

Number: 02/26/BVBank/CV-TC

Ho Chi Minh City, January 27, 2026

(Rgd: profit after tax fluctuations
in the fourth 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 fourth 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	Q4.2025	Q4.2024	Increase/ (Decrease)	%
Consolidated profit after tax	68,007	166,686	(98,679)	(59%)
Separate profit after tax	68,851	167,362	(98,511)	(59%)

The above fluctuations are mainly due to the following impacts:

- Net interest income in Q4 2025 increased by 7% year-on-year due to a 25% increase in interest income while interest expenses increased by 38%. The rapid increase in interest expenses mainly stemmed from the expansion of capital mobilization, creating a safe liquidity buffer.
- The bank continued to increase its brand recognition and invest resources in retail operations, resulting in a 17% increase in operating expenses compared to the same period last year.
- At the same time, credit risk provisioning costs increased by 56% compared to the same period last year, mainly due to increased provisions for VAMC special bonds in accordance with regulations.

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

Best regards,

To:

- As above

- Accounting Department

DEPUTY GENERAL DIRECTOR



Văn Thành Khánh Linh