

Number: 20/25/BVBank/CV-TC

Ho Chi Minh City, October 27, 2025

*(Rgd: profit after tax fluctuations
in the third quarter of 2025)*

Attention: - State Securities Committee;

- HaNoi Stock Exchange.

- Pursuant to Circular 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market;
- Based on the separate and consolidated financial statements of the third quarter of 2025;

Viet Capital Commercial Joint Stock Bank (BVBank) reported that "Profit after corporate income tax in the income statement of the reporting period changed by 10% or more compared to the same period of the previous year" as follows:

Unit: mil VND, %

Description	Q3.2025	Q3.2024	Increase/ (Decrease)	%
Consolidated profit after tax	274,218	23,041	251,177	1090%
Separate profit after tax	274,246	22,670	251,576	1110%

The above fluctuations are mainly due to the following impacts:

- Net interest income in the third quarter of 2025 increased by 37% year-on-year due to a 34% increase in interest income while interest expenses increased by 32%. Net income from foreign exchange trading increased by 1071% year-on-year due to exchange rate fluctuations and increased foreign exchange sales.
- The bank controlled operating costs well, causing operating expenses to increase by only 12% compared to the same period last year.

Viet Capital Commercial Joint Stock Bank respectfully reports to your esteemed organization.

Best regards,



DEPUTY GENERAL DIRECTOR

To:

- As above

- Accounting Department



Văn Thành Khánh Linh