INTERIM SEPARATE FINANCIAL STATEMENTS

FOR THE FIRST 6 MONTHS
OF THE FISCAL YEAR ENDING 31 DECEMBER 2026

KIEN LONG COMMERCIAL JOINT STOCK BANK

CONTENTS

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GENERAL INFORMATION

Corporate information

Kien Long Commercial Joint Stock Bank (hereinafter referred to as "the Bank") was established under the Establishment and Operation License No. 0056/NH-GP dated 18 September 1995 issued by the State Bank of Vietnam (SBV) with amendment regarding the charter capital in accordance with Decision No. 1694/QĐ-NHNN dated 22 July 2026 of the SBV, and the Bank Establishment License No. 1115/GP-UB dated 02 October 1995 issued by the People's Committee of Kien Giang Province (the People's Committee of An Giang Province now).

The Bank has been operating in line with the Business Registration Certificate No. 1700197787, initially registered on 10 October 1995, issued by Kien Giang Province Department of Planning and Investment (An Giang Province Department of Finance). During the Bank's operation course, its Business Registration Certificate has been amended several times and the most recent amendment was made on 24 July 2024.

The Bank's operation course is 50 years, starting from 18 September 1995.

On 18 December 2025, the Bank received Decision No. 1227/QĐ-SGDHCM from the Ho Chi Minh City Stock Exchange ("HOSE") regarding the approval for the listing of the Bank's shares under the stock code KLB. The first trading date of the share code KLB on HOSE was 15 January 2026.

Head office
- Address : No. 40 – 42 – 44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province
- Tel. : +84 (029) 7386 9950
- Fax : +84 (029) 7387 7538

The Bank's principal business activities consist of mobilizing short, medium and long-term deposits from organizations and individuals; granting short, medium and long-term loans to organizations and individuals based on the Bank's capital resources; conducting foreign exchange transactions, international trade finance services, and discounting commercial papers, bonds, and other valuable papers; performing capital contributions, share acquisition, bond investment, and other banking services as permitted by the SBV.

Board of Directors, Supervisory Board, Board of Management and Chief Accountant

The Board of Directors, the Supervisory Board, the Board of Management and the Chief Accountant of the Bank during the period and up to the date of this statement include:

The Board of Directors (BOD)

Full name	Position	Appointing/reappointing date
Mr. Tran Ngoc Minh	Chairman	Appointed on 09 July 2024
Ms. Nguyen Thi Hong Hanh	Vice Chairwoman	Appointed on 09 July 2024
Mr. Bui Thanh Hai	Member	Reappointed on 27 April 2023
Mr. Le Khac Gia Bao	Member	Appointed on 27 April 2023
Mr. Nguyen Cao Cuong	Member	Appointed on 27 April 2023
Ms. Nguyen Thi Thanh Huong	Member	Appointed on 27 April 2023
Ms. Nguyen Thuy Nguyen	Independent member	Appointed on 27 April 2023
Mr. Kim Minh Tuan	Independent member	Appointed on 26 October 2024
Mr. Nguyen Chi Hieu	Independent member	Appointed on 26 October 2024

The Supervisory Board

Full name	Position	Appointing/reappointing date
Ms. Do Thi Tuyet Trinh	Head of Supervisory Board	Reappointed on 27 April 2023
Mr. Dang Minh Quan	Member	Appointed on 27 April 2023
Ms. Hoang Thi Phuong	Member	Appointed on 26 April 2024
Ms. Nguyen Thi Khanh Phuong	Member	Appointed on 26 October 2024
Mr. Dao Ngoc Hai	Member	Appointed on 26 October 2024

The Board of Management (BOM) and the Chief Accountant

Full name	Position	Appointing/resigning/reappointing date
Mr. Tran Hong Minh	General Director	Appointed on 01 December 2025
Mr. Nguyen Hoang An	Deputy General Director	Reappointed on 01 July 2025
Mr. Nguyen Van Minh	Deputy General Director	Reappointed on 05 January 2023
Mr. Tran Van Thai Binh	Deputy General Director	Reappointed on 24 May 2025
Ms. Nguyen Thi Hong Van	Deputy General Director	Resigned on 11 August 2026
Ms. Vu Thi Phuong	Deputy General Director	Resigned on 07 August 2026 Appointed on 05 May 2026
Mr. Phan Duc Kha	Deputy General Director	Appointed on 11 May 2026
Ms. Vu Ngoc Lan Chau	Deputy General Director	Appointed on 21 May 2026
Ms. Vu Dang Xuan Vinh	Chief Accountant	Reappointed on 30 October 2024

Legal Representative

The Bank's legal representative during the period and up to the date of this statement is Mr. Tran Ngoc Minh – Chairman (appointed on 09 July 2024).

Auditors

A&C Auditing and Consulting Co., Ltd. has been appointed to perform the review on the Bank's Interim Separate Financial Statements for the first 6 months of the fiscal year ending 31 December 2026.

KIEN LONG COMMERCIAL JOINT STOCK BANK

STATEMENT OF THE BOARD OF DIRECTORS

The Board of Directors of Kien Long Commercial Joint Stock Bank (hereinafter referred to as "the Bank") presents this statement together with the Interim Separate Financial Statements for the first 6 months of the fiscal year ending 31 December 2026.

Responsibilities of the Board of Management

The Bank's Board of Management is responsible for the preparation and presentation of the Interim Separate Financial Statements that give a true and fair view of the interim separate financial position, the interim separate financial performance and the interim separate cash flows of the Bank during the period. In order to prepare and present these Interim Separate Financial Statements, the Board of Management must:

- select appropriate accounting policies and apply them consistently;
- make judgments and estimates reasonably and prudently;
- state whether applicable accounting standards have been followed or not, and all the differences subject to any material departures are disclosed and explained in the Interim Separate Financial Statements;
- prepare the Interim Separate Financial Statements of the Bank on a going-concern basis unless it is inappropriate to presume that the Bank will continue in business;
- design and implement effectively the internal control system to minimize the risks of material misstatements due to fraud or error in the preparation and presentation of the Interim Separate Financial Statements.

The Board of Management is responsible for ensuring that proper accounting records are maintained to accurately reflect, with reasonable accuracy at any time, the financial position of the Bank and that such accounting records comply with the applicable accounting framework. The Board of Management is also responsible for safeguarding the Bank's assets and, accordingly, for taking reasonable measures to prevent and detect fraud and other irregularities.

The Board of Management confirms that it has complied with the above requirements in the preparation and presentation of these Interim Separate Financial Statements.

Statement of the Board of Directors

The Board of Directors hereby approves the accompanying Interim Separate Financial Statements, which give a true and fair view of the interim separate financial position of the Bank as at 30 June 2026 and of its interim separate financial performance and interim separate cash flows for the first 6 months of the fiscal year ending 31 December 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions in Vietnam and relevant statutory requirements applicable to the preparation and presentation of the Interim Separate Financial Statements.

For and on behalf of the Board of Directors,

M.S.D.N: 1700197787 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG
P. RẠCH GIÁ - T. AN GIANG

Tran Ngoc Minh
Chairman

Date: 22 August 2026

A&C AUDITING AND CONSULTING CO., LTD.

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No. 1.1323/26/TC-AC

REPORT ON THE INTERIM FINANCIAL INFORMATION REVIEW

To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE BOARD OF MANAGEMENT
KIEN LONG COMMERCIAL JOINT STOCK BANK

We have reviewed the accompanying Interim Separate Financial Statements of Kien Long Commercial Joint Stock Bank (hereinafter referred to as "the Bank"), which were prepared on 22 August 2026 (from page 06 to page 59), comprising the Interim Separate Statement of Financial Position as at 30 June 2026, the Interim Separate Income Statement, the Interim Separate Cash Flow Statement for the first 6 months of the fiscal year ending 31 December 2026 and the Notes to the Interim Separate Financial Statements.

Responsibility of the Board of Management

The Bank's Board of Management is responsible for the preparation, true and fair presentation of the Bank's Interim Separate Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions in Vietnam and relevant statutory requirements applicable to the preparation and presentation of the Interim Separate Financial Statements; and responsible for such internal control as the Board of Management determines necessary to enable the preparation and presentation of the Interim Separate Financial Statements to be free from material misstatement due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on these Interim Separate Financial Statements based on our review. We have conducted the review in accordance with the Vietnamese Standard on Review Engagements No. 2410 – Review on interim financial information performed by independent auditor of the entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the 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.

Basis for Qualified Conclusion

As disclosed in Note No. V.11 to the Interim Separate Financial Statements, as at 30 June 2026, the Bank had a receivable amounting to VND 343,386 million, which was in the process of being reconciled with the relevant organizations. With the available documents and information, we were unable to obtain sufficient and appropriate evidence to assess the outcome of the reconciliation process and the amount of allowance (if any) to be recognized.

Qualified Conclusion

Based on our review, except for the effects of such adjustments which might have been determined to be necessary in respect of the matter described in the "Basis for Qualified Conclusion" paragraph, nothing has come to our attention that causes us to believe that the accompanying Interim Separate Financial Statements have not given a true and fair view, in all material respects, of the interim separate financial position of the Bank as at 30 June 2026 and of its interim separate financial performance and its interim separate cash flows for the first 6 months of the fiscal year ending 31 December 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions in Vietnam and relevant statutory requirements applicable to the preparation and presentation of the Interim Separate Financial Statements.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.

CÔNG TY TNHH
KIỂM TOÁN VÀ TƯ VẤN
A&C

Tran Thi Thuy Quyen
Partner
Audit Practice Registration Certificate No. 1539-2023-008-1
Authorized Signatory

Ho Chi Minh City, 22 August 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2026

Unit: million VND

		Note	Ending balance	Beginning balance
A -	ASSETS			
I.	**Cash on hand, gold, gemstones**	V.1	564.174	602.139
II.	**Deposits at the State Bank of Vietnam**	V.2	1.053.868	5.803.001
III.	**Deposits at and loans to other credit institutions**	V.3	24.524.866	16.164.800
1.	Deposits at other credit institutions	V.3	24.524.866	16.164.800
2.	Loans to other credit institutions		-	-
3.	Provisions for risks		-	-
IV.	**Trading securities**	V.6	203.804	-
1.	Trading securities	V.6	203.804	-
2.	Provision for risk of trading securities		-	-
V.	**Financial derivatives and other financial assets**	V.18	114.415	224.532
VI.	**Loans to customers**		76.323.340	70.413.492
1.	Loans to customers	V.4	77.617.866	71.587.702
2.	Allowance for loans to customers	V.5	(1.294.526)	(1.174.210)
VII.	**Factoring activities**		-	-
1.	Factoring		-	-
2.	Provision for factoring activities		-	-
VIII.	**Investment securities**	V.7	3.010.262	3.013.321
1.	Available-for-sale investment securities	V.7	1.343.654	1.343.760
2.	Held-to-maturity investment securities	V.7	1.666.608	1.669.561
3.	Provisions for devaluation of investment securities		-	-
IX.	**Capital contribution, long-term investments**		500.000	500.000
1.	Investments in subsidiary	V.8	500.000	500.000
2.	Investments in joint ventures		-	-
3.	Investments in associates		-	-
4.	Other long-term investments		-	-
5.	Provisions for devaluation of long-term investments		-	-
X.	**Fixed assets**		1.306.517	1.381.717
1.	Tangible fixed assets	V.9	589.722	611.379
a.	*Historical cost*	*V.9*	*1.158.728*	*1.205.877*
b.	*Depreciation*	*V.9*	*(569.006)*	*(594.498)*
2.	Financial leased assets		-	-
a.	*Historical cost*		-	-
b.	*Depreciation*		-	-
3.	Intangible fixed assets	V.10	716.795	770.338
a.	*Initial cost*	*V.10*	*893.839*	*935.333*
b.	*Amortization*	*V.10*	*(177.044)*	*(164.995)*
XI.	**Investment property**		-	-
a.	Historical cost		-	-
b.	Depreciation		-	-
XII.	**Other assets**		7.560.101	5.452.428
1.	Receivables	V.11	4.396.954	3.290.858
2.	Interest and fees receivable	V.12	1.691.125	1.806.299
3.	Deferred income tax assets		-	-
4.	Other assets	V.13	1.598.575	483.209
5.	Provisions for risks from other assets	V.14	(126.553)	(127.938)
	TOTAL ASSETS		115.161.347	103.555.430

This statement should be read in conjunction with the Notes to the Interim Separate Financial Statements

B -	LIABILITIES AND OWNER'S EQUITY	Note	Ending balance	Beginning balance
I.	**Borrowings from the Government and the State Bank of Vietnam**	V.15	296.479	-
1.	Deposits and borrowings from the Government and the SBV	V.15	296.479	-
2.	Sales and redemption of Government bonds with the State Treasury		-	-
II.	**Deposits and borrowings from other credit institutions**	V.16	24.944.530	15.875.437
1.	Deposits from other credit institutions	V.16	24.936.320	15.867.227
2.	Borrowings from other credit institutions	V.16	8.210	8.210
III.	**Deposits from customers**	V.17	74.139.192	72.204.008
IV.	**Financial derivatives and other financial liabilities**	V.18	-	-
V.	**Trust funds and other borrowed funds**		-	-
VI.	**Valuable papers issued**	V.19	3.789.870	3.567.537
VII.	**Other liabilities**		2.734.369	3.525.701
1.	Interest and fees payable	V.20	1.052.383	1.393.293
2.	Deferred corporate income tax		-	-
3.	Other liabilities	V.21	1.681.986	2.132.408
4.	Provision for other losses (for contingencies)		-	-
	Total liabilities		105.904.440	95.172.683
VIII.	**Equity and Funds**	V.22	9.256.907	8.382.747
1.	Equity of credit institution		5.787.505	5.787.505
a.	*Charter capital*	*V.22*	*5.821.705*	*5.821.705*
b.	*Funds for basic construction investment and acquisition of fixed assets*		-	-
c.	*Share premiums*		-	-
d.	*Treasury stocks*	*V.22*	*(34.200)*	*(34.200)*
e.	*Preferred stocks*		-	-
f.	*Other equity*		-	-
2.	Funds of credit institution	V.22, 23	1.077.383	726.382
3.	Exchange rate difference	V.22	(66.741)	-
4.	Differences upon asset revaluation		-	-
5.	Retained profit	V.22	2.458.760	1.868.860
	TOTAL LIABILITIES AND OWNERS' EQUITY		115.161.347	103.555.430

OFF-INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION ITEMS

	ITEMS	Note	Ending balance	Beginning balance
1.	Capital loan guarantees	VIII.4	7,100	5,600
2.	Commitments in foreign currency transactions	VIII.4	43,468,160	49,080,279
	Purchase of foreign currencies	*VIII.4*	*2,177,920*	*1,417,419*
	Sales of of foreign currencies	*VIII.4*	*2,492,800*	*1,312,425*
	Swap transactions	*VIII.4*	*38,797,440*	*46,350,435*
	Future transactions		-	-
3.	Commitments in non-cancellable loans		-	-
4.	Commitments in transactions of L/C	VIII.4	4,000,000	4,004,158
5.	Other guarantees	VIII.4	3,094,022	1,713,319
6.	Other commitments		-	-
7.	Unearned interest income from loans and fees receivable	VIII.5	343,157	310,032
8.	Treated doubtful debts	VIII.6	3,234,135	3,088,589
9.	Other assets and documents	VIII.7	4,131,351	4,323,547

Rach Gia, 22 August 2026

Preparer	Controller	Approver
Thi Duyen	Vu Dang Xuan Vinh	Tran Ngoc Minh
Accountant	Chief Accountant	Chairman

M.S.D.N: 1700197787 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG
P. RẠCH GIÁ - T. AN GIANG

INTERIM SEPARATE INCOME STATEMENT

For the first 6 months of the fiscal year ending 31 December 2026

Unit: million VND

No.	ITEMS	Note	Accumulated from the beginning of the year	
			Current year	Previous year
1.	Interest and similar income	VI.1	4,769,584	3,987,621
2.	Interest and similar expenses	VI.2	2,851,721	2,262,822
I.	**Net interest income**		1,917,863	1,724,799
3.	Income from service provisions	VI.3	220,497	339,295
4.	Expenses on service provisions	VI.3	34,535	44,602
II.	**Net gain/loss from service provisions**	VI.3	185,962	294,693
III.	**Net gain/loss from trading of foreign currencies**	VI.4	59,960	41,352
IV.	**Net gain/loss from trading of trading securities**	VI.5	46,838	-
V.	**Net gain/loss from trading of investment securities**	VI.6	1,203	12,749
5.	Gain from other activities	VI.7	228,982	238,868
6.	Expenses on other activities	VI.7	31,478	10,006
VI.	**Net gain/loss from other activities**	VI.7	197,504	228,862
VII.	**Gain from capital contribution and share acquisition**	VI.8	8,802	5,145
VIII.	**Operating expenses**	VI.9	889,496	859,000
IX.	**Net operating income before provisions for credit losses**		1,528,636	1,448,600
X.	**Provisions for credit losses**	VI.10	351,242	528,141
XI.	**Total profit before tax**		1,177,394	920,459
7.	Current corporate income tax	VIII.2	234,821	183,925
8.	Deferred corporate income tax		-	-
XII.	**Corporate income tax**		234,821	183,925
XIII.	**Profit after tax**		942,573	736,534
XIV.	**Basic earnings per share**	VI.11		

Rach Gia, 22 August 2026

Preparer	Controller	Approver
Thi Duyen	Vu Dang Xuan Vinh	Tran Ngoc Minh
Accountant	Chief Accountant	Chairman

M.S.D.N: 1700197787 C.T.C.P NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG P. RẠCH GIÁ - T. AN GIANG

This statement should be read in conjunction with the Notes to the Interim Separate Financial Statements

INTERIM SEPARATE CASH FLOW STATEMENT

(Direct method)

For the first 6 months of the fiscal year ending 31 December 2026

Unit: million VND

	ITEMS	Note	Accumulated from the beginning of the year – Current year	Accumulated from the beginning of the year – Previous year
	CASH FLOWS FROM OPERATING ACTIVITIES			
01.	Interest and similar income received	V.12; VI.1	4.884.758	3.749.745
02.	Interest and similar expenses paid	V.20; VI.2	(3.192.631)	(2.110.951)
03.	Income received from service provisions	VI.3	185.962	294.693
04.	Differences of actual receipts/actual payments on trading activities (foreign currency, gold and securities)	VI.4, 5, 6	108.001	54.101
05.	Other income		(43.415)	(546)
06.	Receipts of debts written off and compensated by provisions for credit risks	VI.7	216.978	221.948
07.	Payments to employees and for management and administrative works		(898.992)	(822.769)
08.	Tax actually paid during the period	VIII.2	(303.161)	(158.025)
	Net cash flows generated from operating activities before movements in current assets and capital		*957.500*	*1.228.196*
	Movements in operating assets			
09.	(Increase)/Decrease in deposits at and loans to other credit institutions		-	-
10.	(Increase)/Decrease in trading securities	V.6, 7	(200.745)	2.927
11.	(Increase)/Decrease in financial derivatives and other financial assets	V.18	110.117	-
12.	(Increase)/Decrease in loans to customers	V.4	(6.030.164)	(8.115.114)
13.	Decrease in provisions for losses	V.5	(230.926)	(377.590)
14.	(Increase)/Decrease in other operating assets		(2.177.669)	(48.733)
	Movements in operating liabilities			
15.	Increase/(Decrease) in obligations to the Government and the State Bank of Vietnam	V.15	296.479	-
16.	Increase/(Decrease) in deposits and loans from credit organizations	V.16	9.069.093	(5.059.651)
17.	Increase/(Decrease) in deposits from customers	V.17	1.935.184	9.708.354
18.	Increase/(Decrease) in valuable papers issued (except for valuable papers included into financing activities)	V.19	222.333	101.510
19.	Increase/(Decrease) in financing capital, investment entrustment, loans from credit institutions bearing risk thereof		-	-
20.	Increase/(Decrease) in financial derivatives and other financial		-	(76.600)
21.	Increase/(Decrease) in other operating liabilities		(335.468)	(88.776)
22.	Disbursement of funds of credit institution	V.22	(1.672)	(1.029)
I.	**Net cash flows generated from/(used in) operating activities**		**3.614.062**	**(2.726.506)**

This statement should be read in conjunction with the Notes to the Interim Separate Financial Statements

	ITEMS	Note	Accumulated from the beginning of the year – Current year	Accumulated from the beginning of the year – Previous year
	CASH FLOWS FROM INVESTING ACTIVITIES			
01.	Purchases of fixed assets	V.9, 10, 11	(7,096)	(36,835)
02.	Gains from liquidations and disposals of fixed assets	VI.7; V.9	23,941	7,460
03.	Expenses on liquidations and disposals of fixed assets		-	-
04.	Purchases of investment property		-	-
05.	Gains from liquidations and disposals of investment property		-	-
06.	Expenses on liquidations and disposals of investment property		-	-
07.	Equity investments in other entities (acquisition of subsidiaries, equity investments in joint ventures, associates and other long-term investments)		-	-
08.	Gain from equity investments in other entities (gain from sales, liquidations of subsidiaries, equity investments in joint ventures, associates and other long-term investments)		-	-
09.	Receipts of dividends and profit shared from long-term investments and capital contributions	VI.8	8,802	5,145
II.	Cash flows generated from/(used in) investing activities		25,647	(24,230)
	CASH FLOWS FROM FINANCING ACTIVITIES			
01.	Increase of share capital from capital contribution and/or from share issuance		-	-
02.	Gain from issuance of long-term valuable papers which have enough conditions to be included into capital and other long-term loans		-	-
03.	Payments for long-term valuable papers which have enough conditions to be included into capital and other long-term loans		-	-
04.	Dividends paid to shareholders and profit shared		-	-
05.	Purchases of treasury stocks		-	-
06.	Gain from sales of treasury stocks		-	-
III.	Net cash flows generated from/(used in) financing activities		-	-
IV.	Net cash flows during the period		3,639,709	(2,750,736)
V.	Beginning cash and cash equivalents		22,569,940	20,250,500
VI.	Adjustment for effects of foreign exchange fluctuation		(66,741)	(50,326)
VII.	Ending cash and cash equivalents	V.11	26,142,908	17,449,438

Rach Gia, 22 August 2026

Preparer	Controller	Approver
Thi Duyen	Vu Dang Xuan Vinh	Tran Ngoc Minh
Accountant	Chief Accountant	Chairman

M.S.D.N: 1700197787 C.T.C.P. NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN KIÊN LONG P. RẠCH GIÁ - T. AN GIANG

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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

I. GENERAL INFORMATION

1. Establishment, operation, validity period

Kien Long Commercial Joint Stock Bank, formerly known as Kien Long Rural Joint Stock Bank (hereinafter referred to as "the Bank") has been operating under:

- The Establishment and Operation License No. 0056/NH-GP dated 18 September 1995 issued by the State Bank of Vietnam (SBV) with amendment regarding the charter capital in accordance with Decision No. 1694/QĐ-NHNN dated 22 July 2026 of the SBV;
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2. Ownership form

Kien Long Commercial Joint Stock Bank is a commercial joint stock bank.

3. Charter capital

As at 30 June 2026, the Bank's charter capital is VND 5.821.705 million (as at 31 December 2025: VND 5.821.705 million).

4. Operation network

The Bank's Head Office is located at No. 40 – 42 – 44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province. As at 30 June 2026, the Bank has one (01) head office, two (02) representative offices, thirty one (31) branches and one hundred and three (103) transaction offices nation-wide. The Bank has one (01) subsidiary.

Pursuant to Resolution No. 13/NQ-HĐQT dated 03 July 2026, the Board of Directors approved the change of the Bank's head office location. The new head office is expected to be partly located at the 1st floor and the 2nd floor, Sonadezi Building, No. 1, Road 1, Industrial Park Quarter, Tran Bien Ward, Dong Nai City. As at the date of these Interim Separate Financial Statements, the Bank is still carrying out the procedures for changing its head office location.

5. Subsidiary

The Bank invests in KienlongBank Asset Management Company (a subsidiary) located at 6th Floor, No. 40 – 42 – 44 Pham Hong Thai Street, Rach Gia Ward, An Giang Province. This subsidiary has been operating in line with the Business Registration Certificate No. 1701452905, initially registered on 12 November 2010, issued by An Giang Province Department of Finance, and the most recent amendment of which is dated 02 October 2025. The principal business activities of the subsidiary include consulting, performing business brokerage, leasing real estate, land use rights; managing loans and collateral for loans; valuating collateral and managing collateral files; restructuring loans; buying debts from and selling debts to credit institutions. As at the statement of financial position date, the percentage of benefit and percentage of voting right of the Bank at this subsidiary are 100% (beginning balance: 100%).

6. Headcount

As at the reporting date, the Bank's headcount is 3.375 (headcount at the beginning of the year: 2.797).

II. FISCAL YEAR AND ACCOUNTING CURRENCY UNIT

1. Fiscal year

The fiscal year of the Bank is from 01 January to 31 December annually.

2. Accounting currency unit

The accounting currency unit is Vietnam Dong (VND). According to Circular No. 49/2014/TT-NHNN dated 31 December 2014 of the SBV, the figures are rounded to million and presented in million Vietnam Dong (million VND) when preparing and presenting the Interim Separate Financial Statements.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable Accounting System

The Bank has been applying the Accounting System applicable to credit institutions according to Decision No. 479/2004/QĐ-NHNN dated 29 April 2004 and the Financial Reporting Regime for credit institutions in accordance with Decision No. 16/2007/QĐ-NHNN dated 18 April 2007 (hereinafter referred to as "the Vietnamese Accounting System applicable to credit institutions in Vietnam"), and circulars amending and supplementing these Decisions issued by the SBV.

2. Statement of the compliance with the Accounting Standards and System

The Interim Separate Financial Statements have been prepared in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions in Vietnam and relevant statutory requirements on the preparation and presentation of the Interim Separate Financial Statements.

Accordingly, the accompanying Interim Separate Financial Statements, including the utilization thereof, are not designed for those who are not informed about Vietnamese accounting principles, procedures and practices and furthermore are not intended to present the unconsolidated financial position of the Bank, its unconsolidated financial performance and its unconsolidated cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

The Bank has also prepared and presented the Consolidated Interim Financial Statements of the Bank and its subsidiary (collectively referred to as "the Group") in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions in Vietnam and relevant statutory requirements on the preparation and presentation of the Consolidated Interim Financial Statements. These Interim Separate Financial Statements should be read in conjunction with the Group's Consolidated Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026 in order to obtain full information on the consolidated interim financial position, the consolidated interim financial performance and the consolidated interim cash flows of the Group as a whole.

3. Basis of assumptions and uses of estimates

The preparation and presentation of the Interim Separate Financial Statements require the Board of Management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent liabilities. These estimates and assumptions also affect the income, expenses and the resultant provision. Therefore, such estimates are necessarily based on assumptions involving varying degrees of subjectivity and uncertainty, and actual results may differ resulting in future changes in such related items.

4. Changes in the application of accounting policies

The accounting policies adopted by the Bank in the preparation and presentation of the Interim Separate Financial Statements for the current period are consistent with those followed in the preparation and presentation of the Separate Financial Statements and the Interim Separate Financial Statements for the previous year, except for the following:

Pursuant to Circular No. 70/2025/TT-NHNN ("Circular 70") dated 31 December 2025, effective from 01 January 2026, amending and supplementing Point 6.3, Clause 6, Section I of the Account System applicable to Credit Institutions issued together with Decision No. 479/2004/QD-NHNN dated 29 April 2004.

Accordingly, for economic transactions not yet guided under Decision 479 and guiding documents of the SBV, credit institutions shall, based on the content and substance of the economic transactions, the provisions of the Accounting Law, guiding documents for the Accounting Law, Vietnamese Accounting Standards, and prevailing legal regulations guiding accounting principles applicable to enterprises, account for such transactions.

IV. APPLICABLE ACCOUNTING POLICIES

1. Foreign currency translation

All transactions of the Bank are recorded in original currencies. Monetary items denominated in currencies other than VND are translated into VND at the average of buying and selling spot exchange rate of that currency ("spot exchange rate") ruling at the end of the last working day of the accounting period if the difference between this spot exchange rate and the weighted average of the buying and selling exchange rates ruling on the last working day of the accounting period is less than 1%; in case this difference is equal to or greater than 1%, the Bank uses the weighted average of the buying and selling exchange rates ruling on the last working day of the accounting period. Non-monetary items denominated in currencies other than VND are translated to VND at the spot exchange rates ruling on the transaction dates.

Income and expenses in foreign currencies are translated into VND at the average of the buying and selling exchange rates ruling on the transaction dates.

Foreign exchange differences arising from monthly translation of monetary assets and liabilities are recognized in the "Foreign exchange differences" account in equity caption and then transferred to the Separate Income Statement at the end of the annual accounting period.

Translation exchange rate:

Foreign currency	Ending balance	Beginning balance
AUD	18.079	17.601
CAD	18.496	19.191
CHF	32.529	33.192
EUR	30.003	30.867
GBP	34.825	35.385
JPY	162,23	168,40
KRW	16,98	18,25
NZD	14.859	15.207
SGD	20.337	20.465
THB	790	836
USD	26.240	26.248

2. **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand, deposits at the SBV, deposits at and loans to other credit institutions with original terms to maturity of not more than three months, that are readily convertible to known amounts of cash, are subject to an insignificant risk of changes in value, and are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes.

3. **Deposits at and loans to other credit institutions**

Deposits at other credit institutions include demand deposits, deposits at local credit institutions, branches of overseas banks with original maturity of less than three months and deposits at overseas credit institutions. Loans to other credit institutions are loans with original terms to maturity not exceeding one year.

Deposits at local credit institutions, branches of overseas banks excluding deposits for payment and deposits at overseas credit institutions are stated at the outstanding amount less provision for credit losses.

The Bank classifies debts and recognizes specific provisions for term deposits with, and loans to, other credit institutions in accordance with the methodology described in Note No. IV.5.

According to regulations of the above-mentioned documents, the Bank is not required to make general provision for term deposits and loans to other credit institutions.

4. **Loans to customers**

Loans are recognized when the loan agreement or loan receipt commitment is signed by the Bank and customer and the loan amount is released to the customer by the Bank. Loans to customers are presented at the principal amounts outstanding less any provision made for loans to customers.

Loans are given to entities under such forms as loans by instalments, loans according to credit lines, project loans, etc.

Collateral is mainly mortgage and pledge of assets in addition to trust receipts.

5. Debt classification; level and method for making provision for credit losses

Debt classification

The Bank applied the quantitative method as regulated under Article 10 of Circular No. 31/2024/TT-NHNN dated 30 June 2024 ("Circular 31") as amended and supplemented by Circular No. 37/2025/TT-NHNN dated 30 October 2025 on classification of assets in the operations of commercial banks, non-bank credit institutions, and foreign bank branches, for: term deposits; loans to other credit institutions; loans to customers;... debts arising from deferred payment L/Cs containing a provision that the beneficiary is entitled to receive sight payment or advanced payment before the L/C due date, and L/C reimbursement in the form of an agreement with the customer to make payment using the reimbursing bank's funds from the date on which the reimbursing bank pays the beneficiary; L/C payment by negotiation; and outright purchase without recourse of sets of documents presented under L/Cs, except where a credit institution or foreign bank branch buys outright a set of documents presented under an L/C which it issued (collectively called "debts").

Where a customer owes more than one debt to the Bank, and has any of its debts transferred to a higher risk group of debts, the Bank is obliged to classify the remaining debts of such customer into the group of debts with higher risk corresponding with their level of risk.

The Bank has used the result of the loan classification provided by the Credit Information Center ("CIC") to adjust its classifications of debts and off-statement of financial position commitments. Where the Bank classifies its customer loans to a lower risk group of debt compared to the classification provided by CIC, the Bank has to reclassify the loans into the higher risk group according to CIC classifications.

Where the Bank participates in a syndicated loan not being as the lead bank, the Bank reclassifies all debts (including the outstanding syndicated loan) of the customer into a higher risk group of debt as decided by the lead bank and by participating banks.

The Bank performs monthly debt classification based on the outstanding principal balance as at the last day of each month, in accordance with Circular 31. Provisions for credit losses are recognized in accordance with Decree No. 86/2024/NĐ-CP dated 11 July 2024 ("Decree 86"), which sets out the amounts, methods for making and using provisions for risks arising from the operations of credit institutions and foreign bank branches, as well as cases in which credit institutions allocate forgivable interest. Specific provisions are determined as follows:

Group		Loan classification using the quantitative method	Provision rate
1	Current	(a) Unmatured debts rated likely to be fully recovered in terms of both principal and interest by due dates; or (b) Debts overdue less than 10 days and assessed likely to be fully recovered of delinquent principal and interest, and to be fully recovered of principal and interest by due dates. (c) Debts classified group 1 as provided in Clause 2, Article 10 of Circular 31.	0%

Group		Loan classification using the quantitative method	Provision rate
2	Special Mention	(a) Debts are overdue for a period between 10 days and 90 days; or (b) Debts with first-time adjusted repayment terms that are unmatured. (c) Debts are classified into group 2 as provided in Clause 2, Clause 3, Article 10 of Circular 31.	5%
3	Sub-standard	(a) Debts which are from 91 days to 180 days overdue; or (b) Debts with first-time extended repayment terms that are unmatured; or (c) Debts on which interest is exempted or reduced due to the borrower's inability to pay in full as agreed upon; or (d) Debts falling in one of the following cases that have not yet been recovered within less than 30 days from the effective dates of recovery decisions: - Those violating provisions laid down in clause 1, 3, 4, 5 and 6 of Article 134 in the Law on Credit Institutions; or - Those violating provisions laid down in clause 1, 2, 3 and 4 of Article 135 in the Law on Credit Institutions; or - Those violating provisions laid down in clause 1, 2, 5 and 9 of Article 136 in the Law on Credit Institutions; or (e) Debts that are within recovery period under regulatory inspection conclusions; or (f) Debts are classified into group 3 as provided in Clause 2, Clause 3, Article 10 of Circular 31; or (g) Debts that are required to be recovered according to banks' or non-banking credit institutions' decision on early recovery due to customers' breach of agreements but have not yet been recovered for a period of less than 30 days from the issuance date of the decision; or (h) Debts that are required to be classified into group 3 according to the provisions of Clause 4, Article 8 of Circular 31.	20%
4	Doubtful	(a) Debts are from 181 days to 360 days overdue; or (b) Debts with first-time rescheduled repayment terms that are up to 90 days past due from the first-time rescheduled maturity dates; or (c) Debts with second-time rescheduled repayment terms that are unmatured; or (d) Debts are specified in point (d) of Loan group 3 and overdue for a period of between 30 days and 60 days after decisions of recovery have been issued; or (e) Debts are required to be recovered under regulatory inspection conclusions but still outstanding with an overdue period of more than 60 days since the recovery date as required by regulatory inspection conclusions; or (f) Debts are classified into group 4 as provided in Clause 2, Clause 3, Article 10 of Circular 31; or (g) Debts that are required to be recovered according to banks' or non-banking credit institutions' decision on early recovery due to customers' breach of agreements but have not yet been recovered for a period from 30 days to 60 days from the issuance date of the decision; or (h) Debts that are required to be classified into group 4 according to the provisions of Clause 4, Article 8 of Circular 31.	50%
5	Loss	(a) Debts are overdue for a period of more than 360 days; or (b) Debts which the repayment terms are restructured for the first time but still overdue for a period of 91 days or more under that first restructured repayment term; or (c) Debts which the repayment terms are restructured for the second time but still overdue under that second restructured repayment term; or	100%

Group	Loan classification using the quantitative method	Provision rate
	(d) Debts which the repayment terms are restructured for the third time or more, regardless of being overdue or not; or (e) Debts are specified in point (d) of Sub-standard debts and overdue for a period of more than 60 days after decisions on recovery have been issued; or (f) Debts are required to be recovered under regulatory inspection conclusions but still outstanding with an overdue period of more than 60 days since the recovery date as required by regulatory inspection conclusions; or (g) Debts that are required to be recovered according to a decision on early recovery due to customers' breach of agreements but have not yet been recovered for a period of more than 60 days from the issuance date of the decision; or (h) Debts of customers that are credit institutions announced by the SBV to be placed under special control, or that are foreign bank branches whose capital and assets have been frozen.	

Specific provision for credit losses

According to the provisions of Decree 86, the specific provision for credit losses for debts at the end of each month is appropriated based on the provision rates corresponding to the results of debt classification and principal balance minus the discounted value of the collateral at the last day of the month. Specific provision as at the statement of financial position date is made based on the principal balance less discounted value of collateral multiplied by provision rates which are determined based on the loan classification results as at that date.

The maximum value and deduction rate of collateral are determined in accordance with the provisions of Decree 86, whereby each type of collateral has a certain maximum deduction rate for the purpose of calculating risk provision.

The collateral to be deducted when calculating the specific provision must meet the following conditions:

a) The Bank has the right to dispose of the collateral according to the guarantee contract and the provisions of law when the customer fails to fulfill its obligations as agreed;
b) The expected disposal period for the collateral shall not exceed 01 (one) year for non-real estate collateral and not exceed 02 (two) years for real estate collateral, from the date the Bank has the right to dispose of the collateral;
c) The collateral must comply with the provisions of the law on secured transactions and other relevant laws; and
d) If the collateral does not meet the conditions specified in points a, b, and c above, the deductible value of that collateral shall be considered to be 0 (zero).

The specific provision is additionally made in accordance with legal documents regulating debt restructure, exemption or reduction of interest and fees, retention of debt category by credit institutions and foreign bank branches to assist difficult customers.

General provision

According to Decree 86, a general provision is made at 0,75% of the outstanding balance of loans to customers at the end of each month, excluding the loans to customers which are classified as loss.

Bad debts written off
The provision is recognized as an expense on the Interim Separate Income Statement and used to write-off bad debts. The Bank establishes a Risk Handling Committee to deal with bad debts if they are classified in Group 5 or if the borrower is a dissolved, bankrupt organization or individual who is dead or missing.

Debts written-off against provision are recorded as in an appropriate off-statement of financial position account for monitoring and collection purposes. The amount recovered from the debts previously written-off is recognized in the Interim Separate Income Statement upon receipt.

Debt purchase, sale
Debt purchase and sale of the Bank are recorded in accordance with Circular 09/2015/TT-NHNN dated 17 July 2015 ("Circular 09") amended and supplemented by Circular 18/2022/TT-NHNN dated 26 December 2022 ("Circular 18") issued by the SBV regulating debt purchase and sale by credit institutions, foreign bank branches:

- Book value of a purchased and sold debt includes the book value of debt principal and interest and other debt-related financial obligations (if any) by the time of debt purchase and sale for the debt accounted on the statement of financial position or off the statement of financial position; or the book value being monitored at the time of being removed off the statement of financial position or at the time of debt purchase and sale for the debt being removed off the Interim Separate Statement of Financial Position.
- Debt purchase and sale price means a sum of money to be paid by a debt purchaser to a debt seller under a debt purchase and sale contract.

Debt purchase
Debts purchased are recorded on the statement of financial position of the Bank at the price stated in debt purchase contract and monitoring principal and interest of purchased debts off statement of financial position. In case the Bank receives interest on a debt including interest before the Bank purchased the debt, the Bank shall allocate the interest amount according to the following principles: reduce the value of the purchased debt by the interest amount before the purchase and record as income the interest amount of the period after the Bank purchased the debt.

For the purchased debts, the Bank classifies the paid amount into a group with a risk level not lower than the previous debt group that was classified before purchase. Debt classification and provision for debt purchases are made similarly to loans to other customers according to the method described in the above mentioned Note.

Debt sale
Revenue and expense from selling debts are recorded in accordance with Circular 09 and Circular 18. According to Circular 09, the difference between the debt purchase, sale price and debt seller's book value is handled as follows:

- For the debts being recorded on the statement of financial position:
  - If the debt sale price is higher than the book value of the debt, the difference shall be accounted as income of the Bank during the period.
  - If the debt sale price is lower than the value of the debt, the difference shall be offset with the compensation paid by an individual or an organization (in case such individual or organization is identified to have caused the damage and must pay compensation under regulations), the insurance sum paid by the insurer or the risk provision already set aside from expenses during the period.
- For the debt accounted off the statement of financial position or debt left off the Interim Separate Statement of Financial Position, the debt sale proceeds shall be accounted as other income of the Bank.

For debts sold but not yet fully collected, the Bank classifies the outstanding amount from the debt buyer into the debt category at the most recent debt classification before the sale. Based on the term, maturity, and other information in the credit agreement signed with the customer whose debt was sold, the Bank further classifies the outstanding amount from the debt sale to calculate the provision using the method presented in the above mentioned Note.

Off-statement of financial position commitments

Off-statement of financial position commitments include guarantees, foreign exchange commitments and L/C commitments.

All outstanding debts and value of off-statement of financial position commitments of one customer at a credit institution, foreign bank branch shall be classified into one debt group. For a customer who has two debts and over and/or off-statement of financial position commitments at a credit institution, foreign bank branch and any one debt of them is classified in the group of higher risk than other debts or off-statement of financial position commitments, the credit institution, foreign bank branch shall classify the other debts or off-statement of financial position commitments of the customer in the group of highest risk level.

The classification of off-statement of financial position commitments is conducted solely for management, supervision of credit granting quality in accordance with the same accounting policy applied to loans to customers as described in the above mentioned Note. Unless the Bank has performed its payment obligation on other's behalf under the guarantee contracts, the classification of payment on other's behalf and provision therefor are in accordance with the same accounting policy applied to loans to customers as described in the above mentioned Note.

In accordance with Circular 31 and Decree 86, the Bank is not required to make provision for off-statement of financial position commitments.

6. Trading securities

Trading securities include debt securities acquired principally for the purpose of short-term resale or where there is evidence of trading such securities for the purpose of short-term profit-taking.

Trading securities are recognized on the date the Bank becomes a party to the contractual provisions of the securities (trade-date accounting).

Trading securities are initially recognized at cost less provision for trading securities (if any). The provision for trading securities comprises credit risk provision and provision for devaluation of securities. The provision for devaluation of securities is recognized in the Interim Separate Income Statement under "Net gain/(loss) from trading of trading securities". For unlisted corporate bonds or those not registered for trading on the Unlisted Public Company Market (UpCOM), the Bank makes the provision in accordance with Note No. IV.5.

Provision for impairment of other securities is made when there is evidence that the market price of trading securities is lower than their book value:

- For listed securities, where the market price is determined based on the latest transaction price on the Stock Exchange within 10 days prior to the end of the accounting period, the Bank does not recognize provision for these securities;
- For other unlisted securities, in cases where market price is unavailable or cannot be reliably determined, such securities are carried at cost.

Credit risk provision for unlisted corporate bonds and impairment provision for other trading securities mentioned above shall be reversed when the recoverable amount of the securities increases after the provision is recognized. The provision is reversed only to the extent that the carrying amount of the securities does not exceed their carrying amount that would have been determined had no provision been recognized.

Interest income from trading debt securities during the holding period is recognized in the Interim Separate Income Statement upon receipt. Trading securities are derecognized when the contractual rights to receive cash flows from these securities expire or when the Bank has transferred substantially all the risks and rewards of ownership of these securities.

7. Investment securities

Investment securities include available-for-sale investment securities and held-to-maturity investment securities. The Bank classifies investment securities at the time of acquisition as available-for-sale investment securities or held-to-maturity investment securities. In accordance with Official Letter No. 2601/NHNN-TCKT dated 14 April 2009 issued by the SBV, for investment securities, the Bank is allowed to reclassify maximum once after the initial classification at the time of acquisition.

Available-for-sale investment securities

Available-for-sale investment securities include debt securities that the Bank holds for an indefinite period and may sell at any time. Available-for-sale investment securities are recognized on the date when the Bank becomes a party to the contractual terms of these securities.

Debt securities are initially recognized at cost which include purchase cost plus directly attributable costs such as brokerage fee, transaction fees or information fees (if any). Accrued interest (for debt securities with interest payment in arrears) and deferred interest (for debt securities with interest payment in advance) is recognized in separate accounts. Discount/premium, which is the difference between the cost and the amount being the par value plus (+) accrued interest (if any) or minus (-) deferred interest (if any) is also recognized in a separate account.

Subsequently, these securities are recorded at amortized cost affected by premium/discount amortization less provision for investment securities including provision for credit risks and provision for diminution in the value of securities. The interest received in arrears is recorded as follows: Cumulative interest incurred before the purchase date is recorded as a decrease in the accrued interest; cumulative interest incurred after the purchase date is recognized as income based on the accumulated method. The interest received in advance is amortized into the securities investment interest income on a straight-line basis over the terms of the securities investment.

Available-for-sale listed debt securities are recorded at cost less provision for diminution in the value of securities by referring to the latest transaction at the Stock Exchange within 10 days of the end of the accounting period. In case there are no transactions within 10 days from the end of the accounting period, the Bank shall not make provisions for these securities. The Bank made no provision for Government bond, Government guaranteed bond, Local authority bond classified as investment securities. Provision is recognized in the "Net gain/(loss) from trading of investment securities" of the Interim Separate Income Statement.

Available-for-sale unlisted corporate securities (including bonds issued by other credit institutions) are recorded at cost less provision for credit losses according to the method described in Note No. IV.5.

Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities with fixed maturities and fixed or determinable payments, where the Bank has positive intention and ability to hold until maturity. In case the securities are sold before the maturity date, the remaining portfolio of these securities will be reclassified to appropriate account before the time of sale.

Held-to-maturity investment securities are recorded and measured similarly to debt securities available-for-sale as presented at Note regarding Available-for-sale investment securities.

8. Investments in subsidiary

Subsidiary is an entity controlled by the Bank. Control exists when the Bank has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities. In assessing control, potential voting rights that presently are exercisable are taken into account.

Investments in the subsidiary are stated at cost less provisions for diminution in value. Provision for impairment of investments in the subsidiary is made when the subsidiary suffers from losses at the rate equal to the difference between the actual capital invested by investors in the subsidiary and the actual owner's equity multiplied (x) by the Bank's rate of actual charter capital contributed in the subsidiary. If the subsidiary is consolidated into the Consolidated Interim Financial Statements, the basis for impairment provisions is the Consolidated Interim Financial Statements.

Increases/(decreases) in the provision for impairment of investments in the subsidiary as at the statement of financial position date are recorded in the Interim Separate Income Statement. A provision is reversed only to the extent that the investments' carrying amount does not exceed the carrying amount that would have been determined if no provision had been recognized.

9. Tangible fixed assets

Tangible fixed assets are presented at historical cost minus any accumulated depreciation. Historical cost of tangible fixed assets comprises all costs incurred by the Bank to acquire the assets up to the time when they are brought to their working condition for their intended use. Subsequent costs are added to the historical cost of fixed assets only if it is probable that future economic benefits associated with the asset will flow to the Bank. Subsequent costs that do not meet the above conditions will be recognized as operation costs during the period. Costs of routine repairs and maintenance of tangible fixed assets are recognized in operation costs in the period in which they are incurred. For fixed assets that must undergo periodic repairs and maintenance in accordance with technical requirements, significant expenses incurred for repairing and maintaining these fixed assets are recognized as deferred expenses and amortized gradually into operation costs until the next routine repair or maintenance period.

Upon disposal or liquidation of a tangible fixed asset, its historical cost and accumulated depreciation are derecognized, then any gain or loss resulting from such disposal is included in the income or the expenses during the period.

Tangible fixed assets are depreciated on a straight-line basis over their estimated useful lives. The useful lives and depreciation methods are reviewed at least at the end of each fiscal year and adjusted as necessary. The depreciation years applied are as follows:

Fixed assets	Years
Buildings and structures	5 – 50
Machinery and equipment	5 – 15
Motor vehicles	6 – 10
Office equipment	3 – 8
Other fixed assets	5 – 10

10. Intangible fixed assets

Intangible fixed assets are presented at initial cost minus any accumulated amortization.

Initial cost of intangible fixed assets includes all costs incurred by the Bank to acquire the assets up to the time when they are brought to their working condition for their intended use. Subsequent costs relevant to intangible fixed assets are recognized as operation costs during the period in which they are incurred, unless such costs are directly attributable to a specific intangible fixed asset and increase the future economic benefits expected to be derived from that asset.

Upon disposal or liquidation of an intangible fixed asset, its initial cost and accumulated amortization are derecognized, then any gain or loss resulting from such disposal is included in the income or the expenses during the period.

The useful lives and amortization methods are reviewed at least at the end of each fiscal year and adjusted as necessary.

The Bank's intangible fixed assets include:

Land use right

Land use right includes all the actual expenses paid by the Bank directly related to the land being used such as expenses to obtain the land use right, registration fees and other directly attributable costs. The land use right is amortized on a straight-line basis over the land using period (i.e. 25 - 49 years); if the land use right is permanent, it is not amortized.

Computer software

Costs directly attributable to computer software that is not an integral part of the related hardware are capitalized. The cost of computer software includes all directly attributable costs incurred by the Bank up to the date the software is available for use. The computer software is amortized on a straight-line basis over 3 to 8 years.

11. Operating leased assets

A lease is classified as an operating lease if substantially all the risks and rewards incidental to ownership of the asset remain with the lessor. Lease payments under operating leases are recognized as expenses on a straight-line basis over the lease term, irrespective of the timing or method of lease payments.

12. Other assets

Receivables classified as credit risk-bearing assets

Receivables classified as credit risk-bearing assets are recognized at cost deducting credit risk provision and classified and provided for by the Bank in accordance with method described in Note No. IV.5.

Other assets

Other assets, except for receivables from credit activities, are stated at cost less provision for credit losses on other assets.

Provision for losses on other assets is made based on the overdue status of debts or based on anticipated losses on undue debts which may occur when an economic organization is bankrupted or liquidated or debtor is missing, running away, being prosecuted, in prison, under a trial or pending execution of sentences or deceased. Provision made is recognized as operating expense during the period.

For overdue debts, the Bank makes provision for credit losses using the provision rate that is applied for overdue period in accordance with Circular No. 48/2019/TT-BTC dated 08 August 2019 of the Ministry of Finance on the basis of the debt age or estimated loss as follows:

- For overdue debts:
  - 30% of the value of debts overdue between 6 months and less than 1 year.
  - 50% of the value of debts overdue between 1 year and less than 2 years.
  - 70% of the value of debts overdue between 2 years and less than 3 years.
  - 100% of the value of debts overdue from 3 years or more.
- For doubtful debts: Provision is made on the basis of the estimated loss.

The provision for overdue debts are recorded in operating expenses in the Interim Separate Income Statement.

13. Liabilities

Liabilities, including borrowings from the Government and the SBV, deposits and borrowings from other credit institutions, deposits from customers and other liabilities are presented at cost.

14. Provisions for payables

Provisions are recorded when the Bank has present obligations (legal or constructive) as a result of a past event; it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and a reliable estimate can be made of the amount of the obligation.

If time causes material effects, the provisions will be determined by deducting the amount to be spent in future to settle the liability at the pre-tax discount rate that reflects the assessments of the time value of money and the specific risks from this liability in the current market.

15. Derivatives

The Bank enters into currency forward contracts and swap contracts to facilitate customers to transfer, modify or mitigate foreign exchange risk or other market risks, and also for the business purpose of the Bank.

Currency forward contracts

The forward contracts are recorded at nominal value at the transaction date and are revalued at effective exchange rate at the reporting date and are stated at net value in the Interim Separate Statement of Financial Position. Differences upon revaluation at the end of the period are recognized in the "Foreign exchange differences" account in the Interim Separate Statement of Financial Position and are transferred to the Interim Separate Income Statement at the end of the annual accounting period or upon maturity if the maturity date occurs prior to the end of annual accounting period. Differences between the amounts in VND of the foreign currency amounts which are committed to buy/sell at forward rate and spot rate are recognized in the Interim Separate Income Statement on a straight-line basis over the term of the contracts.

Currency swap contracts

The currency swap contracts are commitments to buy or sell the same amount of foreign currency (only two currencies are used in the transaction) with the same partner, in which there is a transaction with the spot payment term and a transaction with a payment period determined in the future and the rate of the two transactions is determined at the time of determination of spot transaction. Premiums/discounts arising from the difference of the spot exchange rate at the effective date of the contracts and the forward exchange rate will be recognized immediately on the effective date of the contracts as an asset if they are positive or as a liability if they are negative in the Interim Separate Statement of Financial Position.

This difference is amortized to the Interim Separate Income Statement on a straight-line basis over the term of the swap contracts.

Interest rate swap contracts
Interest rate swap contracts are commitments to settle the interest amount based on floating or fixed interest rates over the notional principal amounts. The contract value in basic interest rate swap contracts of the same currency is recognized as off-statement of financial position items. Income earned and expenses incurred on nominal principal amounts are recognized in the Interim Separate Income Statement on an accrual basis.

16. Owner's equity and funds

Charter capital
Ordinary shares are classified as owner's equity. Incremental costs directly attributable to the issue of ordinary shares are recognized as a deduction from owner's equity.

Treasury shares
When the Bank repurchases its own issued shares, the total amount paid, including directly attributable transaction costs, is recognized as treasury shares and presented as a deduction from equity. Upon reissuance, the difference between the reissuance price and the carrying value of treasury shares is recorded in "Share premiums".

Reserves
On 12 June 2025, the Government issued Decree No. 135/2025/NĐ-CP, which supplements regulations on the annual financial plan of credit institutions. In which, the profit distribution for credit institutions and foreign bank branches shall be distributed in the following orders:

1. Profit sharing with investors in joint arrangements according to signed transactions or contracts (if any).

2. Offsetting previous years' losses that are no longer eligible for deductions from pre-tax profits in accordance with regulations.

3. Appropriation to the charter capital supplementary reserve fund

Percentage of after-tax profit	Maximum fund balance
10% of after-tax profit	100% of charter capital

4. Appropriation to the financial reserve fund

Percentage of after-tax profit	Maximum fund balance
10% of remaining after-tax profit after deductions for amounts specified in Clauses 1, 2, 3 above	Not regulated

5. The remaining profit shall be distributed at the discretion of the credit institution or branch of a foreign bank in accordance with its charter, financial regulations, and internal rules.

The reserve to supplement charter capital is to supplement the Bank's charter capital.

The purpose of financial reserve is:

- to compensate the unrecoverable losses, damages of assets or liabilities during the Bank's course of business;
- to compensate the Bank's losses according to Decision of the General Meeting of Shareholders.

Financial reserve and charter capital supplementary reserve fund are non-distributable and are classified as part of owner's equity.

Other equity funds are appropriated from profit after tax. Appropriation from profit after tax and use of other funds must be approved by the General Meeting of Shareholders. These funds are not regulated by the laws and are allowed to distribute fully.

Bonus and welfare fund
Bonus and welfare fund, which is not required by laws, is appropriated from profit after tax and are fully distributable, and are used primarily to make payments to the Bank's employees. Bonus and welfare fund is recognized in the Bank's liabilities.

17. Off-interim separate statement of financial position items
From time to time, the Bank has outstanding commitments to grant credit. These commitments take the form of approved loans and overdraft facilities. The Bank also provides financial guarantees and letters of credit to guarantee the performance of customers to third parties. The contingent liabilities and commitments may expire without being advanced in whole or in part. Therefore, the amounts do not represent a firm commitment of future cash flows.

18. Interest income, interest expenses and cessation of estimated interest receivable
Interest income is recognized in the Interim Separate Income Statement on the accrual basis, except for interest income from debts classified in Group 2 to Group 5 and debts classified in Group 1 (Current) resulting from implementation of special policies of the State being recognized in the Interim Separate Income Statement upon receipt.

When debts are classified as Current resulting from implementation of special policies of the State, their interest income arising during the period is not recorded as income but recorded in the off-statement of financial position. Interest income from these debts is recognized in the Interim Separate Income Statement upon receipt.

Interest from deposits, from investments in bonds and debentures, etc., is the amount of interest receivable during the period.

Payments for interest on loans and deposits are recorded on the basis of estimates.

19. Income from service provisions
Income from service provisions consists of fees received from settlement services, cashier services and other services. Income received from settlement services, cashier services and other services is recognized after service completion.

20. Income from dividends
Dividends and profit received are recognized when the Bank has the right to receive dividends or profit from the capital contribution.

21. Recognition of uncollectible receivables
According to Law on Credit Institutions No. 32/2024/QH15 dated 18 January 2024 issued by the National Assembly, receivables from uncollectible accrued income at the due date are recorded as reduction in revenue if the income has been accrued in the same year or recorded as expense if the income has been accrued in different years and monitored in off-statement of financial position. Upon actual receipt of these receivables, the Bank will recognize them in income on the Interim Separate Income Statement.

22. Corporate income tax

The Bank's accounting policy for corporate income tax is applied in accordance with the provisions of the Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025, the Decree No. 320/2025/NĐ-CP dated 15 December 2025 of the Government detailing certain articles of the Corporate Income Tax Law, guidance documents issued by the Ministry of Finance, and other relevant legal regulations. Corporate income tax includes current income tax and deferred income tax.

Current income tax

Current income tax includes the tax amount computed based on the assessable income during the period and the current corporate income tax rate. The assessable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses, non-taxable income and losses brought forward.

On a quarterly basis, the Bank determines and recognizes the provisional corporate income tax payable. At the end of the fiscal year, the Bank determines the actual corporate income tax payable based on the final tax return and adjusts any differences with the provisional amounts recognized during the year.

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between carrying values of assets and liabilities serving the preparation of the Interim Separate Financial Statements and the values for tax purposes.

Deferred income tax liabilities are recognized for all the temporary taxable differences, except to the extent that they arise from the initial recognition of an asset or liability in a transaction that, at the time of transaction, affects neither accounting profit nor taxable income.

Deferred income tax assets are recognized for all deductible temporary differences to the extent that future taxable income will be available against which the deductible temporary difference can be utilized. Deferred income tax assets are also recognized for unused taxable losses and tax credits to the extent that it is probable that future taxable profit will be available against which they can be utilized. Deferred income tax assets and deferred income tax liabilities arising from transactions recognized directly in owner's equity are not recognized in deferred income tax expenses.

The carrying amount of deferred corporate income tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be recovered.

Deferred income tax assets and deferred income tax liabilities are measured using the tax rates that are expected to apply in the period when the assets are recovered or the liabilities are settled, based on the effective tax rates and tax laws that have been enacted or substantively enacted by the reporting date.

When preparing the Interim Separate Statement of Financial Position, deferred income tax assets and deferred income tax liabilities are offset against each other if:

- The Bank has the legal right to offset current income tax assets against current income tax liabilities; and
- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax levied by the same taxation authority on either:
  - The same taxable subjects; or
  - The Bank has the intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period in which significant amounts of deferred tax liabilities or deferred tax assets are expected to be settled or recovered.

23. Segment reporting

A business segment is a distinguishable component of the Bank that is engaged in manufacturing or providing an individual product or service or a group of related products or services, and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of the Bank that is engaged in manufacturing or providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments.

The nature of economic risks and benefits is the primary basis for determining whether the primary segment report is prepared by the business field or geographical area. If risks and rates of return are primarily influenced by differences in products and services, the primary segment report is prepared by the business segment and the secondary segment report is prepared by geographical area. Conversely, if risks and rates of return are primarily influenced by differences in geographical area, the primary segment report is prepared by geographical area and the secondary segment report is prepared by the business segment. The Bank's organizational structure, management and internal financial reporting system form the primary basis for determining whether a segment report is primary or secondary.

A segment must be reported if the majority of its revenue derives from external sales of goods and provisions of services and meets at least one of the following thresholds:

- The segment's revenue accounts for 10% or more of the total revenue of all segments.
- The segment's financial performance accounts for 10% or more of the total financial performance of all profitable segments or the total financial performance of all loss-making segments (whichever is greater in absolute terms).
- The segment's total assets account for 10% or more of the total assets of all segments.

The segment information is prepared and presented in conformity with the accounting policies applicable to the preparation and presentation of the Interim Separate Financial Statements of the Bank.

24. Offsetting

Financial assets and financial liabilities are offset and the net amount is reported in the Interim Separate Statement of Financial Position if, and only if, there is a currently enforceable legal right to offset financial assets against financial liabilities or vice-versa, and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

25. Related party

A party is considered a related party of the Bank if that party has the ability to control the Bank or exercise significant influence over the Bank, or has power to participate in financial and operating policy decisions of the Bank. A party is also considered a related party of the Bank if both parties are subject to common control.

Related parties of the Bank include:

- Subsidiaries.
- Individuals with direct or indirect voting rights and thereby have significant influence over the Bank, including major shareholders, members of the Board of Directors and their close family members.
- Key management personnel with the authority and responsibility to plan, manage and control the Bank's operations, including the Board of Management, Supervisory Board, Chief Accountant and other management members and their close family members.

- Entities over which individuals referred to above are able to exercise sufficient influence through direct or indirect ownership of voting rights, including entities owned by the key management personnel or major shareholders of the Bank and entities that share the key management personnel with the Bank.

Close family members of an individual are those who may cause influence or be influenced by that individual in their dealings with the Bank, including the individual's parents, spouse, children and siblings.

A related party transaction is a transfer of resources, services or obligations between related parties, regardless of whether a price is charged.

In considering if parties are related, attention is directed to the substance of the relationship and not merely its legal form.

V. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

1. Cash on hand, gold and gemstones

	Ending balance	Beginning balance
Cash on hand in VND	532.288	578.881
Cash on hand in foreign currencies	31.886	23.258
Total	**564.174**	**602.139**

2. Deposits at the SBV

	Ending balance	Beginning balance
Deposits in VND	1.045.392	4.889.104
Deposits in foreign currencies	8.476	913.897
Total	**1.053.868**	**5.803.001**

Balances with the SBV include compulsory reserves and current account.

In accordance with regulations of the SBV, the Bank must maintain a certain reserve with the SBV in form of compulsory reserves. The average monthly compulsory reserves must not be lower than preceding month's average deposit balance multiplied by the respective compulsory reserve ratio. Compulsory reserve ratios as the reporting date were as follows:

- Demand deposits and less-than-12-month deposits: 3% for VND, 8% for foreign currencies.
- 12-month-or-more deposits: 1% for VND, 6% for foreign currencies.
- Overseas deposits: 1% for foreign currencies.

3. Deposits at other credit institutions

	Ending balance	Beginning balance
Demand deposits	6.370.666	5.326.752
VND	*6.157.715*	*5.135.536*
Foreign currencies	*212.951*	*191.216*
Term deposits	18.154.200	10.838.048
VND	*16.579.800*	*10.444.320*
Foreign currencies	*1.574.400*	*393.728*
Total	**24.524.866**	**16.164.800**

Deposit portfolio by debt groups

As at 30 June 2026 and 31 December 2025, all deposits at other credit institutions are classified in Group 1 - Current.

4. Loans to customers

This item represents the loans to domestic economic entities and individuals.

Loan portfolio by debt groups

(presented in accordance with Circular 31, Decree 86 and adjusted according to CIC)

	Ending balance	Beginning balance
Current	75.109.022	69.418.870
Special mention	1.090.648	834.107
Substandard	273.404	239.102
Doubtful	364.288	470.205
Loss	780.504	625.418
Total	**77.617.866**	**71.587.702**

Loan portfolio by terms

	Ending balance	Beginning balance
Short-term debts	41.663.553	37.632.322
Medium-term debts	28.636.327	26.907.503
Long-term debts	7.317.986	7.047.877
Total	**77.617.866**	**71.587.702**

Loan portfolio by type of borrowers and type of businesses

	Ending balance	Beginning balance
Limited liability companies	58.292.770	51.878.228
Joint stock companies	4.070.041	4.170.706
Household businesses and individuals	15.255.055	15.538.768
Total	**77.617.866**	**71.587.702**

Loan portfolio by business sector of customers

	Ending balance	Beginning balance
Production of material products and self-consumption services of households	7.836.869	7.375.639
Agriculture, forestry and aquaculture	4.191.793	4.117.099
Other service activities	813.130	870.647
Banking, finance and insurance services	7.591	8.883
Real estate	4.171.270	7.762.567
Wholesale and retail; repair of automobiles, motorcycles, and other vehicles with engines	16.237.220	16.602.676
Construction	42.169.174	32.896.189
Transportation and warehousing	27.820	24.306
Manufacturing and processing industry	320.795	611.690
Accommodation and catering services	1.154.198	1.161.757
Health care and social relief activities	10.814	32.562
Information and media	2.858	3.194
Education and training	30.586	31.709
Electricity, gas, hot water and steam production and distribution and air conditioning	380	552
Art and entertainment	16.695	19.248
Extractive industry	65.305	11.466
Administrative activities and supporting services	24.406	39.784
Profession, science and technology	532.832	10.440
Water supply, waste and wastewater management and treatment	4.130	7.294
Total	**77.617.866**	**71.587.702**

5. **Provision for loans to customers**

Changes (increase/decrease) in provision for credit risk

	General provision	Specific provision	Total
Current period			
Beginning balance of the current year	(532.216)	(641.994)	(1.174.210)
Provision made in the current period	(44.064)	(307.178)	(351.242)
Provision utilized in the current period	-	230.926	230.926
Ending balance of the current period	**(576.280)**	**(718.246)**	**(1.294.526)**
Previous period			
Beginning balance of the previous year	(454.450)	(525.897)	(980.347)
Provision made in the previous period	(62.471)	(465.670)	(528.141)
Provision utilized in the previous period	-	377.590	377.590
Ending balance of the previous period	**(516.921)**	**(613.977)**	**(1.130.898)**

Details of provision balance

	Ending balance	Beginning balance
General provision	(576.280)	(532.216)
Specific provision	(718.246)	(641.994)
Total	**(1.294.526)**	**(1.174.210)**

6. Trading securities

This item represents unlisted debt securities (certificates of deposit) issued by other domestic credit institutions.

7. Investment securities

	Ending balance	Beginning balance
Available-for-sale investment securities		
Debt securities		
Government bonds	1.343.654	1.343.760
Total available-for-sale investment securities	**1.343.654**	**1.343.760**
Held-to-maturity investment securities		
Debt securities		
Government bonds	1.666.608	1.669.561
Held-to-maturity investment securities	**1.666.608**	**1.669.561**
Total investment securities	**3.010.262**	**3.013.321**

This item represents listed Government bonds in VND with the term from 10 to 20 years and at the interest rates ranging from 2,1%/year to 5,9%/year. In which, Government bonds including those with total nominal value amounting to VND 425.000 million (beginning balance: VND 75.000 million) have been pledged by the Bank to the SBV as security for open market transactions, clearing limit and net debit limit (see Note No. IX.5).

8. Investment in a subsidiary

This is the investment in KienlongBank Asset Management Company. This subsidiary has been operating in accordance with the Business Registration Certificate No. 1701452905, initially registered on 12 November 2010, issued by An Giang Province Department of Finance and the most recent amendment of which is dated 02 October 2025. As at 30 June 2026, the Bank contributed fully the charter capital of VND 500.000.000.000 as stated in the Business Registration Certificate.

9. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Motor vehicles	Office equipment	Other fixed assets	Total
Historical cost						
Beginning balance	728.706	83.480	168.136	202.241	23.314	1.205.877
Acquisition during the period	-	1.733	-	3.351	997	6.081
Completed constructions	-	102	-	-	-	102
Liquidation, disposal	(232)	(1.238)	(51.830)	(32)	-	(53.332)
Ending balance	**728.474**	**84.077**	**116.306**	**205.560**	**24.311**	**1.158.728**
In which:						
Assets fully depreciated but still in use	13.539	18.893	32.074	101.135	11.084	176.725
Depreciation						
Beginning balance	272.938	58.360	115.051	131.638	16.511	594.498
Depreciation during the period	13.774	3.004	4.722	5.947	393	27.840
Liquidation, disposal	(232)	(1.238)	(51.830)	(32)	-	(53.332)
Ending balance	**286.480**	**60.126**	**67.943**	**137.553**	**16.904**	**569.006**

	Buildings and structures	Machinery and equipment	Motor vehicles	Office equipment	Other fixed assets	Total
Carrying value						
Beginning balance	455.768	25.120	53.085	70.603	6.803	611.379
Ending balance	**441.994**	**23.951**	**48.363**	**68.007**	**7.407**	**589.722**
In which:						
Assets temporarily not in use	-	-	-	-	-	-
Assets waiting for liquidation	-	-	-	-	-	-

10. Intangible fixed assets

	Land use right	Computer software	Other fixed assets	Total
Initial cost				
Beginning balance	686.287	229.032	20.014	935.333
Land use right revoked during the period	(41.494)	-	-	(41.494)
Ending balance	**644.793**	**229.032**	**20.014**	**893.839**
In which:				
Assets fully amortized but still in use	-	77.671	17.568	95.239
Amortization				
Beginning balance	16.003	129.275	19.717	164.995
Amortization during the period	920	10.931	198	12.049
Ending balance	**16.923**	**140.206**	**19.915**	**177.044**
Carrying value				
Beginning balance	670.284	99.757	297	770.338
Ending balance	**627.870**	**88.826**	**99**	**716.795**
In which:				
Assets temporarily not in use	-	-	-	-
Assets waiting for liquidation	-	-	-	-

11. Receivables

	Ending balance	Beginning balance
Acquisition of fixed assets and construction in progress (i)	8.493	7.580
Receivables from the SBV under interest subsidy program	3.822	3.822
Deposits for office and asset lease and advances for contracts	470.388	44.635
Advances to the State Treasury	80.050	-
Advances for operating activities	11.241	3.276
Input value added tax	1.820	-
Receivables from credit card operations	220.469	160.481
Receivables from Banknet operations	779.129	656.625
Receivables from transaction errors pending resolution	343.386	-
Receivables from buyout transactions without recourse to the documents under the letter of credit	2.240.000	2.240.000
Deposits at international payment institutions	93.021	42.804
Other receivables	145.135	131.635
Total	**4.396.954**	**3.290.858**

(i) Details of advances for acquisition of fixed assets and construction in progress are as follows:

	Ending balance	Beginning balance
Buildings	3.816	7.082
Machinery and equipment	420	489
Other assets	4.257	9
Total	**8.493**	**7.580**

12. Interest and fees receivable

	Ending balance	Beginning balance
Interest income from deposits	27.218	2.749
Interest income from investments in securities	46.016	24.054
Interest income from credit activities	1.589.893	1.656.153
Interest income from financial derivatives	27.998	123.343
Total	**1.691.125**	**1.806.299**

13. Other assets

	Ending balance	Beginning balance
Deferred expenses	1.427.878	307.798
Supplies	12.340	12.616
Foreclosed assets of which ownership was transferred to the Bank and being awaited settlement	112.843	117.460
Other assets	45.514	45.335
Total	**1.598.575**	**483.209**

14. Provisions for risks from other assets

	Ending balance	Beginning balance
Provisions for risks from foreclosed assets	(64.857)	(66.242)
Provisions for doubtful debts	(61.696)	(61.696)
Total	**(126.553)**	**(127.938)**

Movements in provisions for risks from other assets are as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Beginning balance	(127.938)	(97.910)
Reversal of provision	1.385	5.010
Ending balance	**(126.553)**	**(92.900)**

15. Borrowings from the Government and the SBV

	Ending balance	Beginning balance
Deposits and borrowings from the Government and the SBV		
Borrowings and discounting of valuable papers	*296.479*	-
Total	**296.479**	-

16. Deposits and borrowings from other credit institutions

	Ending balance	Beginning balance
Deposits from other credit institutions	***24.936.320***	***15.867.227***
Demand deposits	6.029.640	5.029.149
In VND	*6.029.640*	*5.029.149*
Term deposits	18.906.680	10.838.078
In VND	*17.279.800*	*10.444.350*
In foreign currencies	*1.626.880*	*393.728*
Borrowings from other credit institutions	***8.210***	***8.210***
Borrowings from other credit institutions in VND	7.601	7.602
Borrowings from other credit institutions in foreign currencies	609	608
Total	**24.944.530**	**15.875.437**

17. Deposits from customers

	Ending balance	Beginning balance
Demand deposits	4.302.701	5.846.664
In VND	*4.281.844*	*5.836.535*
In foreign currencies	*20.857*	*10.129*
Term deposits	2.087.398	1.718.177
In VND	*2.087.398*	*1.718.177*
Savings deposits	67.739.485	64.630.583
Current savings deposits in VND	*13.930*	*16.546*
Current savings deposits in foreign currencies	*2.293*	*4.074*
Term savings deposits in VND	*67.685.844*	*64.559.083*
Term savings deposits in foreign currencies	*37.418*	*50.880*
Marginal deposits	9.608	8.584
In VND	*9.608*	*8.584*
Total	**74.139.192**	**72.204.008**

Deposits from customers by type of customers and type of businesses are as follows:

	Ending balance	Beginning balance
Deposits from economic entities	***3.486.301***	***4.418.624***
Joint stock companies	1.575.097	2.897.610
Limited liability companies	1.178.773	863.891
Private companies	3.490	5.550
Others	728.941	651.573
Deposits from individuals	***70.652.891***	***67.785.384***
Total	**74.139.192**	**72.204.008**

18. Financial derivatives and other financial assets

	Total contract value (at foreign exchange rate as at the contract date)	Total carrying value (at foreign exchange rate as at the reporting date)		
		Assets	Liabilities	Net value
Ending balance				
Currency swap contracts	865.929	164.245	-	164.245
Currency forward contracts	2.883.750	-	49.830	(49.830)
Total	**3.749.679**	**164.245**	**49.830**	**114.415**
Beginning balance				
Currency swap contracts	6.096.401	268.551	-	268.551
Currency forward contracts	3.876.300	-	44.019	(44.019)
Total	**9.972.701**	**268.551**	**44.019**	**224.532**

19. Issuances of valuable papers

	Ending balance	Beginning balance
Certificates of deposits in VND (i)	67.338	67.537
Bonds (ii)	3.722.532	3.500.000
Total	**3.789.870**	**3.567.537**

(i) This item represents certificates of deposits with the term from 3 to 84 months and the interest rates ranging from 6,1%/year to 7,4%/year. The interest is paid every 6 months or 12 months.

(ii) This item represents 7-year bonds with interest paid annually from the issuance date. The interest rate equals the interest rate applied to 12-month individual savings deposits in VND ruling on the interest rate determination date plus (+) a margin of 1,8%/year.

20. Interest and fees payable

	Ending balance	Beginning balance
Interest payable on deposits	879.333	1.224.647
Interest payable on issuances of valuable papers	139.631	71.015
Interest payable on borrowings	192	7
Interest payable on financial derivatives	33.227	97.624
Total	**1.052.383**	**1.393.293**

21. Other liabilities

	Ending balance	Beginning balance
Internal payables	511.399	536.203
Payables to employees	*276.616*	*324.616*
Bonus and welfare fund (i)	*67.111*	*81.985*
Other internal payables	*167.672*	*129.602*
External payables	1.170.587	1.596.205
Remittance payables	*16.571*	*10.348*
Taxes and other payables to the State Treasury (see Note No. VIII.2)	*159.768*	*264.890*
Amounts kept for others and awaiting settlement	*7.367*	*19.943*
Payables for credit card operations	*30.831*	*29.137*
Payables for Banknet operations	*887.073*	*1.097.418*

	Ending balance	Beginning balance
Others awaiting settlement	*8.652*	*10.099*
Other payables	*60.325*	*164.370*
Total	**1.681.986**	**2.132.408**

(i) Movements in bonus and welfare fund are as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Beginning balance	81.985	45.171
Additions	-	44.627
Utilizations	(14.874)	(7.771)
Ending balance	**67.111**	**82.027**

22. Equity and funds of the Bank

Statement of changes in owner's equity

	Charter capital	Treasury shares	Funds of the credit institution	Exchange difference	Retained profit	Total
Beginning balance of the previous year	3.652.819	(34.200)	549.912	-	2.407.350	6.575.881
Profit in the previous period	-	-	-	-	736.534	736.534
Exchange difference	-	-	-	(50.326)	-	(50.326)
Appropriation to statutory reserves in the previous year from profit after tax of 2024	-	-	176.469	-	(176.469)	-
Appropriation to bonus and welfare fund from profit after tax of 2024	-	-	-	-	(44.627)	(44.627)
Transfer to subsidiary to make reserves	-	-	-	-	(1.029)	(1.029)
Ending balance of the previous period	**3.652.819**	**(34.200)**	**726.381**	**(50.326)**	**2.921.759**	**7.216.433**
Beginning balance of the current year	5.821.705	(34.200)	726.382	-	1.868.860	8.382.747
Profit in the current period	-	-	-	-	942.573	942.573
Exchange difference	-	-	-	(66.741)	-	(66.741)
Appropriation to funds from profit of 2025	-	-	351.001	-	(351.001)	-
Transfer to subsidiary to make reserves	-	-	-	-	(1.672)	(1.672)
Ending balance of the current period	**5.821.705**	**(34.200)**	**1.077.383**	**(66.741)**	**2.458.760**	**9.256.907**

Shares

	Ending balance	Beginning balance
Number of shares registered to be issued	582.170.526	582.170.526
Number of shares sold to the public	582.170.526	582.170.526
- *Ordinary shares*	*582.170.526*	*582.170.526*
- *Preferred shares*	-	-

	Ending balance	Beginning balance
Number of shares repurchased	(3.800.000)	(3.800.000)
- *Ordinary shares*	*(3.800.000)*	*(3.800.000)*
- *Preferred shares*	-	-
Number of outstanding shares	578.370.526	578.370.526
- *Ordinary shares*	*578.370.526*	*578.370.526*
- *Preferred shares*	-	-

Par value per outstanding share: VND 10.000.

Pursuant to Resolution No. 01/NQ-ĐHĐCĐ dated 23 April 2026 of the General Meeting of Shareholders, the plan to increase the charter capital through the issuance of shares to existing shareholders from owner's equity at the rate of 29,5% was approved. On 15 June 2026, the SBV approved the Bank's charter capital increase plan from VND 5.821.705.260.000 to VND 7.527.883.370.000.

As at 30 June 2026, the Bank had not completed the share issuance and relevant legal procedures for the charter capital adjustment. Accordingly, the charter capital as at 30 June 2026 is still presented as VND 5.821.705.260.000, and the Bank has not transferred the retained profit intended to use for the share issuance to the charter capital. The completion of the charter capital increase after the end of the accounting period is disclosed in Note No. XII.

23. Funds of the credit institution

	Reserve to supplement charter capital	Financial reserves	Others	Total
Beginning balance of the previous year	120.995	428.914	3	549.912
Appropriation to statutory reserves during the period from profit after tax of 2024	88.235	88.234	-	176.469
Ending balance of the previous period	**209.230**	**517.148**	**3**	**726.381**
Beginning balance of the current year	209.230	517.149	3	726.382
Appropriation to statutory reserves during the period from profit after tax of 2025	184.737	166.264	-	351.001
Ending balance of the current period	**393.967**	**683.413**	**3**	**1.077.383**

VI. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE INTERIM SEPARATE INCOME STATEMENT

1. Interest and similar income

	Accumulated from the beginning of the year	
	Current year	Previous year
Interest income from deposits	450.310	240.437
Interest income from loans	4.025.176	3.497.702
Interest income from investments in debt securities	37.195	36.796
Interest income from guarantee services	17.398	22.822
Other income from credit activities	239.505	189.864
Total	**4.769.584**	**3.987.621**

2. Interest and similar expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Interest expense on deposits	2.679.111	2.017.168
Interest expense on borrowings	4.941	4.747
Interest expense on valuable papers issued	127.342	137.739
Other expenses on credit activities	40.327	103.168
Total	**2.851.721**	**2.262.822**

3. Net gain/loss from service provisions

	Accumulated from the beginning of the year	
	Current year	Previous year
Gain from service provisions	*220.497*	*339.295*
Settlement services	179.440	297.224
Cashier, trust, and agency services	115	137
Trading and insurance services	24.054	25.552
Others	16.888	16.382
Loss from service provisions	***34.535***	***44.602***
Settlement and cashier services	18.688	16.080
Consulting services	1.364	1.772
Postage and telecommunication costs	1.972	19.429
Others	12.511	7.321
Net gain/loss from service provisions	**185.962**	**294.693**

4. Net gain/loss from trading of foreign currencies

	Accumulated from the beginning of the year	
	Current year	Previous year
Gain from trading of foreign currencies	*318.106*	*112.796*
Gain from spot currency contracts	152.034	105.658
Gain from derivative instruments	166.072	7.138
Loss from trading of foreign currencies	***258.146***	***71.444***
Loss from spot currency contracts	17.120	9.030
Loss from derivative instruments	241.026	62.414
Net gain/loss from trading of foreign currencies	**59.960**	**41.352**

5. Net gain/loss from trading of trading securities

	Accumulated from the beginning of the year	
	Current year	Previous year
Gain from trading of trading securities	46.838	-
Net gain/loss from trading of trading securities	**46.838**	**-**

6. Net gain/loss from trading of investment securities

	Accumulated from the beginning of the year	
	Current year	Previous year
Gain from trading of investment securities	1.203	12.749
Net gain/loss from trading of investment securities	**1.203**	**12.749**

7. Other net gain/loss

	Accumulated from the beginning of the year	
	Current year	Previous year
Other income	***228.982***	***238.868***
Gain from disposals of foreclosed assets	924	7.460
Collections of bad debts previously written-off	1.385	5.010
Gain from bad debts handled by risk provisions	216.978	221.948
Gain from liquidation of fixed assets	8.617	-
Others	1.078	4.450
Other expenses	***31.478***	***10.006***
Expenses on disposals of foreclosed assets	26.170	-
Expenses on social activities	3.763	3.716
Expenses on trading debts	-	4.320
Expenses on treatment for debts, other expenses	1.545	1.970
Other net gain/loss	**197.504**	**228.862**

8. Income from capital contribution, share acquisition

This item represents profit remitted by the subsidiary.

9. Operating expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Taxes, duties and fees	13.262	9.764
Expenses for employees	510.163	549.971
In which:		
Salaries and allowances	*446.192*	*484.855*
Salary related contributions	*37.984*	*40.540*
Uniform, meal, healthcare, severance allowances	*25.987*	*24.576*
Expenses on assets	145.892	133.655
In which:		
Depreciation and amortization expenses	*39.889*	*39.206*
Rental expenses	*69.104*	*59.565*
Repair and maintenance expenses	*26.505*	*20.801*
Purchases of tools and supplies	*9.934*	*13.622*
Others	*460*	*461*

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Administration expenses	166.376	116.919
In which:		
Marketing, promotion and stationery expenses	*48.213*	*31.368*
Business trip expenses	*5.607*	*6.856*
Electricity and water, office cleaning and gasoline expenses	*18.011*	*19.312*
Communication expenses	*19.259*	*11.990*
Training expenses	*342*	*1.051*
Meeting, reception and customer care expenses	*37.813*	*37.733*
Others	*37.131*	*8.609*
Insurance fee for deposits from customers	53.803	48.691
Total	**889.496**	**859.000**

10. Provision for credit losses

	Accumulated from the beginning of the year	
	Current year	**Previous year**
General provision for loans to customers	44.064	62.471
Specific provision for loans to customers	307.178	465.670
Total	**351.242**	**528.141**

11. Basic earnings per share

Information on basic earnings per share is presented in the Consolidated Interim Financial Statements.

VII. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE INTERIM SEPARATE CASH FLOW STATEMENT

Cash and cash equivalents

	Ending balance of the current period	**Ending balance of the previous period**
Cash on hand, gold and gemstones	564.174	769.709
Balances with the SBV	1.053.868	6.340.928
Deposits at other credit institutions with original term of not more than 3 months	24.524.866	10.338.801
Total	**26.142.908**	**17.449.438**

VIII. OTHER DISCLOSURES

1. Employees' remuneration

	Accumulated from the beginning of the year	
	Current year	Previous year
Headcount (person)	3.375	3.460
Average number of employees (person)	2.885	3.549
Employees' remuneration		
Total salary budget	359.192	378.912
Bonus	150.463	113.714
Total remuneration	**509.655**	**492.626**
Average monthly salary/employee	*21*	*18*
Average monthly remuneration/employee	*29*	*23*

2. Obligations to the State Budget

	Beginning balance	Movements during the period		Ending balance
	Payables	Amount payable	Amount paid	Payables
Value added tax (VAT)	32.748	12.852	(43.189)	2.411
Corporate income tax	217.143	234.821	(303.161)	148.803
Other taxes	14.999	37.579	(44.024)	8.554
Total	**264.890**	**285.252**	**(390.374)**	**159.768**

Value added tax (VAT)
The Bank has to pay VAT in accordance with the deduction method.

The tax rate applied to banking and payment activities is 10%.

Corporate income tax
The Bank has to pay corporate income tax on assessable income at the rate of 20%.

The estimated corporate income tax payable is as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Total accounting profit before tax	1.177.394	920.459
Increases of accounting profit to determine taxable income	5.513	4.312
Total taxable income	1.182.907	924.771
Income exempted from tax	(8.802)	(5.145)
Assessable income	1.174.105	919.626
Corporate income tax rate	20%	20%
Corporate income tax payable	**234.821**	**183.925**

Determination of corporate income tax liability of the Bank is based on currently applicable regulations on tax. Nonetheless, these tax regulations may change from time to time and tax regulations applicable to a variety of transactions can be interpreted differently. Hence, the tax amounts presented in the Interim Separate Financial Statements can be changed upon the inspection of tax authorities.

Other taxes and legal fees

The Bank has paid these taxes and legal fees in line with the prevailing regulations.

3. Forms and values of collateral of customers

	Ending balance	Beginning balance
Real estate	35.115.428	33.696.492
Machinery and equipment	41.057	49.456
Motor vehicles	588.232	468.777
Shares issued by other credit institutions	33.600	33.900
Shares issued by economic institutions	9.785.412	18.318.940
Savings deposits	2.300.265	2.630.685
Others	197.278.129	138.888.493
Total	**245.142.123**	**194.086.743**

4. Contingent liabilities and commitments

	Ending balance	Beginning balance
Loan guarantees	***7.100***	***5.600***
Other guarantees	***3.094.022***	***1.713.319***
Contractual amount	3.094.801	1.714.719
Minus: Marginal deposits	(779)	(1.400)
Commitments in foreign currency transactions	***43.468.160***	***49.080.279***
Purchase of foreign currencies	2.177.920	1.417.419
Sales of foreign currencies	2.492.800	1.312.425
Swap transactions	38.797.440	46.350.435
Letters of credit commitments	***4.000.000***	***4.004.158***
Contractual amount	4.000.000	4.004.820
Minus: Marginal deposits	-	(662)

5. Unearned interest income from loans and fees receivable

This item represents unearned interest income from loans.

6. Treated doubtful debts

	Ending balance	Beginning balance
Principals of debts of which risks are treated and being monitored	1.437.048	1.378.170
Interest of debts of which risks are treated and being monitored	1.797.087	1.710.419
Total	**3.234.135**	**3.088.589**

7. Other assets and documents

	Ending balance	Beginning balance
Other assets kept for others	3,975,312	4,162,890
Other valuable documents under preserve	156,039	160,657
Total	**4,131,351**	**4,323,547**

8. Transactions with related parties

The Bank's related parties include subsidiary, the key management personnel (Board of Directors, Supervisory Board, Board of Management of the Bank), individuals having the direct or indirect right to vote at the Bank and their close family members, the entities managed by the Bank's key management personnel, the individuals having the direct or indirect right to vote at the Bank and their close family members.

Remuneration of the key management personnel

The net remuneration of the key management personnel (Board of Directors, Supervisory Board, and Board of Management of the Bank) is as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Board of Directors	9,344	9,345
Supervisory Board	2,729	2,690
Board of Management	8,024	9,680

Transactions between the Bank and its related parties are as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Subsidiary		
Interest expenses on deposits	8,693	8,233
Office rental expenses	7,222	8,398
Expense for asset appraisal	2,721	3,276
Other service charges	27,614	-
Payment transferred to subsidiary to make reserves	1,672	1,029
Profit after tax remitted by subsidiary	8,802	5,145
Members of Board of Directors		
Interest expenses on deposits	79	43
Members of Board of Management		
Interest expenses on deposits	12	41
Members of Supervisory Board		
Interest expenses on deposits	1	4
Companies and individuals related to Members of Board of Directors		
Interest expenses on deposits	259	154

	Accumulated from the beginning of the year	
	Current year	Previous year
Companies and individuals related to Members of Board of Management		
Interest expenses on deposits	303	99
Companies and individuals related to Members of Supervisory Board		
Interest expenses on deposits	15	26

As at the statement of financial position date, balances with related parties are as follows:

	Ending balance	Beginning balance
Subsidiary		
Deposits	6.700	7.700
Members of Board of Directors		
Loan	68	79
Members of Board of Management		
Loan	56	18
Members of Supervisory Board		
Loan	301	178
Companies and individuals related to Members of Board of Directors		
Loan	6	23
Companies and individuals related to Members of Board of Management		
Loan	11	-
Total receivables	**7.142**	**7.997**
Subsidiary		
Deposits from the subsidiary	214.178	193.600
Interest payables	6.366	4.474
Bonds	66.957	92.412
Members of Board of Directors		
Deposits	2.169	3.366
Interest payables	47	80
Members of Board of Management		
Deposits	251	1.612
Members of Supervisory Board		
Deposits	56	205

	Ending balance	Beginning balance
Companies and individuals related to Members of Board of Directors		
Deposits	66.672	316.887
Interest payables	46	41
Companies and individuals related to Members of Board of Management		
Deposits	14.035	12.666
Interest payables	1	120
Companies and individuals related to Members of Supervisory Board		
Deposits	913	1.009
Interest payables	26	11
Total payables	**371.717**	**626.483**

9. **Concentration of assets, liabilities and off-statement of financial position items by geographical area**

	Total deposits and loans	Total deposits and borrowings	Issuance of valuable papers	Credit commitments	Financial derivatives	Trading and investment securities
Ending balance	**103.196.600**	**99.380.201**	**3.789.870**	**7.101.901**	**3.749.679**	**3.214.066**
Domestic	103.196.600	99.380.201	3.789.870	7.101.901	3.749.679	3.214.066
Overseas	-	-	-	-	-	-
Beginning balance	**93.555.503**	**88.079.445**	**3.567.537**	**5.725.139**	**9.972.701**	**3.013.321**
Domestic	93.555.503	88.079.445	3.567.537	5.725.139	9.972.701	3.013.321
Overseas	-	-	-	-	-	-

IX. FINANCIAL RISK MANAGEMENT

1. General overview

The Bank's operations are exposed to the following financial risks: credit risks, liquidity risks and market risks. The Bank's Board of Management is generally responsible for giving guidance, supervising and judging the risks as well as maintaining an effective risk control and compliance culture. The Board of Management of the Bank is responsible for developing objectives and basic principles in financial risk control for the Bank, including design of the detailed policies on risk identification and measurement, risk limitations and regulations on risk prevention. Risk control is implemented by all the units and departments in line with the policies and procedures approved by the Board of Management.

The Risk Management Department of the Bank supports the daily risk control at the Bank under the direction of the Board of Management. Together with other departments, the Risk Management Department is responsible for developing the risk control system as well as the tools and methods to identify, measure, monitor, control and assess risks.

Additionally, the Internal Control Department of the Bank is responsible for performing the independent review on the internal risk control and control environment of the Bank.

2. Credit risk

Credit risk is the risk of financial loss to the Bank if a counterparty to a financial instrument fails to meet its contractual obligations. Credit risk of the Bank mainly arises from its loans and advances.

Policies on credit risk management and minimization

In order to manage credit risk, the Bank has applied the following tools: development of policies and issuance of regulations on credit risk control; development of credit procedures; credit rate; regulations on credit line; review on credit risks; development of credit rank system and debt classification; authority decentralization in credit activities.

The Bank has managed credit risk by setting up risk limitations related to customers or groups of customers acquiring loans in accordance with the regulations of the SBV. Additionally, credit risks are also managed by analysis on the ability of customers and potential customers on making payments to both interest and principal.

Risk concentration level of financial assets with credit risk

The non-derivative financial assets classified according to the geographical area are presented in Note No. X.

The maximum level of credit risks without consideration to collateral or methods for credit risk minimization

The maximum credit risk of each financial asset is its carrying value as reflected on the Interim Separate Statement of Financial Position as well as on off-statement of financial position items of the financial instruments without consideration to collateral or other methods for credit risk minimization.

The Bank's maximum exposures to credit risk are as follows:

	Ending balance	Beginning balance
Credit risk exposures relating to separate statement of financial position items		
Deposits at the SBV	1.053.868	5.803.001
Deposits at and loans to other credit institutions	24.524.866	16.164.800
Financial derivatives and other financial assets	114.415	224.532
Trading securities – gross	203.804	-
Loans to customers – gross	77.617.866	71.587.702
Investment securities – gross	3.010.262	3.013.321
Interest and fees receivable	1.691.125	1.806.299
Other financial assets – gross	3.824.962	3.235.367
Total	**112.041.168**	**101.835.022**
Credit risk exposures relating to off-statement of financial position items		
Letters of credit commitments – gross	4.000.000	4.004.158
Other guarantees – gross	3.101.122	1.718.919
Total	**7.101.122**	**5.723.077**

3. Liquidity risk

Liquidity risk is the risk that the Bank has difficulties in fulfilling its obligations for financial liabilities.

The strategies applied by the Bank in liquidity risk management are that the Board of Management sets up the minimum limit on due capital which is used to meet these withdrawals and the minimum level of inter-bank loans as well as loans to meet the withdrawals beyond the expectations.

Operating in an industry where operation of the Bank is very sensitive to the changes of the market and false reports, the Bank has been applying the measures to control the liquidity risk as follows:

- Maintaining the liquidity ratios that ensure the liquidity, deposit insurance in accordance with the regulations of the SBV;
- Managing its capital sources centrally in order to ensure the liquidity of the Bank by researching, analyzing term differences, making estimates on time and values of major disbursements which may have effects on the inflows and outflows. From that, the Bank has set out limits and developed appropriate investment portfolios which have high liquidity and can be converted in cash to meet the regular or irregular demands for cash withdrawals of customers;
- Actively following up, analyzing, assessing and being responsible to disclose information in order to help customers understand clearly all the operations of the Bank.

Summary of the Bank's assets and liabilities by maturity group from 30 June 2026 to the maturity date:

	Overdue		Undue					
	More than 3 months	Up to 3 months	Up to 1 month	From 1 to 3 months	From 3 to 12 months	From 1 to 5 years	More than 5 years	Total
Assets								
Cash on hand, gold, gemstones	-	-	564.174	-	-	-	-	564.174
Deposits at the SBV	-	-	1.053.868	-	-	-	-	1.053.868
Deposits at and loans to other credit institutions (*)	-	-	22.524.866	2.000.000	-	-	-	24.524.866
Trading securities (*)	-	-	-	-	203.804	-	-	203.804
Loans to customers (*)	1.418.196	1.090.648	2.038.919	4.622.275	35.874.270	26.251.321	6.322.237	77.617.866
Financial derivatives and other financial assets (*)	-	-	114.415	-	-	-	-	114.415
Investment securities (*)	-	-	-	-	-	1.115.333	1.894.929	3.010.262
Capital contribution, long-term investments (*)	-	-	-	-	-	-	500.000	500.000
Fixed assets and investment property	-	-	567.239	243	3.474	50.608	684.953	1.306.517
Other assets (*)	54.775	-	1.691.125	5.940.754	-	-	-	7.686.654
Total assets	**1.472.971**	**1.090.648**	**28.554.606**	**12.563.272**	**36.081.548**	**27.417.262**	**9.402.119**	**116.582.426**
Liabilities								
Deposits and borrowings from the SBV and other credit institutions	-	-	22.936.319	2.296.479	5.417	2.185	609	25.241.009
Deposits from customers	-	-	13.209.187	13.762.959	36.070.299	11.096.404	343	74.139.192
Issuances of valuable papers	-	-	-	-	-	67.337	3.722.533	3.789.870
Other liabilities			2.734.369					2.734.369
Total liabilities	-	-	**38.879.875**	**16.059.438**	**36.075.716**	**11.165.926**	**3.723.485**	**105.904.440**
Net liquidity gap	**1.472.971**	**1.090.648**	**(10.325.269)**	**(3.496.166)**	**5.832**	**16.251.336**	**5.678.634**	**10.677.986**

(*) These items do not include allowance for risks.

Summary of the Bank's assets and liabilities by maturity group from 31 December 2025 to the maturity date:

	Overdue		Undue					
	More than 3 months	Up to 3 months	Up to 1 month	From 1 to 3 months	From 3 to 12 months	From 1 to 5 years	More than 5 years	Total
Assets								
Cash on hand, gold, gemstones	-	-	602.139	-	-	-	-	602.139
Deposits at the SBV	-	-	5.803.001	-	-	-	-	5.803.001
Deposits at and loans to other credit institutions (*)	-	-	16.164.800	-	-	-	-	16.164.800
Loans to customers (*)	1.334.725	834.107	4.588.919	10.513.353	23.399.255	24.476.364	6.440.979	71.587.702
Financial derivatives and other financial assets (*)	-	-	224.532	-	-	-	-	224.532
Investment securities (*)	-	-	-	-	-	-	3.013.321	3.013.321
Capital contribution, long-term investments (*)	-	-	-	-	-	-	500.000	500.000
Fixed assets and investment property	-	-	608.482	47	3.060	38.725	731.403	1.381.717
Other assets (*)	57.103	-	1.806.299	3.716.964	-	-	-	5.580.366
Total assets	**1.391.828**	**834.107**	**29.798.172**	**14.230.364**	**23.402.315**	**24.515.089**	**10.685.703**	**104.857.578**
Liabilities								
Deposits and borrowings from the SBV and other credit institutions	-	-	15.867.227	-	-	7.601	609	15.875.437
Deposits from customers	-	-	18.190.108	15.441.131	23.638.781	14.927.009	6.979	72.204.008
Issuances of valuable papers	-	-	-	-	-	67.537	3.500.000	3.567.537
Other liabilities	-	-	3.525.701	-	-	-	-	3.525.701
Total liabilities	-	-	**37.583.036**	**15.441.131**	**23.638.781**	**15.002.147**	**3.507.588**	**95.172.683**
Net liquidity gap	**1.391.828**	**834.107**	**(7.784.864)**	**(1.210.767)**	**(236.466)**	**9.512.942**	**7.178.115**	**9.684.895**

(*) These items do not include allowance for risks.

4. Market risk

The Bank is exposed to market risk which arises from the fluctuations in future cash flows of financial instruments due to the changes in the market. The market risk arises from the open status of interest rate and currency, which are under the effects of changes in the market in general and each type of market in particular as well as affected by the fluctuations on the market, such as interest rate, credit, exchange rate.

The market risks related to operation of the Bank include currency risk and interest rate risk.

Interest rate risk

The interest rate risk occurs when the future cash flows of a financial instrument unexpectedly fluctuate due to the changes in market interest rates. The Bank manages this risk by controlling the differences in monthly interest rates.

The Bank measures risk by analyzing the sensitivity of the interest rate, i.e. classification of bonds and other documents into group of market risk level, based on currency type, due date, etc.

In order to manage the interest rate risk, the Bank has been applying the policies on interest rate risk management on the basis of ALCO reporting system to analyze the difference between Debt-Equity assets in each term, calculate the Duration Gap of the Debt-Equity assets, the interest rates of the items of capital and assets, and has given out appropriate solutions for treatments accordingly:

- Giving loans at the floating interest rates, which enables the Bank to apply flexible interest rates to loans suitably with the fluctuation of the market rates of interest;
- Maintaining a reasonable difference between deposit interest rates and loan interest rates, complying with the regulations on capital safety of the SBV.

Summary of the Bank's interest rate risk as at 30 June 2026:

	Overdue	Interest free	Less than 1 month	From 1 to 3 months	From 3 to 6 months	From 6 to 12 months	From 1 to 5 years	More than 5 years	Total
Assets									
Cash on hand, gold, gemstones	-	564.174	-	-	-	-	-	-	564.174
Deposits at the SBV	-	-	1.053.868	-	-	-	-	-	1.053.868
Deposits at and loans to other credit institutions (*)	-	-	22.524.866	2.000.000	-	-	-	-	24.524.866
Trading securities (*)	-	-	-	-	103.804	100.000	-	-	203.804
Loans to customers (*)	2.508.844	-	2.038.919	4.622.275	7.613.353	28.260.917	26.251.321	6.322.237	77.617.866
Financial derivatives and other financial assets (*)	-	-	114.415	-	-	-	-	-	114.415
Investment securities (*)	-	-	-	-	-	-	1.115.333	1.894.929	3.010.262
Capital contribution, long-term investments (*)	-	500.000	-	-	-	-	-	-	500.000
Fixed assets and investment property	-	1.306.517	-	-	-	-	-	-	1.306.517
Other assets (*)	54.775	7.631.879	-	-	-	-	-	-	7.686.654
Total assets	**2.563.619**	**10.002.570**	**25.732.068**	**6.622.275**	**7.717.157**	**28.360.917**	**27.366.654**	**8.217.166**	**116.582.426**
Liabilities									
Deposits and borrowings from the SBV and other credit institutions	-	-	23.232.798	2.000.000	-	5.417	2.185	609	25.241.009
Deposits from customers	-	-	13.209.187	13.762.959	14.513.923	21.556.376	11.096.404	343	74.139.192
Issuances of valuable papers	-	-	-	-	-	-	67.337	3.722.533	3.789.870
Other liabilities		2.734.369							2.734.369
Total liabilities	**-**	**2.734.369**	**36.441.985**	**15.762.959**	**14.513.923**	**21.561.793**	**11.165.926**	**3.723.485**	**105.904.440**
Interest sensitivity gap of on-statement of financial position items	**2.563.619**	**7.268.201**	**(10.709.917)**	**(9.140.684)**	**(6.796.766)**	**6.799.124**	**16.200.728**	**4.493.681**	**10.677.986**
Off-statement of financial position commitments affecting the interest sensitivity of net assets and liabilities	**-**	**(7.101.122)**	**-**	**-**	**-**	**-**	**-**	**-**	**(7.101.122)**
Interest sensitivity gap of on and off-statement of financial position items	**2.563.619**	**167.079**	**(10.709.917)**	**(9.140.684)**	**(6.796.766)**	**6.799.124**	**16.200.728**	**4.493.681**	**3.576.864**

(*) These items do not include allowance for risks.

Summary of the Bank's interest rate risk as at 31 December 2025:

	Overdue	Interest free	Less than 1 month	From 1 to 3 months	From 3 to 6 months	From 6 to 12 months	From 1 to 5 years	More than 5 years	Total
Assets									
Cash on hand, gold, gemstones	-	602.139	-	-	-	-	-	-	602.139
Deposits at the SBV	-	-	5.803.001	-	-	-	-	-	5.803.001
Deposits at and loans to other credit institutions (*)	-	-	16.164.800	-	-	-	-	-	16.164.800
Loans to customers (*)	2.168.832	-	4.588.919	10.513.353	9.101.948	14.297.307	24.476.364	6.440.979	71.587.702
Financial derivatives and other financial assets (*)	-	-	224.532	-	-	-	-	-	224.532
Investment securities (*)	-	-	-	-	-	-	-	3.013.321	3.013.321
Capital contribution, long-term investments (*)	-	500.000	-	-	-	-	-	-	500.000
Fixed assets and investment property	-	1.381.717	-	-	-	-	-	-	1.381.717
Other assets (*)	57.103	5.523.263	-	-	-	-	-	-	5.580.366
Total assets	**2.225.935**	**8.007.119**	**26.781.252**	**10.513.353**	**9.101.948**	**14.297.307**	**24.476.364**	**9.454.300**	**104.857.578**
Liabilities									
Deposits and borrowings from the SBV and other credit institutions	-	-	15.867.227	-	-	-	7.601	609	15.875.437
Deposits from customers	-	-	18.190.108	15.441.131	14.483.242	9.155.538	14.927.009	6.980	72.204.008
Issuances of valuable papers	-	-	-	-	-	-	67.537	3.500.000	3.567.537
Other liabilities	-	3.525.701	-	-	-	-	-	-	3.525.701
Total liabilities	**-**	**3.525.701**	**34.057.335**	**15.441.131**	**14.483.242**	**9.155.538**	**15.002.147**	**3.507.589**	**95.172.683**
Interest sensitivity gap of on-statement of financial position items	**2.225.935**	**4.481.418**	**(7.276.083)**	**(4.927.778)**	**(5.381.294)**	**5.141.769**	**9.474.217**	**5.946.711**	**9.684.895**
Off-statement of financial position commitments affecting the interest sensitivity of net assets and liabilities	-	(5.717.477)	-	-	-	-	-	-	(5.717.477)
Interest sensitivity gap of on and off-statement of financial position items	**2.225.935**	**(1.236.059)**	**(7.276.083)**	**(4.927.778)**	**(5.381.294)**	**5.141.769**	**9.474.217**	**5.946.711**	**3.967.418**

(*) These items do not include allowance for risks.

Currency risks

Currency risk is a form of risk arising from changes in currency exchange rates. The Bank was established and operates in Vietnam and the accounting currency is VND, major transactions of the Bank are also in VND. The financial assets and liabilities of the Bank are mainly denominated in VND, a part in USD, EUR and others.

The Bank's strategy in managing currency risk is to develop a system of limits to manage the state of currencies. The state of currencies is managed on a daily basis and a risk prevention strategy is used to ensure that the state of currencies remains in the set limits. Additionally, the Bank also has used other tools, such as optimizing the repayment period of loans, forecasting the exchange rate, maintaining an appropriate structure of loans and debts in foreign currency and VND.

In order to minimize the currency risk, the Bank has developed and applied its policies on foreign currency management as follows:

- Complying fully with the regulations of the SBV;
- Establishing and managing foreign currency in open position;
- Controlling risks by separating functions of each department and section, giving regulations on decentralization, transaction limits and stopped loss limit;
- Diversifying the derivative products.

All transactions in and out of the statement of financial position items are included into the foreign currency status right upon its generation.

The following statement summarizes the exchange rate risk of the Bank as at 30 June 2026. This statement presents the assets and liabilities of the Bank according to the carrying values and currency types.

	Converted from USD	Converted from EUR	Converted from others	Total
Assets				
Cash on hand, gold, gemstones	30.382	1.221	283	31.886
Deposits at the SBV	8.476	-	-	8.476
Deposits at and loans to other credit institutions (*)	1.775.406	1.387	10.558	1.787.351
Financial derivatives and other financial assets (*)	(5.163.584)	-	-	(5.163.584)
Total assets	**(3.349.320)**	**2.608**	**10.841**	**(3.335.871)**
Liabilities and owner's equity				
Deposits and borrowings from other credit institutions	1.627.489	-	-	1.627.489
Deposits from customers	59.830	593	145	60.568
Total liabilities and owner's equity	**1.687.319**	**593**	**145**	**1.688.057**
FX position on-statement of financial position	**(5.036.639)**	**2.015**	**10.696**	**(5.023.928)**
FX position off-statement of financial position	-	-	-	-
Total FX position on and off-statement of financial position	**(5.036.639)**	**2.015**	**10.696**	**(5.023.928)**

(*) These items do not include allowance for risks.

The following statement summarizes the exchange rate risk of the Bank as at 31 December 2025. This statement presents the assets and liabilities of the Bank according to the carrying values and currency types.

	Converted from USD	Converted from EUR	Converted from others	Total
Assets				
Cash on hand, gold, gemstones	21.851	1.371	36	23.258
Deposits at the SBV	913.897	-	-	913.897
Deposits at and loans to other credit institutions (*)	564.032	1.692	19.220	584.944
Loans to customers (*)	2.407	-	-	2.407
Financial derivatives and other financial assets (*)	(14.708.782)	-	-	(14.708.782)
Total assets	**(13.206.595)**	**3.063**	**19.256**	**(13.184.276)**
Liabilities and owner's equity				
Deposits and borrowings from other credit institutions	15	-	-	15
Deposits from customers	64.004	875	204	65.083
Total liabilities and owner's equity	**64.019**	**875**	**204**	**65.098**
FX position on-statement of financial position	**(13.270.614)**	**2.188**	**19.052**	**(13.249.374)**
FX position off-statement of financial position	-	-	-	-
Total FX position on and off- statement of financial position	**(13.270.614)**	**2.188**	**19.052**	**(13.249.374)**

(*) These items do not include allowance for risks.

5. **Collateral**

Collateral to others

As at the statement of financial position date, the Bank has mortgaged valuable papers at the SBV amounting to VND 425.000 million (beginning balance: VND 75.000 million) (see Note No. V.7).

Collateral received from others

The details of collateral received from others are presented in Note No. VIII.3. The Bank has not measured fully the fair values of the collateral since there has been no specific guidance and the necessary market information.

6. Financial assets and financial liabilities

Financial assets

	Ending balance		Beginning balance	
	Costs	**Provisions**	**Costs**	**Provisions**
Cash on hand, gold, gemstones	564.174	-	602.139	-
Deposits at the SBV	1.053.868	-	5.803.001	-
Deposits at and loans to other credit institutions	24.524.866	-	16.164.800	-
Financial derivatives and other financial assets	114.415	-	224.532	-
Trading securities	203.804	-	-	-
Loans to customers	77.617.866	(1.294.526)	71.587.702	(1.174.210)
Investment securities	3.010.262	-	3.013.321	-
Interest and fees receivable	1.691.125	-	1.806.299	-
Other assets	5.995.529	(126.553)	3.774.067	(127.938)
Total	**114.775.909**	**(1.421.079)**	**102.975.861**	**(1.302.148)**

Financial liabilities

	Ending balance	Beginning balance
Deposits and borrowings from other credit institutions	25.241.009	15.875.437
Deposits from customers	74.139.192	72.204.008
Issuances of valuable papers	3.789.870	3.567.537
Financial derivatives and other financial liabilities	-	-
Interest and fees payable	1.052.383	1.393.293
Other liabilities	1.076.622	1.331.315
Total	**105.299.076**	**94.371.590**

Fair value

The fair values of the financial assets and financial liabilities have not been measured since the Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions in Vietnam and the regulations of the SBV have not given any specific guidance on the measurement of fair values.

X. SEGMENT REPORTING

1. Primary segment reporting

The Bank reports segment information by geographical segment as follows:

	The Northern		The Central		The Southern		Adjustment		Total	
	Current period	Previous period	Current period	Previous period	Current period	Previous period	Current period	Previous period	Current period	Previous period
I. Income	**665.437**	**614.004**	**652.485**	**614.838**	**4.388.948**	**3.711.444**	**(112.858)**	**(243.812)**	**5.594.012**	**4.696.474**
1. Interest income	580.810	530.269	616.163	575.504	3.685.469	3.125.660	(112.858)	(243.812)	4.769.584	3.987.621
2. Income from service provisions	73.150	24.723	15.083	18.781	132.264	295.791	-	-	220.497	339.295
3. Other income	11.477	59.012	21.239	20.553	571.215	289.993	-	-	603.931	369.558
II. Expenses	**349.262**	**269.825**	**566.619**	**501.977**	**3.262.353**	**2.719.884**	**(112.858)**	**(243.812)**	**4.065.376**	**3.247.874**
1. Interest expenses	277.632	197.556	472.536	398.334	2.214.411	1.910.744	(112.858)	(243.812)	2.851.721	2.262.822
2. Expenses for depreciation/ (amortization) of fixed assets	682	524	4.138	3.572	35.069	35.110	-	-	39.889	39.206
3. Expenses directly relating to business activities	70.948	71.745	89.945	100.071	1.012.873	774.030	-	-	1.173.766	945.846
Operating profit before provision expenses for credit losses	**316.175**	**344.179**	**85.866**	**112.861**	**1.126.595**	**991.560**	-	-	**1.528.636**	**1.448.600**
Provision expenses for credit losses	**9.219**	**9.819**	**54.550**	**46.961**	**287.473**	**471.361**	-	-	**351.242**	**528.141**
Segment profit	**306.956**	**334.360**	**31.316**	**65.900**	**839.122**	**520.199**	-	-	**1.177.394**	**920.459**

The Bank reports assets and liabilities by geographical segment as follows:

	The Northern		The Central		The Southern		Adjustment		Total	
	Ending balance	Beginning balance	Ending balance	Beginning balance	Ending balance	Beginning balance	Ending balance	Beginning balance	Ending balance	Beginning balance
I. Assets	**8.878.412**	**10.080.679**	**15.376.721**	**14.446.482**	**90.906.214**	**79.028.269**	-	-	**115.161.347**	**103.555.430**
1. Cash on hand	41.211	40.901	91.886	103.866	431.077	457.372	-	-	564.174	602.139
2. Fixed assets	8.974	7.951	194.877	240.174	1.102.666	1.133.592	-	-	1.306.517	1.381.717
3. Other assets	8.828.227	10.031.827	15.089.958	14.102.442	89.372.471	77.437.305	-	-	113.290.656	101.571.574
II. Liabilities	**8.571.457**	**9.221.122**	**15.345.406**	**14.298.582**	**81.987.577**	**71.652.979**	-	-	**105.904.440**	**95.172.683**
1. External liabilities	8.532.316	9.092.529	15.234.812	14.293.132	80.455.326	69.654.614	-	-	104.222.454	93.040.275
2. Other liabilities	39.141	128.593	110.594	5.450	1.532.251	1.998.365	-	-	1.681.986	2.132.408

2. Secondary segment reporting

The Bank mainly operates in financial – banking fields. The Board of Management assesses and believes that the non-preparation and non-presentation of secondary segment reports in the Interim Separate Financial Statements for the first 6 months of the fiscal year ending 31 December 2026, are in accordance with the requirements of the Vietnamese Accounting Standard No. 28 "Segment Reporting" and appropriate to the Bank's current business operations.

XI. LEASE COMMITMENTS

The future minimum lease payments under non-cancellable operating leases are as follows:

	Ending balance	Beginning balance
Within 1 year	105.166	103.603
Within 2 to 5 years	275.241	190.409
More than 5 years	175.466	44.056
Total	**555.873**	**338.068**

XII. SUBSEQUENT EVENTS

As presented in Note No. V.22, the Bank was approved by the SBV to increase its charter capital through the issuance of shares to existing shareholders from the source of owner's equity. On 09 July 2026, the Bank completed the share issuance to increase the capital from owner's equity and announced the issuance results, while simultaneously adjusted the number of outstanding voting shares. On 14 July 2026, the Bank received a document from the State Securities Commission of Vietnam regarding the issuance result report. On 22 July 2026, the SBV issued Decision No. 1694/QĐ-NHNN amending the charter capital in the Bank's Establishment and Operation License. Accordingly, the Bank's charter capital is increased from VND 5.821.705.260.000 to VND 7.527.883.370.000.

Other than the event disclosed above and the event on change of the head office location as presented in Note No. I.4, there are no other material subsequent events which require adjustments or disclosures in the Interim Separate Financial Statements.

Rach Gia, 22 August 2026

Preparer	Controller	Approver
Thi Duyen	**Vu Dang Xuan Vinh**	**Tran Ngoc Minh**
Accountant	**Chief Accountant**	**Chairman**

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