other credit institutions based on the method presented in Note 4.4.

According to Decree 86, the Bank is not required to make general provision for balances with and loans to other credit institutions.

4.4 . Loans to customers

Outstanding loans to customers

Loans are stated on the consolidated statement of financial position at the principal amounts outstanding at the end of the period.

Provision for loan of customers is recorded and stated in separate line in the Interim consolidated statement of financial position.

According to Circular 31, credit institutions must perform debt classification applicable to assets, including:

- Loan;
- Finance leasing;
- Discounts, rediscounts of negotiable instruments and other valuable papers;
- Factoring;
- Credit facilities in the form of credit card issuance;
- Payment on behalf of under off-balance-sheet commitments (including payments made on behalf of the customer's obligations in guarantee operations, letters of credit transactions, and other payments made under off-
- Amounts for purchase and entrustment of purchase of corporate bonds (including bonds issued by other credit institutions) which have not yet been listed on stock exchanges nor registered for trading on the UPCoM trading system (hereinafter referred to as unlisted bonds), exclusing the purchase of unlisted bonds with trusted funds to which the trustee bears the risk;
- Credit granting entrustment;
- Deposits (excluding demand deposits at credit institutions, foreign bank branches; deposits at the Social Policy Bank in accordance with the regulations of the State Bank of Vietnam regarding the maintenance of deposit balances at the Social Policy Bank by state-owned credit institutions) at credit institutions, foreign bank branches in accordance with the law, and deposits (excluding demand deposits) at foreign credit institutions;

- Purchase and sale of debt in accordance with the regulations of the State Bank of Vietnam, excluding the activity of purchasing bad debts by credit institutions, foreign bank branches with VAMC;
- Repos of Government bonds in the stock market in accordance with law on issuance, registration, depository, listing and trading of Government debt securities in the stock market;
- Purchase of promissory notes, bills and certificates of deposit issued by other credit institutions and foreign bank branches;
- Purchase of certificates of deposit issued by other credit institutions or foreign bank branches;
- Operations involving the issuance of deferred letters of credit with terms allowing the beneficiary to be paid immediately or before the due date of the letter of credit, and the operation of reimbursing letters of credit under an agreement with the customer to be paid using the bank's funds for reimbursement from the date the bank reimburses the payment to the beneficiary; operations involving the negotiation of letter of credit payments;
- Outright purchase, without recourse, of the set of documents presented under a letter of credit, except in cases where a commercial bank or a foreign bank branch purchases a clean, non-recourse set of documents under a letter of credit issued by the same commercial bank or foreign bank branch.

Accordingly, customers' loans are determined to be the highest of risk group as classified under Circular 31 and customers' debt group provided by CIC of the The State Bank of Vietnam at that time of loan classification.

Short-term loans are those with a repayment date of up to 1 year, medium-term loans are those with a repayment date over 1 year up to 5 years and long-term loans are those with a repayment date of over 5 years.

Except for loans under the current Restructuring Plan (see Notes 3.3), the remaining loans are classified in accordance with Circular No. 31, including: Standard loans, Special mention loans, Substandard loans, Doubtful loans, and Loss loans, based on overdue status and other qualitative factors of the loans.

For the balance debt, which was restructured for repayment, exempted, reduced interest, fee, kept debt group that overdue according to the term restructuring and cannot continue to be restructured the repayment term by the Bank in accordance with current regulations, the Bank shall classify debts and make provisions in accordance with Circular 31, which takes into account the number of times of debt restructuring the repayment term and keeping the debt group unchanged.

In addition, according to Circular No. 10/2014/TT-NHNN by the State Bank of Vietnam dated 20 March 2014, loans to customers are also classified: *current loans and overdue loans* based on the overdue status according to the credit covenants in the contract or in the extension or reschedule annex.

Provision for credit losses

Provision for credit losses includes specific provision and general provision which is calculated monthly according to Decree 86.

The specific provision is calculated based on loan balance of each borrower less value of collateral assets after being discounted at predetermined percentage for each kind of collateral assets. Specific provision rate applied to each group as follows:

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

General provision is made at 0.75% of the total amount of outstanding balance of loans classified in the group from 1 to 4 according to Decree 86.

Bad debts written-off

According to Decree 86, the Bank uses provisions to write off bad debts in the following cases:

- Customers are organizations that have been dissolved or declared bankrupt in accordance with the law;
- Debts are classified in group 5.

Classification and allowance for off-balance sheet commitments

According to Circular 31, the classification of off-balance sheet credit commitments is conducted solely for risk management, credit quality supervision of credit granting activities. No allowance is made for off-balance sheet credit commitments, except where the Bank has been required to made payment under the guarantee contract, in which case the payment on behalf is classified and allowance is made for in accordance with the accounting policy as described in Note No. 4.4.

4.5 . Investments

a) Trading securities

Trading securities are debt securities, equity securities or other securities, which are bought and held for the purpose of reselling within one year to gain profit from price variance. According to Official Dispatch No. 2601/NHNN-TCKT dated 14 April 2009 by the State Bank of Vietnam, for trading securities item, the Bank has the right to reclassify only once after purchasing.

Trading securities are initially recognized at original cost. They are subsequently measured at the lower between book value and market value.

Gain or losses from sales of securities held for trading are recognized in the Interim consolidated income statement. Securities held for trading are derecognized when the rights to receive cash flows from these securities are terminated of the Bank transfers substantially all the risks and rewards of ownerships of these securities.

Income from trading securities is recognized into the consolidated income statement on cash basis.

b) Investment securities

Investment securities are classified into two categories: available-for-sale securities and held-to-maturity securities. The Bank classifies investment securities at the time of purchasing. According to Official Dispatch No. 2601/NHNN-TCKT dated 14 April 2009 by the State Bank of Vietnam, for investment securities, the Bank has the right to reclassify only once after purchasing.

Available-for-sale securities

Available-for-sale securities are debt securities and equity securities held for investment and available for sale purpose, which are not qualified to be classified as trading and held-to-maturity, and hold for an indefinite period till an opportunity for profit is given; the Bank is neither founding shareholders, strategic shareholders, nor has certain influence to participate in the financial and operating policies making process through a written agreement on delegating its representatives in the Board of Directors/ Board of Management.

Available-for-sale equity securities are recognized at the original cost. They are subsequently measured at the lower between book value and market value.

Available-for-sale debt securities are recognized at par value plus (+) accrued interest income/interest awaiting for allocation plus (+) unallocated discount/premium. Discount/premium from debt securities is amortised on a straight-line basis till the maturity date to the Interim consolidated income statement. Accumulative interest income before purchasing date is recorded as a decrease in value of such securities, accumulative interest income after purchasing date is recognized as Bank's income based on the accumulative method. Interest received in advance is amortized as interest income from investment securities over the investment period using the straight-line method.

Held-to-maturity securities

Held-to-maturity securities are debt securities which have a fixed term for the purpose of investment by earning interest and the Board of Management has intention and ability to hold the securities until maturity.

Held-to-maturity debt securities are recognized at par value plus (+) accrued interest income/ interest awaiting for allocation plus (+) unallocated discount/premium. Discount/premium is amortised on a straight-line basis till the maturity date to the Interim consolidated income statement. Accumulative interest income before purchasing date is recorded as a decrease in value of such securities, accumulative interest income after purchasing date is recognized as Bank's income based on the accumulative method. Interest received in advance is amortized as interest income from investment securities over the investment period using the straight-line method.

Debt purchase and sale operation between Vietnam Asset Management Company ("VAMC") and credit institutions

When the Bank has executed the sale of debts, taken special bonds from VAMC and completed debt sale procedures to VAMC, the Bank will monitor special bonds received from VAMC through debt trading operations on held to maturity accounts until maturity date. Par value of special bonds correspondent with the sale price of bad debt is the outstanding principal balance minus specific provision made for debt sold.

Special bonds mature in the following cases:

- The amount of provision for special bonds is not less than the book value of bad debts' principal recorded in the book of VAMC, including the following cases:
  - VAMC sells bad debts to organisations and individuals, even in the case of reselling bad debts purchased by special bonds to credit institutions that selling the debts at market price or agreed price;
  - VAMC transfers the entire bad debts purchased into charter capital, share capital of corporate customer.
- Special bonds are expired.

c) Long-term investments

Investments in subsidiaries are initially recognized at the original cost. After initial recognition, the value of these investments is measured at original cost less provision for impairment of the investments.

Other long-term investments represent capital investments in other unlisted entities on the stock market that have the holding, withdrawal or payment period of more than one year and the Bank is either the founding shareholder or a strategic partner or a certain counterparty to dominate in the process of making and deciding the financial and operating policies of the investees unit through a written agreement on delegating its representative in the Board of Directors/Board of Management, but the Bank has neither control nor significant influence over the investee. Other long-term investments are initially recognized at cost, then the value of these investments is measured at original cost less provision for impairment of the investments.

d) Provision for investments

Provision for trading securities and investment securities

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

Provision for impairment of securities (excluding government bonds, government-guaranteed bonds, local government bonds) shall be made when the book value is higher than the market value determined according to Circular No. 48/2019/TT-BTC dated 08 August 2019 and Circular No. 24/2022/TT-BTC dated 07 April 2022 issued by the Minister of Finance as follows:

- For listed securities on stock exchange, the market price will be determined as closing price on the day latest transactions up to the time of making Interim Consolidated Financial Statements;

- For unlisted securities, the actual market price is:
  - For listed securities of unregistered public companies (UPCom): the actual market price is the average price within the last 30 transaction days before the time of making Interim Consolidated Financial Statements announced by the Stock exchange.
  - For companies that have not registered for trading in the unregistered public companies' trading market, the provision for each investment is based on the financial statement of the business organization receiving capital contribution that prepared at the same time of Bank's Interim Consolidated Financial Statements.
- In cases the listed securities or listed securities of unregistered public companies are not traded in 30 days before making provisions; the listed securities are cancelled or suspended from trading at the provisioning day, the provision for each investment is based on the financial statement of the business organization receiving capital contribution that prepared at the same time of the Bank's Interim Consolidated Financial Statements.

For unlisted corporate bonds, the Bank makes risk provisions in accordance with the regulations set out in Circular No. 31, as presented in Note 4.4.

For special bonds issued by VAMC, during the holding period, the Bank is required, on an annual basis and within 5 days prior to the date corresponding to the bond's maturity date, to calculate and make specific provision allocations for each special bond. The minimum provision amount for the year shall be determined based on the face value and remaining term of the bond, minus (-) the amount recovered from the sold debts, in accordance with Circular No. 19/2013/TT-NHNN dated 06 September 2013, as amended and supplemented by Circular No. 14/2015/TT-NHNN dated 28 August 2015, Circular No. 08/2016/TT-NHNN dated 16 June 2016, Circular No. 09/2017/TT-NHNN dated 14 August 2017, Circular No. 32/2019/TT-NHNN dated 31 December 2019, Circular No. 03/2024/TT-NHNN dated 16 May 2024, issued by the State Bank of Vietnam, and other relevant legal documents.

Provisions for trading securities and investment securities are recorded into the Interim consolidated income statement.

Provision for long-term investments

Provision for impairment of the capital contributions and other long-term investments is made according to Circular No. 48/2019/TT-BTC dated 08 August 2019.

The amount of provision is the difference between the actual capital contribution of parties at an entity and the actual capital equity on the latest financial statements of the entity at the end of the period multiply (x) by the rate of the Bank's capital investment over the total actual capital contributions. Provision for impairment of long-term investments is recorded as an operating expense in the Interim consolidated income statement.

4.6 Repurchase and reverse repurchase agreements

Securities sold under the agreements to repurchase at a specific date in the future (repos) are still recognized on the Interim Consolidated Financial Statements. The corresponding amount of cash received from these agreements is recognized on the consolidated statement of financial position as a borrowing. The difference between the sale price and repurchase price is amortized into the Interim consolidated income statement over the effective period based on the interest rate stated in the agreements using the straight-line basis.

Securities purchased under the agreements to resell at a specific date in the future are not recognized in the Interim Consolidated Financial Statements. The corresponding amount of cash paid under these agreements is recognized in the consolidated statement of financial position as a receivable. The difference between the purchase price and resale price is amortized into the Interim consolidated income statement over the effective period based on the interest rate stated in the agreements by using a straight-line basis.

4.7 . Fixed assets

Tangible fixed assets and intangible fixed assets are initial stated at historical cost. During the using time, they are stated at historical cost, accumulated depreciation/amortization and net book value. Historical cost comprises all the expenses that the Bank must spend to bring the assets to working condition for its intended use.

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	05 - 50 years
- Machinery, equipment	03 - 15 years
- Transportation equipment	06 - 15 years
- Office equipment	03 - 10 years
- Other tangible fixed assets	04 - 10 years
- Computer software	03 - 10 years

Permanent land use rights are recorded at historical cost and are not amortized. Definite land use rights is amortized to expenses by the time limit stated in the certificate of land use rights.

4.8 . Leased assets

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

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

Where the Bank is the lessee

Rentals under operating leases are charged to the consolidated income statement on a straight-line basis over the lease term.

Where the Bank is the lessor

Assets subject to operating leases are included as the Bank' fixed assets in the consolidated statement of financial position. Initial direct costs incurred in negotiating an operating lease are recognised in the Interim consolidated income statement as incurred.

Lease income is recognised in the Interim consolidated income statement on a straight-line basis over the lease term.

4.9 . Other receivables

Other receivables are recognised at cost.

Provision for receivables other than receivables from credit activities are made based on the overdue status of receivables or estimated possible loss for receivables which are not yet overdue but is unlikely to be recovered on time. Provisions rates are in accordance with Circular No. 48/2019/TT-BTC dated 08 August 2019.

For receivables which are classified as assets having credit risk, the Bank perform to classify and makes provision as same as loans to customers (See Note No. 4.4).

According to the Restructuring Plan, the Bank has a plan to recover debts, make provisions and reverse accrued interest on certain receivables and assets (see Note 3.3)

4.10 . Due to the Government and the State Bank of Vietnam

Due to the Government and the State Bank of Vietnam are recognized at cost.

4.11 . Deposits and borrowings from other credit institutions

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

4.12 . Deposits from customers

Deposits from customers are recognized at cost.

4.13 . Entrustment and entrusted fund

Entrusted funds received by the Bank that suffer risk are donations, entrusted investments, entrusted loans to be used for predetermined purposes. The Bank is responsible for repayment of such funds when they are due. The Bank recognises the funds received as donation or retrusted investment at cost and recognises the investments and loans in the Interim Consolidated Financial Statements of the Bank.

4.14 . Valuable papers issued

Valuable papers issued are recognized at cost and accumulated amortised premiums or discounts. Cost of valuable papers issued includes the proceed from the issuance less directly attributable costs.

4.15 . Employee benefits

Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank in Vietnam by the Social Insurance Agency of the Ministry of Labor, Invalids and Social Affairs. The Bank is required to contribute to these post-employment benefits by paying social insurance and occupational accident and disease insurance for each employee on the basis of their monthly premium salary during the working period in accordance with the Law on Social Insurance and guiding documents. Other than that, the Bank has no further obligations.

Voluntary resignation benefits

Under the Vietnamese Labor Law, when an employee who has worked for the Bank for 12 months or more ("the eligible employees") voluntarily terminate his/her labor contract, the Bank is required to pay allowance arising from voluntary resignation of the eligible employees that calculated based on the number of years worked up to 31 December 2008 and employee's average monthly salary of the latest six-month period until termination.

Unemployment insurance

According to Circular No. 28/2015/TT-BLDTBXH dated 31 July 2015 providing guidance for Decree No. 28/2015/ND-CP dated 13 March 2015 by Government on unemployment insurance, from 01 January 2009, the Bank is required to contribute to the unemployment insurance at the rate 1% of salary and wage fund of unemployment insurance joiners and deduct 1% of monthly salary and wage of each employee to contribute to the unemployment insurance.

4.16 . Shareholders' equity

Ordinary shares

Ordinary shares are classified as equity and recognized at par value. Incremental costs directly attributable to the issuance of ordinary shares are recognized as a deduction from share premium in equity.

Share premium

On receipt of capital from shareholders, the difference between the issuance price and the par value of the shares is recorded as share premium in equity.

Treasury shares

When the Bank repurchases its own issued shares, the total paid amount which includes directly attributable costs, net off any tax effects, is recognized as a deduction from equity and referred to as treasury shares. When such shares are launched, proceeds are recorded into equity.

Reserves

Reserves are appropriated from net profit after tax at prescribed rates in the order as below:

i. Supplementary charter capital Reserve: 10% of net profit after tax and the maximum balance for this reserve does not exceed the Bank's charter capital.
ii. The remaining profit after the appropriation to the Charter Capital Supplement Reserve Fund as stated in point (i) shall be appropriated 10% to the Financial Reserve Fund.
iii. The distribution of the remaining profit shall be decided by the General Meeting of Shareholders.

Retained earnings

Retained earnings are used to present the Bank's operating results (profit, loss) after corporate income tax and profit appropriation or loss handling of the Bank. The distribution of net profits is made when the net profit of the Bank does not exceed the net profit presented on Consolidated Financial Statements after eliminating the profits from cheap purchase. Net profit can be distributed to investors based on capital contribution rate after being approved by General Meeting of Shareholders and after being appropriated to funds in accordance with the Bank's Articles of Incorporation and Vietnamese statutory requirements.

Dividend paid to shareholders is stated in the consolidated statement of financial position of the Bank as a payable after being announced by the Annual General Shareholders' Meeting of the Bank.

4.17 . Income and expenses

Interest income

Interest income is recognized on an accrual basis, except for interest from loans classified from Group 2 to Group 5 and loans maintained in Group 1 under special State policies, which are recognized in the separate income statement only when cash is received.

Interest expense

Interest expenses are recognized in the consolidated income statement based on accrual basis.

Fees, commissions and dividend income

Fees and commissions are recognized on an accrual basis.

Cash dividends from investment activities are recognized in the Interim consolidated income statement when the Bank's right to receive payment is established. Dividends and other receipts in the form of shares are not recognized into the consolidated income statement but only recorded as an increase in the number of shares held by the Bank instead.

Uncollectible income

For receivables which have been accounted into incomes but subsequently evaluated as non-collected or uncollectible at the due date are reserved as reduction of income if it's within the same accounting period or reversed as an expense if it is not within the accounting period and must be monitored in the off-statement of financial position to urge collection. When collected, it shall be accounted into the income.

4.18 . Corporate income tax

Current corporate income tax expenses

Current income tax is the expected tax payable on the taxable income for the year, using tax rates enacted at the end of the accounting period, and any adjustments to tax payable in respect of previous periods.

Current corporate income tax rate

The Bank is subject to corporate income tax at 20% for the period from 01 January 2026 to 30 June 2026.

The Bank's and its subsidiaries' tax returns are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the Interim Consolidated Financial Statements could be changed at a later date upon final determination by the tax authorities.

4.19 . Off-statement of financial position items

Foreign exchange contracts

The Bank enters into foreign exchange forward and swap contracts which enable customers to transfer, modify or reduce their foreign exchange risk or other market risks and also are used for the Bank's business purpose.

Forward contracts are commitments to either purchase or sell a designated currency at a specific future date for a specific exchange rate and cash settlement. Forward contracts are recorded at nominal values at transaction dates, and are subsequently revaluated at the end of the accounting period. The difference on revaluation is recognized under "Foreign exchange differences" in the equity and is recorded in the Interim consolidated income statement at the end of the period. Differences between the amount in VND of the foreign currency amounts which are committed to buy/sell at forward rate ans spot rate are recognized in the Interim consolidated income statement on a straight-line basis over the term of the forward contracts.

Currency swap contracts are commitments to settle in cash at a future date based on differences between specified exchange rates, calculated on the notional principal amount. Premiums/discounts arising from the difference of the spot exchange rate at the effective date of the contracts as an asset if they are positive or as a liability if they are negative in the Interim consolidated statement of financial position. This difference is amortised to the Interim consolidated income statement on a straight-line basiss over the term of the swap contracts.

Interest swap contracts

Interest swap contracts are commitments to settle in cash the notional principal amounts at the interest amount based on floating or fixed interest rates. The value of commitment in interest rate swap contracts is not recognised on the consolidated statement of financial position. The difference of swap interest rates is recognised in the Interim consolidated income statement on an accrual basis.

Commitments and contingent liabilities

The Bank has credit commitments arising from its regular lending activities. These commitments are unutilised loans and overdraft facilities which are approved. The Bank also provides financial guarantees and letters of credit to guarantee the performance of customers to third parties. Many of the contingent liabilities and commitments will expire without any advanced payment, in whole or in part. Therefore, these commitments and contingent liabilities do not represent expected future cash flows.

According to Circular 31, the Bank, for management purpose has to classify guarantees, payment acceptances and irrevocable lending commitments with specific effective date into 5 groups (See Note No. 4.4).

4.20 . Cash and cash equivalents

Cash and cash equivalents include cash, balances with the State Bank of Vietnam, demand deposits and term deposits at other credit institutions with maturity of not over than three (03) months from the deposit date and securities with maturity of not over than three (03) months from the purchase date, which has high liquidity and are readily convertible into known amount of cash with low risk.

4.21 . Offsetting

Financial assets and liabilities are offset and the net amounts are reported in the consolidated statement of financial position if, and only if, the Bank has currently enforceable legal rights to offset the recognized amounts and the Bank has an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

4.22 . Financial instruments

During its business operation, the Bank regularly enters into contracts that give rise to financial assets, financial liabilities and equity instruments.

Financial assets

The main financial assets of the Bank include cash on hand, balances with the State Bank of Vietnam, balances with and loans to other credit institutions, loans to customers, trading securities, investment securities, other long-term investments, financial derivative assets and other financial assets.

Financial assets are classified adequately, for the purpose of disclosure in notes to the Interim Consolidated Financial Statements into one of the following categories:

- Financial assets held for trading;
- Held-to-maturity investments;
- Loans and receivables;
- Available-for-sale financial assets.

Financial liabilities

Financial liabilities of the Bank mainly include due to the Government and the State Bank of Vietnam, deposits and borrowings from other credit institutions, deposits from customers, issued valuable papers, financial derivative liabilities and other liabilities.

Financial liabilities are classified adequately, for the purpose of disclosure in notes to the Interim Consolidated Financial Statements into one of the following categories:

- Financial liabilities held for trading;
- Financial liabilities determined at allocated value.

The classification of the financial instruments above is only for the purpose of presentation and disclosure, not for the purpose of describing the method of measuring the value of financial instruments. Accounting regulations on measuring the value of financial instruments are presented in relevant notes.

Subsequent measurement after initial recognition

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

4.23 . Related parties

The parties considered related to the Bank are organizations, individuals having direct or indirect relationship with other organizations and individuals in one of the following cases:

- The parent company or credit institution is the parent company of the Bank;
- Subsidiary of the Bank;
- The company has the same parent company or the same parent credit institution of the Bank;

- Managers, members of the Supervisory Board of the parent company or of the parent credit institution of the
- Individuals or organizations which have authority to appoint managers or members of the Supervisory Board of the parent company or the parent credit institution of the Bank;
- Managers, members of the Supervisory Board of the Bank;
- Companies, organizations which have authority to appoint managers, members of the Supervisory Board of the Bank;
- Wife, husband, parents, children (including foster parents, foster children, parents-in-law, son-in-law, daughter-in-law, stepparent, stepchildren), siblings (including half brothers, half sisters), brothers-in-law, sisters-in-law of managers, members of the Supervisory Board, a contributing member or a shareholder owning 5% or more of the charter capital or voting share of the Bank;
- Organizations and individuals owning 5% of charter capital or voting share of the Bank;
- Individuals authorized to represent the Bank's paid-in capital and shares.

In considering the relationship of related parties for preparing and presenting the Interim Consolidated Financial Statements, the Bank should also consider the nature, not only the legal form of the relationship.

4.24 . Segment information

A segment is a distinguishable component of the Bank that is engaged in providing an individual or group of related products or services (business segment), or providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from other components.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Bank in order to help users of financial statements better understand and make more informed judgements about the Bank as a whole.

5 . Cash on hand, gold, silver and gemstones

	30/06/2026	31/12/2025
	VNDm	VNDm
Cash in VND	800,867	785,022
Cash in foreign currencies	45,210	36,997
	846,077	**822,019**

6 . Balances with the State Bank of Vietnam

	30/06/2026	31/12/2025
	VNDm	VNDm
Current account at the State Bank of Vietnam	6,189,564	8,575,705
- *In VND*	*4,991,360*	*7,853,860*
- *In foreign currencies*	*1,198,204*	*721,845*
	6,189,564	**8,575,705**

7 . Balances with and loans to other credit institutions

7.1 . Balances with other credit institutions

	30/06/2026	31/12/2025
	VNDm	VNDm
Demand deposits	15,529,749	10,730,268
- *In VND*	*14,499,675*	*10,263,249*
- *In foreign currencies*	*1,030,074*	*467,019*
Term deposits	13,442,166	10,231,202
- *In VND*	*12,920,526*	*10,231,202*
- *In foreign currencies*	*521,640*	-
	28,971,915	**20,961,470**

7.2 Loans to other credit institutions

	30/06/2026	31/12/2025
	VNDm	VNDm
In VND	3,999,055	3,604,552
- In which: discount, re-discount	*3,999,055*	*3,534,552*
	3,999,055	**3,604,552**
Total balances with and loans to other credit institutions	**32,970,970**	**24,566,022**

Quality analysis of loan portfolio, term deposits at other credit institutions:

	30/06/2026	31/12/2025
	VNDm	VNDm
Current	17,441,221	13,835,754
	17,441,221	**13,835,754**

8 . Trading securities

	30/06/2026	31/12/2025
	VNDm	VNDm
Debt securities	***2,500,000***	***11,495,524***
Securities issued by other local credit institutions	2,500,000	11,495,524
Equity securities	***63,008***	***70,650***
Equity securities issued by other credit institutions	20,161	10,090
Equity securities issued by local economic entities	42,847	60,560
Provision for losses of trading securities	***(16,696)***	***(11,412)***
Provision for impairment	(16,696)	(11,412)
	2,546,312	**11,554,762**

Quality analysis of trading securities which are classified as assets having credit risk

	30/06/2026	31/12/2025
	VNDm	VNDm
Current	2,500,000	11,495,524
	2,500,000	**11,495,524**

Status of trading securities

	30/06/2026	31/12/2025
	VNDm	VNDm
Debt securities	2,500,000	11,495,524
- *Unlisted*	*2,500,000*	*11,495,524*
Equity securities	63,008	70,650
- *Listed*	*27,611*	*17,557*
- *Unlisted*	*35,397*	*53,093*
	2,563,008	**11,566,174**

9 . Derivatives and other financial assets

	Total contracts value (at exchange rate as at effective	Total net carrying value (at exchanges rates as at the reporting		Difference Assets - Liabilities
		Assets	Liabilities	
	VNDm	VNDm	VNDm	VNDm
As at 30 June 2026	**34,493,880**	**34,368,252**	**34,310,573**	**57,679**
Currency derivatives	***34,493,880***	***34,368,252***	***34,310,573***	***57,679***
- Currency forward contracts	4,024,386	4,005,314	3,994,305	11,009
- Currency swap contracts	30,469,494	30,362,938	30,316,268	46,670
As at 31 December 2025	**21,176,860**	**21,195,396**	**21,135,693**	**59,703**
Currency derivatives	***21,176,860***	***21,195,396***	***21,135,693***	***59,703***
- Currency forward contracts	3,480,700	3,450,470	3,453,053	(2,583)
- Currency swap contracts	17,696,160	17,744,926	17,682,640	62,286

10 . Loans to customers

	30/06/2026	31/12/2025
	VNDm	VNDm
Loans to local economic entities and individuals (i)	162,394,835	151,648,516
Loans by grants and entrusted funds	1,509	1,579
Loans to foreign organisations and individuals	1,619	1,619
Frozen loans and loans pending for resolution	3,878	3,878
	162,401,841	**151,655,592**

(i) As of 30 June 2026, the Bank's loans portfolio includes several loans with the following characteristics:

- The outstanding principal balance of loans and the corresponding accrued interest receivable from certain customers amounted to VND 1,466,858 million and VND 450,316 million, respectively (as at 31 December 2025: VND 1,501,043 million and VND 386,162 million, respectively). Due to legal procedures progressing more slowly than planned, the Bank restructured the repayment terms of these loans. Based on its assessment, following the restructuring, the legal obstacles are expected to be resolved, the projects are expected to be implemented in accordance with schedule, and the customers are expected to repay their debts in accordance with the restructured repayment schedules. As at 30 June 2026, these loans were not overdue and repayments had been made on time in accordance with the restructured repayment schedules.

- The outstanding loan principal and corresponding accrued interest of certain customers amounted to VND 2,686,004 million and VND 873,940 million, respectively (as at 31 December 2025: VND 2,851,776 million and VND 728,635 million, respectively). The Bank is implementing debt recovery and resolution measures in respect of these customers in accordance with a roadmap extending to 31 December 2026.

- The outstanding loan principal balances and corresponding accrued interest receivable from certain customers, amounting to VND 788,451 million and VND 171,196 million, respectively, were overdue in accordance with the repayment schedules (as at 31 December 2025: VND 788,451 million and VND 127,753 million, respectively). The Bank is undertaking the necessary measures to recover these outstanding amounts.

Analysis of loans by quality

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Current	156,653,991	145,867,003
Special mention	1,150,255	1,090,095
Sub-standard	422,002	764,988
Doubtful	320,217	714,587
Loss	3,855,376	3,218,919
	162,401,841	**151,655,592**

Analysis of loans by terms

	30/06/2026	31/12/2025
	VNDm	VNDm
Short-term	21,903,998	21,237,467
Medium-term	76,159,091	72,411,771
Long-term	64,338,752	58,006,354
	162,401,841	**151,655,592**

Analysis of loans by industry sectors

	30/06/2026	31/12/2025
	VNDm	VNDm
Agricultural, forestry and aquaculture	575,537	598,352
Mining	26,862	13,021
Manufacturing and processing	4,423,283	4,391,302
Manufacturing and distribution of electricity, gas, hot water, steam and air conditioning	769,060	841,451
Water supplying, garbage and sewage treatment and management	-	700
Construction	8,966,932	8,742,426
Wholesale and retail trade, repair of automobiles, motorcycles and other motor vehicles	7,033,286	6,143,132
Transport, warehouse	942,660	1,024,504
Accommodation and meals	1,208,817	402,145
Information and communication	76,988	622,877
Finance, banking and insurance activities	3,033,544	3,043,634
Real estate	78,614,234	71,328,443
Science and technology	1,784,803	2,146,744
Administrative activities and support service	1,931,027	1,690,119
Education and training	1,067	1,271
Healthcare and community development	1,984	2,150

	30/06/2026 VNDm	31/12/2025 VNDm
Recreational, cultural, sporting activities	159,004	124,990
Other service activities	3,419,548	3,586,018
Households services, production of material products and self-consumption services	49,433,205	46,952,313
	162,401,841	**151,655,592**

Analysis of loans by type of borrowers and ownership

	30/06/2026 VNDm	31/12/2025 VNDm
Economic entities	110,571,635	102,205,160
- State-owned Enterprises	1,832,699	1,852,611
- Limited companies	71,021,878	63,607,863
- Joint stock companies	37,704,334	36,732,740
- Private enterprises	12,125	11,347
- Co-operatives and unions of co-operatives	599	599
Ho Other economic entities	51,830,206	49,450,432
	162,401,841	**151,655,592**

11 . Provisions for loans to customers

	30/06/2026 VNDm	31/12/2025 (Adjusted) VNDm
General provision	(1,189,098)	(1,113,275)
Specific provision	(1,159,871)	(1,050,526)
	(2,348,969)	**(2,163,801)**

Increase/decrease in provision for credit risks:

	General provision VNDm	Specific provision VNDm	Total VNDm
This period			
Beginning balance	(1,113,275)	(1,050,526)	(2,163,801)
Provision of provision made during the period	(75,823)	(97,451)	(173,274)
Increase in provision due to settlement of	-	(14,098)	(14,098)
Other increases	-	2,204	2,204
Ending balance	**(1,189,098)**	**(1,159,871)**	**(2,348,969)**
Previous period			
Beginning balance	(845,015)	(1,076,894)	(1,921,909)
Provision made during the period	(121,081)	(846,946)	(968,027)
Provision utilized for writing off bad debt	-	1,430,166	1,430,166
Increase in provision due to settlement of	-	(600,798)	(600,798)
Increase in provision due to settlement of	-	(3,287)	(3,287)
Ending balance	**(966,096)**	**(1,097,759)**	**(2,063,855)**

12 . Investment securities

12.1 . Available-for-sale securities

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Debt securities	41,161,426	31,126,922
- *Securities issued by the Government, local governments*	*12,906,296*	*12,946,385*
- *Debt securities issued by other local credit institutions*	*27,289,299*	*15,024,143*
- *Debt securities issued by local economic entities*	*965,831*	*3,156,394*
Equity securities	663,819	1,069,758
- *Equity securities issued by local economic entities*	*663,819*	*1,069,758*
Provision for losses of available-for-sale securities	(129,243)	(154,695)
- *Provision for impairment*	*(51,352)*	*(61,352)*
- *General provision*	*(6,868)*	*(22,320)*
- *Specific provision*	*(71,023)*	*(71,023)*
	41,696,002	**32,041,985**

12.2 . Special bonds issued by VAMC

	30/06/2026	31/12/2025
	VNDm	VNDm
Par value of special bonds	1,764,916	2,147,352
	1,764,916	**2,147,352**

According to the Restructuring Plan, the Bank plans to recover debts and fully provision for the loans sold to VAMC in accordance with regulations (see Note 3.3).

12.3 . Analysis of quality of securities considered as having credit risk

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Current	747,431	2,937,994
Doubtful	218,400	218,400
	965,831	**3,156,394**

13 . Long-term investments

	30/06/2026	31/12/2025
	VNDm	VNDm
Other long-term investments	481,517	541,783
Provision for impairment of long-term investments	(222,705)	(256,027)
	258,812	**285,756**

14. Tangible fixed assets

Increase and decrease of tangible fixed assets in this period:

	Buildings, structures	Machinery, equipment	Transportation equipment	Management equipment	Others	Total
	VNDm	VNDm	VNDm	VNDm		VNDm
Historical cost						
Beginning balance	**384,097**	**317,361**	**204,898**	**357,248**	**2,094**	**1,265,698**
- Purchases in the period	73	2,894	-	3,565	-	6,532
- Other increases	-	1,724	-	-	-	1,724
- Liquidation, disposal	(117)	(5,410)	(6,224)	(3,136)	-	(14,887)
- Other decrease	-	-	(852)	(1,724)	-	(2,576)
Ending balance of the period	**384,053**	**316,569**	**197,822**	**355,953**	**2,094**	**1,256,491**
Accumulated depreciation						
Beginning balance	**100,493**	**207,435**	**124,777**	**299,861**	**2,094**	**734,660**
- Depreciation within the period	4,682	10,666	6,286	11,666	-	33,300
- Other increases	-	738	-	-	-	738
- Liquidation, disposal	(117)	(5,410)	(5,312)	(3,136)	-	(13,975)
- Other decreases	-	-	(852)	(738)	-	(1,590)
Ending balance of the period	**105,058**	**213,429**	**124,899**	**307,653**	**2,094**	**753,133**
Net carrying amount						
Beginning balance	**283,604**	**109,926**	**80,121**	**57,387**	**-**	**531,038**
Ending balance	**278,995**	**103,140**	**72,923**	**48,300**	**-**	**503,358**

15 . Intangible fixed assets

Increase and decrease of intangible fixed assets during this period:

	Land use rights	Computer software	Others	Total
	VNDm	VNDm	VNDm	VNDm
Historical cost				
Beginning balance	**336,818**	**370,103**	**3,969**	**710,890**
- Purchases in the period	99,734	1,415	-	101,149
- Other decreases	-	(1,580)	-	(1,580)
Ending balance of the period	**436,552**	**369,938**	**3,969**	**810,459**
Accumulated amortization				
Beginning balance	**5,022**	**269,849**	**3,969**	**278,840**
- Amortization within the period	232	12,280	-	12,512
- Other decreases	-	(1,372)	-	(1,372)
Ending balance of the period	**5,254**	**280,757**	**3,969**	**289,980**
Net carrying amount				
Beginning balance	**331,796**	**100,254**	**-**	**432,050**
Ending balance	**431,298**	**89,181**	**-**	**520,479**

16 . Other assets

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Construction in progress	83,002	50,974
Receivables	6,591,158	12,018,703
Accrued interest and fee receivables	23,115,342	19,539,600
Other assets	2,495,720	2,609,020
Provision for losses of other on-statement of financial position assets	(1,440,780)	(1,397,443)
	30,844,442	**32,820,854**

16.1 . Construction in progress

	30/06/2026	31/12/2025
	VNDm	VNDm
Construction of PVcomBank office building – Can Tho Branch	36,093	36,037
Digital asset exchange project	46,789	13,296
Other constructions	120	1,641
	83,002	**50,974**

16.2 . Receivables

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Margin deposits, mortgages and collaterals	2,778	2,881
Receivables from the State Budget	11,280	933
Receivables on interest support from the State Bank of Vietnam	17,134	17,134
Purchasing fixed assets	231,557	330,801
- *Purchase of land for building construction at Hung Phu Residential and Industrial Zone, Can Tho city*	*26,888*	*26,888*
- *Financial Card Software System*	*16,619*	*16,640*
- *Cost of acquiring land use rights for branches*	*169,943*	*269,291*
- *Others*	*18,107*	*17,982*
Cost of handling collaterals	91,643	130,964
Internal receivables	278,561	25,706
External receivables	5,958,205	11,510,284
- *Customers' entrusted investments in equity securities (1)*	*309,709*	*309,772*
- *Repo agreements*	*211*	*211*
- *Accrued interest receivable from repo agreements*	*22*	*22*
- *Certified Emission Reductions (CERs) (2)*	*249,351*	*249,351*
- *Receivables from Dai Thanh Construction Trading and Production Services Co., Ltd (3)*	*233,184*	*233,184*
- *Receivables from Hoang Phat Vissai Group Co., Ltd (4)*	*62,629*	*69,594*
- *Receivables from Ngoc Viet Cultural Construction Co., Ltd (5)*	*21,400*	*21,400*
- *Receivables from TRACODI Transport and Industry Development Investment Co., Ltd (6)*	*214,072*	*214,072*
- *Receivables from Ly Thanh Sao Company Limited*	-	*5,536,464*
- *Excess of dividend payment for 2011 (7)*	*47,755*	*47,755*
- *Real estate investment projects at My Khe (8)*	*192,000*	*192,000*
- *Receivables on Sale Debt (9)*	*2,795,590*	*2,797,150*
- *Receivables from New Era Investment Consulting Co., Ltd.*	-	*497,200*
- *Receivables from Danaland Real Estate Company Limited (10)*	*82,432*	-
- *Advance for entrusted investment (11)*	*146,590*	*146,590*
- *Credit card risk management guarantee deposit*	*93,833*	*93,951*
- *Receivables from NAPAS*	*389,933*	*14,811*
- *Electronic clearing guarantee deposit with NAPAS*	*201,000*	*200,000*
- *Others*	*918,494*	*886,757*
	6,591,158	**12,018,703**

(1) The Bank's Non-Risk-Bearing Trust Investment refers to securities purchased based on the instructions and using trust capital from individuals or investment trust organizations (See Note 22). The Bank does not bear any risk for these securities. However, as of the date of this Interim consolidated financial statements, the contracts have expired, but the Bank has not yet completed the transfer of ownership rights of these securities to the investors.

(2) In 2011, PetroVietnam Finance Joint Stock Corporation, the entity merged into the Bank, invested in Certified Emission Reductions (CERs), with an initial investment value of VND 249,351 million. During the holding period, due to restrictions on their permitted use, the Bank exchanged these certificates for new Certified Emission Reductions (CERs), with a total investment value of VND 262,693 million. As at 30 June 2026, the Bank had made a provision of VND 221,769 million against this receivable.

(3) This amount represents the value of an overdue loan that was settled through the recovery of collateral in the form of a real estate project. However, the project has been delayed. Accordingly, in 2014 and 2015, the Bank refunded the deposits previously paid by customers in connection with the disposal of the repossessed asset. As at 30 June 2026, the Bank had made a 100% provision against this receivable.

(4) The receivable related to a loan from a customer has been sold to Hoang Phat Vissai Group LLC. The total value of the debt sale is VND 208,894 million, with repayment starting from 2016 to 2029, with annual payments of VND 13,930 million. The partner is still making timely payments according to the repayment schedule.

(5) The receivable relates to share transfer agreements entered into with Ngoc Viet Culture Construction Company Limited. As at 30 June 2026, the Bank had made a 100% provision against this receivable.

(6) This receivable originated from a loan that was converted into an investment in an entity over which the Bank has significant influence or potentially exercises control, pursuant to the Government's directive. However, as the legal procedures for the Bank's acquisition of the capital contribution have not yet been completed, this receivable does not fully meet the criteria for recognition as an investment. In 2014, the Government indicated its policy to liquidate the value of this investment and requested the banks financing the Project to apply debt freeze and debt rescheduling measures to the relevant loans. As at 30 June 2026, the Bank had made a 100% provision against this receivable.

(7) This is an advance overpayment of dividends to former shareholders of Western Commercial Joint Stock Bank. The Bank has made a 100% provision for this advance.

(8) This investment was made by My Khe Vietnam Joint Stock Company (which was merged into PAMC on 26 September 2019) in Phuc Thinh Investment Joint Stock Company for the purpose of implementing real estate investment projects. My Khe's total capital contributions to these entities accounted for more than 50% of their contributed capital; however, My Khe did not have control over these entities. In 2017, a counterparty and My Khe entered into share transfer agreements in respect of investments in the above-mentioned companies, with a total contract value of VND 746,000 million. As at the date of preparation of the Interim Consolidated Financial Statements, the counterparty had made payments to My Khe amounting to VND 490,000 million. The Bank expects to use profits generated from the proposed plans described in Note 3.3 to make a full provision against this receivable.

(9) The Bank sold certain loans of certain customers to counterparties. The selling price of the loans was equivalent to the outstanding principal and interest balances of the loans as at the respective dates of signing the debt sale agreements. The purchase consideration is payable in instalments in accordance with the schedules stipulated in the debt sale agreements. The loans sold are secured by the purchasers' rights to collect receivables under the respective loans. The Bank is also authorised by the purchasers to manage the loans and the related collateral. In addition, the purchasers are required to pay deferred payment interest on the outstanding unpaid purchase consideration. The total selling price of the loans was VND 11,107,286 million. As at 30 June 2026, the counterparties had made payments totalling VND 9,617,452 million, comprising VND 7,843,859 million in respect of the loans sold and VND 1,773,593 million in deferred payment interest. The Bank had made a general provision at the rate of 0.75% of the outstanding receivables from debt sales as at 30 June 2026. Of which, certain loans sold, with an outstanding balance of VND 591,655 million as at 30 June 2026 (31 December 2025: VND 591,655 million), are subject to the Bank's debt recovery and resolution measures in accordance with the roadmap up to 31 December 2026.

(10) The receivable relates to share transfer agreements entered into with the counterparty. The total transfer consideration amounted to VND 82,932 million, of which the counterparty had paid a deposit of VND 500 million in advance. The remaining balance is payable within 24 months from the date of signing the agreements.

(11) The balance of the advance investment trust payments to the oil and gas employees has become due for payment, but the investors have not reclaimed the investment portfolio and have not refunded the advanced amount along with the advance fee of VND 33,836 million. As at 30 June 2026, the Bank has made provisions amounting to VND 127,513 million for this receivable.

16.3 . Accrued interest and fee receivables

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Interest receivables on deposits	71,490	42,229
Interest receivables on investment securities	1,870,868	2,499,037
Interest receivables on entrusted investments	778	778
Interest receivables on loans to customers	21,090,884	16,872,755
Interest receivables on derivative financial instruments	62,582	74,810
Fee receivables	12,600	43,902
Fee receivables from credit activities	6,140	6,089
	23,115,342	**19,539,600**

16.4 . Other assets

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Entrusted investments	625,262	625,262
- *Risk-bearing and designated entrusted investments*	*39,115*	*39,115*
- *Entrusted portfolio management*	*41,634*	*41,634*
- *Entrusted investments at fixed interest rate*	*544,513*	*544,513*
Expenses awaiting for allocation	1,054,599	1,112,972
Assets received in lieu of the obligations of the guarantor, with ownership transferred to the credit institution, pending disposal	599,194	654,638
Others	216,665	216,148
	2,495,720	**2,609,020**

16.5 . Analysis of other assets which are classified as assets having credit risk by quality

	30/06/2026	31/12/2025
	VNDm	VNDm
Standard	2,858,219	2,866,744
	2,858,219	**2,866,744**

16.6 . Provision for losses of other on-statement of financial position assets

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Provision for credit losses	(23,075)	(26,190)
- *General provision*	*(23,075)*	*(26,190)*
Provision for other losses	(1,417,705)	(1,371,253)
- *Provision for entrusted investments*	*(351,388)*	*(351,388)*
- *Provision for repo agreement*	*(232)*	*(232)*
- *Provision for advance investment trust*	*(127,513)*	*(84,343)*
- *Other provisions*	*(938,572)*	*(935,290)*
	(1,440,780)	**(1,397,443)**

17 . Due to the Government and the State Bank of Vietnam

	30/06/2026	31/12/2025
	VNDm	VNDm
Borrowings from the State Bank	***10,050,957***	***4,600,436***
Borrowings through discount, rediscount of valuable papers (i)	10,011,053	4,553,856
Other borrowings (i)	39,904	46,580
	10,050,957	**4,600,436**

(i) The borrowings with term from 07 days to 56 days with interest rate of 4.5% per year.

(ii) The borrowings with term of 12 months with interest rate of 3.1% per year.

18 . Deposits and borrowings from other credit institutions

	30/06/2026	31/12/2025
	VNDm	VNDm
Deposits from other credit institutions	***21,524,173***	***12,004,178***
Demand deposits	14,077,103	10,151,625
- *In VND*	*14,077,103*	*10,151,625*
Term deposits	7,447,070	1,852,553
- *In VND*	*3,926,000*	*1,500,000*
- *In foreign currencies*	*3,521,070*	*352,553*
Borrowings from other credit institutions	***3,614,012***	***2,476,352***
In VND	2,321,486	1,320,251
In foreign currencies	1,292,526	1,156,101
	25,138,185	**14,480,530**

19 . Deposits from customers

	30/06/2026	31/12/2025
	VNDm	VNDm
Demand deposits	18,850,214	17,815,517
- *In VND*	*16,588,139*	*15,887,496*
- *In foreign currencies*	*2,262,075*	*1,928,021*
Term deposits	180,804,484	183,508,161
- *In VND*	*169,957,227*	*172,335,563*
- *In foreign currencies*	*10,847,257*	*11,172,598*
Deposit for specific purpose	226	226
Margin deposits	442,760	224,255
- *In VND*	*195,921*	*200,352*
- *In foreign currencies*	*246,839*	*23,903*
	200,097,684	**201,548,159**

20 . Valuable papers issued

As at 30 June 2026

Term	Face value	Discount	Premium	Net value
	VNDm	VNDm	VNDm	VNDm
Under 12 months	2,518,726	-	-	2,518,726
From 12 months up to 5 years	16,648,515	-	-	16,648,515
Over 5 years	6,149,624	-	-	6,149,624
	25,316,865	**-**	**-**	**25,316,865**

As at 31 December 2025

Term	Face value	Discount	Premium	Net value
	VNDm	VNDm	VNDm	VNDm
Under 12 months	335,418	-	-	335,418
From 12 months up to 5 years	15,860,221	-	-	15,860,221
Over 5 years	9,003,343	-	-	9,003,343
	25,198,982	**-**	**-**	**25,198,982**

21 . Other payables and liabilities

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Internal payables	21,787	377,395
- *Surplus funds and assets awaiting resolution*	*3,611*	*5,744*
- *Payables to employees*	*11,070*	*369,925*
- *Others*	*7,106*	*1,726*
Taxes and other payables to the State Budget	34,496	346,251
Interest subsidy funds used for incorrect purposes have been recovered but not yet refunded to the State Bank of Vietnam.	13,599	13,599
Bonus and welfare funds	2,311	723
Revenues awaiting for allocation	82,545	30,460
External payables	2,293,224	2,878,695
- *Money kept and awaiting for payment or reconciliation*	*2,583*	*147*
- *Payables for money transfer in VND*	*50,375*	*1,677*
- *Entrusted funds for risk-free investments (i)*	*309,709*	*309,772*
- *Payables for customers' dividend from entrusted investments*	*26,673*	*26,674*
- *Principal and interest payable on non-renewable term deposits (ii)*	*1,371,189*	*1,214,131*
- *Payables from handling of foreclosed assets (debt-settlement*	-	*854,352*
- *Others*	*532,695*	*471,942*
	2,447,962	**3,647,123**

(i) This represents the entrusted funds received for investments in equity securities as presented in Note No. 16.2 - Receivables, item 1.

(ii) This represents the principal and interest savings of customers but it is not renewed upon maturity.

22 . Shareholders' equity

22.1 . Statement of changes in shareholders' equity

	Charter capital	Share premium	Treasury shares	Investment and development funds	Financial reserve	Supplemental charter capital reserve	Other reserves	Retained earnings (Adjusted)	Non-controlling interest	Total
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
Beginning balance	**9,000,000**	**2,000**	**(8,566)**	**431,085**	**338,317**	**160,828**	**7,813**	**1,917,534**	**366,116**	**12,215,127**
Increase in the period	**-**	**-**	**-**	**-**	**102,196**	**113,550**	**-**	**971,504**	**20,229**	**1,207,479**
Net profit for the period	-	-	-	-	-	-	-	964,430	20,229	984,659
Appropriation to reserves from earnings in previous year (*)	-	-	-	-	102,196	113,550	-	-	-	215,746
Other increase	-	-	-	-	-	-	-	7,074	-	7,074
Decrease in the period	**-**	**-**	**-**	**-**	**(9,390)**	**-**	**-**	**(216,742)**	**(733)**	**(226,865)**
Appropriation to reserves from earning in previous year (*)	-	-	-	-	-	-	-	(216,742)	(733)	(217,475)
Other decrease	-	-	-	-	(9,390)	-	-	-	-	(9,390)
Ending balance of this period	**9,000,000**	**2,000**	**(8,566)**	**431,085**	**431,123**	**274,378**	**7,813**	**2,672,296**	**385,612**	**13,195,741**

(*) Pursuant to Resolution No. 11867/NQ-GMS dated 27 June 2026 of the General Meeting of Shareholders, the Bank distributed its 2025 profit.

Pursuant to Resolution No. 01/NQ-ĐHĐCĐ-CKDK dated 22 April 2026 of the General Meeting of Shareholders, PetroVietnam Securities Joint Stock Company (PSI) distributed its 2025 profit.

Pursuant to the Annual General Meeting of Shareholders' Resolution No. 198/NQ-QLQ-ĐHĐCĐ dated 22 April 2026, PVcomBank Fund Management Joint Stock Company (PVCB Capital) distributed its 2025 profit.

	The Bank	PSI	PVCB Capital	Total
	Amount	Amount	Amount	Amount
	VNDm	VNDm	VNDm	VNDm
Net profit after tax in 2025	1,135,507	44,599	2,288	1,182,394
Supplemental charter capital reserve	113,550	-	-	113,550
Financial reserve	102,196	-	-	102,196
Bonus and welfare funds	-	1,500	114	1,614
Management bonus fund	-	-	114	114

22.2 . Details of Bank's equity

	30/06/2026			31/12/2025		
	Total	Ordinary shares	Preference shares	Total	Ordinary shares	Preference shares
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
Petrovietnam	4,680,000	4,680,000	-	4,680,000	4,680,000	-
Morgan Stanley International Holding Inc.	600,000	600,000	-	600,000	600,000	-
Others	3,720,000	3,720,000	-	3,720,000	3,720,000	-
	9,000,000	**9,000,000**	**-**	**9,000,000**	**9,000,000**	**-**

22.3 . Shares

	30/06/2026	31/12/2025
Quantity of authorized issuing shares	900,000,000	900,000,000
Quantity of shares were sold out to the public	900,000,000	900,000,000
- *Ordinary shares*	*900,000,000*	*900,000,000*
Quantity of repurchased shares	727,194	727,194
- *Ordinary shares*	*727,194*	*727,194*
Quantity of outstanding shares in circulation	899,272,806	899,272,806
- *Ordinary shares*	*899,272,806*	*899,272,806*

Par value per share: VND 10,000 per share.

23 . Interest and similar income

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Interest income from deposits	583,904	449,809
Interest income from loan to customers	9,504,519	6,512,422
Interest income from trading in debt securities	1,597,668	1,286,217
Interest income from guarantee activities	27,636	28,931
Other income from credit activities	199,081	615,094
	11,912,808	**8,892,473**

24 . Interest and similar expenses

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Interest expenses on deposits	6,132,875	4,187,399
Interest expenses on borrowings	233,776	154,216
Interest expenses on value papers issued	1,258,060	1,400,500
Other expenses on credit activities	1,585,407	1,442,982
	9,210,118	**7,185,097**

25 . Net gain from fee and commission

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Fee and commission income from	288,650	198,196
- *Settlement services*	*65,773*	*45,691*
- *Treasury services*	*254*	*143*
- *Entrustment and agency services*	*10,037*	*10,925*
- *Consulting services*	*7,136*	*4,735*
- *Insurance agent services*	*85,886*	*33,516*
- *Other services*	*119,564*	*103,186*
Fee and commission expenses on	(76,219)	(77,507)
- *Settlement services*	*(47,806)*	*(28,360)*
- *Treasury services*	*(107)*	*(53)*
- *Entrustment and agency services*	-	*(1,426)*
- *Other services*	*(28,306)*	*(47,668)*
Net gain from fee and commission	**212,431**	**120,689**

26 . Net loss from foreign currency trading

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Gains from trading foreign currencies	464,027	679,646
- *From spot foreign currency trading*	*80,330*	*317,237*
- *From currencies derivatives*	*142,911*	*50,759*
- *Net gain from revaluation of foreign exchange differences*	*240,786*	*311,650*
Losses from trading foreign currencies	(474,599)	(690,027)
- *From spot foreign currency trading*	*(17,999)*	*(450,580)*
- *From currencies derivatives*	*(456,600)*	*(239,447)*
Net loss from foreign currency trading	**(10,572)**	**(10,381)**

27 . Net gain from trading securities

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Income from trading securities	209,373	157,788
Expenses for trading securities	(28,963)	(68,535)
Reversal of provisions for losses of trading securities	(5,284)	877
Net gain from trading securities	**175,126**	**90,130**

28 . Net gain/(loss) from investment securities

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Income from investment securities	371,524	21,437
Expenses for investment securities	(34,841)	(960)
(Provision)/Reversal of provision for losses of investment securities	10,000	69
(Provision)/Reversal of provision for investment securities risks	15,452	(29,518)
Net gain/(loss) from investment securities	**362,135**	**(8,972)**

29 . Net other operating income

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Other operating income	229,585	2,261,088
- *Income from debt trading activities*	-	*97,363*
- *Income from disposal of fixed assets*	*2,022*	*322*
- *Recovery of handled debts*	*59,244*	*1,561,916*
- *Income from forward transactions*	*2,324*	*47,277*
- *Other incomes*	*165,995*	*554,210*
Other operating expenses	(241,954)	(341,594)
- *Expenses on debt trading activities*	-	*(12,949)*
- *Other expenses*	*(241,954)*	*(328,645)*
Net other operating income	**(12,369)**	**1,919,494**

30 . Income from capital contribution, equity investments

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Dividend received from capital contribution, equity investments	37,832	43,488
- *From trading equity securities*	*2,678*	*1,958*
- *From investment securities*	*35,154*	*41,530*
	37,832	**43,488**

31 . Operating expenses

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Tax expenses and fees	4,142	3,447
Employee expenses	1,114,750	929,449
Of which:		
- *Salary and allowance*	*978,426*	*795,992*
- *Additional expenses based on salary*	*97,767*	*95,351*
- *Others*	*38,557*	*38,106*
Expenses on assets	305,774	273,130
Of which:		
- *Depreciation and amortisation of fixed assets*	*46,009*	*48,298*
Administrative expenses	724,822	462,020
Insurance for customer deposits	126,017	108,648
Provision expenses/(Reversal) of provision expenses	10,015	(5,621)
	2,285,520	**1,771,073**

32 . Current corporate income tax expense

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Current corporate income tax expense:		
- *Vietnam Public Joint Stock Commercial Bank*	-	*310*
- *Petro Vietnam Securities Incorporated (PSI)*	*10,560*	*4,294*
- *Petro Vietnam Finance Fund Management Joint Stock Company (PVCB Capital)*	-	-
- *Asset Exploitation and Debt Management One Member Company Limited - Vietnam Public Joint Stock Commercial Bank (PAMC)*	*13,260*	*5,580*
Total current income tax expense	**23,820**	**10,184**
- Tax payable/(receivable) at the beginning of the period	250,618	(40,151)
- Tax paid during the period	(266,551)	(5,879)
- Adjustment for differences of corporate income tax expenses in	(217)	(876)
Corporate income tax payable/(receivable) at the end of the period	**7,670**	**(36,722)**

33 . Earnings per share

Basic earnings per share distributed to common shareholders of the Bank are calculated as follows:

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Net profit after tax	964,430	793,705
Net profit distributed to common shares	964,430	793,705
Weighted average number of outstanding ordinary shares	899,272,806	899,272,806
Earnings per share (VND)	**1,072**	**883**

34 . Cash and cash equivalents

	30/06/2026	30/06/2025
	VNDm	VNDm
Cash on hand	846,077	785,880
Balance with the State Bank	6,189,564	4,983,014
Deposits in other credit institutions *(with term of up to 3 months)*	26,971,389	36,214,501
	34,007,030	**41,983,395**

35 . Employees' remuneration

	First 6 months of 2026	First 6 months of 2025
I. Average number of employees	5,821	5,985
II. Employees' income paid		
1. Total salary paid	941,385	861,130
2. Total income paid	941,385	701,549
3. Salary paid per capita per month	26.95	23.98
4. Income paid per capita per month	26.95	23.98

37 . Obligations to the State budget

Items	Tax receivable at the beginning of period	Tax payable at the beginning of period (Adjusted)	Movement during the period		Tax receivable at the end of period	Tax payable at the end of period
			Payables/Adjust	Paid		
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
1. Value added tax	-	36,440	46,568	(79,849)	-	3,159
2. Corporate income tax	(408)	251,026	23,603	(266,551)	(10,755)	18,425
3. Personal income tax	-	57,055	110,994	(155,179)	-	12,870
5. Foreign contractor tax	-	-	4,131	(4,089)	-	42
6. Fees and other obligations	(525)	1,732	178	(1,910)	(525)	-
	(933)	**346,253**	**185,474**	**(507,578)**	**(11,280)**	**34,496**

37 . Assets, valuable papers which was mortgaged, pledged and discounted, rediscounted

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Real estate	109.219.427	95.018.371
Movable assets	7.674.422	7.145.006
Valuable papers	85.434.426	100.956.992
Other secured assets	323.138.871	306.778.199
	525.467.146	**509.898.568**

38 . Contingent liabilities and commitments

In the normal course of business, the Bank implements financial tools related to off-statement of financial position items. These financial instruments mainly comprise of financial guarantees and commercial letters of credit. These instruments involve elements of credit risk in excess of the amounts recognized in the on-statement of financial position.

Credit risk of financial instruments in addition to statement of financial positions is defined as the possibility of sustaining a loss in case any other party to a financial instrument fails to perform in accordance with the terms of the contract.

Financial guarantees are conditional commitments issued by the Bank to guarantee the performance of a customer to a third party including guarantee for borrowings, settlement, performing contracts and tender. The credit risk involved in issuing guarantees is essentiality the same as that involved in loans to customers.

Commercial at sight letters of credit represent a financing transaction by the Bank to its customers where the customer is usually the buyer/importer of goods and the beneficiary is typically the seller/exporter. Credit risk is limited as the merchandise shipped serves as collaterals for the transaction.

Deferred letters of credit represent the amounts at risk should the contract be fully drawn upon and the client defaults in repayment to the beneficiary. Deferred letters of credit that were default by clients are recognized by the Bank as compulsory loans with corresponding liabilities representing the financial obligations of the Bank to the beneficiaries and to fulfill the guarantor's obligations.

The credit risk involved in issuing letters of credit is generally insignificant provided that the Bank is able to take control of goods. Deferred letters of credit may pose higher risk exposure in comparison to letters of credit at sight. Letters of credit/guarantees that were default by clients are recognized by the Bank as compulsory loans as previously agreed by the Bank and clients.

The Bank usually requires customers to place margin deposits for credit related financial instruments. The value of deposits may vary from 0% to 100% of the value of commitments issued depending on the customers' trustworthiness as assessed by the Bank.

In addition, the Bank has other commitments to counterparties such as commitments to purchase valuable papers, irrevocable loan commitments.

Irrevocable loan commitments are those to grant credit to customers and the commitments are unconditionally irrevocable, according to the contracts signed.

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

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Other guarantees	20,526,334	19,527,164
- *Payment guarantee*	*3,815,416*	*3,206,865*
- *Contract performance guarantee*	*14,113,188*	*13,463,225*
- *Bid guarantee*	*159,091*	*352,155*
- *Other guarantee commitments*	*2,438,639*	*2,504,919*
Exchange transaction commitments	80,594,084	49,151,961
- *Commitments for buying foreign currency*	*5,242,482*	*522,300*
- *Commitments for selling foreign currency*	*1,043,280*	*4,805,160*
- *Commitments for swap contracts*	*74,308,322*	*43,824,501*
Letters of credit	1,722,551	1,210,766
	102,842,969	**69,889,891**

39 . Uncollected interest and fee receivables

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
Uncollected loan interest	8,476,799	7,625,532
Uncollected securities interest	525,222	42,622
Uncollectible receivable fees	385,495	294,766
	9,387,516	**7,962,920**

40 . Bad debts written-off

	30/06/2026	31/12/2025 (Adjusted)
	VNDm	VNDm
The principal of the risk-resolved debt under monitoring	8,804,541	8,846,731
The interest of the risk-resolved debt under monitoring	19,285,601	17,229,764
	28,090,142	**26,076,495**

41 . Assets and other documents

	30/06/2026	31/12/2025
	VNDm	VNDm
Other assets kept for customers	23,199,150	23,775,905
Collateral received as a substitute for the performance of obligations of the guarantor awaiting for handling	82,483	82,483
Other valuable documents being preserved	27,139,192	21,943,732
	50,420,825	**45,802,120**

The Bank manages banking book interest rate risk by analysing the actual interest rate repricing periods of the Bank's assets and liabilities.

The actual interest rate repricing period is the remaining period from the end of the reporting period to the next interest rate repricing date of the relevant assets and funding sources.

The following assumptions and conditions are applied in analysing the actual interest rate repricing periods of the Bank's assets and liabilities:

- Cash, investment securities in the form of equity securities, capital contributions, long-term investments and other assets (including fixed assets and other assets, excluding entrusted investments and accrued interest receivable from credit activities) are classified as non-interest-bearing items.
- Deposits with the State Bank of Vietnam are classified as not subject to interest rate repricing risk.
- The interest rate repricing periods of trading securities and investment securities in the form of debt securities are determined based on their remaining contractual payment or maturity periods as at the reporting date, in the case of fixed-rate securities, or based on their contractual interest rate repricing periods, in the case of floating-rate securities.
- Non-term deposits from financial institutions and other credit institutions, and non-term deposits from the State Treasury, are classified in the "Under 1 month" time band.
- The actual interest rate repricing periods of deposits with and loans to other credit institutions; loans to customers; borrowings from the Government and the State Bank of Vietnam; deposits and borrowings from other credit institutions; customer deposits; loans to credit institutions bearing credit risk; and issued valuable papers are determined as follows:
  - Items bearing fixed interest rates throughout the contractual term: The actual interest rate repricing period is determined based on the actual remaining maturity from the end of the reporting period.
  - Items bearing floating interest rates: The actual interest rate repricing period is determined based on the period remaining until the next contractual interest rate repricing date from the end of the reporting period.

42 . Risk management policies relating to financial instruments

The Bank's objective is to maintain a healthy financial position. Hence, the using of financial instruments, including customer deposits and investments in high quality financial assets, is critical for the Bank to achieve required interest margin. From risk management perspective, the Bank is required to maintain balance between off-statement of financial position items (such as guarantees and letters of credit) and credits (loans in VND and foreign currencies) to individuals and organizations which have different creditworthiness. In addition, the Bank also invested part of its mobilized funds in securities or loans to other credit institutions. The foreign currency risks and interest rate risks have been managed simultaneously by applying position limits in order to reduce risk concentration and participating in activities with opposite balancing impacts to minimize risks. Holding high quality financial instruments helps the Bank to manage significant risks in its operating activities and ensure its solvency.

For credit risk management purpose, the Bank has used their credit management manual providing regulations and requirements for lending and guidance to standardize the lending activities at the Bank. Liquidity risk is limited by keeping a large amount of cash and cash equivalents in form of Nostro account, term deposits at the State Bank of Vietnam and other credit institutions and valuable papers. Risk-adjusted prudent ratios are also used in liquidity risk management. The Bank often revalues the interest rate gap and compares to benchmarks of domestic and foreign markets on a regular basis in order to able to timely adapt with unforeseen movements.

42.1 . Credit risk

Credit risk is the risk that a customer fails or is unable to fulfil part or all of its debt repayment obligations in accordance with the contracts or agreements entered into with PVcomBank. To manage credit risk, the Bank has established a centralized management model at its Head Office for credit appraisal, re-appraisal, valuation, loan approval and debt management activities. In addition, the Bank has developed a system of general regulations on credit risk management based on the regulations of the State Bank of Vietnam and the Bank's internal risk management orientations, ensuring effective management of both the credit portfolio and credit operations in practice.

Currently, in addition to regularly reviewing and updating its internal models, policies and regulations to ensure their alignment with the Bank's credit operations, the Bank has developed software applications to support loan management, debt management and early warning of potential problem loans. The Bank will continue to upgrade and enhance its internal credit rating system in the coming period.

The Bank's financial assets that are neither past due nor impaired comprise Group 1 loans in accordance with Circular No. 31/2024/TT-NHNN; securities; receivables; and other financial assets that are neither past due nor subject to provision requirements under Circular No. 48/2019/TT-BTC dated 8 August 2019. The Bank considers that it is fully capable of recovering these financial assets in full and on time in the future.

42.2 . Market risk

a. Interest risk

Interest rate risk is the risk arising from adverse movements in market interest rates, which may affect the income and economic value of financial instruments as well as the Bank's operations.

The Executive Management periodically reviews the Bank's potential risks, taking into consideration the prevailing economic environment and actual business conditions. On this basis, the Executive Management reviews the structure of assets and funding sources, taking into account mismatches in funding and the risk of fluctuations in market interest rates, while ensuring compliance with established ratios, limits and regulations.

Classification of assets and liabilities of the Bank according to their interest re-pricing terms as at 30 June 2026 is as follows:

				Interest re-pricing within						
		Overdue	Non-interest bearing	Under 01 month	From 01 month up to	From over 03 month up	From over 06 month up	From over 01 years up to 05	Over 5 years	Total
		VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
ASSETS										
I	Cash on hand, gold, silver	-	846,077	-	-	-	-	-	-	**846,077**
II	Balances with the SBV	-	6,189,564	-	-	-	-	-	-	**6,189,564**
III	Balances with and loans to other credit institutions (*)	-	-	27,170,444	3,800,000	55,333	1,945,193	-	-	**32,970,970**
IV	Trading securities (*)	-	-	1,036,889	1,500,000	-	26,119	-	-	**2,563,008**
V	Derivatives and other financial assets	-	-	-	57,679	-	-	-	-	**57,679**
VI	Loans to customers (*)	5,747,850	-	19,897,390	74,123,460	8,145,786	11,267,704	23,006,225	20,213,426	**162,401,841**
VII	Investment securities (*)	218,400	1,949,002	5,354,706	4,322,625	1,202,465	11,821,302	7,773,661	10,948,000	**43,590,161**
VIII	Long-term investments (*)	-	481,517	-	-	-	-	-	-	**481,517**
IX	Fixed assets and invesment properties	-	1,087,093	-	-	-	-	-	-	**1,087,093**
X	Other assets (*)	-	7,474,760	1,237,085	101,976	248,019	699,691	17,171,808	5,351,883	**32,285,222**
Total assets		**5,966,250**	**18,028,013**	**54,696,514**	**83,905,740**	**9,651,603**	**25,760,009**	**47,951,694**	**36,513,309**	**282,473,132**

Classification of assets and liabilities of the Bank according to their interest re-pricing terms as at 30 June 2026 is as follows:

		Overdue	Non-interest bearing	Interest re-pricing within						Total
				Under 01 month	From 01 month up to	From over 03 month up	From over 06 month up	From over 01 years up to 05	Over 5 years	
		VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
LIABILITIES										
I	Due to the Government and the SBV	-	-	6,922,639	3,107,115	20,366	837	-	-	**10,050,957**
II	Deposits and borrowings from other credit institutions	-	-	21,605,703	215,732	3,316,750	-	-	-	**25,138,185**
III	Deposits from customers	1,845	1,768	22,580,969	28,960,472	30,225,566	40,971,885	77,330,841	24,338	**200,097,684**
V	Grants, trusted funds and borrowings at risk of credit	-	81	11	-	-	-	376	-	**468**
VI	Valuable papers issued	-	20	-	-	315,519	2,203,207	16,648,515	6,149,604	**25,316,865**
VII	Other liabilities	28,574	2,404,086	319,619	296,317	431,651	614,741	419,013	838	**4,514,839**
Total liabilities		**30,419**	**2,405,955**	**51,428,941**	**32,579,636**	**34,309,852**	**43,790,670**	**94,398,745**	**6,174,780**	**265,118,998**
Interest sensitive difference on-balance sheet		**5,935,831**	**15,622,058**	**3,267,573**	**51,326,104**	**(24,658,249)**	**(18,030,661)**	**(46,447,051)**	**30,338,529**	**17,354,134**

(*) The amounts exclude provisions.

Exchange rate at the end of the period:

	30/06/2026	31/12/2025
	VND	VND
USD	26.082,00	26.115,00
EUR	30.007,00	30.900,00
JPY	162,18	168,00
AUD	18.075,00	17.580,00
SGD	20.332,50	20.450,00
GBP	34.808,00	35.325,00
HKD	3.356,00	3.380,00
CAD	18.489,50	19.180,00
NZD	14.865,00	15.150,00
KRW	16,98	18,28

c. Liquidity risk

Liquidity risk is the risk that the Bank is unable to meet its financial obligations as they fall due, or is able to meet such obligations only at a cost higher than the market average. To mitigate liquidity risk, the Bank seeks to diversify its funding sources beyond its core funding base. In addition, the Bank maintains flexible policies for managing liquid assets and monitors its future cash flows and liquidity position on a daily basis. The Bank also assesses projected cash flows and the availability of existing collateral that could be used to obtain additional funding, if necessary.

The maturity periods of assets and liabilities represent the remaining periods from the end of the reporting period to the date of settlement as stipulat.

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

- Deposits with the State Bank of Vietnam are classified as demand deposits and include compulsory reserve deposits. The balance of compulsory reserve deposits depends on the composition and maturity profile of the Bank's customer deposits.
- The maturity periods of trading securities and investment securities are determined based on the maturity dates of each type of security. This portfolio also includes Government bonds, Government-guaranteed bonds and municipal bonds, which are considered liquid assets that can be readily converted into cash within a short period of time with minimal risk of changes in value.
- Fixed assets and capital contributions for share acquisitions are classified in the "Over 5 years" maturity band, reflecting the nature of their use and/or their long-term holding characteristics.
- The maturity periods of deposits with and loans to other credit institutions, and loans to customers, are determined based on the contractual maturity dates. The actual maturity periods may differ as loan agreements may be extended or repaid before their contractual maturity dates. In addition, loans to customers are presented at their gross principal amounts, before deduction of credit risk provisions.
- The maturity term of due to the Government and the SBV; deposits and borrowings from other credit institutions; deposits from customers; grants, trusted funds and borrowings at risk of credit institution and valuable papers issued are determined based on features of these items or the maturity date as stipulated in contracts. Vostro account and demand deposits are transacted as required by customers, and therefore, being classified as current accounts. The maturity term of borrowings and term deposits is determined based on the maturity date in contracts. In fact, these amounts may be rotated, and therefore, they last beyond the original maturity date.
- The maturity term of fixed assets is determined on the remaining useful life of assets.

b. Currency risk

Foreign currency risk is the risk arising from fluctuations in foreign exchange rates, which may affect the value of the Bank's assets, liabilities and operating results.

The Bank is established and operates in Vietnam, with VND as its reporting currency and primary transaction currency. The Bank's operations give rise to assets, liabilities and transactions denominated in VND, USD and other foreign currencies. The Bank establishes foreign exchange position limits for each currency in accordance with the regulations of the State Bank of Vietnam and the Bank's internal risk management policies. The Bank's foreign exchange positions are monitored and supervised on a daily basis to promptly identify fluctuations and potential breaches of the established limits. The Bank applies appropriate risk management and mitigation measures to ensure that its foreign exchange positions remain within the approved limits.

Classification of assets and liabilities denominated in foreign currencies converted into VND as at 30 June 2026 is

	EUR converted	USD converted	Other foreign currencies converted and VND	Total
	VNDm	VNDm	VNDm	VNDm
ASSETS				
I. Cash on hand, gold, silver and gemstones	-	45,210	800,867	**846,077**
II. Balance with the State Bank of Vietnam (SBV)	1,009	1,197,195	4,991,360	**6,189,564**
III. Balance with and loans to other credit	12,118	1,438,752	31,520,100	**32,970,970**
IV. Trading securities (*)	-	-	2,563,008	**2,563,008**
V. Derivatives and other financial assets	-	5,971,604	(5,913,925)	**57,679**
VI. Loans to customers (*)	-	2,438,333	159,963,508	**162,401,841**
VII. Investment securities (*)	-	-	43,590,161	**43,590,161**
VIII. Long-term investment (*)	-	-	481,517	**481,517**
IX. Fixed assets and invesment properties	-	-	1,087,093	**1,087,093**
X. Other assets (*)	-	182,515	32,102,707	**32,285,222**
Total assets	**13,127**	**11,273,609**	**271,186,396**	**282,473,132**
LIABILITIES AND SHAREHOLDERS' EQUITY				
I. Due to the Government and the SBV	-	-	10,050,957	**10,050,957**
II. Deposits and borrowings from other credit institutions	-	4,813,596	20,324,589	**25,138,185**
III. Deposits from customers	292	13,306,727	186,790,665	**200,097,684**
IV. Grants, trusted funds and borrowings at risk of credit institution	-	223	245	**468**
V. Valuable papers issued	-	3	25,316,862	**25,316,865**
VI. Other liabilities	-	19,468	4,495,371	**4,514,839**
VII. Capital and funds	-	-	13,195,741	**13,195,741**
Total liabilities and shareholders' equity	**292**	**18,140,017**	**260,174,430**	**278,314,739**
On-statement of financial position foreign	**12,835**	**(6,866,408)**	**11,011,966**	**4,158,393**
Off-statement of financial position foreign	**-**	**36,991,031**	**37,317,291**	**74,308,322**
Total foreign currency position	**12,835**	**30,124,623**	**48,329,257**	**78,466,715**

(*) The amounts exclude provisions.

The maturity of assets and liabilities as at 30 June 2026 is as follows:

		Overdue		Current					
		Over 03 months	Up to 03 months	Up to 01 months	From over 01 month up to	From over 03 months up to	From over 01 years up to 05	Over 05 years	Total
		VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
LIABILITIES									
I	Due to the Government and the SBV	-	-	6,922,640	3,107,115	21,202	-	-	**10,050,957**
II	Deposits and borrowings from other	-	-	21,605,703	215,732	3,316,750	-	-	**25,138,185**
III	Deposits from customers	1,768	1,845	37,850,781	21,546,947	63,341,164	77,330,841	24,338	**200,097,684**
V	Grants, trusted funds and borrowings at risk of credit institution	-	81	11	-	-	376	-	**468**
VI	Valuable papers issued	20	-	-	-	2,518,726	16,648,515	6,149,604	**25,316,865**
VII	Other liabilities	164,229	28,574	317,639	308,170	1,276,705	2,418,684	838	**4,514,839**
Total liabilities		**166,017**	**30,500**	**66,696,774**	**25,177,964**	**70,474,547**	**96,398,416**	**6,174,780**	**265,118,998**
Net liquidity difference		**4,649,978**	**1,119,755**	**(21,630,859)**	**(8,493,962)**	**(32,732,276)**	**25,110,471**	**49,331,027**	**17,354,134**

(*) The amounts exclude provisions.

The maturity of assets and liabilities as at 30 June 2026 is as follows:

		Overdue		Current					
		Over 03 months	Up to 03 months	Up to 01 months	From over 01 month up to	From over 03 months up to	From over 01 years up to 05	Over 05 years	Total
		VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
ASSETS									
I	Cash on hand, gold, silver and	-	-	846,077	-	-	-	-	**846,077**
II	Balances with the SBV	-	-	6,189,564	-	-	-	-	**6,189,564**
III	Balances with and loans to other credit	-	-	27,170,444	3,800,000	2,000,526	-	-	**32,970,970**
IV	Trading securities (*)	-	-	1,036,889	1,500,000	26,119	-	-	**2,563,008**
V	Derivatives and other financial assets	-	-	-	57,679	-	-	-	**57,679**
VI	Loans to customers (*)	4,597,595	1,150,255	3,233,131	6,624,942	21,282,955	89,450,566	36,062,397	**162,401,841**
VII	Investment securities (*)	218,400	-	5,354,707	4,322,625	13,023,767	7,957,746	12,712,916	**43,590,161**
VIII	Long-term investments (*)	-	-	-	-	-	-	481,517	**481,517**
IX	Fixed assets and invesment properties	-	-	-	-	-	-	1,087,093	**1,087,093**
X	Other assets (*)	-	-	1,235,103	378,756	1,408,904	24,100,575	5,161,884	**32,285,222**
Total assets		**4,815,995**	**1,150,255**	**45,065,915**	**16,684,002**	**37,742,271**	**121,508,887**	**55,505,807**	**282,473,132**

43 . Subsequent events after the reporting period

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Interim Consolidated Financial Statements.

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

Location	Loans to customers and to other credit institutions	Deposits and borrowings from customers and other credit	Credit commitments	Derivatives (Total value of contracts)	Trading and investments securities
	VNDm	VNDm	VNDm	VNDm	VNDm
Domestic	166,400,896	225,235,869	22,248,885	34,493,880	46,153,169
	166,400,896	**225,235,869**	**22,248,885**	**34,493,880**	**46,153,169**

45 . Segment report

45.1 . Primary segment report: according to business fields

	Capital mobilization, loans and debt securities trading		Equity securities trading and share contribution		Others		General activities not allocated		Total	
	This period	Previous	This period	Previous	This period	Previous	This period	Previous	This period	Previous
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
I. Income	**11,885,172**	**8,863,542**	**618,729**	**222,713**	**1,009,898**	**3,167,861**	**-**	**-**	**13,513,799**	**12,254,116**
1. Interest income	11,885,172	8,863,542	-	-	27,636	28,931	-	-	**11,912,808**	**8,892,473**
2. Income from investment activities	-	-	618,729	222,713	-	-	-	-	**618,729**	**222,713**
3. Other operating income	-	-	-	-	982,262	3,138,930	-	-	**982,262**	**3,138,930**
II. Expenses	**(9,210,118)**	**(7,185,097)**	**(63,804)**	**(69,495)**	**(792,772)**	**(1,109,128)**	**(2,275,504)**	**(1,776,693)**	**(12,342,198)**	**(10,140,413)**
1. Interest expense	(9,210,118)	(7,185,097)	-	-	-	-	-	-	**(9,210,118)**	**(7,185,097)**
2. Depreciation expense	-	-	-	-	-	-	(46,009)	(48,298)	**(46,009)**	**(48,298)**
3. Expenses related directly to business operations	-	-	(63,804)	(69,495)	(792,772)	(1,109,128)	(2,229,495)	(1,728,395)	**(3,086,071)**	**(2,907,018)**
Net income before provision	**2,675,054**	**1,678,445**	**554,925**	**153,218**	**217,126**	**2,058,733**	**(2,275,504)**	**(1,776,693)**	**1,171,601**	**2,113,703**
(Expenses)/Reversal of provision	(173,274)	(1,277,858)	53,490	(28,573)	-	-	(43,338)	5,621	**(163,122)**	**(1,300,810)**
Segment net income	**2,501,780**	**400,587**	**608,415**	**124,645**	**217,126**	**2,058,733**	**(2,318,842)**	**(1,771,072)**	**1,008,479**	**812,893**

45 . Segment report

45.1 . Primary segment report: according to business fields

	Capital mobilization, loans and debt securities trading		Equity securities trading and share contribution		Others		General activities not allocated		Total	
	Ending of	Beginning of	Ending of	Beginning of	Ending of	Beginning of	Ending of	Beginning of	Ending of	Beginning of
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
III. Assets (*)	**270,014,389**	**248,977,427**	**1,208,344**	**1,682,191**	**130,921**	**166,891**	**11,119,478**	**16,503,976**	**282,473,132**	**267,330,485**
1. Cash	-	-	-	-	-	-	846,077	822,019	**846,077**	**822,019**
2. Balance with the SBV	6,189,564	8,575,705	-	-	-	-	-	-	**6,189,564**	**8,575,705**
3. Balance with and loans to other credit institutions	32,970,970	24,566,022	-	-	-	-	-	-	**32,970,970**	**24,566,022**
4. Trading securities	2,500,000	11,495,524	63,008	70,650	-	-	-	-	**2,563,008**	**11,566,174**
5. Financial derivates and other financial assets	-	-	-	-	57,679	59,703	-	-	**57,679**	**59,703**
6. Loans and advances to customers	162,401,841	151,655,592	-	-	-	-	-	-	**162,401,841**	**151,655,592**
7. Debt purchase	-	-	-	-	-	-	-	-	-	-
8. Investment securities	42,926,342	33,274,274	663,819	1,069,758	-	-	-	-	**43,590,161**	**34,344,032**
9. Long-term investments	-	-	481,517	541,783	-	-	-	-	**481,517**	**541,783**
10. Fixed assets	-	-	-	-	-	-	1,087,093	981,158	**1,087,093**	**981,158**
11. Other assets	23,025,672	19,410,310	-	-	73,242	107,188	9,186,308	14,700,799	**32,285,222**	**34,218,297**

45 . Segment report

45.1 . Primary segment report: according to business fields

	Capital mobilization, loans and debt securities trading		Equity securities trading and share contribution		Others		General activities not allocated		Total	
	Ending of	Beginning of	Ending of	Beginning of	Ending of	Beginning of	Ending of	Beginning of	Ending of	Beginning of
	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm	VNDm
IV. Liabilities	**262,670,568**	**247,484,389**	**-**	**-**	**-**	**-**	**2,448,430**	**3,647,591**	**265,118,998**	**251,131,980**
1. Borrowings from the Government and the SBV	10,050,957	4,600,436	-	-	-	-	-	-	**10,050,957**	**4,600,436**
2. Deposits and borrowings from other credit	25,138,185	14,480,530	-	-	-	-	-	-	**25,138,185**	**14,480,530**
3. Deposits from customers	200,097,684	201,548,159	-	-	-	-	-	-	**200,097,684**	**201,548,159**
4. Derivatives and other financial liabilities	-	-	-	-	-	-	-	-	-	-
5. Grants, trusted funds, borrowings at risk of credit institutions	-	-	-	-	-	-	468	468	**468**	**468**
6. Valuable papers issued	25,316,865	25,198,982	-	-	-	-	-	-	**25,316,865**	**25,198,982**
7. Other liabilities	2,066,877	1,656,282	-	-	-	-	2,447,962	3,647,123	**4,514,839**	**5,303,405**

(*) The amount exclude provisions.

45.2 . Geographical segment report

The income and expenses incurred during the accounting period from 01 January 2026 to 30 June 2026, as well as the assets and liabilities presented in the Bank's interim consolidated financial position as at 30 June 2026, arose within the territory of Vietnam.

46 . Transactions with related parties

During the period, the Bank conducted transactions with related parties as follows:

	First 6 months of 2026	First 6 months of 2025
	VNDm	VNDm
Income of the Board of Management	27,157	24,395
Income of the Board of Directors	4,816	4,937
Income of the Supervisory Board	2,184	1,936
Interest income from loans	33,067	74,173
Interest and similar expenses	374,806	228,625

Balances with related parties as at the end of the reporting period:

	30/06/2026	31/12/2025
	VNDm	VNDm
Loans to related parties that are economic entities funded by the Bank's own funds	1,973,215	2,003,000
Interest receivable on loans to related parties funded by the Bank's own funds	702,659	796,785
Loans to related parties funded by entrusted funds from PVN, with no risk borne by the Bank	753,796	766,866
Interest receivable on loans to related parties funded by entrusted funds from PVN, with no risk borne by the Bank	384,806	384,925
Loans to related parties funded by other entrusted funds, with no risk borne by the Bank	586,135	650,267
Interest receivable on loans to related parties funded by other entrusted funds, with no risk borne by the Bank	33,276	28,381
Borrowings and deposits received	32,435,198	30,955,091
Interest payable to related parties	127,914	77,984
Entrusted funds received from PVN for on-lending, with no risk borne by the Bank	753,796	766,866
Interest payable on entrusted funds received from PVN, with no risk borne by the Bank	364,528	364,659

47 . Comparative figures

Comparative figures in the Interim consolidated statement of financial position and corresponding notes are the data of the Consolidated Financial Statements for the fiscal year ended as at 31 December 2025 audited by AASC Auditing Firm Company Limited. Comparative figures in Interim consolidated income statement, Interim consolidated cash flow statement and corresponding notes are the date of the Interim Consolidated Financial Statements for the period from 01 January 2025 to 30 June 2025 has been reviewed.

The Board of Management of the Bank decided to reclassified some of the items in the Consolidated Financial Statements for the fiscal year ended as at 31 December 2025, as follows:

	Presented on the previous year report	Reclassified	Movement
	VNDm	VNDm	VNDm
	(1)	(2)	(3) = (2) - (1)
Consolidated statement of financial position			
- Provisions for loans to customers	(2,097,006)	(2,163,801)	(66,795)
- Provisions for losses of investment securities	(112,081)	(154,695)	(42,614)
- Tangible fixed assets	524,193	531,038	6,845
- Intangible fixed assets	437,072	432,050	(5,022)
- Receivables	12,069,081	12,069,677	596
- Accrued interest and fee receivables	19,616,146	19,539,600	(76,546)
- Other assets	2,535,566	2,609,020	73,454
- Provisions for losses of other on-statement of financial position assets	(1,397,599)	(1,397,443)	156
- Other payables and liabilities	3,716,530	3,647,123	(69,407)
- Retained earnings	1,958,053	1,917,534	(40,519)
- Other guarantees	19,528,363	19,527,164	(1,199)
- Uncollected interest and fee receivables	7,870,753	7,962,920	92,167
- Bad debts written-off	26,137,726	26,076,495	(61,231)

Hanoi, 19 November 2026

Chief Accountant	Deputy General Director, Director of the Finance - Accounting Department	Deputy General Director
Nguyen Thi Thanh Huyen	Dang The Hien	Nguyen Viet Ha