



**An Binh Commercial Joint Stock Bank**

**SEPARATE FINANCIAL STATEMENTS  
QUARTER I/2026**



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# SEPARATE STATEMENT OF FINANCIAL POSITION

For Quarter I as at 31 March 2026

Unit: VND million

No.	Items	Closing Balance	Opening Balance
<b>A</b>	<b>ASSETS</b>	<b>250,098,279</b>	<b>220,391,553</b>
<b>I</b>	<b>Cash on hand</b>	<b>714,484</b>	<b>493,695</b>
<b>II</b>	<b>Balances with the State Bank of Vietnam</b>	<b>16,756,488</b>	<b>13,021,715</b>
<b>III</b>	<b>Deposits with and loans to other credit institutions</b>	<b>46,992,508</b>	<b>34,108,018</b>
1	Deposits with other credit institutions	45,492,508	34,108,018
2	Loans to other credit institutions	1,500,000	-
3	Allowance for losses (*)	-	-
<b>IV</b>	<b>Held-for-trading securities</b>	<b>-</b>	<b>-</b>
1	Held-for-trading securities	-	-
2	Allowance for losses on held-for-trading securities (*)	-	-
<b>V</b>	<b>Derivatives and other financial assets</b>	<b>-</b>	<b>-</b>
<b>VI</b>	<b>Loans and advances to customers</b>	<b>116,149,249</b>	<b>112,691,295</b>
1	Loans and advances to customers	117,329,362	113,891,373
2	Allowance for loans and advances to customers (*)	(1,180,113)	(1,200,078)
<b>VII</b>	<b>Purchased debts</b>	<b>3,277,406</b>	<b>5,516,553</b>
1	Purchased debts	3,302,172	5,558,240
2	Allowance for purchased debts (*)	(24,766)	(41,687)
<b>VIII</b>	<b>Investment securities</b>	<b>60,245,450</b>	<b>49,232,255</b>
1	Available-for-sale securities	60,320,026	48,482,000
2	Held-to-maturity securities	-	1,316,155
3	Allowance for losses on investment securities (*)	(74,576)	(565,900)
<b>IX</b>	<b>Long-term investments</b>	<b>58,791</b>	<b>318,791</b>
1	Investments in subsidiaries	-	260,000
2	Joint venture capital contribution	-	-
3	Investments in associates	-	-
4	Other long-term investments	58,791	58,791
5	Allowance for diminution in the value of long-term investments (*)	-	-
<b>X</b>	<b>Fixed assets</b>	<b>1,077,360</b>	<b>1,103,384</b>
1	Tangible fixed assets	545,603	561,572
a	Cost	1,346,656	1,352,346
b	Accumulated depreciation (*)	(801,053)	(790,774)
2	Leased fixed assets	-	-
a	Cost	-	-
b	Accumulated depreciation (*)	-	-
3	Intangible fixed assets	531,757	541,812
a	Cost	986,477	983,088
b	Accumulated depreciation (*)	(454,720)	(441,276)
<b>XI</b>	<b>Investment property</b>	<b>-</b>	<b>-</b>
a	Cost	-	-
b	Accumulated depreciation (*)	-	-



No.	Items	Closing Balance	Opening Balance
<b>XII</b>	<b>Other assets</b>	<b>4,826,543</b>	<b>3,905,847</b>
1	Receivables	2,183,197	2,301,079
2	Accrued interest and fees receivable	2,526,122	1,552,733
3	Deferred corporate income tax assets	44,956	44,956
4	Other assets	418,487	428,711
	- In which: Goodwill	-	-
5	Allowance for losses on other assets (*)	(346,219)	(421,632)
	<b>TOTAL ASSETS</b>	<b>250,098,279</b>	<b>220,391,553</b>
<b>B</b>	<b>LIABILITIES AND OWNER'S EQUITY</b>		
<b>I</b>	<b>Borrowings from the State Bank of Vietnam</b>	<b>5,933,251</b>	<b>6,741,277</b>
1	Deposits and borrowings from the State Bank of Vietnam	5,933,251	6,741,277
2	Trading Government bonds with the State Treasury	-	-
<b>II</b>	<b>Deposits and borrowings from other credit institutions</b>	<b>43,361,425</b>	<b>31,118,108</b>
1	Deposits from other credit institutions	41,786,604	29,159,120
2	Borrowings from other credit institutions	1,574,821	1,958,988
<b>III</b>	<b>Deposits from customers</b>	<b>146,668,435</b>	<b>133,421,056</b>
<b>IV</b>	<b>Derivatives and other financial liabilities</b>	<b>75,878</b>	<b>11,130</b>
<b>V</b>	<b>Grants, entrusted funds and loans exposed to risks</b>	<b>2,632</b>	<b>3,313</b>
<b>VI</b>	<b>Valuable papers issued</b>	<b>27,113,822</b>	<b>27,800,183</b>
<b>VII</b>	<b>Other liabilities</b>	<b>9,040,075</b>	<b>4,593,293</b>
1	Accrued interest and fees payable	3,830,595	2,621,152
2	Deferred corporate income tax liabilities	-	-
3	Other liabilities	5,209,480	1,972,141
4	Allowance for other losses (Allowance for contingent liabilities)	-	-
	<b>Total liabilities</b>	<b>232,195,518</b>	<b>203,688,360</b>
<b>VIII</b>	<b>Owners' equity</b>	<b>17,902,761</b>	<b>16,703,193</b>
1	Capital	10,384,647	10,384,647
a	Charter capital	10,350,368	10,350,368
b	Construction investment fund, fixed asset purchases	-	-
c	Share premium	34,279	34,279
d	Treasury shares (*)	-	-
e	Preference shares	-	-
g	Other equity	-	-
2	Reserves	1,741,302	1,741,302
3	Foreign exchange differences	-	-
4	Asset revaluation differences	-	-
5	Retained earnings / Accumulated losses	5,776,812	4,577,244
6	Non controlling interest	-	-
	<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>250,098,279</b>	<b>220,391,553</b>

OFF-BALANCE SHEET ITEMS

No.	Items	Closing Balance	Opening Balance
1	Loan guarantees	-	-
2	Foreign exchange commitments	132,972,660	150,223,284
	<i>Commitments to buy foreign currencies</i>	<i>18,770,476</i>	<i>21,259,403</i>
	<i>Commitments to sell foreign currencies</i>	<i>18,815,517</i>	<i>21,323,160</i>
	<i>Commitments to swap currency transactions</i>	<i>95,386,667</i>	<i>107,640,721</i>
	<i>Commitments on future transactions</i>	-	-
3	Irrevocable loan commitments	4,585	4,415
4	Letters of credit	2,336,067	1,153,168
5	Other guarantees	8,778,128	8,382,102
6	Other commitments	-	-
7	Interest and fees receivable but not collected yet	382,966	401,993
8	Bad debts written off	12,046,486	11,722,493
9	Assets and other documents	11,442,567	13,576,398

Prepared by



Phan Nguyễn Minh Tâm

Chief Accountant



Bùi Quốc Việt

Ho Chi Minh City, 13 April 2026

General Director




Đỗ Lam Diễm



## SEPARATE INCOME STATEMENT

For Quarter 1 ended 31 March 2026

Unit: VND million

No.	Items	Quarter 1		Accumulated	
		Current year	Previous year	Current year	Previous year
1	Interest and similar income	3,963,139	2,642,457	3,963,139	2,642,457
2	Interest and similar expenses	2,985,048	1,819,575	2,985,048	1,819,575
I	<b>NET INTEREST AND SIMILAR INCOME</b>	<b>978,091</b>	<b>822,882</b>	<b>978,091</b>	<b>822,882</b>
3	Fees and commission income	612,481	212,772	612,481	212,772
4	Fees and commission expenses	199,408	43,490	199,408	43,490
II	<b>NET FEES AND COMMISSION INCOME</b>	<b>413,073</b>	<b>169,282</b>	<b>413,073</b>	<b>169,282</b>
III	<b>NET GAIN/ LOSS FROM TRADING OF FOREIGN CURRENCIES</b>	<b>112,114</b>	<b>145,143</b>	<b>112,114</b>	<b>145,143</b>
IV	<b>NET GAIN/ LOSS FROM TRADING OF HELD-FOR-TRADING SECURITIES</b>	<b>-</b>	<b>(350)</b>	<b>-</b>	<b>(350)</b>
V	<b>NET GAIN/ LOSS FROM SALE OF INVESTMENT SECURITIES</b>	<b>(39,555)</b>	<b>(5,245)</b>	<b>(39,555)</b>	<b>(5,245)</b>
5	Other operating income	1,362,545	236,606	1,362,545	236,606
6	Other operating expenses	7,933	64,556	7,933	64,556
VI	<b>NET GAIN/ LOSS FROM OTHER OPERATING ACTIVITIES</b>	<b>1,354,612</b>	<b>172,050</b>	<b>1,354,612</b>	<b>172,050</b>
VII	<b>GAIN FROM CAPITAL CONTRIBUTION, SHARE PURCHASES</b>	<b>259,329</b>	<b>-</b>	<b>259,329</b>	<b>-</b>
VIII	<b>OPERATING EXPENSES</b>	<b>722,081</b>	<b>556,717</b>	<b>722,081</b>	<b>556,717</b>
IX	<b>NET OPERATING PROFIT BEFORE ALLOWANCE EXPENSES FOR CREDIT LOSSES</b>	<b>2,355,583</b>	<b>747,045</b>	<b>2,355,583</b>	<b>747,045</b>
X	<b>ALLOWANCE EXPENSES FOR CREDIT LOSSES</b>	<b>855,236</b>	<b>340,125</b>	<b>855,236</b>	<b>340,125</b>
XI	<b>PROFIT BEFORE TAX</b>	<b>1,500,347</b>	<b>406,920</b>	<b>1,500,347</b>	<b>406,920</b>
7	Corporate income tax expense – current	300,779	81,384	300,779	81,384
8	Corporate income tax expense – deferred	-	-	-	-
XII	<b>CORPORATE INCOME TAX EXPENSE</b>	<b>300,779</b>	<b>81,384</b>	<b>300,779</b>	<b>81,384</b>
XIII	<b>PROFIT AFTER TAX</b>	<b>1,199,568</b>	<b>325,536</b>	<b>1,199,568</b>	<b>325,536</b>

Prepared by

Chief Accountant

Hanoi, 13 April 2026

General Director



Phan Nguyễn Minh Tâm



Bùi Quốc Việt





Đỗ Lam Diễm

## SEPARATE STATEMENT OF CASH FLOWS

### Direct Method

For Quarter 1 ended 31 March 2026

Unit: VND million

No.	Items	Quarter 1/2026	Quarter 1/2025
	<b>Cash flows from operating activities</b>		
1	Interest and similar income received	3,003,151	2,116,335
2	Interest and similar expenses paid	(1,794,687)	(1,364,356)
3	Net fee and commission income received	413,073	169,282
4	Net receipts from trading securities, gold and foreign currencies	99,978	99,152
5	Other incomes	1,245,142	43,975
6	Collection of bad debts previously written-off	107,108	128,012
7	Salaries and operating expenses paid	(894,045)	(523,330)
8	Corporate income tax paid during the year	(278,388)	65,483
	<b>Net cash flows from operating activities before changes in operating assets and liabilities</b>	<b>1,901,332</b>	<b>734,553</b>
	<b>Changes in operating assets</b>		
9	(Increase)/Decrease in deposits with and loans to other credit institutions	(1,500,000)	449,633
10	(Increase)/Decrease in trading securities	(10,521,871)	(5,977,875)
11	(Increase)/Decrease in derivatives and other financial assets	-	-
12	(Increase)/Decrease in loans and advances to customers	(1,181,920)	4,626,170
13	Utilisation of allowance for credit losses	(435,434)	(137,718)
14	(Increase)/Decrease in other operating assets	(817,409)	312,891
	<b>Changes in operating liabilities</b>		
15	Increase/(Decrease) in borrowings from the State Bank of Vietnam	(808,026)	(1,268,785)
16	Increase/(Decrease) in deposits and borrowings from other credit institutions	12,243,317	5,547,974
17	Increase/(Decrease) in deposits from customers (including deposits from Vietnam State Treasury)	13,247,379	(972,796)
18	Increase/(Decrease) in valuable papers issued (excluding valuable papers issued which are included in financial activities)	(686,361)	3,080,000
19	Increase/(Decrease) in grants and entrusted funds received	(680)	(1,963)
20	Increase/(Decrease) in derivatives and other financial liabilities	64,748	(103,489)
21	Increase/(Decrease) in other operating liabilities	3,340,844	(177,038)
22	Utilisation of funds	-	-
<b>I</b>	<b>Net cash flows from operating activities</b>	<b>14,845,919</b>	<b>6,111,557</b>



No.	Items	Quarter 1/2026	Quarter 1/2025
	<b>Cash flows from investing activities</b>		
1	Payment for purchases of fixed assets	(28,497)	(43,775)
2	Proceeds from disposals of fixed assets	3,301	61
3	Payment for disposals of fixed assets	-	-
4	Purchase of investment properties	-	-
5	Proceeds from disposals of investment properties	-	-
6	Payment for disposals of investment properties	-	-
7	Payment for investment in other entities (Payment for purchase of subsidiaries, capital contribution in joint-ventures, associates and other long-term investments)	-	-
8	Proceeds from investments in other entities (Proceed from disposal of subsidiaries, capital contribution in joint-ventures, associates and other long-term investments)	515,000	-
9	Receipts of dividends from long-term investments	4,329	-
<b>II</b>	<b>Net cash flows from investing activities</b>	<b>494,133</b>	<b>(43,714)</b>
	<b>Cash flows from financing activities</b>		
1	Increase in equity from capital contribution and/or issuance of shares	-	-
2	Receipts from issuance of valuable papers	-	-
3	Payment for valuable papers settlement	-	-
4	Payment for dividends	-	-
5	Payment for purchase of treasury shares	-	-
6	Proceeds from sale of treasury shares	-	-
<b>III</b>	<b>Net cash flows from financing activities</b>	<b>-</b>	<b>-</b>
	<b>Net cash flows during the period</b>	<b>15,340,052</b>	<b>6,067,843</b>
	<b>Cash and cash equivalents at the beginning of period</b>	<b>47,623,428</b>	<b>46,862,957</b>
	<b>Effect of exchange rate fluctuations</b>	<b>-</b>	<b>-</b>
	<b>Cash and cash equivalents at the end of period</b>	<b>62,963,480</b>	<b>52,930,800</b>

Prepared by

Chief Accountant

Hanoi, Minh City, 13 April 2026

General Director

Phan Nguyễn Minh Tâm

Bùi Quốc Việt

Đỗ Lam Điền



## NOTES TO THE SEPARATE FINANCIAL STATEMENTS Quarter 1/2026

### **I. Operating characteristics of the Bank**

#### **1. Establishment and Operation Banking License, its valid period:**

An Binh Commercial Joint Stock Bank (“the Bank”) is a commercial joint stock bank incorporated in the Socialist Republic of Vietnam.

The Bank was established under the Establishment and Banking Operation Licence No. 535/GP-UB issued by the People’s Committee of Ho Chi Minh City on 13 May 1993, the Banking Operation Licence No. 0031/NH-GP issued by the State Bank of Vietnam (“the SBV”) on April 15, 1993 which was replaced by License No. 120/GP-NHNN dated December 12, 2018 (as updated and amended pursuant to decisions of the State Bank of Vietnam. The Bank’s term of operation is 99 years from April 15, 1993.

The Business Registration Certificate No. 0301412222 was issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on 17 May 1993 and its amendments 29th was issued by the Department of Planning and Investment of Hanoi City on 28 June 2023.

#### **2. Type of business structure:** The Commercial Joint Stock Bank

#### **3. Board of Directors:**

Mr. Vu Van Tien	Chairman
Mr. Dao Manh Khang	Vice Chairman
Mr. Syed Ahmad Taufik Albar	Member
Mr. Nguyen Danh Luong	Member
Ms. Do Thi Nhung	Independent Member
Mr. Trinh Thanh Hai	Independent Member

#### **4. Board of Supervision:**

Ms. Nguyen Thi Hanh Tam	Chief Supervisor
Ms. Nguyen Thi Thanh Thai	Part-time Member
Mr. Nguyen Hong Quang	Full-time Member

#### **5. Board of General Directors and Chief Accountant:**

Mr. Le Manh Hung	General Director (from 05 February 2026)
Ms. Nguyen Thi Huong	Deputy General Director
Mr. Lai Tat Ha	Deputy General Director
Mr. Bui Quoc Viet	Chief Accountant

#### **6. Registered Office:**

The Bank’s Head Office is located at 1st, 2nd, 3rd Floor, Geleximco Tower, 36 Hoang Cau Street, O Cho Dua Ward, Ha Noi. The Bank’s office is located at 18 Phan Dinh Giot, Tan Son Hoa Ward, Ho Chi Minh City.

As at 31 March 2026, the Bank had one (1) Head Office, thirty-five (35) branches, one hundred and thirty (130) transaction offices located in cities and provinces throughout Vietnam. (As at 31 December 2025, the Bank had one (1) Head Office, thirty-five (35) branches, one hundred and thirty (130) transaction offices located in cities and provinces throughout Vietnam).

#### **7. Subsidiaries and Affiliated Company:**

On March 31, 2026, the Bank completed the full divestment of the entire investment capital in Debt and Asset Management One Member Limited Liability Company – An Binh Joint Stock Commercial Bank (“ABBA”), and ABBA Security Services One Member Limited Company is no longer an indirectly owned subsidiary of the Bank via Debt and Asset Management One Member Limited Liability Company – An Binh Joint Stock Commercial Bank (“ABBA”).

**8. Employees:**

The Bank's total number of employees as at 31 March 2026 was 3,465 employees (31 December 2025: 3,383 employees).

**II. Annual accounting period and accounting currency**

1. Annual accounting period (starts on 1 January and ends on 31 December).
2. Accounting currency: Vietnam Dong ("VND").

**III. Applied accounting standards and system**

- The Bank's separate financial statements are presented in Vietnam Dong million (rounded to the nearest million, "VND million"), which are prepared under the Vietnamese Accounting Systems applicable to Credit Institutions in accordance with the Decision No. 479/2004/QD-NHNN dated 29 April 2004, Circular No. 10/2014/TT-NHNN dated 20 March 2014 and Circular No. 22/2017/TT-NHNN dated 29 December 2017 amending, supplementing Decision No. 479/2004/QD-NHNN; Decision No. 16/2007/QD-NHNN dated 18 April 2007, Circular No. 49/2014/TT-NHNN on amendments and supplements to a number of articles in the financial reporting policies applicable to Credit Institutions issued together with Decision No. 16/2007/QD-NHNN dated 18 April 2007 and the accounting systems of Credit Institutions issued together with Decision No. 479/2004/QD-NHNN dated 29 April 2004 of the Governor of the SBV; Circular No. 27/2021/TT-NHNN amending chart of accounts of Credit Institutions enclosed with Decision No. 479/2004/QD-NHNN dated 29 April 2004 and regulations on financial statements of Credit Institutions enclosed with Decision No. 16/2007/QD-NHNN dated 18 April 2007 of the Governor of the SBV.
- Vietnamese Accounting Standards System 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 Standards on Accounting (Series 1);
  - + Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
  - + Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
  - + Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4);
  - + Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5);
- Accounting regime and standards application: The Bank uses accounting software to record all the occurring economic transactions.
- The assessment criteria applied in making financial statements and important accounting evaluations: Making and presentation of financial statements comply with regulations in VAS 21\_Presentation of Financial Statements, VAS 22 \_ Disclosures in Financial Statements of Banks and Similar Financial Institutions.

**IV. Accounting policies applied in credit institutions**

**1. Foreign currency transactions:**

The Bank's transactions are accounted in original currencies. Monetary denominated in currencies other than VND are translated into VND at exchange rates on the accounting period ending date; non-monetary denominated in currencies other than VND are translated into VND at rates of exchange at the transaction dates.

Assets and liabilities balances in foreign currencies at the end of the month are translated into VND at the exchange rates of that day.



Foreign exchange differences arising from monthly translation are recognised in the foreign exchange differences in the Statement of Financial Position.

**2. Derivatives and risk provision accounting:**

Derivatives are recorded in the Statement of Financial Position with the value of the contract on the transaction date. Profit or loss from carrying out derivatives is recorded in the Income Statement. Unrealised profit or loss is recorded into the difference of derivatives revaluation term on Statement of Financial Position and is charged against the profit or loss account as at the year-end date.

**3. Accounting for interest income, expense and discontinuation of accrued interest:**

Recorded on the basis of cash basis and accrual basis. Discontinuation of accrued interest when the borrowing customers have overdue debts. Accrued overdue interest is moved out to the off-balance sheet items until collected.

**4. Accounting for fees and commissions:**

Commissions and fees are recorded under the cash basis of accounting.

**5. Accounting for loans to customers and purchased debts:**

**5.1. Accounting for loans to customers:**

- Regulations for loans recognition: presented at the outstanding principal balances on the reporting date.
- Regulations for debt classification and credit risk evaluation: Pursuant to Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV: Providing the classification of assets, risk provisioning levels and methods and use of provisions for handling risks in operations of credit institutions and foreign bank branches, this Circular shall enter in force as of 1 October 2021; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV: Providing the classification of assets in the operation of commercial banks, non-bank credit institutions and foreign bank branches, this Circular comes into force from 01 July 2024 replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.
- The fundamental for setting up an allowance for credit risk and writing off loans with no ability to collect: Pursuant Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.

**5.2. Accounting for purchased debts:**

- Regulations for purchased debts recognition: recognised at purchasing price on the contract.
- Regulations for debt classification and purchased debts risk evaluation: Pursuant to Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV: Providing the classification of assets, risk provisioning levels and methods and use of provisions for handling risks in operations of credit institutions and foreign bank branches; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV: Providing the classification of assets in the operation of commercial banks, non-bank credit institutions and foreign bank branches, replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.
- The fundamental for setting up an allowance for risks in debts purchasing: Pursuant Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV; Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV replacing the Circular No. 11/2021/TT-NHNN dated 30 July 2021 of the SBV.

**6. Accounting for trading and investing securities transactions:**

**6.1. Regulations for classifying held-for-trading, available-for-sale and held-to-maturity securities:**

- *Held-for-trading securities*: are debt, equity securities or other securities that are purchased by the Bank with the trading strategy of selling them within less than one year to enjoy the arbitrages.
- *Available-for-sale securities*: include debt and equity securities that are invested by the Bank with the long-term intent and being available for sale, they do not belong to the securities that are usually bought in or sold out; however, they are able to be sold out whenever considered to gain profit.
- *Held-to-maturity securities*: are debt securities that are purchased by the Bank with the investing intention to enjoy the interest and the Bank definitely assures the holding-to-maturity ability of this



kind of securities. Held-to-maturity securities have a determined value and its specific maturity date. In case, the securities are sold out prior to maturity date, which is reclassified into a held-for-trading or available-for-sale securities instead.

**6.2. Trading securities transaction:**

- Regulations for recording the value of held-for-trading securities: initially recorded at its original purchase cost.
- Regulations and methods for evaluating and setting up allowance for losses on held-for-trading securities: Circular No. 48/2019/TT-BTC dated August 08, 2019 of the Ministry of Finance on instructions on the appropriating and handling of provisions of devaluation of stocks, losses of investments, bad debts and warranty on products, goods, services, construction works at enterprises. This Circular takes effect on 10 October 2019 and applied to the 2019 fiscal year; Circular 228/2009/TT-BTC dated on 7 December 2009, Circular 34/2011/TT-BTC and Circular 89/2013/TT-BTC shall be annulled.

**6.3. Investment securities transaction:**

- Regulations for recording the value of investment securities (available-for-sale securities and held-to-maturity securities): initially recognized at its par value; the difference between cost which includes transaction cost directly attributable to the acquisition, and par value is recorded into discount account or premium account and charged into the profit or loss account during the remaining of its maturity.
- Regulations and methods for evaluating and setting up allowance for losses on investment securities: Circular No. 48/2019/TT-BTC dated August 08, 2019 of the Ministry of Finance on instructions on the appropriating and handling of provisions of devaluation of stocks, losses of investments, bad debts and warranty on products, goods, services, construction works at enterprises. This Circular takes effect on 10 October 2019 and applied to the 2019 fiscal year; Circular 228/2009/TT-BTC dated on 7 December 2009, Circular 34/2011/TT-BTC and Circular 89/2013/TT-BTC shall be annulled.

\* Special bonds issued by Vietnam Asset Management Company ("VAMC") are valuable papers issued by VAMC to purchase the Bank's bad debts. Regulations for purchase, sale and settlement of bad debts of VAMC pursuant to the Circular No. 19/2013/TT-NHNN ("Circular 19") dated 6 September 2013 and the Circular No. 14/2015/TT-NHNN dated 28 August 2015 ("Circular 14") issued by the SBV amending and supplementing certain articles of Circular 19. The Bank accounts for bad debts sold in exchange for special bonds issued by VAMC in accordance with the guidance of Official Letter No. 8499/NHNN-TCKT ("Official Letter 8499") dated 14 November 2013 issued by the SBV and Official Letter No. 925/NHNN-TCKT ("Official Letter 925") dated 19 February 2014 issued by the SBV.

**7. Accounting for intangible fixed assets:**

- Regulations for recording intangible fixed assets: Pursuant to the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.
- Depreciation method and depreciation period of intangible fixed assets: Straight-line basis in accordance with the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.

**8. Accounting for goodwill:**

- Regulations for recording goodwill.
- Method and time allocation for goodwill.

**9. Accounting for tangible fixed assets:**

- Regulations for recording tangible fixed assets: Pursuant to the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.
- Depreciation method, useful life, depreciation rate of tangible fixed assets: Straight-line basis in accordance with the Circular No. 45/2013/TT-BTC dated 10 June 2013 of the Minister of Finance.



**10. Accounting for lease transaction:**

- Regulations for recording assets in transactions as follows:
  - + Operating leases: Payments made under operating lease contracts are recognized in the Income Statement for the period on a straight-line basis over the terms of the lease contracts.
  - + Financial leases: Asset leases will be classified as financial leases if the contents of the asset lease contracts include the transfer of most of risks and benefits associated with the assets' ownership from the lessors to the lessees.
- Method for financial leased asset depreciation and operating leased payment allocation: Rental expenses arising from operating leases are recognized on a straight-line basis over the term of the lease contract.

**11. Investment property (in consolidated financial statements):**

- Regulation for recording investment property.
- Method for investment property depreciation.

**12. Cash and cash equivalents:**

Cash on hand, balances with the SBV, treasury bills and other short-term valuable papers having enough conditions for rediscounting at the SBV, securities with terms to maturity within no more than three months from trade dates, deposits with and loans to other credit institutions with no term or terms to maturity of not more than three months from the date of making deposits.

**13. Provisions, contingent liabilities and unidentified assets:**

In accordance with VAS 18 on provisions, contingent assets and liabilities pursuant to the Decision No. 100/QĐ-BTC dated 28 December 2005.

**14. Accounting for employees' duties:**

Under the Vietnam Labor Law.

**15. Regulations and methods for recording corporate income tax and corporate income tax expense:**

- Current corporate income tax and deferred corporate income tax
  - + Current corporate income tax is recorded at the expected value refunded from (payable to) the tax authorities, utilizing the tax rates and tax laws that have been effective until the end of accounting period.
  - + Deferred corporate income tax is a liability recorded as a result of the temporary difference between the book value and the tax base of an asset or liability for the purpose of financial reporting.
- Current income tax expense and deferred income tax expense: Recording on the amount of tax paid to the taxation authority till the reporting date.

**16. Accounting for loan capital, debt securities issuance and equity instrument:**

Regulations for recognizing interest expense: loan capital; bill, bond issued; preferred share; repurchase of valuable papers issued by the Bank: in accordance with accrued and cash basis.

**17. Owner's equity:**

- Ordinary Shares.
- Share premium: In receipt of equity from shareholders, the difference between issue price and par value is credited to the account of share premium in equity.
- Setting up and using funds from profit after tax pursuant to the law.

**18. Entrusted risk activities:**

Grants, entrusted funds in VND from local organizations that are received from Joint Stock Commercial Bank for Investment and Development of Vietnam – Transaction Center III used for loaning to small firms and the last borrower meets the regulations in Policy's RDFII. SMEFP3 Project is received entrusted fund from the SBV for lending small and medium enterprises that satisfy the requirements under the regulations of the project.

**19. Previous period accounting balance adjustments:** Not having any adjustments in previous period balance.

**V. Supplement information for items presented in the Statement of Financial Position: (Unit: VND million)**

<b>1. Held-for-trading securities</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
1.1. Debt securities	-	-
- Government or local authority securities	-	-
- Securities issued by other domestic credit institutions	-	-
- Securities issued by domestic financial institutions	-	-
- Foreign debt securities	-	-
1.2. Equity securities	-	-
- Equity securities issued by other credit institutions	-	-
- Equity securities issued by domestic financial institutions	-	-
- Foreign equity securities	-	-
1.3. Other held-for-trading securities	-	-
1.4. Allowance for losses on held-for-trading securities	-	-
<b>Total</b>	-	-



**2. Derivatives and other financial assets: (Unit: VND million)**

	Total contract value (at foreign exchange rate at the contract effective date)	Total carrying value (at foreign exchange rate on the reporting date)	
		Assets	Liabilities
<b><u>At the end of the period</u></b>			
<b>1. Currency derivatives</b>			
- Currency forward contracts	12,053,598	-	45,394
- Currency swap contracts	47,150,257	-	30,484
- Currency option purchase			
+ Call option purchase			
+ Put option purchase			
- Currency option sale			
+ Call option sale			
+ Put option sale			
- Currency future contracts			
<b>2. Other derivative instruments</b>			
<b><u>At the beginning of the period</u></b>			
<b>1. Currency derivatives</b>			
- Currency forward contract	18,583,729	-	64,004
- Currency swap contracts	50,502,379	52,874	-
- Currency option purchase			
+ Call option purchase			
+ Put option purchase			
- Currency option sale			
+ Call option sale			
+ Put option sale			
- Currency future contracts			
<b>2. Other derivative instruments</b>			

<b>3. Loans and advances to customers</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Loans to domestic economic entities and individuals	116,816,063	113,244,114
Discounted transferrable instruments and valuable papers	375,890	622,328
Finance leasing	-	-
Payments on behalf of customers	4,465	14,687
Loans funded by grants and entrusted funds received	12,194	10,138
Loans to foreign economic entities and individuals	120	106
Loans to under the Government's agreement	120,630	-
Frozen loans and loans for pending settlement	-	-
<b>Total</b>	<b>117,329,362</b>	<b>113,891,373</b>

<b>- Loan portfolio by debt groups:</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Current debts	114,976,072	112,024,831
Special mention debts	1,390,702	869,441
Sub-standard debts	236,612	177,703
Doubtful debts	106,336	250,317
Loss debts	619,640	569,081
<b>Total</b>	<b>117,329,362</b>	<b>113,891,373</b>

(\*) The Bank's NPL ratio as at 31 March 2026 is 0.45% according to the guidance of the SBV in Circular No. 31/2024/TT-NHNN dated 30 June 2024.

<b>- Loan portfolio by terms:</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Short-term loans	25,190,070	71,492,194
Medium-term loans	18,373,784	18,288,425
Long-term loans	73,765,508	24,110,754
<b>Total</b>	<b>117,329,362</b>	<b>113,891,373</b>

**4. The fluctuation (increase/decrease) of Allowance for loans and advances to customers:**

<u><b>This period</b></u>	<u><b>Specific allowance</b></u>	<u><b>General allowance</b></u>
<b>Opening Balance</b>	<b>350,161</b>	<b>849,917</b>
Allowance made during the period/ (The allowance reversed during the period)	390,063	25,406
Allowance used during the period	(435,434)	-
<b>Closing Balance</b>	<b>304,790</b>	<b>875,323</b>

<u><b>Previous period</b></u>	<u><b>Specific allowance</b></u>	<u><b>General allowance</b></u>
<b>Opening Balance</b>	<b>981,156</b>	<b>724,734</b>
Allowance made during the period/ (The allowance reversed during the period)	(42,444)	125,183
Allowance used during the period	(588,551)	-
<b>Closing Balance</b>	<b>350,161</b>	<b>849,917</b>

<b>5. Investment securities</b>	<u><b>Closing Balance</b></u>	<u><b>Opening Balance</b></u>
<b>5.1. Available-for-sale investment securities</b>		
a. Debt securities	60,317,626	48,479,600
b. Equity securities	2,400	2,400
c. Allowance for losses on available-for-sale investment securities	(74,576)	(63,458)
<b>Total</b>	<b>60,245,450</b>	<b>48,418,542</b>

<b>5.2. Held-to-maturity investment securities</b>	<u><b>Closing Balance</b></u>	<u><b>Opening Balance</b></u>
a. Cost	-	1,316,155
b. Allowance for losses on held-to-maturity investment securities	-	(502,442)
<b>Total</b>	<b>-</b>	<b>813,713</b>



**6. Capital contributions, long-term investments:**

<b>- Analysis of investment value by types of investment:</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Investment in subsidiaries	-	260,000
Investments in joint venture company	-	-
Investments in associates	-	-
Other long-term investments	58,791	58,791
Allowance for diminution in the value of long-term investments	-	-
<b>Total</b>	<b>58,791</b>	<b>318,791</b>

**7. Borrowings from Government and the SBV**

	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
7.1. Borrowing from the SBV	5,931,546	6,740,841
7.2. Deposits from Vietnam State Treasury	1,705	436
7.3. Selling and buying Government Bonds with the State Treasury	-	-
7.4. Others	-	-
<b>Total</b>	<b>5,933,251</b>	<b>6,741,277</b>

**8. Deposits and borrowings from other credit institutions**

**8.1. Deposits from other credit institutions**

	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
a. Demand deposits	8,519	4,020
- In VND	8,155	3,776
- In foreign currencies	364	244
b. Term deposits	41,778,085	29,155,100
- In VND	34,455,565	28,103,100
- In foreign currencies	7,322,520	1,052,000
<b>Total</b>	<b>41,786,604</b>	<b>29,159,120</b>

<b>8.2. Borrowings from other credit institutions</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
- In VND	1,140,744	1,464,548
- In foreign currencies	434,077	494,440
<b>Total</b>	<b>1,574,821</b>	<b>1,958,988</b>
<b>Total deposits and borrowings from other credit institutions</b>	<b>43,361,425</b>	<b>31,118,108</b>

**9. Deposits from customers**

<b>Presented by types of deposits:</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Demand deposits	11,219,274	11,859,431
- Demand deposits in VND	10,413,296	10,878,691
- Demand deposits in foreign currencies	805,978	980,740
Term deposits	135,106,064	121,145,757
- Term deposits in VND	134,970,284	121,007,544
- Term deposits in foreign currencies	135,780	138,213
Specialised capital deposits	8,246	9,437
Marginal deposits	334,851	406,431
<b>Total</b>	<b>146,668,435</b>	<b>133,421,056</b>

**10. Ordinary valuable papers issued (excluding complex financial instruments)**

	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
<b>Bonds</b>		
- Par value	14,211,320	14,200,000
+ Less than 12 months	-	-
+ From 12 months to 5 years	9,811,320	9,800,000
+ More than 5 years	4,400,000	4,400,000

<b>Promissory notes</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
- <i>Par value</i>	-	-
+ Less than 12 months	-	-
+ From 12 months to 5 years	-	-
+ More than 5 years	-	-
<b>Certificates of deposit</b>		
- <i>Par value</i>	12,902,502	13,600,183
+ Less than 12 months	12,810,000	13,554,000
+ From 12 months to 5 years	92,502	46,183
+ More than 5 years	-	-
<b>Total</b>	<b>27,113,822</b>	<b>27,800,183</b>

<b>11. Other liabilities</b>	<b><u>Closing Balance</u></b>	<b><u>Opening Balance</u></b>
Internal payables	94,768	206,042
External payables (*)	8,942,044	4,369,187
Other allowances:	-	-
- Allowance for commitments	-	-
- Allowance for payment services	-	-
- Allowance for other risks (allowance for operating risk,... excluding other allowances for	-	-
Bonus and welfare funds	3,263	18,064
<b>Total</b>	<b>9,040,075</b>	<b>4,593,293</b>

(\*) Including VND 3,621,719 million of proceeds from a share issuance, pending completion of the capital increase procedures.



**12. Obligations to the State Treasury: (Unit: VND million)**

Items	Balance	Movements during the period		Balance
	Opening	Incurred	Paid /Net-off	Closing
1. Value added tax	9,672	30,782	29,782	10,672
2. Special consumption tax				
3. Corporate income tax	276,779	300,779	278,388	299,170
4. Import and export tax				
5. Tax on use of State Treasury				
6. Natural resource tax				
7. Other taxes	27,848	66,373	76,477	17,744
<b>Total</b>	<b>314,299</b>	<b>397,934</b>	<b>384,647</b>	<b>327,586</b>

**13. Owner's equity:**

**13.1 The movement in Owner's equity: (Unit: VND million)**

	Charter capital	Share Premium	Reserves	Difference in assets revaluating	Difference in foreign exchange rate	Investment and improvement fund	Financial reserve	Charter capital supplementation reserve	Other reserves	Retained earnings/ Accumulated losses	Non controlling interest	Other owner's equity	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Opening Balance</b>	10,350,368	34,279	-	-	-	-	1,213,753	509,441	18,108	4,577,244	-	-	16,703,193
<b>The increases during the period</b>													
- The increase in equity													
- Net profit for the period										1,199,568			1,199,568
- The moving from reserves to equity													
- The sales of treasury stocks													
- Other increases													
<b>The decreases during the period</b>													
- The utilisation													
- Appropriation to bonus and welfare funds													
- The purchase of treasury stocks													
- Dividend distributions													
- Other decreases													
<b>Closing balance</b>	10,350,368	34,279	-	-	-	-	1,213,753	509,441	18,108	5,776,812	-	-	17,902,761

**13.2. Notes to complex financial instruments: (Unit: VND million)**

	<u>Closing balance</u>	<u>Opening balance</u>
Convertible bonds		
- Total value	-	-

**13.3. Shares:**

	<u>Closing balance</u>	<u>Opening balance</u>
Number of registered shares for issuing	1,035,036,762	1,035,036,762
Number of shares sold to the public	1,035,036,762	1,035,036,762
+ <i>Ordinary shares</i>	1,035,036,762	1,035,036,762
Number of shares repurchased	-	-
+ <i>Ordinary shares</i>	-	-
Number of outstanding shares	1,035,036,762	1,035,036,762
+ <i>Ordinary shares</i>	1,035,036,762	1,035,036,762
Par-value of outstanding shares (VND)	10,000	10,000

During the period, the Bank issued 362,171,923 shares, detailed as follows:

- Public offering of shares to existing shareholders: 310,420,123 shares.
  - Issuance of shares under the employee stock ownership plan (ESOP): 51,751,800 shares.
- Total net proceeds from the offering amounted to VND 3,621,719,230,000.

The State Securities Commission issued Official Letter No.1884/UBCK-QLCB dated March 9, 2026, confirming receipt of the report on the results of the public share offering as stated in Report No.548/CV-TGD.26 dated March 5, 2026, and Official Letter No.1957/UBCK-QLCB dated March 11, 2026, confirming receipt of the report on the results of the share issuance under the employee stock ownership plan of ABBank as stated in Report No.585/CV-TGD.26 dated March 10, 2026.

The Bank is currently awaiting the amended and supplemented License for Establishment and Operation from the State Bank of Vietnam to record the increase in charter capital.

**VI. Supplement information for items presented in the Income Statement: (Unit: VND million)**

<b>14. Interest and similar income</b>	<u>This period</u>	<u>Previous period</u>
Interest income from deposits	580,592	468,023
Interest income from loans to customers	2,384,386	1,842,563
Interest income from trading, investing in debt securities:	849,142	236,618
- <i>Interest income from trading securities</i>	-	-
- <i>Interest income from investment securities</i>	849,142	236,618
Income from guarantee services	36,920	27,221
Interest income on financing lease	-	-
Interest income from debts trading	84,679	66,220
Other income from credit activities	27,420	1,812
<b>Total</b>	<b>3,963,139</b>	<b>2,642,457</b>



<b>15. Interest and similar expenses:</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
Interest expense on deposits	2,446,444	1,473,322
Interest expense on borrowings	95,974	61,245
Interest expense on valuable papers	442,630	285,008
Interest expense on financing lease	-	-
Other credit operating expenses	-	-
<b>Total</b>	<b>2,985,048</b>	<b>1,819,575</b>
<b>Net interest and similar income</b>	<b>978,091</b>	<b>822,882</b>
<b>16. Net gain/ loss from trading of held-for-trading securities:</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
Gains from held-for-trading securities	-	104
Losses from held-for-trading securities	-	454
Allowance (expense)/ reversal on losses on held-for-trading securities	-	-
<b>Net gain/ (loss) from trading of held-for-trading securities</b>	<b>-</b>	<b>(350)</b>
<b>17. Net gain/ loss from sale of investment securities :</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
Gains from sales of investment securities	13,550	2,247
Losses from sales of investment securities	41,987	7,962
Allowance (expense)/ reversal on losses on investment securities	(11,118)	470
<b>Net gain/ (loss) from sale of investment securities</b>	<b>(39,555)</b>	<b>(5,245)</b>
<b>18. Gain from capital contribution, share purchases</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
Dividend income received from capital contribution, investment in share purchases	4,329	-
- From trading equity securities (recorded on Account 14)	-	-
- From investment equity securities (recorded on Account 15)	-	-
- From capital contributions, long-term investments (recorded on Account 34)	4,329	-
Other incomes	255,000	-
<b>Total</b>	<b>259,329</b>	<b>-</b>

<b>19. Operating expenses:</b>	<b><u>This period</u></b>	<b><u>Previous period</u></b>
19.1. Taxes, fees	161	346
19.2. Personnel expenses:	437,945	291,979
<i>In which: - Salary and allowances</i>	398,582	265,112
<i>- Salary related contribution</i>	19,655	21,583
<i>- Benefits expenses</i>	10,597	1,642
<i>- Other staff expenses (meal allowance)</i>	9,111	3,642
19.3. Asset expenditure:	165,983	171,186
<i>-In which: depreciation of fixed assets</i>	29,682	27,256
19.4. Administration expenses:	85,717	70,239
<i>In which: - Travelling expenses</i>	2,718	1,355
<i>- Credit institution's union expenses</i>	-	-
19.5. Insurance for customers' deposits	32,275	22,967
19.6. Allowance (exclusive of on and off-balance sheet allowance on credit losses; allowance for loss on securities)	-	-
19.7. Other operating expenses	-	-
<b>Total</b>	<b>722,081</b>	<b>556,717</b>

**VII. Other informations:**

**22. Concentration of assets, liabilities and off-balance sheet commitments by geographical area**

*Unit: VND million*

	<b>Total balances for loan</b>	<b>Total deposits</b>	<b>Credit commitments</b>	<b>Financial derivatives</b>	<b>Trading and investment in securities</b>
Domestic	122,131,414	215,519,000	11,114,195	59,203,855	60,320,026
Overseas	120	49,861	-	-	-

## 24. Market risk

### 24.1 Interest rate risk (Unit: VND million)

Items	Overdue	Risk-free interest rate revaluation	Interest rate revaluated during the period						Total
			Less than 1 month	From 1 - 3 months	From 3 - 6 months	From 6 - 12 months	From 1 - 5 years	Over 5 years	
<b>Assets</b>									
Cash on hand	-	714,484	-	-	-	-	-	-	714,484
Balances with the State Bank of Vietnam	-	16,756,488	-	-	-	-	-	-	16,756,488
Deposits with and loans to other credit institutions (*)	-	-	38,121,068	7,371,440	1,500,000	-	-	-	46,992,508
Held-for-trading securities (*)	-	-	-	-	-	-	-	-	-
Derivatives and other financial assets (*)	-	-	-	-	-	-	-	-	-
Loans and advances to customers (*)	2,353,289	-	16,481,990	101,796,255	-	-	-	-	120,631,534
Investment securities (*)	-	2,400	-	4,224,311	15,102,263	17,885,510	10,535,613	12,569,929	60,320,026
Capital contributions, long-term investments (*)	-	58,791	-	-	-	-	-	-	58,791
Fixed assets and investment property	-	1,077,360	-	-	-	-	-	-	1,077,360
Other assets (*)	-	5,172,762	-	-	-	-	-	-	5,172,762
<b>Total assets (1)</b>	<b>2,353,289</b>	<b>23,782,285</b>	<b>54,603,058</b>	<b>113,392,006</b>	<b>16,602,263</b>	<b>17,885,510</b>	<b>10,535,613</b>	<b>12,569,929</b>	<b>251,723,953</b>
<b>Liabilities</b>									
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	39,735,021	9,397,969	121,642	5,051	34,993	-	49,294,676
Deposits from customers	-	-	28,530,726	41,012,833	54,271,733	19,894,413	2,945,300	13,430	146,668,435
Derivatives and other financial liabilities	-	75,878	-	-	-	-	-	-	75,878
Grants, entrusted funds and loans exposed to risks	-	-	77	-	125	1,207	1,223	-	2,632
Valuable papers issued	-	-	1,150,000	430,000	4,585,000	7,045,000	9,903,822	4,000,000	27,113,822
Other liabilities	-	9,040,075	-	-	-	-	-	-	9,040,075
<b>Total liabilities (2)</b>	<b>-</b>	<b>9,115,953</b>	<b>69,415,824</b>	<b>50,840,802</b>	<b>58,978,500</b>	<b>26,945,671</b>	<b>12,885,338</b>	<b>4,013,430</b>	<b>232,195,518</b>
<b>Interest sensitivity gap of balance sheet items (1) - (2)</b>	<b>2,353,289</b>	<b>14,666,332</b>	<b>(14,812,766)</b>	<b>62,551,204</b>	<b>(42,376,237)</b>	<b>(9,060,161)</b>	<b>(2,349,725)</b>	<b>8,556,499</b>	<b>19,528,435</b>
<b>Off-balance-sheet commitments affecting to interest sensitivity gap of assets and liabilities (net)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total interest sensitivity gap</b>	<b>2,353,289</b>	<b>14,666,332</b>	<b>(14,812,766)</b>	<b>62,551,204</b>	<b>(42,376,237)</b>	<b>(9,060,161)</b>	<b>(2,349,725)</b>	<b>8,556,499</b>	<b>19,528,435</b>



**24.2 Liquidity risk (Unit: VND million)**

Items	Overdue		Current					Total
	Over 3 months	Up to 3 months	Up to 1 month	From over 1 to 3 months	From over 3 to 12 months	From over 1 to 5 years	Over 5 years	
<b>Assets</b>								
Cash on hand	-	-	714,484	-	-	-	-	714,484
Balances with the State Bank of Vietnam	-	-	16,756,488	-	-	-	-	16,756,488
Deposits with and loans to other credit institutions	-	-	38,121,068	7,371,440	1,500,000	-	-	46,992,508
Held-for-trading securities	-	-	-	-	-	-	-	-
Derivatives and other financial assets	-	-	-	-	-	-	-	-
Loans and advances to customers	962,587	1,390,702	10,552,703	19,200,652	53,696,163	12,043,426	22,785,301	120,631,534
Investment securities	-	-	-	4,224,311	32,987,773	10,535,613	12,572,329	60,320,026
Capital contributions, long-term investments	-	-	-	-	-	-	58,791	58,791
Fixed assets and investment properties	-	-	-	81	12,764	127,126	937,389	1,077,360
Other assets	285,120	-	3,382,882	152,439	621,244	731,077	-	5,172,762
<b>Total assets</b>	<b>1,247,707</b>	<b>1,390,702</b>	<b>69,527,625</b>	<b>30,948,923</b>	<b>88,817,944</b>	<b>23,437,242</b>	<b>36,353,810</b>	<b>251,723,953</b>
<b>Liabilities</b>	-	-	-	-	-	-	-	-
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	-	39,735,021	9,397,969	126,693	34,993	-	49,294,676
Deposits from customers	-	-	28,530,726	41,012,833	74,166,145	2,945,301	13,430	146,668,435
Derivatives and other financial liabilities	-	-	21,107	25,983	28,788	-	-	75,878
Grants, entrusted funds and loans exposed to risks	-	-	77	-	1,332	1,223	-	2,632
Valuable papers issued	-	-	1,150,000	430,000	11,630,000	9,903,822	4,000,000	27,113,822
Other liabilities	-	-	9,040,075	-	-	-	-	9,040,075
<b>Total liabilities</b>	-	-	<b>78,477,006</b>	<b>50,866,785</b>	<b>85,952,958</b>	<b>12,885,339</b>	<b>4,013,430</b>	<b>232,195,518</b>
<b>Net liquidity gap</b>	<b>1,247,707</b>	<b>1,390,702</b>	<b>(8,949,381)</b>	<b>(19,917,862)</b>	<b>2,864,986</b>	<b>10,551,903</b>	<b>32,340,380</b>	<b>19,528,435</b>

**24.3 Currency risk (Unit: VND million)**

Assets and liabilities categorised by currencies that are translated into VND as at 31 March 2026 as follows:

Items	EUR	USD	Other currencies	Total
<b>Assets</b>				
Cash on hand	242	242,982	419	243,643
Balances with the State Bank of Vietnam	85	103,048	-	103,133
Deposits with and loans to other credit institutions	70,859	6,196,724	34,542	6,302,125
Held-for-trading securities	-	-	-	-
Derivatives and other financial assets	-	2,097,011	-	2,097,011
Loans and advances to customers	24,553	1,593,115	-	1,617,668
Investment securities	-	-	-	-
Capital contributions, long-term investments	-	-	-	-
Fixed assets and investment property	-	-	-	-
Other assets	30	12,940	-	12,970
<b>Total assets</b>	<b>95,769</b>	<b>10,245,820</b>	<b>34,961</b>	<b>10,376,550</b>
<b>Liabilities and equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	148	7,756,813	-	7,756,961
Deposits from customers	28,741	894,603	18,544	941,888
Derivatives and other financial liabilities	60,588	-	-	60,588
Grants, entrusted funds and loans exposed to risks	-	-	-	-
Valuable papers issued	-	-	-	-
Other liabilities	291	20,228	6,376	26,895
Equity and reserves	-	-	-	-
<b>Total liabilities and owner's equity</b>	<b>89,768</b>	<b>8,671,644</b>	<b>24,920</b>	<b>8,786,332</b>
<b>FX position on-balance sheet</b>	<b>6,001</b>	<b>1,574,176</b>	<b>10,041</b>	<b>1,590,218</b>
<b>FX position off-balance sheet</b>	<b>-</b>	<b>(2,212,560)</b>	<b>-</b>	<b>(2,212,560)</b>
<b>Total FX position on and off-balance sheet</b>	<b>6,001</b>	<b>(638,384)</b>	<b>10,041</b>	<b>(622,342)</b>

Prepared by



Phan Nguyễn Minh Tâm

Chief Accountant




Bùi Quốc Việt

Hồ Chí Minh City, 13 April 2026



General Director



Đỗ Lam Điền