NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUÂN ĐỘI
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CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Số/*No*: 1470/MB-HĐQT
V/v: công bố thông tin báo cáo tài chính riêng và hợp nhất quý III năm 2026
Re: disclosure of information of Separated & Consolidated Financial Statements for third quarter of 2026

Hà Nội, ngày 30 tháng 10 năm 2026
Ha Noi, 30 October 2026

Kính gửi/*To*:	- Ngân hàng Nhà nước Việt Nam *The State Bank of Vietnam* - Ủy ban Chứng khoán Nhà nước *The State Securities Commission*; -Sở giao dịch chứng khoán Việt Nam; Vietnam Stock Exchange; - Sở giao dịch chứng khoán Thành phố Hồ Chí Minh *Hochiminh Stock Exchange;* - Sở giao dịch chứng khoán Thành phố Hà Nội; *Hanoi Stock Exchange;*
Công ty/*Company*:	Ngân hàng TMCP Quân đội / *Military Commercial Joint Stock Bank*
Mã chứng khoán/ *Securities symbol*	MBB
Địa chỉ trụ sở chính/ *Head office address*	Số 18 Lê Văn Lương, Phường Yên Hòa, Thành phố Hà Nội *No 18 Le Van Luong, Yen Hoa Ward, Hanoi City*
Điện thoại/*Telephone*:	024.6266.1088
Fax:	024.6266.1080
Người thực hiện công bố thông tin/ *Submitted by*:	Ông/Mr. Lưu Trung Thái
Chức vụ/*Position*:	Chủ tịch HĐQT / *BOD Chairman*
Loại thông tin công bố/ *Type of Information disclosure*	☑ định kỳ/*periodic* ☐ bất thường/*irregular* ☐ 24 giờ/ *hours* ☐ theo yêu cầu/*on demand*

Nội dung thông tin công bố: Báo cáo tài chính riêng và hợp nhất quý III năm 2026

Content of Information disclosure: Separated & Consolidated Financial Statements for 3rd Quarter of 2026

Thông tin trên đã được công bố trên trang thông tin điện tử MB www.mbbank.com.vn - Mục Nhà đầu tư – Phần Thông báo.

The above information was disclosed on MB website at www.mbbank.com.vn – Investors Relation - Announcement

Ngân hàng TMCP Quân đội xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

MB declares that all information provided above is true and accurate and we shall take full responsibility before the law for the disclosed information.

Trân trọng cảm ơn!

Best Regards!

Nơi nhận/ Recipients:
- Như trên/*As above*;
- HĐQT, BKS (b/c) / *BOD, SB (for reporting)*;
- Lưu: VT, VP HĐQT./ *Archive at Admin Office, BOD Office.*

CHỦ TỊCH HỘI ĐỒNG QUẢN TRỊ
BOD CHAIRMAN

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUÂN ĐỘI MS:0100283873

Lưu Trung Thái

MẠI CỔ PHẦN QUÂN ĐỘI MB 283873

Military Commercial Joint Stock Bank

B02a/TCTD

Address: 18 Le Van Luong street – Yen Hoa ward – Ha Noi

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

	Notes	30/09/2026 VND million	31/12/2025 (Audited) VND million
ASSETS			
Cash, gold and gemstones	**III.1**	**4,674,940**	**4,842,368**
Balances with the State Banks	**III.2**	**13,998,677**	**66,404,931**
Placements with and loans to other credit institutions	**III.3**	**174,365,912**	**168,866,071**
Securities held for trading	**III.4**	**39,874,638**	**3,050,285**
Securities held for trading		39,874,638	3,050,285
Loans to customers		**1,215,345,429**	**1,019,471,567**
Loans to customers	III.5	1,231,775,508	1,031,103,706
Provision for credit losses on loans to customers	III.6	(16,430,079)	(11,632,139)
Debt purchase	**III.7**	**6,435,425**	**2,443,895**
Debt purchase		6,489,462	2,465,314
Provision for debt purchase		(54,037)	(21,419)
Investment Securities	**III.8**	**247,468,383**	**212,303,235**
Available-for-sale securities	III.8.1	247,191,405	211,971,942
Held-to-maturity securities	III.8.2	477,200	537,000
Provision for investment securities	III.9.3	(200,222)	(205,707)
Long-term investments	**III.9**	**10,993,510**	**8,745,197**
Investment in subsidiaries	III.9.1	10,651,024	8,402,111
Other long-term investments	III.9.2	371,973	372,573
Provision for long-term investments	III.9.3	(29,487)	(29,487)
Fixed assets		**5,004,000**	**4,632,979**
Tangible fixed assets	*III.10*	*3,676,869*	*3,306,227*
Cost		8,883,297	8,275,967
Accumulated depreciation		(5,206,428)	(4,969,740)
Intangible fixed assets	*III.11*	*1,327,131*	*1,326,752*
Cost		4,456,530	4,183,529
Accumulated amortization		(3,129,399)	(2,856,777)
Other assets		**38,857,488**	**37,818,677**
Receivables	III.12	16,439,775	22,847,390
Accrued interest and fee receivables		18,000,984	12,035,745
Other assets	III.13	4,434,397	2,960,510
Provision for other assets	III.14	(17,668)	(24,968)
TOTAL ASSETS		**1,757,018,402**	**1,528,579,205**

Military Commercial Joint Stock Bank

Address: 18 Le Van Luong street – Yen Hoa ward – Ha Noi

SEPARATE STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 September 2026

	Notes	30/09/2026 VND million	31/12/2025 (Audited) VND million
LIABILITIES			
Due to the Government and the State Bank	III.15	37,855,678	47,474,800
Deposits and borrowings from other credit institutions	III.16	248,867,344	220,585,065
Customer deposits	III.17	990,481,710	917,083,583
Derivatives and other financial liabilities	III.18	697,387	698,507
Other borrowed and entrusted funds	III.19	2,733	6,284
Valuable papers issued	III.20	289,095,823	175,151,513
Other liabilities		38,082,820	36,939,797
Interest and fee payables		22,250,944	12,817,185
Other payables	III.21	15,831,876	24,122,612
TOTAL LIABILITIES		1,605,083,495	1,397,939,549
OWNERS' EQUITY			
Owners' Capital		*101,991,833*	*81,854,333*
Charter capital		100,687,499	80,549,999
Share premium		1,304,334	1,304,334
Owners' Reserves		*24,496,561*	*19,079,365*
Retained profits		*25,446,513*	*29,705,958*
TOTAL OWNERS' EQUITY	III.22	151,934,907	130,639,656
TOTAL LIABILITIES AND OWNERS' EQUITY		1,757,018,402	1,528,579,205

Military Commercial Joint Stock Bank

Address: 18 Le Van Luong street – Yen Hoa ward – Ha Noi

SEPARATE STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 September 2026

OFF-BALANCE SHEET ITEMS

	Notes	30/09/2026	31/12/2025 (Audited)
		VND million	VND million
CONTINGENT LIABILITIES AND COMMITMENTS	**V.1**		
Credit guarantees		2,232,092	1,684,717
Foreign exchange commitments		741,843,792	618,888,427
- Foreign exchange commitments - buy		*2,193,395*	*9,738,358*
- Foreign exchange commitments - sell		*1,778,466*	*8,752,345*
- Cross currency swap contracts - buy		*366,554,847*	*299,830,234*
- Cross currency swap contracts - sell		*371,317,084*	*300,567,490*
Letters of credit commitments		80,253,607	59,722,523
Other guarantees		238,054,007	190,104,216
Other commitments		114,253,893	126,935,262

Prepared by:	Reviewed by:		Approved by:
Le Thi Huyen Trang	Dang Thuy Dung	Nguyen Thi Thanh Nga	Pham Nhu Anh
Director of Accounting Center	Chief Accountant	Chief Financial Officer	Chief Executive Officer

Ha Noi, Viet Nam

14 October 2026

Military Commercial Joint Stock Bank

B03a/TCTD

Address: 18 Le Van Luong street – Yen Hoa ward – Ha Noi

SEPARATE STATEMENT OF INCOME

Quarter III/2026 and the period ended 30 September 2026

	Notes	Movement in Quarter III		Accumulated	
		This year	Last year	This year	Last year
		VND million	VND million	VND million	VND million
Interest and similar income		34,727,360	19,743,109	91,832,465	55,961,567
Interest and similar expenses		(19,312,612)	(9,073,942)	(49,541,408)	(25,246,302)
Net interest and similar income	IV.1	**15,414,748**	**10,669,167**	**42,291,057**	**30,715,265**
Fee and commission income		2,088,167	1,846,234	6,584,053	5,324,258
Fee and commission expenses		(825,929)	(890,518)	(2,465,249)	(2,299,598)
Net fee and commission income	IV.2	**1,262,238**	**955,716**	**4,118,804**	**3,024,660**
Net gain from trading of foreign currencies	IV.3	**360,316**	**424,564**	**463,092**	**1,498,081**
Net gain from securities held for trading	IV.4	**211,642**	**3,584**	**348,081**	**290,928**
Net gain from investment securities	IV.4	**(49,936)**	**(659,735)**	**(130,149)**	**511,352**
Net gain from other activities	IV.5	**709,564**	**1,035,552**	**2,692,798**	**3,286,255**
Income from capital contribution, share acquisition	IV.6	**951,815**	**1,719,775**	**1,757,743**	**2,903,667**
TOTAL OPERATING INCOME		**18,860,387**	**14,148,623**	**51,541,426**	**42,230,208**
TOTAL OPERATING EXPENSES	IV.7	**(4,441,320)**	**(3,365,556)**	**(12,341,952)**	**(10,186,695)**
Net profit before provision for credit losses		**14,419,067**	**10,783,067**	**39,199,474**	**32,043,513**
Provision expenses for credit losses	IV.9	**(4,038,927)**	**(2,712,929)**	**(9,531,106)**	**(8,454,245)**
PROFIT BEFORE TAX		**10,380,140**	**8,070,138**	**29,668,368**	**23,589,268**
Current corporate income tax expense		(1,885,964)	(1,613,817)	(5,588,966)	(4,501,561)
Corporate income tax expense	IV.11	**(1,885,964)**	**(1,613,817)**	**(5,588,966)**	**(4,501,561)**
PROFIT AFTER TAX		**8,494,176**	**6,456,321**	**24,079,402**	**19,087,707**

Prepared by:

Le Thi Huyen Trang
Director of Accounting Center

Dang Thuy Dung
Chief Accountant

Ha Noi, Viet Nam
14 October 2026

Reviewed by:

Nguyen Thi Thanh Nga
Chief Financial Officer

Approved by:

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUÂN ĐỘI
MB
MS:0100283873

Pham Nhu Anh
Chief Executive Officer

Military Commercial Joint Stock Bank

B04a/TCTD

Address: 18 Le Van Luong street – Yen Hoa ward – Ha Noi

SEPARATE STATEMENT OF CASH FLOWS (Direct method)

As at 30 September 2026

	Notes	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
		VND million	VND million
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and similar receipts		85,903,695	53,987,179
Interest and similar payments		(40,610,409)	(24,586,667)
Net fee and commission receipts		4,309,343	3,024,660
Net receipts/(payments) from trading activities (foreign currencies, gold and securities)		951,293	2,901,321
Other income/(expenses)		900,987	422,705
Recoveries from bad debts previously written-off		1,788,399	2,634,764
Payments for administrative, operating and salary expenses		(12,387,734)	(10,084,353)
Corporate income tax paid during the period	IV.10	(7,239,204)	(4,576,953)
Net cash flows from operating profit before changes in operating assets and liabilities		**33,616,370**	**23,722,656**
Changes in operating assets		***(283,840,322)***	***(167,908,900)***
(Increase)/decrease in placements with and loans to other credit institutions		(7,538,426)	2,878,023
(Increase)/decrease in trading securities		(71,984,016)	(17,631,831)
(Increase)/decrease in derivatives and other financial assets		-	-
(Increase)/decrease in loans to customers and debt purchase		(204,695,950)	(146,915,372)
Utilization of provision to write off loans to customers, securities, long-term investments and other receivables		(4,701,170)	(6,220,574)
(Increase)/decrease in other assets		5,079,240	(19,146)
Changes in operating liabilities		***191,428,145***	***154,405,846***
Increase/(decrease) in dues to the Government and the State Bank		(9,619,122)	14,999,043
Increase/(decrease) in deposits and borrowings from other credit institutions		28,282,279	38,564,125
Increase/(decrease) in customter deposits		73,398,127	68,632,481
Increase/(decrease) in valuable papers issued		108,043,873	31,180,660
Increase/(decrease) in other borrowed and entrusted funds		(3,551)	(11,041)
Increase/(decrease) in derivatives and other financial liabilities		(1,120)	1,036,790
Increase/(decrease) in other liabilities		(8,212,296)	482,285
Payments from reserves		(460,045)	(478,497)
Net cash flows used in operating activities		**(58,795,807)**	**10,219,602**
CASH FLOWS FROM INVESTMENT ACTIVITIES			
Purchase of fixed assets		(1,165,496)	(792,093)
Proceeds from disposal of fixed assets		3,412	228,786
Proceeds from/(payment for) investments in other entities (disposal of/(payments for investments in) subsidiaries, ventures and other long-term investments)		(2,248,313)	1,936,087
Dividends and profits received from long-term investments and capital contribution		1,693,499	1,194,392
Net cash flows used in investing activities		**(1,716,898)**	**2,567,172**

SEPARATE STATEMENT OF CASH FLOWS (Continued)

As at 30 September 2026

	Notes	*From 01/01/2026 to 30/09/2026*	*From 01/01/2025 to 30/09/2025*
		VND million	*VND million*
CASH FLOWS FROM FINANCING ACTIVITIES			
Increase in share capital from capital contribution and/or share issuance		8,055,000	-
Proceeds from issuance of long-term valuable papers are eligible to be included in equity capital and other long-term loans		13,100,000	9,843,563
Payment for long-term valuable papers are eligible to be included in equity capital and other long-term loans		(7,199,563)	-
Dividends paid during the period		(8,055,000)	(1,830,682)
Net cash flows from financing activities		**5,900,437**	**8,012,881**
Net cash flows for the period		**(54,612,268)**	**20,799,655**
Cash and cash equivalents at the beginning of the period		**238,279,619**	**100,666,709**
Cash and cash equivalents at the end of the period	**IV.12**	**183,667,351**	**121,466,364**

Prepared by:		Reviewed by:	Approved by:
Le Thi Huyen Trang	Dang Thuy Dung	Nguyen Thi Thanh Nga	Pham Nhu Anh
Director of Accounting Center	Chief Accountant	Chief Financial Officer	Chief Executive Officer

Ha Noi, Viet Nam

14 October 2026

NOTES TO THE SEPARATED FINANCIAL STATEMENTS

QUARTER III/2026

I- OPERATION FEATURES OF CREDIT INSTITUTION

1. License for establishment and operation, and valid duration

Military Commercial Joint Stock Bank ("the Bank") is a joint stock commercial bank incorporated in the Socialist Republic of Vietnam with principal activities are to perform banking and related financing services under Operating Licence No. 03/GP-NHNN granted by the State Bank of Vietnam ("the SBV") dated 16 January 2026, replacing Operating Licence No. 100/GP-NHNN dated 16 October 2018 and its related amendments and supplements. The Operating duration under the licence is 99 years since 14 September 1994.

2. Ownership type: Joint-Stock

3. Board of Directors

Full name	*Position*
Mr. Luu Trung Thai	Chairman
Ms. Vu Thi Hai Phuong	Vice Chairman
Ms. Nguyen Thi Hai Ly	Vice Chairman
Mr. Vu Thanh Trung	Vice Chairman
Mr. Pham Nhu Anh	Member
Mr. Le Viet Hai	Member
Mr. Nguyen Viet Quan	Member
Ms. Hoang Thi Thu Hien	Member
Mr. Vu Xuan Nam	Member
Mr. Hoang Van Sam	Independent Member

4. Board of Supervision

Full name	*Position*
Ms. Le Thi Loi	Head of Board of Supervision
Ms. Nguyen Thi An Binh	Deputy Head of Board of Supervision
Ms. Do Thi Tuyet Mai	Member
Ms. Nguyen Thi Nguyet Ha	Member
Mr. Do Van Tien	Member

5. Board of Management

Full name	*Position*
Mr. Pham Nhu Anh	Chief Executive Officer ("CEO")
Ms. Nguyen Minh Chau	Deputy CEO
Ms. Pham Thi Trung Ha	Deputy CEO
Mr. Tran Minh Dat	Deputy CEO
Mr. Le Quoc Minh	Deputy CEO
Mr. Nguyen Xuan Hoc	Deputy CEO
Ms. Tran Thi Bao Que	Member
Mr. Vu Hong Phu	Member
Ms. Nguyen Thi Ngoc	Member
Ms. Nguyen Thi Thuy	Member
Ms. Nguyen Thi Thanh Nga	Chief Financial Officer

6. **Bank's Head Office:** No. 18 Le Van Luong Street, Yen Hoa Ward, Hanoi, Vietnam

Branches: 1 Head Office, 129 branches (Including 1 foreign branch), 238 transaction offices

As at 30 September 2026, the Bank has subsidiaries as follows:

Subsidiaries	*Operating licence No.*	*Nature of business*	*Ownership*
Military Bank Asset Management Company Limited ("MB AMC")	0105281799 issued by the Hanoi City Department for Planning and Investment dated 11 September 2002	Debt management and assets usage	100.00%
MB Securities Joint Stock Company ("MBS")	116/GP-UBCK by the State Securities Commission of Vietnam dated 9 December 2013	Securities	66.40%
MB Capital Management Joint Stock Company ("MB Capital")	21/UBCK-GPDCQLQ issued by the State Securities Commission of Vietnam dated 15 November 2007	Investment fund management	90.77%
MB Shinsei Consumer Credit Finance Limited Liability Company ("MCredit")	32/GP-NHNN issued by the State Bank of Vietnam dated 13 March 2020	Consumer finance	50.00%
MB Ageas Life Insurance Company Limited ("MBLife")	74/GP/KDBH issued by the Ministry of Finance dated 21 July 2016	Life insurance, health insurance and financial investment	61.00%
Military Insurance Corporation ("MIC")	43/GP/KDBH issued by the Ministry of Finance dated 8 October 2007	Non-life insurance	67.68%
MB Bank Cambodia PLC. ("MBCambodia")	MOC-00021616 issued by Ministry of Commercial of Cambodia (MOC) dated 2 January 2023	Commercial Bank	100.00%
Modern Bank of Vietnam Limited ("MBV")	Decision 0048/QD – NH dated 30 December 1993 issued by the Governor of the State Bank of Vietnam (SBV).	Commercial Bank	100.00%

On 17 October 2024, the SBV announced the decision for the mandatory transfer of Ocean Commercial One Member Limited Liability Bank to the Bank, according to the mandatory transfer plan approved by the SBV. After the mandatory transfer, Ocean Commercial One Member Limited Liability Bank continues to operate as a single-member limited liability bank wholly owned by the Bank and is allowed to operate commercial banking activities in accordance with regulations. According to the Law on Credit Institutions No. 32/2024/QH15 dated 18 January 2024, the Bank is not required to consolidate the financial statements of the mandatorily transferred commercial bank. As of 30 September 2026, the bank has not yet contributed capital to Ocean Commercial One Member Limited Liability Bank, i.e. the Bank's contributed capital to Ocean Commercial One Member Limited Liability Bank is 0 (zero) VND.

Ocean Commercial One Member Limited Liability Bank was renamed as Modern Bank of Vietnam Limited ("MBV") in accordance with Decision No. 741/QD-TTGSNH1 dated 5 December 2024 of the Banking Supervision Agency under the State Bank of Vietnam.

7. **Employees**

As at 30 September 2026, the Bank has **13,489** employees (Subsidiaries excluded).

II- APPLIED ACCOUNTING STANDARDS AND SYSTEM

1. Compliance with Vietnam Accounting Standards and Accounting System of credit institutions in Vietnam

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

2. Basis of preparation the financial statements

Separate financial statements of the Bank are presented in Vietnamese Dong ("dong" or "VND"), all amounts are rounded to the nearest million and presented in million Vietnamese Dong. The separate financial statements are prepared in accordance with the Accounting System for Credit Institutions in Vietnam under Decision No. 479/2004/QD-NHNN dated 29th April 2004 (Decision 479/2004) by the Governor of the State Bank of Vietnam and amending and supplementing to the Decision 479/2004, Decision No. 16/2007/QD-NHNN dated 18th April 2007 (Decision 16/2007) by the Governor of the State Bank of Vietnam, amending and supplementing to the Decision 16/2007 and Vietnamese Accounting Standards issued by the Ministry of Finance as per:

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

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

The Bank prepares the separate financial statements to reflect the Bank's own operations. In addition, the Bank has also prepared the consolidated financial statements to reflect the operations of the Bank and its subsidiaries in accordance with Vietnamese Accounting Standard No. 25 - Consolidated financial statements and accounting for investments in subsidiaries.

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

Items that are not presented in these separate financial statements regarding the financial reporting regime for credit institutions as required by Decision No. 16/2007/QD-NHNN and amending and supplementing regulations issued by the SBV indicate nil balance.

3. Fiscal year

The Bank's fiscal year starts on 1 January and ends on 31 December.

4. Basis for assessment and applied accounting estimates

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

5. Changes in accounting policies and disclosures

MB's accounting policies are applied consistently among annual and interim financial reporting periods.

6. Cash and cash equivalents

Cash and cash equivalents comprise cash, gold, gemstones, current accounts at the SBV, Government bills and other short-term valuable papers which can be rediscounted with the SBV, securities, current placements with and deposit at other credit institutions with an original maturity of three months or less from the transaction date, which are highly liquid and readily convertible into certain amounts of cash and that are subject to an insignificant risk of change in value.

7. Placements with and loans to other credit institutions

Deposits with and loans to other credit institutions are stated and presented at the principal amounts outstanding at the reporting date.

The credit risk classification for placements with and loans to other credit institutions and corresponding provisions is made in accordance with Circular 31/2024 and Degree 86/2024. Accordingly, MB makes a specific provision for placements with (excluding current accounts) and loans to other credit institutions in accordance with the method described in Note 9.

According to Degree 86/2024, MB is not required to make a general provision for placements with and loans to other credit institutions.

8. Loans to customers

Loans to customers are presented at the principal amounts outstanding at the reporting date.

Provision for credit losses of loans to customers is accounted and presented in a separate line in the financial position.

Short-term loans have maturity of less than one year from disbursement date. Medium-term loans have maturity from one to five years from disbursement date. Long-term loans have maturity of more than five years from disbursement date.

The classification of loan and provision for credit losses are made in accordance with Circular 31 and Degree 86 as described in Note 9.

9. Provision for credit risk

Loan classification

The Bank classifies debts into the following groups: Current loan, Special mention loan, Sub-standard loan, Doubtful loan and Loss which are specified in Circular 31. Debts which are classified as Sub-standard loan, Doubtful loan and Loss are considered nonperforming debts.

Debts are classified according to quantitative methods specified in Articles 10 Circular 31.

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

- The Bank have been required to use the updated information from Credit Information Centre ("CIC") on the loan group of customers at the time of classification to adjust the classification results of their debts and off-balance sheet items.

- At the same time, the Bank also applied the regulations on restructuring and retention of the latest debt classification for the loans that meet the requirements of Decree No. 55/2015/ND-CP ("Decree 55") dated 9 June 2015 on credit policy for agricultural and rural development and the regulations amending and supplementing Decree 55.

- The Bank also applies Circular No. 53/2024/TT-NHNN ("Circular 53") issued by the SBV dated 4 December 2024 providing guidance for credit institutions and foreign bank branches on loan restructuring for borrowers in difficulties due to the impacts and damages of storm No. 3, floods and landslides afterward storm No. 3 and Decision of the Prime Minister No. 1510/QD-TTg issued on December 4, 2024 on asset classification, risk provisioning level, risk provisioning method and the use of provisions to handle risks for debts of customers facing difficulties due to the impacts and damages of storm No. 3

Specific provision

According to Decree 86, the specific provision of the Bank is determined by the outstanding balance after deducting the value of the deducted collateral multiplied by the rate of provision according to the result of loan group classification in accordance with Circular 31.

Specific provisions for each debt group are 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 that are less than 10 days overdue and are rated likely to be fully recovered in terms of delinquent principal and interest, and likely to be fully recovered in terms of the remaining principal and interest by due dates. (c) Debts classified into group 1 as provided in Clause 2, Article 10 of Circular 31/2024.	0%
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 are 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 clauses 1, 3, 4, 5 and 6 of Article 134 in the Law on Credit Institutions; or ▪ Those violating provisions are laid down in clause 1,2, 3, 4 of Article 135 in the Law on Credit Institutions; or ▪ Those violating provisions are laid down in clause 1, 2, 5 and 9 of Article 136 in the Law on Credit Institutions. (e) Debts within the recovery period according to inspection and examination conclusions; or (f) Debts are required to be recovered according to the early debt recovery decision of a bank or non-bank credit institution due to the customer's violation of the agreement with the bank or non-bank credit institution have not been recovered for less than 30 days from the date of the recovery decision; or (g) Debts are classified into group 3 as provided in Clause 2, Clause 3, Article 10 of Circular 31; or (h) Debts must be classified into group 3 according to regulations in 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	50%

Group		Loan classification using the quantitative method	Provision rate
		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 required to be recovered according to the early debt recovery decision of a bank or non-bank credit institution due to the customer's violation of the agreement with the bank or non-bank credit institution have not been recovered from 30 to 60 days from the date of the recovery decision; or (g) Debts are classified into group 4 as provided in Clause 2, Clause 3, Article 10 of Circular 31; or (h) Debts are classified into group 4 as provided in Clause 4, Article 8 of Circular 31.	
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 (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 Loan group 3 and overdue for a period of more than 60 days after decisions on recovery have been issued; or (f) Debts are required to be recovered under regulatory inspection conclusions but still outstanding with an overdue period of more than 60 days since the recovery date as required by regulatory inspection conclusions; or (g) Debts are required to be recovered according to the early debt recovery decision of a bank or non-bank credit institution due to the customer's violation of the agreement with the bank or non-bank credit institution have not been recovered for more than 60 days from the date of the recovery decision; or (h) Debts of credit institution that is under special control, a foreign bank branch whose capital and assets are being frozen; or (i) Debts are classified into group 5 as provided in Clause 3, Article 10 of Circular 31. (j) Debts are classified into group 5 as provided in Clause 4, Article 8 of Circular 31.	100%

The basis for determining the value and deductible value of each type of collateral is specified in Decree 86.

In addition, the Bank makes specific provisions for customers whose debts are rescheduled in accordance with Circular 53/2024 and Decision 1510 as follows:

- By 31/12/2024: At least 35% of the additional specific provision;
- By 31/12/2025: At least 70% of the additional specific provision
- By 31/12/2026: 100% of the additional specific provision.

General provision

General provision is appropriated at the rate of 0.75% of the total debt balance from group 1 to group 4 in accordance with debts classification under Circular 31/2024 excluding placements with and loans to other credit institutions and loans classified as loss. General provision as at 30 September 2026 is calculated based on the results of debt classification and principal balance as at 30 September 2026.

Bad debts written off

Provisions are recognized as an expense on the separate statement of income and used to write-off bad debts. According to Degree 86, 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 allowance are recorded as in appropriate off-balance sheet account for monitoring and collection purpose. The amount recovered from the debts previously written-off are recognised in the consolidated statement of income upon receipt.

10. *Debt purchase, sale*

Debt purchase and sale of the Bank are recorded in accordance with Circular 09/2015/TT-NHNN ("Circular 09/2015") and Circular 18/2022/TT-NHNN ("Circular 18/2022") of 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 balance sheet or off the balance sheet; or the book value being monitored at the time of being removed off the balance sheet or at the time of debt purchase and sale for the debt being removed off the 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

For the purchased debts, the Bank classifies the paid amount into a group with risk level not lower than previous debt group that was classified before purchase. Debt classification and provision for debt purchases are made similar to loans to other customers according to the method as described in *Note 9*.

- The price of debt purchase under the contract is accounted on the balance sheet.
- The value of principal and interest of purchased debt is monitored off the balance sheet.
- If the interest of the debt including the interest before the Bank purchased the debt is collected, the Bank will allocate the interest on the following principle: (i) write down the value of debt purchase by pre-purchase interest; (ii) recognize as interest income of the period after the Bank purchases the debt.

Debt sale

Revenue and expense from selling debts are recorded in accordance with Circular 09/2015 and Circular 18/2022 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 balance sheet:
  - 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 year.
  - 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; the deficit shall be accounted as a business cost of the Bank during the year.
- For the debt accounted off the balance sheet or debt left off the statement of financial position, the debt sale proceeds shall be accounted as other income of the Bank.
- Debt classification and provisioning for debt sold (except for written-off loans) that have not yet been fully collected are performed similarly to loans to other customers according to the method as described in Note 9.

11. Securities held for trading

Trading securities are debt securities, equity securities and other securities purchased for trading purposes. Trading securities are initially recognized at cost.

Listed trading debt securities are recognized at cost less provision for impairment of securities. Provision for impairment is recorded in the Statement of Income under the item "Net gain from trading securities".

Corporate bonds that are not listed on the stock market or not registered for trading in the transaction market of unlisted public companies will be classified and made a risk provision presented in Note 9.

Gains or losses from sales of trading securities are recognized in the consolidated statement of income. Trading securities are derecognized when the rights to receive cash flows from these securities have expired or the Bank has transferred substantially all risks and rewards of ownership.

12. Investment securities

12.1 Available-for-sale investment securities

Available-for-sale investment securities include debt securities and equity securities held by the Bank for the investment and available-for-sale purposes, not regularly traded but can be sold when there is a benefit.

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

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

In subsequent periods, these securities are continuously recorded at par value, and the discount/premium (if any) is amortized to the separate statement of income on a straight-line basis over the remaining terms 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 securities are subject to impairment review on a periodical basis.

Provision for diminution in value of securities is made when the carrying value is higher than the market value. Provision is recognized in the "Net gain/(loss) from investment securities and long-term investments" in the separate statement of income.

Classification and provision for credit losses of corporate bonds which are not listed on the stock market or not registered on the unlisted public company market is made in accordance with the method as described in Note 9.

12.2 *Held-to-maturity investment securities*

Held-to-maturity securities are debt securities purchased by Bank for investment purpose to earn interest and Bank has the intention and ability to hold these securities to maturity. Held-to-maturity securities have determinable value and specific maturity date. In the event that securities are sold out before maturity, these securities will be reclassified to trading securities or available-for-sale securities.

Held-to-maturity investment securities are recorded and measured similarly to debt securities available-for-sale as presented at Note 12.1.

13. Investment in subsidiaries

Investments in subsidiaries are recognized by the cost method in the Bank's separate financial statements. Dividend distributed from after-tax profit of subsidiaries are recorded in the statement of income.

Provisions for impairment of investments in subsidiaries are made for each impaired investment and are subject to revision at the end of annual accounting period. The Bank makes provision for investments in subsidiaries if there is firm evidence to indicate that there is an impairment in the value of these investments at the reporting date. Increase or decrease of provision balance is recognized in *"Net gain/(loss) from securities held for trading, investment securities and long-term investment"* in the statement of income.

14. Other long-term investments

Other long-term investments are investments in other entities in which the Bank holds less than or equal to 11% of voting rights and securities of these entities are not listed on the stock market. These investments are initially recorded at cost at the transaction date.

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

The provision is reversed if the recoverable amount of the investments increases after making provision. It is reversed to the extent that the carrying value of these investments does not exceed the carrying value of the investment assuming that no allowance has been recorded.

Increase or decrease in provision for long-term investments is recognized in *"Net gain/ (loss) from investment securities and long-term investments"* on the separate statement of income.

15. Fixed assets

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

The cost of a fixed asset comprises its purchase price plus any directly attributable cost of bringing the asset to working condition for its intended use.

Costs related to additions, improvements and renewals are capitalized while expenditures for maintenance and repairs are charged to the separate statement of income.

When assets are sold or liquidated, their cost and accumulated depreciation/amortisation are deducted from the separate statement of financial position and any gains or losses resulting from their disposal (being the difference between net proceeds from the sale of assets and the remaining value of assets) are recorded to the separate statement of income.

16. Depreciation and amortization

Depreciation of tangible fixed asset and amortization of intangible fixed assets is calculated on a straight-line basis over the estimated useful lives of these assets as follows:

Buildings and construction	6-50 years
Machines and equipment	3-8 years
Transportation vehicles	6-10 years
Other tangible fixed assets	3-8 years
Land use rights (*)	30-50 years
Computer software	3-8 years

(*) Indefinite land use rights with fees or by transfer are not amortized. Land use rights with definite terms or leased land use rights are amortized over the lease terms or the period of use.

17. Receivables

17.1 Receivables classified as credit risk-bearing assets

Receivables classified as credit risk-bearing assets are recognized at cost and classified and provided for allowance by the Bank in accordance with the method described in Note 9.

17.2 Other receivables

Other receivables not classified as credit risk-bearing assets of the Bank are initially recorded at cost and always carried at cost subsequently.

Provision for receivables is determined based on the overdue status of debts or expected loss of current debts in case the debts are not due for payment yet but the corporate debtors have bankrupted or have fled from business address, or of individual debtors who are being prosecuted, detained or tried by law enforcement bodies or have deceased or the debt has been requested to be tried but cannot be executed due to the debtor having fled his place of residence; the debt has been sued for debt collection but the case has been suspended. Provision expense incurred is recorded in "Provision expenses" on the separate statement of income.

Provision for overdue debts is made as follows:

Overdue status	*Allowance rate*
From over six months to under one year	30%
From one to under two years	50%
From two to under three years	70%
From three years and above	100%

18. Prepaid expenses and deferred expenses

Prepaid expenses are reported as short-term or long-term prepaid expenses on the separate statement of financial position and amortized over the period for which the amount is paid or the period in which economic benefit is generated in relation to these expenses.

19. Goodwill

Goodwill acquired in a business combination is initially recognized at cost being the excess of the cost the business combination over the Bank's interest in the net fair value of the acquiree's identifiable assets, liabilities and contingent liabilities. If the cost of a business combination is less than the fair value of the net assets of the subsidiary acquired, the difference is recognized directly in the separate statement of income. After initial recognition, goodwill is recognized at cost less any accumulated amortization. Goodwill is amortized on a straight-line basis over a period of ten (10) years.

20. Re-purchase and reverse-repurchase contracts

Securities sold under agreements to repurchase at a specific date in the future (repos) are still recognized in the separate financial statements. The corresponding cash received from these agreements is recognized in the separate statement of financial position as a borrowing and the difference between the sale price and repurchase price is amortized in the separate statement of income over the term of the agreement using the straight-line method based on the interest rate stipulated in the contract over the term of the agreement.

Conversely, securities purchased under agreements to resell at a specific date in the future are not recognized in the separate financial statements. The corresponding cash paid under these agreements is recognized as a loan in the separate statement of financial position and the difference between the purchase price and resale price is amortized in the separate statement of income over the term of the agreement using the straight-line method based on the interest rate stipulated in the contract over the term of the agreement.

21. Operating lease

Payments for operating lease are recognized in the separate statement of income for the on straight line basis based on duration of lease contract.

22. Dues to the Government and the State Bank

Dues to the Government and the State Bank are recognized at cost.

23. Deposits from other credit institutions and customers, other borrowed and entrusted funds and valuable papers issued

Deposits from other credit institutions, customer deposits, other borrowed and entrusted funds and valuable papers issued are disclosed at the principal amounts outstanding at the end of the year. At the date of initial recognition, expenses for bond issuance are deducted from the principal amount of the bonds. The Bank then allocates these expenses into "*Interest and similar expenses*" on a straight-line basis according to the terms of value papers.

24. Foreign currency transactions

According to the accounting system of the Bank, all transactions are recorded in original currencies. Monetary assets and liabilities denominated in foreign currencies are translated into VND using exchange rates ruling at the separate statement of financial position date (*Note V.6*). Income and expenses arising in foreign currencies during the year are converted into VND at rates ruling at the transaction dates. Foreign exchange differences arising from the translation of monetary assets and liabilities are recognized in the separate statement of income.

25. Payables and accruals

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

26. Capital and reserves

26.1 Ordinary shares

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

26.2 Share premium

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

26.3 Treasury shares

Treasury shares are recognised only in respect of repurchased shares which are aggregated fractions of share arising when the company issues shares to pay dividends or issues shares from equity reserves in accordance with an approved issuance plan, or repurchased fractional-lots of shares as requested by the shareholders. Odd shares represent the share capital formed by combining the fractional shares divided proportionally to investors. In all other cases, when shares recognised as equity are repurchased, their par value amount is recognised as a reduction to share capital. The difference between the par value and the amount of the consideration paid, which includes directly attributable costs, net of tax effects, is included in share premium.

26.4 Reserves

Reserves are for specific purposes and appropriate from net profit after tax of the Bank at prescribed rates as below and according to the Resolution of the General Meeting of Shareholders based on the ratios prescribed in the Law on Credit Institutions and Decree No. 135/2025/ND-CP:

- Supplementary charter capital reserve: 10% of net profit after tax and does not exceed charter capital;
- Financial reserve: 10% of net profit after tax after appropriation to the supplementary reserve for charter capital;

Other reserves: are to be made upon the current regulations and resolution of the General Shareholders' Meeting.

27. Recognition of income and expenses

27.1 Interest income and expenses

Interest income and expenses are recognized in the separate statement of income on an accrual basis. The recognition of accrued interest income of a loan is suspended when such debt is classified in groups 2 to 5 in compliance with Circular 31 and restructured under Degree 55 and Circular 53/2024 will not be recognized in the separate statement of income. Accrued of those loan are reversed and monitored off-balance sheet and recognized in the separate statement of income upon actual receipt.

27.2 *Banking services fees*

Banking services fees are recognized when the services are performed.

27.3 *Income from investment activities*

Income from securities trading is recognized based on differences between selling price and cost of securities sold.

Cash dividend is recognized in the separate statement of income upon formation of cash dividend right.

Dividend paid in the form of common shares, bonus shares and right shares for existing shareholders, shares distributed from retained earnings are not recognized as an increment in investment value or income of the Bank only the quantity of shares is updated.

27.4 *Income from other services*

When the result of the contract is definitely determined, income is recognized based on the stage of completion of work or service. If the result of the contract is not determined, income is only recognized to the extent of recoverable amount of expenses incurred.

27.5 *Recognition of uncollectible receivables*

According to the Law on Credit Institutions No. 32/2024/QH15 dated 18 January 2024 guiding on the financial regime for credit institutions and foreign bank branches, 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-balance sheet. Upon actual receipt of these receivables, the Bank would recognize to income on the separate statement of income.

28. Corporate income taxes

Current income tax

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from (or paid to) the tax authorities – using the tax rates and tax laws applied and enacted at the end of the annual accounting period.

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

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

Deferred tax

Deferred tax is provided on temporary differences at the end of the annual accounting period between the tax base of assets and liabilities and their carrying amount for the financial reporting purposes.

Deferred tax payables are recognized for temporary taxable differences.

Deferred tax assets are recognized for all deductible temporary differences, deductible amounts carried over subsequent periods of taxable losses and unused tax credits when it is probable that there will be sufficient taxable profit to use deductible temporary differences, taxable losses and tax credits. Previously unrecognized deferred tax assets are reviewed at the end of the year and are recognised only to the extent that it is probable that future taxable profits will be available against which these unrecognised deferred tax assets can be utilised. Deferred tax assets and deferred tax liabilities are determined on the basic of expected tax rate applied when assets are recovered or liabilities are settled and on the basis of tax rate and tax laws which effective at the end of the annual accounting period.

29. Derivatives

The Bank enters in 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 forwards contracts are recorded at nominal value at the transaction date and are revalued at spot exchange rate at the reporting date and are stated at net value in the separate statement of financial position. Differences upon revaluation at the end of the period are recognised in the "Foreign exchange differences" account in the separate statement of financial position each month and are transferred to the separate statement of income at the end of the annual accounting period or upon maturity. Differences between the amounts in VND of the foreign currency amounts which are committed to buy/sell at forward rate and spot rate are recognised in the separate statement of income on a straight-line basis over the term of the contracts.

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 recognised 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 separate statement of financial position. This difference is amortised to the separate statement of income on a straight-line basis over the term of the swap contracts.

Interest rate swap differences are recognized in the income statement on an accrual basis.

30. Employees benefits

30.1 Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank in Vietnam by the Social Insurance Agency of the Ministry of Labor, Invalids and Social Affairs. The Bank is required to contribute to these post-employment benefits by paying social insurance and occupational accident and disease insurance at the rate of 17% and 0.5%, respectively of the employee's basic monthly salary. Other than that, the Bank has no further obligation. Social insurance and occupational accident and disease insurance are recognized in the separate statement of income when incurred.

30.2 Voluntary resignation benefits

The Bank has the obligation, under Article 46 of the Vietnam Labor Law 45/2019/QH14 comes into force from 1 January 2021, to pay allowance arising from voluntary resignation of employees who fully meet the requirements of relevant laws and regulations, equal to one-half month's salary for each year of employment up to 31 December 2008 plus salary allowances (if any). The average monthly salary used in this calculation is the average monthly salary of the latest year up to the resignation date. Allowance arising from voluntary resignation is recognized in the separate statement of income when payments are made.

30.3 Unemployment insurance

According to Circular No. 28/2015/TT-BLDTBXH providing guidance for Decree No. 28/2015/ND-CP dated 12 March 2015 on unemployment insurance, from 1 January 2009, the Bank is required to contribute to the unemployment insurance at the rate of 1% of salary and wage fund of unemployment insurance joiners and deduct 1% of monthly salary and wage of each employee to contribute to the unemployment insurance. Unemployment insurance is recognized in the separate statement of income when incurred.

31. Segment report

A division is a separately identifiable component of the Bank participating in the provision of related products or services (a business division), or the provision of products or services in an specific economic environment (segment divided by geographic area), each of which bears different risks and benefits from the others. The Bank 's primary template for segment reporting is based on business segments.

32. Related parties

Parties are considered to be related parties of the Bank if one party has the ability, directly or indirectly, to control the other party or influence the other party to make financial and operating decisions, or when the Bank and the other party are under common control or common material influence. Related parties can be corporations or individuals, including close family members of any individual considered to be related.

33. Offsetting/Net off

Financial assets and financial liabilities are offsets and the net amount is reported in the 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.

III- ADDITIONAL INFORMATION FOR STATEMENT OF FINANCIAL POSITION

1. Cash, gold and gemstones

	30/09/2026 VND million	*31/12/2025 VND million*
Cash in VND	4,320,383	4,541,393
Cash in foreign currencies	339,484	291,806
Gold	15,073	9,169
	4,674,940	**4,842,368**

2. Balances with the State banks

	30/09/2026 VND million	*31/12/2025 VND million*
Balances with the State Bank of Vietnam	13,447,454	65,737,256
- *In VND*	*12,505,178*	*55,307,732*
- *In foreign currencies*	*942,276*	*10,429,524*
Balances with the Bank of the Lao P.D.R	551,223	667,675
	13,998,677	**66,404,931**

3. Placements with and loans to other credit institutions

	30/09/2026 VND million	*31/12/2025 VND million*
Placements with other credit institutions		
Demand Accounts		
- *In VND*	*43,599,662*	*4,378,499*
- *In foreign currencies*	*8,841,148*	*9,826,811*
Term deposits		
- *In VND*	*86,770,000*	*149,120,000*
- *In foreign currencies*	*25,825,702*	*3,726,261*
Loans to other credit institutions		
In VND	2,055,000	500,000
In foreign currencies	7,274,400	1,314,500
	174,365,912	**168,866,071**

4. Securities held for trading

Investments into securities held for trading include:

	30/09/2026 VND million	*31/12/2025 VND million*
Debt securities	**39,874,638**	**3,050,285**
Debt securities issued by other domestic credit institutions	39,874,638	3,050,285
Provision for diminution in the value of securities held for trading	-	-
	39,874,638	**3,050,285**

5. Loans to customers

	30/09/2026 VND million	*31/12/2025 VND million*
Loans to domestic economic entities and individuals	1,223,267,737	1,025,038,038
Discounted commercial bills and valuable papers	2,769,882	3,007,877
Loans financed by entrusted funds	3,182	21,314
Payments on behalf of customers	167,436	115,795
Loans to overseas organizations and individuals	5,567,271	2,920,682
	1,231,775,508	**1,031,103,706**

- ***Analysis of loan portfolio by quality:***

	30/09/2026 VND million	*31/12/2025 VND million*
Current loans	1,199,961,662	1,013,857,364
Special mentioned	12,898,585	5,556,322
Sub-standard	6,167,000	1,928,698
Doubtful	3,562,340	3,554,034
Loss	9,185,921	6,207,288
	1,231,775,508	**1,031,103,706**

- ***Analysis of loan portfolio by maturity:***

	30/09/2026 VND million	*31/12/2025 VND million*
Short term	605,112,056	571,645,110
Medium term	157,264,783	110,680,641
Long term	469,398,669	348,777,955
	1,231,775,508	**1,031,103,706**

- *Analysis of loan portfolio by ownership and type of entities*

	30/09/2026 VND million	*%*	*31/12/2025 VND million*	*%*
Loans to economic entities	**749,552,911**	**60.84**	**614,095,158**	**59.54**
State-owned enterprises	46,488,233	3.77	39,709,933	3.85
One-member limited liability companies with 100% State-owned capital	16,276,470	1.32	17,369,546	1.68
Above one-member limited liability companies with over 50% State-owned capital	8,886,928	0.72	4,337,893	0.42
Other limited liability companies	235,563,329	19.12	185,950,879	18.03
Joint Stock Companies over 50% State-owned Capital (the State holds dominating shares)	3,538,130	0.29	4,188,248	0.41
Other joint stock companies	382,212,218	31.03	327,179,927	31.73
Partnership companies	270	0.00	319	0.00
Foreign invested enterprises	56,341,553	4.57	35,103,879	3.40
Cooperatives and cooperative unions	245,780	0.02	254,534	0.02
Loans to individuals	**479,805,124**	**38.96**	**414,884,342**	**40.25**
Household business, individuals	479,805,124	38.96	414,884,342	40.25
Other loans	**983,439**	**0.08**	**904,945**	**0.09**
Administrative units and Association	290,725	0.02	296,577	0.03
Others	692,714	0.06	608,368	0.06
Loans to customers of the Overseas branches	**1,434,034**	**0.12**	**1,219,261**	**0.12**
Loans to enterprises	994,548	0.08	845,987	0.08
Loans to individuals	439,486	0.04	373,274	0.04
	1,231,775,508	**100.00**	**1,031,103,706**	**100.00**

- *Analysis of loan portfolio by sectors*

	30/09/2026 VND million	*%*	*31/12/2025 VND million*	*%*
Agriculture, forestry and aquaculture	14,086,879	1.14	10,777,589	1.05
Mining	5,747,009	0.47	6,775,371	0.66
Production and processing	208,996,684	16.97	178,930,964	17.35
Electricity, petroleum, steam and air conditioning	57,775,067	4.69	50,676,721	4.91
Water supply and waste treatment	2,287,326	0.19	1,585,206	0.15
Construction	51,211,758	4.16	45,398,649	4.40
Wholesale and retail trade, repair of motor vehicles, motorcycles	320,521,362	26.02	296,945,318	28.80
Transportation, logistics	34,986,820	2.84	29,961,714	2.91
Hospitality services	23,526,930	1.91	20,003,667	1.94
Information and communication	5,772,927	0.47	9,807,942	0.95
Finance, Banking and insurance services	34,154,576	2.77	23,891,431	2.32
Real estates	179,368,906	14.56	120,968,714	11.73
Expertise, science and technology	1,498,870	0.12	1,381,276	0.13
Administrative and supportive services	4,816,787	0.39	3,409,076	0.33
Education and training	2,089,366	0.17	2,583,338	0.25
Healthcare and community development	8,669,178	0.70	7,888,432	0.77
Art and entertainment	1,273,960	0.10	1,708,707	0.17
Other services	1,042,557	0.08	820,530	0.08
Household services	272,514,512	22.13	216,369,800	20.98
Loans at overseas branches	1,434,034	0.12	1,219,261	0.12
	1,231,775,508	**100.00**	**1,031,103,706**	**100.00**

6. Movements increase/(decrease) of provision for credit losses:

Movements in the provision for credit losses during the period then ended 30 September 2026 include the following items:

VND million

	In Vietnam			Overseas			Total		
	Specific Allowance	*General Allowance*	*Total*	*Specific Allowance*	*General Allowance*	*Total*	*Specific Allowance*	*General Allowance*	*Total*
Balance at the beginning	3,930,158	7,677,579	11,607,737	18,671	5,731	24,402	3,948,829	7,683,310	11,632,139
Provision made/ (reversed) during the period	7,963,301	1,481,322	9,444,623	52,587	1,278	53,865	8,015,888	1,482,600	9,498,488
Utilized provisions	(4,687,678)	-	(4,687,678)	(13,492)	-	(13,492)	(4,701,170)	-	(4,701,170)
Exchange rate differences	-	-	-	753	(131)	622	753	(131)	622
Balance at the reporting period	**7,205,781**	**9,158,901**	**16,364,682**	**58,519**	**6,878**	**65,397**	**7,264,300**	**9,165,779**	**16,430,079**

Movements in the provision for credit losses during the financial year 2025 include the following items:

VND million

	In Vietnam			Overseas			Total		
	Specific Allowance	*General Allowance*	*Total*	*Specific Allowance*	*General Allowance*	*Total*	*Specific Allowance*	*General Allowance*	*Total*
Balance at the beginning	4,455,642	5,459,834	9,915,476	565	4,783	5,348	4,456,207	5,464,617	9,920,824
Provision made/ reversed during the period	7,264,156	2,219,189	9,483,345	17,946	755	18,701	7,282,102	2,219,944	9,502,046
Utilized provisions	(7,823,582)	-	(7,823,582)	-	-	-	(7,823,582)	-	(7,823,582)
Adjustment by the State Audit Office of Vietnam	33,942	(1,444)	32,498	-	-	-	33,942	(1,444)	32,498
Exchange rate differences	-	-	-	160	193	353	160	193	353
Balance at the reporting period	**3,930,158**	**7,677,579**	**11,607,737**	**18,671**	**5,731**	**24,402**	**3,948,829**	**7,683,310**	**11,632,139**

7. Debt purchase

	30/09/2026 VND million	*31/12/2025 VND million*
Debt purchase by VND	6,489,462	2,465,314
Provision	(54,037)	(21,419)
	6,435,425	**2,443,895**

The details of the principal and interest values of debts purchased from the Bank are as follows:

	30/09/2026 VND million	*31/12/2025 VND million*
Purchased principal debt	6,428,607	2,465,314
Interest of purchased debt	60,855	-
	6,489,462	**2,465,314**

8. Investment securities

8.1 Available-for-sale investment securities

The detailed data of available-for-sale investment securities of the Bank is as follows:

		30/09/2026 VND million	*31/12/2025 VND million*
Available-for-sale investment securities			
Debt securities issued by the Government	(i)	40,193,286	41,676,117
Debt securities guaranteed by the Government	(i)	21,975,806	22,204,008
Debt securities issued by other credit institutions	(ii)	165,419,929	127,817,844
Debt securities issued by domestic economic entities	(iii)	19,602,384	20,273,973
		247,191,405	**211,971,942**
Provision for available-for-sale investment securities		**(147,018)**	**(152,054)**
		247,044,387	**211,819,888**

(i) Debt securities issued by the Government and Debt securities guaranteed by the Government with 5-year to 20-year term at annual interest rates from 2.00% to 8.10%/year.

(ii) Debt securities issued by other credit institutions with 6-month to 5-year term at annual interest rates from 4.90% to 10.00%/year.

(iii) Debt securities issued by domestic economic entities with 3-year to 16-year term at annual interest rates from 8.48% to 13.90%/year.

8.2 *Held-to-maturity investment securities*

The detailed data of held-to-maturity investment securities of the Bank is as follows:

		30/09/2026 VND million	*31/12/2025 VND million*
Held-to-maturity investment securities			
Debt securities issued by other credit institutions	(i)	50,000	50,000
Debt securities issued by domestic economic entities	(ii)	427,200	487,000
		477,200	**537,000**
Provision for held-to-maturity investment securities		**(53,204)**	**(53,653)**
		423,996	**483,347**

(i) Debt securities issued by other credit institutions with 5-year term at annual interest rates 9.00%/year.

(ii) Debt securities issued by domestic economic entities include bonds with 7-year term at annual interest rates 10.30%/year.

9. Long-term investment

Details of long-term investments items are as follows:

	30/09/2026 VND million	*31/12/2025 VND million*
Investment in subsidiaries	10,651,024	8,402,111
Other long-term investments	371,973	372,573
	11,022,997	**8,774,684**
Provision for long-term investments	**(29,487)**	**(29,487)**
	10,993,510	**8,745,197**

9.1 *Investments in subsidiaries*

The detailed data of Investments in subsidiaries were consolidated of the Bank is as follows:

	30/09/2026		*31/12/2025*	
	Book value VND million	*% Ownership*	*Book value VND million*	*% Ownership*
Military Bank Asset Management Company Limited	665,862	100.00%	665,862	100.00%
MB Securities Joint Stock Company	5,503,769	66.40%	3,254,856	66.76%
MB Capital Management Joint Stock Company	293,900	90.77%	293,900	90.77%
MB Shinsei Consumer Credit Finance Limited Liability Company	400,000	50.00%	400,000	50.00%
Military Insurance Corporation	1,062,033	67.68%	1,062,033	67.68%
MB Ageas Life Insurance Company Limited	915,000	61.00%	915,000	61.00%
MB Bank (Cambodia) PLC.	1,810,460	100.00%	1,810,460	100.00%
	10,651,024		**8,402,111**	

9.2 *Other long-term investments*

The detailed data of other long-term investments of the Bank are as follows:

	30/09/2026 VND million	*31/12/2025 VND million*
Investment in economic entities	371,973	372,573
	371,973	**372,573**

9.3 Provision for long-term investments

	30/09/2026 VND million	*31/12/2025 VND million*
Provision for investment securities	200,222	205,707
Provision for long-term investments	29,487	29,487
	229,709	**235,194**

9.3.1 Provision for investment securities

	30/09/2026 VND million	*31/12/2025 VND million*
Available-for-sale investment securities	147,018	152,054
Held-to-maturity investment securities	53,204	53,653
	200,222	**205,707**

9.3.2 Provision for long-term investments

	30/09/2026 VND million	*31/12/2025 VND million*
Other long-term investments	29,487	29,487
	29,487	**29,487**

10. Tangible fixed assets

Movements in tangible fixed assets during the period ended 30 September 2026 are as follows:

	Building and structures VND million	*Machines, equipment VND million*	*Transportation vehicles & transmission equipment VND million*	*Other tangible fixed assets VND million*	*Total VND million*
Cost					
Opening balance	2,510,599	4,354,866	1,408,107	2,395	8,275,967
Additions	-	692,665	102,040	-	794,705
Decreases	-	(151,344)	(35,389)	-	(186,733)
Exchange rate differences	(3)	(404)	(156)	(79)	(642)
Closing balance	2,510,596	4,895,783	1,474,602	2,316	8,883,297
Accumulated depreciation					
Opening balance	737,399	3,205,705	1,025,987	649	4,969,740
Additions	31,350	317,132	73,238	258	421,978
Decreases	-	(149,605)	(35,389)	-	(184,994)
Exchange rate differences	(3)	(183)	(89)	(21)	(296)
Closing balance	768,746	3,373,049	1,063,747	886	5,206,428
Net book value:					
Opening balance	1,773,200	1,149,161	382,120	1,746	3,306,227
Closing balance	1,741,850	1,522,734	410,855	1,430	3,676,869

Movements in tangible fixed assets during the financial year 2025 are as follows:

	Building and structures VND million	*Machines, equipment VND million*	*Transportation vehicles & transmission equipment VND million*	*Other tangible fixed assets VND million*	*Total VND million*
Cost					
Opening balance	2,509,793	3,122,957	1,386,881	933,536	7,953,167
Additions	802	428,627	172,763	12,807	614,999
Decreases	-	(215,981)	(76,160)	(436)	(292,577)
Reclassifications	-	1,019,021	(75,484)	(943,537)	-
Exchange rate differences	4	242	107	25	378
Closing balance	2,510,599	4,354,866	1,408,107	2,395	8,275,967
Accumulated depreciation					
Opening balance	695,464	2,427,670	1,075,844	490,002	4,688,980
Additions	41,931	267,893	74,504	47,523	431,851
Decreases	-	(96,534)	(55,676)	(422)	(152,632)
Adjustment by the State Audit Office of Vietnam	-	1,221	-	-	1,221
Reclassifications	-	605,252	(68,774)	(536,478)	-
Exchange rate differences	4	203	89	24	320
Closing balance	737,399	3,205,705	1,025,987	649	4,969,740
Net book value					
Opening balance	1,814,329	695,287	311,037	443,534	3,264,187
Closing balance	1,773,200	1,149,161	382,120	1,746	3,306,227

11. Intangible fixed assets

Movements in intangible fixed assets during the period ended 30 September 2026 are as follows:

	Definite land use rights VND million	*Computer software VND million*	*Total VND million*
Cost:			
Opening balance	1,168,337	3,015,192	4,183,529
Additions	-	285,093	285,093
Decreases	-	(11,835)	(11,835)
Exchange rate differences	-	(257)	(257)
Closing balance	1,168,337	3,288,193	4,456,530
Accumulated amortisation:			
Opening balance	280,250	2,576,527	2,856,777
Depreciation during the period	15,953	268,598	284,551
Decreases	-	(11,835)	(11,835)
Exchange rate differences	-	(94)	(94)
Closing balance	296,203	2,833,196	3,129,399
Net book value:			
Opening balance	888,087	438,665	1,326,752
Closing balance	872,134	454,997	1,327,131

The movements of intangible fixed assets during the financial year 2025 are as follows:

	Definite land use rights VND million	*Computer software VND million*	*Total VND million*
Cost:			
Opening balance	1,136,125	2,592,601	3,728,726
Additions	32,212	527,397	559,609
Decreases	-	(104,994)	(104,994)
Exchange rate differences	-	188	188
Closing balance	1,168,337	3,015,192	4,183,529
Accumulated amortisation:			
Opening balance	259,380	2,186,772	2,446,152
Depreciation during the year	20,870	410,618	431,488
Decreases	-	(20,922)	(20,922)
Exchange rate differences	-	59	59
Closing balance	280,250	2,576,527	2,856,777
Net book value:			
Opening balance	876,745	405,829	1,282,574
Closing balance	888,087	438,665	1,326,752

12. Receivables

	30/09/2026 VND million	*31/12/2025 VND million*
Internal receivables	187,947	69,555
External receivables	16,251,828	22,777,835
	16,439,775	**22,847,390**

Details of external receivables as follows:

	30/09/2026 VND million	*31/12/2025 VND million*
- Construction in progress, purchase of fix assets	603,742	461,549
- Deposits, mortgages, pledges	754,517	849,945
- Non-recourse receivables under documentary collection	13,596,584	8,046,079
- Receivables related to payment services	557,684	1,525,624
- Advances and deposits for contracts	148,262	140,518
- Other receivables	591,039	11,754,120
	16,251,828	**22,777,835**

13. Other Assets

	30/09/2026 VND million	*31/12/2025 VND million*
Expenses awaiting for allocation	4,331,339	1,502,136
Other assets	103,058	1,458,374
	4,434,397	**2,960,510**

14. Provision for other assets

	30/09/2026 VND million	*31/12/2025 VND million*
Provision for other assets	17,668	24,968
	17,668	**24,968**

15. Due to the Government and the State Bank

	30/09/2026 VND million	*31/12/2025 VND million*
Due to the Government and the State Bank	37,855,678	47,474,800
	37,855,678	**47,474,800**

16. Deposits and borrowings from other Credit Institutions (CIs)

	30/09/2026 VND million	*31/12/2025 VND million*
Demand deposits from other CIs	16,535,976	5,341,438
- *In VND*	*16,391,060*	*5,217,103*
- *In foreign currencies*	*144,916*	*124,335*
Term deposits from other CIs	144,107,068	165,671,202
- *In VND*	*128,965,250*	*154,870,000*
- *In foreign currencies*	*15,141,818*	*10,801,202*
Borrowings from other CIs	88,224,300	49,572,425
- *In VND*	*17,307,956*	*50,708*
- *In foreign currencies*	*70,916,344*	*49,521,717*
	248,867,344	**220,585,065**

17. Customers deposits

- Classification of customers deposits by deposit types:

	30/09/2026 VND million	*31/12/2025 VND million*
Demand deposits	328,248,393	341,010,560
- *Demand deposits in VND*	*286,950,271*	*307,158,246*
- *Demand deposits in foreign currencies*	*41,298,122*	*33,852,314*
Term deposits	648,332,051	567,550,544
- *Term deposits in VND*	*641,558,631*	*561,175,472*
- *Term deposits in foreign currencies*	*6,773,420*	*6,375,072*
Deposits for specific purposes	2,339,084	1,234,252
Margin deposits	11,562,182	7,288,227
- *Margin deposits in VND*	*6,061,157*	*4,544,864*
- *Margin deposits in foreign currencies*	*5,501,025*	*2,743,363*
	990,481,710	**917,083,583**

- Classification of customers deposits by customer types:

	30/09/2026 VND million	*31/12/2025 VND million*
Economic entities	429,953,845	400,187,381
Individuals	560,527,865	516,896,202
	990,481,710	**917,083,583**

18. Derivatives and other financial assets/(liabilities)

	Total book value (at exchange rates at the reporting date)		
	Assets VND million	*Liabilities VND million*	*Net value VND million*
As at 30 September 2026			
FX Derivatives	**25,266**	**(722,653)**	**(697,387)**
Forward currency contracts	*25,266*	*-*	*25,266*
Swap currency contracts	*-*	*(722,653)*	*(722,653)*
As at 31 December 2025			
FX Derivatives	**-**	**(698,507)**	**(698,507)**
Forward currency contracts	*-*	*(19,293)*	*(19,293)*
Swap currency contracts	*-*	*(679,214)*	*(679,214)*

19. Other borrowed and entrusted funds

	30/09/2026 VND million	*31/12/2025 VND million*
Entrusted funds received	2,733	6,284
	2,733	**6,284**

20. Valuable papers issued

	30/09/2026 VND million	*31/12/2025 VND million*
Bonds	**48,265,655**	**42,364,313**
- *Less than 5 years*	*19,999,493*	*19,999,661*
- *Over 5 years*	*28,266,162*	*22,364,652*
Certificates of deposits	**240,830,168**	**132,787,200**
- *Less than 12 months*	*142,001,050*	*73,491,123*
- *Over 12 months*	*98,829,118*	*59,296,077*
	289,095,823	**175,151,513**

Bonds are entitled to interest rate of 5.40% per annum to 9.20% per annum.

Certificates of deposits are entitled to interest rate of 4.70% per annum to 11.18% per annum.

21. Other Liabilities

	30/09/2026 VND million	*31/12/2025 VND million*
Internal payables	3,064,307	2,912,553
Bonus, welfare funds and Bonus for executives Senior Managers fund	3,335,476	1,906,685
External payables	9,432,093	19,303,374
In which: Tax payable (Note IV.10)	*2,211,273*	*3,725,685*
	15,831,876	**24,122,612**

22. Capital and reserves

22.1 *Statement of changes in equity:*

As at 30 September 2026, the number of issued shares of the Bank is **10,068,749,855** with the face value of each share is 10,000 VND, Therefore, the charter capital of the Bank is **100,687,499** VND million.

Unit: VND million

Items	Opening balance	Appropriation/ Increase	Utilization/ Adjust	Ending balance
Charter capital	80,549,999	20,137,500	-	100,687,499
Share premium	1,304,334	-	-	1,304,334
Financial reserve	11,378,251	2,459,690	-	13,837,941
Capital supplementary reserve	6,806,293	2,732,989	-	9,539,282
Other reserves	894,821	685,048	(460,531)	1,119,338
Retained profits	29,705,958	24,079,402	(28,338,847)	25,446,513
Total	**130,639,656**	**50,094,629**	**(28,799,378)**	**151,934,907**

Details of the capital of the Bank as follows:

Unit: VND million

	30 September 2026			31 December 2025		
	Total	*Equity Ordinary*	*Equity Preferred*	*Total*	*Equity Ordinary*	*Equity Preferred*
Shareholders' contributed capital	100,687,499	100,687,499	-	80,549,999	80,549,999	-
Share premium	1,304,334	1,304,334	-	1,304,334	1,304,334	-
Treasury shares	-	-	-	-	-	-
	101,991,833	**101,991,833**	-	**81,854,333**	**81,854,333**	-

22.2 *Shares:*

	30 September 2026	31 December 2025
Number of registered shares		
Number of shares issued	10,068,749,885	8,054,999,909
- *Ordinary shares*	*10,068,749,885*	*8,054,999,909*
Number of shares acquired	-	-
- *Ordinary shares*	-	-
- *Preferred shares*	-	-
Number of shares circulated	10,068,749,885	8,054,999,909
- *Ordinary shares*	*10,068,749,885*	*8,054,999,909*
- *Preferred shares*	-	-

* The face value of each share is VND 10,000

IV - Additional information for items in Statement of income

1. Net interest and similar income

	From 01 January 2026 to 30 September 2026 VND million	*From 01 January 2025 to 30 September 2025 VND million*
Interest and similar income		
Interest income from deposits	5,508,597	1,828,624
Interest income from loans	72,149,004	43,339,268
Interest income from debt securities	11,450,900	8,690,542
Income from guarantee activities	1,940,957	1,338,959
Interest income from debt purchase and sale	208,214	132,567
Other income from credit activities	574,793	631,607
	91,832,465	**55,961,567**
Interest and similar expense		
Interest expenses for deposits	(34,886,510)	(17,494,010)
Interest expenses for borrowings	(3,582,565)	(1,112,285)
Interest expenses for valuable papers issued	(10,621,142)	(5,721,521)
Other expenses from credit activities	(451,191)	(918,486)
	(49,541,408)	**(25,246,302)**
Net interest and similar income	**42,291,057**	**30,715,265**

2. Net fee and commission income

	From 01 January 2026 to 30 September 2026 VND million	*From 01 January 2025 to 30 September 2025 VND million*
Fee and commission income		
Income from settlement services	3,790,055	2,910,039
Income from treasury services	4,566	6,491
Income from advisory services	313,881	568,295
Income from trust and agency services	618,945	761,160
Income from other services	1,856,606	1,078,273
	6,584,053	**5,324,258**
Fee and commission expenses		
Expenses for settlement services	(2,005,166)	(1,795,855)
Expense for trust and agency services	-	(729)
Expenses for brokerage services	(400,738)	(402,226)
Expenses for treasury services	(22,985)	(29,872)
Expenses for other services	(36,360)	(70,916)
	(2,465,249)	**(2,299,598)**
Net fee and commission income	**4,118,804**	**3,024,660**

3. Net income from trading of foreign currencies

	From 01 January 2026 to 30 September 2026 VND million	*From 01 January 2025 to 30 September 2025 VND million*
Income from trading of foreign currencies		
Income from spot foreign currencies and gold trading	2,117,464	2,893,107
Income from currency derivatives	4,503,010	660,971
	6,620,474	**3,554,078**
Expenses for trading of foreign currencies		
Expenses for spot foreign currencies and gold trading	(588,371)	(562,647)
Expenses for currency derivatives	(5,569,011)	(1,493,350)
	(6,157,382)	**(2,055,997)**
Net gain from trading of foreign currencies	**463,092**	**1,498,081**

4. Net income from securities held for trading and investment securities

	From 01 January 2026 to 30 September 2026 VND million	*From 01 January 2025 to 30 September 2025 VND million*
Net gain from securities held for trading		
Income from securities held for trading	349,216	290,928
Expenses for securities held for trading	(1,135)	-
	348,081	**290,928**
Net gain from investment securities		
Income from trading investment securities	180,815	1,292,392
Expenses for trading investment securities	(316,449)	(156,681)
Provision (made)/reserved for investment securities	5,485	(624,359)
	(130,149)	**511,352**
Net gain from securities held for trading and investment securities	**217,932**	**802,280**

5. Net income from other activities

	From 01 January 2026 to 30 September 2026 VND million	*From 01 January 2025 to 30 September 2025 VND million*
Recovery from bad debts previously written-off	1,788,399	2,634,764
Income from/(expenses for) other derivatives	122,315	249,940
Other income/(expenses)	782,084	401,551
	2,692,798	**3,286,255**

6. Income from capital contribution, share acquisition

	From 01 January 2026 to 30 September 2026 VND million	*From 01 January 2025 to 30 September 2025 VND million*
Income from capital contribution, share acquisition	1,757,743	2,903,667
	1,757,743	**2,903,667**

7. Operating expenses

	From 01 January 2026 to 30 September 2026 VND million	*From 01 January 2025 to 30 September 2025 VND million*
Expenses on taxes, fees	134,714	54,345
Personnel expenses	7,162,958	6,051,016
Expenses on assets	2,324,958	1,825,416
In which:		
- Depreciation of fixed assets	*706,529*	*575,222*
Administrative expenses	2,176,221	1,751,777
Insurance fees for customer deposits	550,401	504,141
(Reversal)/recognition of other provisions	(7,300)	-
	12,341,952	**10,186,695**

8. Note to changes in profit:

MB's profit after tax in the 3rd quarter of 2026 compared to the 3rd quarter of 2025 increased **2,037,855** VND million equivalent to **31.56%** due to the following reasons:

Items with significant changes	**Amount VND million**
Profit increases due to net interest income	4,745,581
Profit increases due net fee and commission income	306,522
Profit decreases due to net loss from trading of foreign currencies	(64,248)
Profit increases due to net gain from securities held for trading and investment securities	817,857
Profit decreases due to net loss from other activities	(325,988)
Profit decreases due to income from capital contribution, share acquisition	(767,960)
Profit decreases due to operating expenses	(1,075,764)
Profit decreases due to provision expenses	(1,325,998)
Profit decreases due to corporate income tax expenses	(272,147)
Total impact to profit after tax	**2,037,855**

9. Provision made/(reserved) for credit losses

	From 01 January 2026 to 30 September 2026 VND million	*From 01 January 2025 to 30 September 2025 VND million*
Provision made/(reserved) for loan to customers	9,498,488	8,349,468
Provision made/(reserved) for purchased debt	32,618	104,777
	9,531,106	**8,454,245**

10. Tax and obligations to the State Budget

VND million

	Opening balance	*Movements during the period*		*Closing balance*
		Amount payable	*Amount paid*	
Value added tax	106,982	605,767	(647,089)	65,660
Corporate income tax	3,543,524	5,588,814	(7,239,204)	1,893,134
Other taxes	75,179	1,162,075	(984,775)	252,479
	3,725,685	**7,356,656**	**(8,871,068)**	**2,211,273**

11. Current corporate income tax

The Bank has obligation to pay corporate income tax is estimated as follows:

	30/09/2026 VND million	*30/09/2025 VND million*
Profit before tax	**29,668,368**	**23,589,268**
Adjusted for:		
- Non-taxable income (including dividend, overseas branch's profit) and others	(1,763,311)	(1,215,878)
- Non-deductible expenses	13,091	39,934
Estimated taxable income in Vietnam	**27,918,148**	**22,413,324**
Current corporate income tax expenses in the year(i)	5,583,630	4,482,665
This year's adjustments for current corporate income tax of previous years (ii)	4,223	14,599
Overseas branch's current corporate income tax (iii)	1,113	4,297
Total corporate income tax expenses in the period (i) + (ii) +(iii)	**5,588,966**	**4,501,561**

12. Cash and cash equivalent

Cash and cash equivalent in the separate statement of cash flows include items in separate statement of financial position as follows:

	30/09/2026 VND million	*31/12/2025 VND million*
Cash and cash equivalent on hand	4,674,940	4,842,368
Balances with the State Bank	13,955,899	66,385,680
Placements with other credit institutions with original term of 3 months or less	165,036,512	167,051,571
	183,667,351	**238,279,619**

V- Other information

1. Off-balance sheet items

Item	30/09/2026 VND million	31/12/2025 VND million
Credit guarantees	**2,232,092**	**1,684,717**
Foreign exchange commitments	**741,843,792**	**618,888,427**
+ Foreign exchange commitments - buy	2,193,395	9,738,358
+ Foreign exchange commitments - sell	1,778,466	8,752,345
+ Cross currency swap contracts - buy	366,554,847	299,830,234
+ Cross currency swap contract - sell	371,317,084	300,567,490
Letters of credit commitments	**80,253,607**	**59,722,523**
Other guarantees	**238,054,007**	**190,104,216**
Other commitments	**114,253,893**	**126,935,262**

Contingent liabilities and commitments

In the course of its business, the Bank performs financial instruments related to items other than the separate statement of financial position. These financial instruments mainly include guarantees of guarantees and letters of credit. These instruments also create credit risks for the Bank in addition to the credit risks recognized in the balance sheet.

Credit risk of off-balance sheet financial instruments is defined as the ability to introduce credit risk to the Bank when one of the parties related to such financial instrument fails to perform the terms of the contract.

Financial guarantees are conditional commitments that the Bank grants to customers to transact with a third party in the activities of loan guarantee, payment guarantee, contract performance guarantee and bid guarantee. The credit risk associated with the granting of guarantees is essentially the same as that of lending to customers.

A sight commercial letter of credit transaction is a type of transaction in which the Bank provides financing to its customers, usually the buyer/importer of goods and the beneficiary being the seller/exporter. Credit risk in a sight letter of credit is usually low since imported goods are used as collateral for this type of transaction.

A deferred letter of credit transaction will incur a risk when the contract has been performed but the customer does not pay the beneficiary. Deferred payment letters of credit that are not paid by the customer are recognized by the Bank as a mandatory loan and the corresponding liability represents the Bank's financial obligation to pay the beneficiary and fulfil its obligations in guaranteeing for customers.

Banks often require customers to deposit to secure credit-related financial instruments when necessary. The margin value ranges from 0% to 100% of the committed value granted, depending on the customer's reliability level as assessed by the Bank.

2. Related party transactions

During normal business operation, the Bank has undertaken transactions with other parties to which the Bank is related. A party is considered to be related if the party has ability to control or to influence other parties in making decision of financial policies and operational activities. The party is related to the Bank if:

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

- controls, is controlled by or is under general control of the Bank (including parents and subsidiaries);
- has contributed capital (owning 5% or more of the charter capital or voting share capital) in the Bank that give it significant influence over the Bank;
- has joint control over the Bank.

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

(c) The party has a member who is key personnel of the Board of Directors or the Board of Management of the Bank;

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

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

Total outstanding balance of receivables and payables of the Bank with major shareholders as follow:

Transaction type	*30/09/2026 VND million*	*31/12/2025 VND million*
Deposits at MB	41,598,621	40,201,646
	41,598,621	**40,201,646**

The Bank paid remuneration of the Board of Directors and Board of Supervision pursuant to the annual General Meeting of Shareholders resolution.

Salary of Board of Management and other managers is paid in accordance with the Bank's salary regulations.

Details of significant balances with related parties as at 30 September 2026 as follows:

Related parties	*Relationship*	*Transactions*	*Receivables VND million*	*(Payables) VND million*
MB Securities Joint Stock Company	Subsidiary	Capital contributed	5,503,769	-
		Deposits	-	(2,494,985)
MB Capital Management Joint Stock Company	Subsidiary	Capital contributed	293,900	-
		Deposits	-	(46,641)
MB Asset Management Company Limited	Subsidiary	Capital contributed	665,862	-
		Deposits	-	(348,799)
MB Shinsei Consumer Credit Finance Limited Liability Company ("MCredit")	Subsidiary	Capital contributed	400,000	-
		Deposits & loans	13,970,000	(8,233,218)
MB Ageas Life Insurance Company Limited	Subsidiary	Capital contributed	915,000	-
		Deposits	-	(2,380,311)
Military Insurance Corporation ("MIC")	Subsidiary	Capital contributed	1,062,033	-
		Deposits	-	(2,043,643)
MB Bank Cambodia PLC.	Subsidiary	Capital contributed	1,810,460	-
		Deposits	909,303	(95,533)

3. Geographical concentration of assets, liabilities and off-balance sheet items

Total balance of loans to customers, deposits of customers, letters of credit commitments, held for trading and investment securities are presented as follows:

	Total loans to customers	Total deposits of customers	Letters of credit commitments	Held for trading and investment securities
Local	1,230,341,474	989,624,766	79,970,996	287,501,993
Overseas	1,434,034	856,944	282,611	41,250

4. Segment report

30 September 2026	*North* *VND million*	*Central* *VND million*	*South* *VND million*	*Other regions* *VND million*	*Net off/Reclassify* *VND million*	*Total* *VND million*
Assets	1,216,148,731	90,503,621	449,185,783	2,124,037	(943,770)	1,757,018,402
Liabilities	1,069,262,747	89,127,567	445,548,835	2,088,116	(943,770)	1,605,083,495
Fixed assets	4,683,577	85,035	223,765	11,623	-	5,004,000
Income	179,965,540	8,967,938	43,151,960	326,988	(121,364,055)	111,048,371
Expenses	157,066,092	7,241,846	38,114,700	321,420	(121,364,055)	81,380,003
Profit before tax	22,899,448	1,726,092	5,037,260	5,568	-	29,668,368

31 December 2025	*North* *VND million*	*Central* *VND million*	*South* *VND million*	*Other regions* *VND million*	*Net off/Reclassify* *VND million*	*Total* *VND million*
Assets	1,062,009,390	73,486,567	391,719,355	2,224,207	(860,314)	1,528,579,205
Liabilities	940,393,782	71,795,670	384,462,199	2,148,212	(860,314)	1,397,939,549
Fixed assets	4,334,892	78,441	204,176	15,470	-	4,632,979
Income	152,401,667	8,000,254	41,850,617	262,780	(99,429,805)	103,085,513
Expenses	129,765,966	5,880,238	32,740,234	239,512	(99,429,805)	69,196,145
Profit before tax	22,635,701	2,120,016	9,110,383	23,267	-	33,889,368

5. Risk management policies related to financial instruments

The Bank's orientation is to become a diversified financial group. Therefore, the use of financial instruments, including funding from customers (with deposit products and valuable papers issued) and investments in high quality financial assets has become the key activities to help the Bank gain necessary interest rate gaps. From the risk management perspective, the Bank is required to maintain the structure of assets, liabilities and equity (including balance sheet items and off-balance sheet items) for the purpose of ensuring safety and mitigating risks in banking activities. In addition, the Bank has invested in securities or granted credit facilities to other banks. The risks related to currency exchange and interest rates have been managed through applying of position limits to restrict over-concentration and simultaneously participating in activities with balancing impact to minimise risks. By holding various assets being high quality financial instruments, the structure of the Bank's interim separate statement of financial position would be able to protect the Bank from significant risks during its business processes and ensure liquidity. In addition, the Bank has been also involved in many derivatives transactions related to financial instruments such as currency forward commitments, currency swap commitments, and interest rate swap commitments for the purpose of managing currency risk.

In the process of credit risk management, the Bank has adopted the Credit Handbook which provides in details the lending policies and procedures as well as implementation guidance on standardisation of the Bank's credit activities. Liquidity risk is limited by holding appropriate amounts of cash and cash equivalents as demand deposits ("Nostro"), term deposits at the SBV and other credit institutions and valuable papers. The safety ratios with risk factors taken into account are also used to manage liquidity risk. The Bank has regularly assessed interest rate gaps, compared to the gaps of domestic markets and international markets to make timely adjustments. In addition, the application of internal risk management processes has become more efficient owing to the deployment of Centralised Capital Management System and Centralised Payment System in which all capital and payment transactions of the Bank are executed by the Head Office. Such centralisation has also helped the Bank to monitor capital movements more effectively and reduce any possible errors and unnecessarily complicated procedures.

5.1 Credit risk

Credit risk is the inherent risk in the business activities of banks, Credit risk is the possibility of loss due to customers' failure to perform or inability to perform their obligations as committed.

The Bank has maintained an appropriate risk management policy to ensure these following basic principles:

- Establish appropriate credit risk management environment;
- Operate under healthy credit granting procedure;
- Maintain managing, measuring and supervising procedure; and
- Ensure adequate control on credit risk.

The Bank conducts credit review through multiple levels to ensure that a credit is independently reviewed; at the same time, the loan approval is done on the basis of the credit limit assigned to each competent level. In addition, the Bank's credit approval model has the participation of the Credit Council to ensure that credit approval activities are concentrated with the highest quality.

The Bank is using an internal credit rating system approved by the SBV as a management tool to manage credit risk, whereby each customer is rated at a risk level. This risk level may be revised and updated from time to time. Data and ratings of customers throughout the system are controlled and centrally managed at the Head Office. This is the basis for granting credit and providing services to customers as well as making provision for credit risks in accordance with regulations.

5.2 Market risks

5.2.1 Interest risks

The Bank's operations are subject to the risk of interest rate fluctuations to the extent that interest-earning assets and interest-bearing liabilities mature at different times or in differing amounts. Some assets have indefinite maturities or interest rate sensitivities and are not readily matched with specific liabilities.

The following table shows the Bank's assets and liabilities classified by the practical interest rate re-pricing period which is the remaining period from the end of accounting period to the most recent interest rate re-pricing period of assets and liabilities items.

The following assumptions and conditions have been adopted in the analysis of re-pricing period of interest rate of the assets and liabilities of the Bank:

- Cash, gold and gemstones; deposits at the State Banks, long-term investments and other assets (including fixed assets and some other assets) are classified as non-interest bearings;
- Securities held for trading are classified as up to one (1) month;
- The interest rate re-pricing period of investment securities is determined as follows:
  - Items with fixed interest rates for the duration of the contract: The interest rate re-pricing term is based on the actual maturity from the end of accounting period;
  - Items with floating interest rates: The effective interest rate re-pricing term is based on the latest interest rate re-pricing date from reporting date;
  - Investment securities and trading securities which are equity securities are classified as not affected by interest rate re-pricing.
- The interest rate re-pricing period of deposits and loans to Credit institutions; loans to customers and credit extension entrustment; due from the Government and the State Bank; deposits and loans from Credit institutions; customers' deposits; other borrowed and entrusted funds and valuable papers issued are determined as follows:
  - Items with fixed interest rates for the duration of the contract: The interest rate re-pricing term is based on the maturity from the end of the accounting period;
  - Items with floating interest rates: The interest rate re-pricing term is based on the latest interest rate re-pricing date from the end of accounting period;
- Other liabilities are classified as not affected by interest rate re-pricing.

Classification of assets and liabilities as at 30 September 2026 as follows:

Unit: VND million

		Interest re-pricing period					
	Overdue	*Non-interest bearing*	*Up to 1 month*	*From 1 – 3 months*	*From 3 – 6 months*	*From 6 – 12 months*	*Over 12 months*	*Total*
Assets								
Cash, gold and gemstones	-	4,674,940	-	-	-	-	-	4,674,940
Balances with the State Bank	-	13,998,677	-	-	-	-	-	13,998,677
Placements with and loans to other credit institutions (*)	-	-	161,211,411	11,099,501	75,000	1,980,000	-	174,365,912
Securities held for trading (*)	-	-	39,874,638	-	-	-	-	39,874,638
Derivatives and other financial assets	-	-	-	-	-	-	-	-
Loans to customers and debt purchase (*)	32,942,879	-	381,379,574	479,219,126	146,043,896	128,609,030	70,070,465	1,238,264,970
Investment securities (*)	50,000	-	13,893,070	29,149,649	47,562,466	78,089,753	78,923,667	247,668,605
Long-term investments (*)	-	11,022,997	-	-	-	-	-	11,022,997
Fixed assets	-	5,004,000	-	-	-	-	-	5,004,000
Other assets (*)	17,668	38,857,488	-	-	-	-	-	38,875,156
Total assets	**33,010,547**	**73,558,102**	**596,358,693**	**519,468,276**	**193,681,362**	**208,678,783**	**148,994,132**	**1,773,749,895**
Liabilities								
Due to the Government and SBV	-	-	13,835,746	24,019,932	-	-	-	37,855,678
Deposits and borrowings from other credit institutions	-	-	136,828,570	89,610,657	16,958,599	5,469,518	-	248,867,344
Customers deposits	-	-	451,162,825	162,332,375	221,036,561	146,388,466	9,561,483	990,481,710
Derivatives and other financial liabilities	-	-	404,856	288,389	(69,985)	20,996	53,131	697,387
Other borrowed and trusted funds	-	-	-	-	-	-	2,733	2,733
Valuable papers issued	-	-	35,312,733	52,295,118	66,037,222	85,010,493	50,440,257	289,095,823
Other liabilities (*)	-	38,082,820	-	-	-	-	-	38,082,820
Total liabilities	-	**38,082,820**	**637,544,730**	**328,546,471**	**303,962,397**	**236,889,473**	**60,057,604**	**1,605,083,495**
Interest sensitivity gap (on balance sheet items)	**33,010,547**	**35,475,282**	**(41,186,037)**	**190,921,805**	**(110,281,035)**	**(28,210,690)**	**88,936,528**	**168,666,400**

(*): These items do not include provisions

5.2.2 *Currency risks*

Currency risk is the risk that the value of a financial instrument fluctuates due to changes in foreign exchange rates. The Bank was incorporated and operates in Vietnam, with VND as its reporting currency. The major currency in which the Bank transacts is VND. The Bank's loans and advances to customers were mainly denominated in VND and USD. Some of the Bank's other assets are in currencies other than VND and USD. The Bank's management has set limits on positions by currency based on the internal risk assessment system of the Bank and regulations of the SBV. Positions are monitored on a daily basis and hedging strategies used to ensure positions are maintained within established limits.

Classification of assets and liabilities in foreign currencies translated into VND as at 30 September 2026 as follows

Unit: VND million

	USD equivalent	*EUR equivalent*	*Other currencies equivalent*	*Total*
Assets				
Cash, gold and gemstones	254,877	48,566	51,114	354,557
Balances with the State Bank	1,249,990	3,288	240,221	1,493,499
Placements with and loans to other credit institutions	39,597,204	1,474,555	869,491	41,941,250
Derivatives and other financial assets	-	-	-	-
Loans to customers	80,971,920	39,131	807,190	81,818,241
Investment securities	-	-	41,250	41,250
Long-term investments	1,810,460	2,731	-	1,813,191
Fixed assets	-	-	11,623	11,623
Other assets	1,221,444	67	22,458	1,243,969
Total assets	**125,105,895**	**1,568,338**	**2,043,347**	**128,717,580**
Liabilities				
Deposits and borrowings from the SBV and other credit institutions	85,878,623	58,634	265,821	86,203,078
Customer deposits	50,105,892	4,352,056	1,157,556	55,615,504
Derivatives and other financial liabilities	(11,165,859)	(2,606,215)	68,589	(13,703,485)
Other liabilities	1,062,684	24,222	33,287	1,120,193
Total liabilities	**125,881,340**	**1,828,697**	**1,525,253**	**129,235,290**
FX position on balance sheet	(775,445)	(260,359)	518,094	(517,710)
FX position off balance sheet	249,114	148,020	17,795	414,929
FX position on, off balance sheet	**(526,331)**	**(112,339)**	**535,889**	**(102,781)**

5.2.3 *Liquidity risks*

Liquidity risk includes the risk of being unable to fund assets at appropriate maturities and rates and the risk of being unable to liquidate an asset at a reasonable price and in an appropriate time frame.

The Bank uses appropriate risk measurement with operation scale and availability of information system, ensuring risk reduction requirements are met. Liquidity risk is measured through the use of indicators related to cash flows, capital mobilisation capability, and asset liquidity of the Bank. The Bank also has a designated unit to obtain updated domestic and foreign economic information, which directly affects the Bank's trading book and business strategies, as well as on forecasting movements of market factors such as the foreign exchange rate, interest rate and gold price for timely risk warnings. The Bank also establishes and applies a limit system and decision authority at each level based on results of risk measurement for each category.

The following table provides an analysis of the assets and liabilities of the Bank into relevant maturity groupings based on the remaining period from the reporting date to repayment date. In practice, the actual maturity of assets or liabilities may differ from contractual terms based on the addenda to the contracts which may exist.

The following assumptions and conditions have been adopted in the analysis of the maturity period of the Bank's assets and liabilities:

- Balances at the State Bank are classified as demand deposits, including compulsory reserve deposits. The balance of compulsory reserve deposits depends on the composition and terms of the Bank's deposits from customers;
- The maturity term of placements with and loans to credit institutions and loans to customers is determined based on the maturity date of the specified contract. Actual maturities may vary as loan agreements are extend, In addition, customer loans are recorded at principal value excluding risk provisions;
- Securities held for trading are classified into items with terms within one (1) month;
- The maturity investment securities being debt securities is determined based on the maturity date of each type of securities;
- The maturity term of available-for-sale investments which are equity securities and equity investments are classified into items with terms from one (1) year to five (5) years since these investments have no maturity date;
- Deposits and borrowings from other credit institutions and customer deposits are determined based on the nature of these items or the maturity date on the contract. Demand deposits are determined based on the results of customer behavior model analysis. The maturity term for borrowings and term deposits is determined based on the maturity date in accordance with the contract;
- The maturity of the valuable paper issued is determined based on the maturity date of each valuable paper; and
- The maturity term of fixed assets is determined as having term from one (1) to five (5) years,

Classification of assets and liabilities as at 30 September 2026 as follows:

Unit: VND million

		Current					
	Overdue	*Up to 1 month*	*From 1 – 3 months*	*From 3 – 12 months*	*From 1 – 5 years*	*Over 5 years*	*Total*
Assets							
Cash, gold and gemstones	-	4,674,940	-	-	-	-	4,674,940
Balances with the State Bank	-	13,998,677	-	-	-	-	13,998,677
Placements with and loans to other credit institutions (*)	-	161,211,411	11,099,501	2,055,000	-	-	174,365,912
Securities held for trading (*)	-	39,874,638	-	-	-	-	39,874,638
Derivatives and other financial asset	-	-	-	-	-	-	-
Loans to customers and debt purchase (*)	32,942,879	87,700,879	191,272,517	366,253,539	288,457,402	271,637,754	1,238,264,970
Investment securities (*)	50,000	6,497,470	19,802,649	125,021,319	39,873,734	56,423,433	247,668,605
Long-term investments (*)	-	-	-	-	11,022,997	-	11,022,997
Fixed assets	-	-	-	-	5,004,000	-	5,004,000
Other assets (*)	17,668	33,585,325	135,036	5,004,662	86,150	46,315	38,875,156
Total assets	**33,010,547**	**347,543,340**	**222,309,703**	**498,334,520**	**344,444,283**	**328,107,502**	**1,773,749,895**
Liabilities							
Due to the Government and the SBV	-	13,835,746	24,019,932	-	-	-	37,855,678
Deposits and borrowings from other credit institutions	-	132,931,570	59,733,657	22,428,117	33,774,000	-	248,867,344
Customers deposits	-	191,422,537	162,332,375	367,425,027	269,284,924	16,847	990,481,710
Derivatives and other financial liabilities	-	404,856	288,389	(48,989)	53,131	-	697,387
Other borrowed and trusted fund	-	-	-	-	2,733	-	2,733
Valuable papers issued	-	13,299,389	22,417,093	149,497,732	78,409,113	25,472,496	289,095,823
Other liabilities (*)	-	38,082,820	-	-	-	-	38,082,820
Total liabilities	**-**	**389,976,918**	**268,791,446**	**539,301,887**	**381,523,901**	**25,489,343**	**1,605,083,495**
Net liquidity gap	**33,010,547**	**(42,433,578)**	**(46,481,743)**	**(40,967,367)**	**(37,079,618)**	**302,618,159**	**168,666,400**

(*): These items do not include provisions,

6. Exchange rates as at reporting date:

	30/09/2026 VND	*31/12/2025 VND*
USD	25,980.00	26,290.00
EUR	29,604.00	30,945.00
GBP	34,545.00	35,443.00
JPY	166.31	168.88
CHF	31,172.00	33,195.00
AUD	18,122.00	17,641.00
CAD	18,365.50	19,250.50
SGD	20,365.00	20,505.50
THB	782.00	841.86
SEK	2,651.49	2,879.53

Prepared by:	Reviewed by:		Approved by:
Le Thi Huyen Trang Director of Accounting Center	Dang Thuy Dung Chief Accountant	Nguyen Thi Thanh Nga Chief Financial Officer	Pham Nhu Anh Chief Executive Officer

Ha Noi, Viet Nam
14 October 2026