

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period starting from January 01, 2026, to June 30, 2026

SAIGON BANK FOR INDUSTRY AND TRADE



INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION*As at June 30, 2026**VND Million*

Items	Notes	June 30, 2026	Dec 31, 2025
A. ASSETS			
I. Cash, gold, silver, gemstones	V.01	198.797	173.284
II. Balances with the State Bank of Vietnam	V.02	715.733	1.402.983
III. Balances with and Loans to other Credit Institutions	V.03	8.319.932	7.797.270
1. Balances with other credit institutions		7.364.932	7.447.270
2. Loans to other credit institutions		955.000	350.000
3. Provision for balances with and loans to other Credit Institutions		-	-
IV. Trading Securities	V.04	-	-
1. Trading securities		-	-
2. Provisions for trading of securities		-	-
V. Derivatives and other Financial Assets	V.05	-	-
VI. Loans to customers	V.06	21.976.093	21.736.612
1. Loans to customers		22.204.864	21.972.762
2. Provision for Loans to customers	V.06.5	(228.771)	(236.150)
VII. Debts purchased	V.07	-	-
1. Debts purchased		-	-
2. Provision for Debts purchased		-	-
VIII. Investment Securities	V.08	2.497.691	2.278.137
1. Available-for-sale securities		-	-
2. Held-to-maturity securities		2.578.423	2.336.457
3. Provisions for investment securities		(80.732)	(58.320)
IX. Capital contributions, long-term Investments	V.09	28.499	28.499
1. Investments in subsidiaries		-	-
2. Investments in joint-venture companies		-	-
3. Investments in associates		-	-
4. Other long-term investments		53.380	53.380
5. Provision for long term investments		(24.881)	(24.881)

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION*As at June 30, 2026**VND Million*

Items	Notes	June 30, 2026	Dec 31, 2025
X. Fixed assets		1.016.860	1.039.882
1. Tangible fixed assets	V.10	594.435	614.104
a. Cost		1.412.364	1.399.874
b. Accumulated depreciation		(817.929)	(785.770)
2. Financial leased fixed assets	V.11	-	-
a. Cost		-	-
b. Accumulated depreciation		-	-
3. Intangible fixed assets	V.12	422.425	425.778
a. Cost		542.883	542.033
b. Accumulated depreciation		(120.458)	(116.255)
XI. Investment Property	V.13	-	-
a. Cost		-	-
b. Accumulated depreciation		-	-
XII. Other assets		916.250	920.362
1. Receivables	V.14.1,2,3	221.499	232.987
2. Accrued Interests and fee receivables		243.258	235.228
3. Deferred income tax assets		-	-
4. Other assets	V.14.4	466.102	466.756
- In which: good-will		-	-
5. Provisions for other on-balance sheet assets	V.14.5	(14.609)	(14.609)
TOTAL ASSETS		35.669.855	35.377.029

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION*As at June 30, 2026**VND Million*

Items	Notes	June 30, 2026	Dec 31, 2025
B. LIABILITIES AND SHAREHOLDERS' EQUITY			
I. Due to the Government and the State Bank of Vietnam	V.15	633	-
II. Deposits and Borrowings from Other Credit Institutions	V.16	5.656.503	4.181.905
1. Deposits from other credit institutions		5.655.655	4.181.062
2. Borrowings from other credit institutions		848	843
III. Deposits from customers	V.17	25.205.181	26.326.610
IV. Derivatives and other financial liabilities	V.05	-	-
V. Funds for finance, entrusted investments and entrusted loans	V.18	-	-
VI. Valuable papers issued	V.19	-	-
VII. Other liabilities		574.472	674.371
1. Accrued Interest, fee payables		473.668	494.829
2. Deferred income tax payables	V.21	-	-
3. Other payables and other liabilities	V.20	100.804	179.542
4. Provision for other risks (for off-balance sheet contingencies and commitments)		-	-
TOTAL LIABILITIES		31.436.789	31.182.886
Items	Notes	June 30, 2026	Dec 31, 2025
VIII. Shareholders' equity	V.22	4.233.066	4.194.143
1. Capital		3.608.913	3.388.707
a. Charter Capital		3.608.197	3.387.991
b. Basic construction investment fund, fixed assets purchase		-	-
c. Share premium		716	716
d. Treasury stocks		-	-
e. Preferred stocks		-	-
g. Other capital		-	-
2. Funds of credit institutions		450.804	426.498
3. Foreign Exchange difference		(267)	-
4. Difference upon revaluation of assets		-	-
5. Retained profit		173.616	378.938
IX. Non controlling interests		-	-
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		35.669.855	35.377.029

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

VND Million

OFF BALANCE SHEET ITEMS

Items	Notes	June 30, 2026	Dec 31, 2025
1. Guarantees for borrowing		-	-
2. Commitments for currency contracts	VIII.38	-	-
<i>Commitment to swaps</i>		-	-
3. Irrevocable loan commitment		-	-
4. Commitments in L/C	VIII.38	56.806	55.505
5. Other guarantees	VIII.38	488.737	438.767
6. Other commitments		-	-
7. Lending interest and receivable fees but not collected yet	VIII.40a	1.165.022	1.135.812
8. Written-off debts	VIII.40b	6.322.084	6.312.423
9. Assets and other documents	VIII.40c	3.765.804	3.269.992

HCMC, July 24, 2026

Prepared by

Chief Accountant

General Director





Pham Thi Mua

Pham Tan Tai

Tran Thanh Giang



INTERIM CONSOLIDATED INCOME STATEMENT

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

Items	Notes	Quarter II		Accumulated from January 01 until June 30	
		Year 2026	Year 2025	Year 2026	Year 2025
1. Interest and similar income	VI.23	580.741	556.893	1.158.719	1.087.374
2. Interest and similar expenses	VI.24	420.490	323.491	788.547	636.111
I. Net interest income		160.251	233.402	370.172	451.263
3. Fee and commission income		16.724	17.495	33.637	34.095
4. Fee and commission expenses		7.936	6.390	17.484	13.831
II. Net fee and commission income	VI.25	8.788	11.105	16.153	20.264
III. Net gain/loss from trading of foreign currencies	VI.26	2.520	4.232	5.748	8.728
IV. Net gain/loss from trading of held-for-trading securities	VI.27	-	-	-	-
V. Net gain/loss from trading of investment securities	VI.28	-	-	-	-
5. Other income		24.120	20.457	94.168	132.992
6. Other expenses		3.472	4.405	7.572	7.821
VI. Net gain/loss from other activities	VI.30	20.648	16.052	86.596	125.171
VII. Income from investments in other entities	VI.29	-	3.766	3.330	3.766
VIII. Operating Expenses	VI.31	168.490	152.914	345.408	329.204
IX. Operating profit before provision expense for credit losses		23.717	115.643	136.591	279.988
X. Provision for credit losses		63.748	39.258	88.430	105.439
XI. Profits before tax		(40.031)	76.385	48.161	174.549
7. Current corporate income tax		(5.722)	17.817	8.971	34.157
8. Deferred corporate income tax		-	-	-	-
XII. Total Corporate income tax	VI.32	(5.722)	17.817	8.971	34.157
XIII. Profit after tax		(34.309)	58.568	39.190	140.392
XIV. Non-controlling interests				-	-
XV. Earnings per share (VND/share)	V.22.2			109	389

Prepared by

Chief Accountant

HCMC, July 24, 2026

General Director

Pham Thi Mua

Pham Tan Tai

Tran Thanh Giang

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Under direct method)

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million*

Items	Notes	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
CASH FLOWS FROM OPERATING ACTIVITIES			
01. Interest and similar income received		1.150.689	1.024.458
02. Interest and similar expenses paid		(809.708)	(584.471)
03. Net fee and commission income received		16.153	20.264
04. Net receipts from trading activities (foreign currencies, gold, securities)		5.748	8.728
05. Other income		6.144	5.947
06. Collection of bad debts previously written off		80.432	119.216
07. Salaries and operating expenses paid		(308.975)	(292.945)
08. Income tax paid		(28.729)	(19.902)
<i>Net cash flows from operating activities before changes in operating assets and working capital</i>		111.754	281.295
<i>Changes in operating assets</i>			
09. (Increase)/Decrease in balances with and loans to other credit institutions		(605.000)	460.000
10. (Increase)/Decrease in trading securities		(219.554)	1.116.411
11. (Increase)/Decrease in derivatives and other financial assets		-	679
12. (Increase)/Decrease in loans to customers		(232.102)	1.573.587
13. Decrease in provision for losses		(73.397)	(113.351)
14. (Increase)/Decrease in other operating assets		(10.270)	7.580

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Under direct method)

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million*

Items	Notes	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
<i>Changes in operating liabilities</i>			
15. Increase/(Decrease) in amount due to the Government and the SBV		633	-
16. Increase/(Decrease) in deposits and borrowings from other credit institutions		1.474.598	491.319
17. Increase/(Decrease) in deposits from customers		(1.121.429)	1.182.067
18. Increase/(Decrease) in valuable papers issued (excluding valuable papers classified into financing activities)		-	-
19. Increase/(Decrease) in funds for finance, entrusted investments, loans of which the Bank/FI is subject to risk		-	-
20. Increase/(Decrease) in derivatives and other financial liabilities		-	-
21. Increases/(Decrease) in operating liabilities		(58.980)	(3.130)
22. Payments from reserves		-	-
I. Net cash flows from operating activities		(733.747)	4.996.457
CASH FLOWS FROM INVESTING ACTIVITIES			
01. Purchase of fixed assets		(13.411)	(26.057)
02. Proceeds on disposal of fixed assets		20	8
03. Payments for disposal of fixed assets		-	-
04. Purchase of investment properties		-	-
05. Proceeds from disposal of investment properties		-	-
06. Payment for disposal of investment properties		-	-
07. Payment for investments in other entities		-	-
08. Proceeds from investment in other entities		-	-
09. Dividend received and profit shared from long-term investments		3.330	3.766
II. Cash flows from investing activities		(10.061)	(22.283)

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Under direct method)

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million*

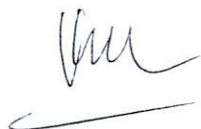
Items	Notes	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
CASH FLOWS FROM FINANCING ACTIVITIES			
01. Increase in share capital due to capital contribution and/or issuance of shares		-	-
02. Receipts of issuance of long term valuable papers which are eligible for owners' equity and other long term borrowings		-	-
03. Payment for settlement of long term valuable papers eligible for recognition as owners' equity and other long term loans		-	-
04. Dividend paid to shareholders, distributed profit		-	-
05. Payment for buying treasury shares		-	-
06. Proceeds from selling treasury shares		-	-
III. Cash flows from financing activities		-	-
IV. Net cash flows for the period		(743.808)	4.974.174
V. Cash and cash equivalents at the beginning of the period		9.023.537	5.330.533
VI. Adjustments to impacts of exchange rate changes		(267)	3.794
VII. Cash and cash equivalents at the end of the period	VII.33	8.279.462	10.308.501

HCMC, July 24, 2026

Prepared by

Chief Accountant

General Director



Pham Thi Mua



Pham Tan Tai



Tran Thanh Giang

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

I. General information**1. Certificate of establishment, operation, validity period**

Saigon Bank for Industry and Trade was established under license No. 30/GP-NHNN dated June 18, 2026 issued by the State Bank of Vietnam. This License replaces License No. 0034/NH-GP dated May 4, 1993. Business registration certificate for joint-stock bank No. 059074 dated August 04, 1993 and the 31st amended certificate dated June 29, 2024 issued by the Department of Planning and Investment of HCMC. Business registration number 0300610408.

Term of operation is 50 years since the license date.

As at June 30, 2026, the Bank's charter capital is VND 3.608.197.320.000.

2. Structure of ownership: Share capital.**3. Principal activities**

- Mobilise short, medium and long-term capital in the form of term deposits, demand deposits, certificates of deposit;
- Receive investment and development trust funds from local credit institutions;
- Borrow from other credit institutions;
- Grant short, medium and long-term loans to institutions and individuals based on the nature and capability of resources;
- Discount commercial papers, bonds and valuable papers;
- Set up joint ventures and purchase stocks in compliance with regulations;
- Provide settlement services to customers;
- Conduct foreign exchange dealings, gold and international settlement services, allure funds from foreign countries and other banking services in relationship with foreign countries with permission from the State Bank of Vietnam;
- Issue domestic card named SAIGONBANK Card.

4. Board of Directors (BOD)

Mr. Vu Quang Lam	Chairman
Mr. Nguyen Thanh Long	Member
Mr. Tran Thanh Giang	Member
Mrs. Ton Thi Nhat Giang	Member
Mr. Pham Hoai Nam	Member
Mrs. Phan Thi Bich Nguyet	Independent Member
Mrs. Nguyen Thi Hong Thuy	Independent Member

5. Board of Supervisors (BOS)

Mr. Tran The Truyen	Head of the Board
Mr. Nguyen Ai	Member
Mrs. Vu Quynh Mai	Member
Mrs. Nguyen Dao Phuong Linh	Member
Mr. Nguyen Ngoc Dang Khoa	Member

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

6. Board of Management (BOM) and Chief Accountant

Mr. Tran Thanh Giang	General Director
Mrs. Vo Thi Nguyet Minh	Permanent Deputy General Director (Retiring under the statutory scheme as of May 1, 2026)
Mr. Tran Quoc Thanh	Permanent Deputy General Director
Mr. Pham Hoang Hong Thinh	Deputy General Director
Mr. Nguyen Dinh Nam	Deputy General Director
Mr. Nguyen Khac Nghiem	Deputy General Director
Mr. Pham Tan Tai	Chief Accountant

7. Legal representative

Mr. Vu Quang Lam	Chairman
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(Mr. Tran Thanh Giang - General Director is authorized to sign the financial statements for the accounting period from January 01, 2026 to March 31, 2026, according to authorization letter No. 670/GUQ-SGB issued by the Chairman of the Board of Directors on December 16, 2025).

8. Head office

The head office is located at 2C Pho Duc Chinh Street, Ben Thanh Ward, Ho Chi Minh City, Viet Nam.

As at the date of this report, the Bank has owned 33 branches, 55 transaction offices and a Digital Transformation Center. Branches have been opened in the Northern, Central, Southern regions and Highlands. The Bank has got 01 subsidiary.

9. Subsidiary

SAIGON Factoring and Collateral company Limited is established under license No. 4104000033 dated December 24, 2001, registered for the 9th change on May 22, 2025 issued by Ho Chi Minh City Department of Finance. Business tax code is 0302487767. The capital contribution ratio to the Company is 100%.

10. Total employees as at June 30, 2026: 1.526 persons.

Total employees as at December 31, 2025: 1.524 persons.

II. Accounting Period and Reporting Currency

1. Fiscal year: The fiscal year is begun on January 1 and ended on December 31 annually.

2. Reporting currency: VND.

III. Adoption of Accounting Standards and Policies**Disclosure of compliance with Vietnamese Accounting Standards (VAS) and the prevailing regulations:**

The Bank's financial statements are prepared at original cost and in compliance with Vietnamese Accounting Standards, the Accounting System and relevant regulations applicable to the bank and other credit institutions operating in Vietnam. The attached financial statements, therefore, are not aimed to present the financial position of the Bank as well as its operating results and cash flows in accordance with accounting principles and practices accepted in countries and jurisdiction other than the Socialist Republic of Vietnam. Vietnamese accounting principles and practices may differ from ones in other countries.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

Applied accounting Regime and Forms:

The Bank applies the Vietnamese accounting regime applicable to credit institutions in accordance with Decision No. 479/2004/QĐ-NHNN dated April 29, 2004, the regime on financial statement for credit institutions under Decision No. 16/2007/QĐ-NHNN dated April 18, 2007 and Circular No. 10/2014/TT-NHNN dated March 20, 2014 and Circular No. 49/2014/TT-NHNN dated December 31, 2014 and Circular No. 22/2017/TT-NHNN dated December 29, 2017 and Circular No. 27/2021/TT-NHNN dated December 31, 2021 issued by the State Bank of Vietnam and other relevant Accounting Standards.

IV. Applicable Accounting Policies

Changes in accounting policies and notes to the Bank's accounting policies used to prepare these interim separate financial statements are applied consistently with the accounting policies used to prepare the interim separate financial statements for the fiscal year ended December 31 2025.

1. Monetary exchange

The exchange rate used to record transactions of buying and selling foreign currencies is the actual buying and selling rate at the time economic and financial transactions arise.

The exchange rate used to record other business in foreign currency for VND conversion: The average spot exchange rates (buying and selling) of that foreign currency as on the date of the transactions made.

Closing balance of monetary items denominated in foreign currencies must be revaluated at the spot exchange rate at the end of the last working day of the reporting period, if this exchange rate is 1% less than the weighted average rate of buying and selling exchange rate as at the last working day of the reporting period. If this exchange rate is 1% above the weighted average rate of buying and selling exchange rate as at the last working day of the reporting period, then the mentioned weighted average exchange rate is applied.

Foreign exchange rate differences upon the generated transactions and revaluation of closing balance of monetary items denominated in foreign currencies are recorded in the Income Statement in the period.

Exchange rate as at June 30, 2026:

26.293 VND/USD	162,79 VND/JPY
18.520 VND/CAD	18.127 VND/AUD
30.076 VND/EUR	20.329 VND/SGD
34.806 VND/GBP	32.463 VND/CHF

2. Principles for consolidating the financial statements

Subsidiary is a company which the Bank has the power over to govern the financial and operating policies. The subsidiary's financial statements are consolidated into the Bank's since the date the Bank holds control over the subsidiary and are no longer consolidated since the Bank ceases its control right.

The Bank records business combination using purchase method. The purchase cost includes the fair value at the date of exchanging assets, equity instruments issued by the purchaser and liabilities incurred or recognized plus directly expenses related to the purchase of the subsidiary.

Intra-company balances, transactions and unrealized profit between the subsidiary and the Bank have been eliminated when the consolidated financial statements are prepared. The unrealized loss has been eliminated too, except the case where the transactions indicate the devaluation of the handed-over assets. The accounting policies that the subsidiary applies have to be changed when necessary, to assure the consistency with those applied by the Bank.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***3. Derivative for financial instruments and provision for losses**

Derivative financial instruments are recorded in the consolidated balance sheet at the contract value on the transaction date and then revaluated at month end foreign exchange rate. The profit or loss after the derivative financial instruments realized are recorded in the Consolidated Income Statement. Unrealized profit or loss is recorded in the foreign exchange difference item of the balance sheet at the month end and shall be transferred to the Consolidated Income Statement at the year end.

4. Accounting for interest income, interest expenses and termination of interest accruals

The Bank records interest income and interest expenses by accrual method on daily basis. Interests on overdue loans are not recorded on accrual basis, but in the off- balance sheet. When a loan item becomes overdue, the accrued interest shall be reversed and recorded in the off-balance sheet. The interests of overdue loans shall be recorded in the Consolidated Income Statement once they are collected.

5. Accounting for fees and commission income

Income from fee and commission includes income from settlement service, cashier service, fee of guarantee and other services which are recorded upon actual receipt.

6. Accounting for loans granted to customers and debt purchase activities**Accounting for loans granted to customers**

Recording and measuring loans to customers

Loans granted to customers are presented at the principal amounts outstanding minus any provision made for loans to customers.

Short-term loans are those which have maturity of less than or equal to 01 (one) year from the disbursement date. Medium-term loans are those which have maturity from over 01 (one) year to 05 (five) years from the disbursement date, and long-term loans are those which have maturity of more than 05 (five) years from the disbursement date.

Classification of debts

Debt classification for term deposits and loans to other credit institutions, unlisted corporate bonds, loans to customers, entrustments for credit granting (herein referred to as "debts") is performed monthly according to the quantitative method prescribed in Article No.10 of Circular No. 31/2024/TT-NHNN dated June 30 2024 ("Circular No. 31"). The Bank shall classify debts monthly based on the principal balance as at the last day of the preceding month.

Debts are classified according to the risk levels as follows: Current debt, Special mentioned debt, Substandard debt, Doubtful debt and Loss debt. Bad debts are loans which are classified as Substandard debt, Doubtful debt and Loss debt. Debts are classified and provision for debt is made at the end of each month of the fiscal year.

- Current debt (group 1) includes: a) Debts that are current and due before or on maturity and assessed as fully and timely recoverable for both principals and interests; b) Debts that are overdue for a period of less than 10 (ten) days and are assessed as fully and timely recoverable for overdue principals and interests, and fully and timely recoverable for both remaining principals and interests; c) Debts are classified into group 1 because they meet the criteria to be classified into lower risk debt group.

- Special mentioned debt (group 2) includes: a) Debts that are overdue for a period of between 10 (ten) days and 90 (ninety) days excluding debts classified at point (b) of Current debt and debts classified into higher risk debt group per regulation; or b) Debts that have repayment terms to be restructured for the first time excluding debts that are classified into lower risk debt group or higher risk debt group per regulation; or c) Debts that are classified into group 2 because they meet the criteria to be classified into lower risk debt group or higher risk debt group per regulation.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million**Classification of debts (Cont.)*

- Substandard debt (group 3) includes: a) Debts overdue for a period of between 91 (ninety one) days and 180 (one hundred and eighty) days; except for the debt specified in Clause No.3, Article No.10 of Circular No. 31; or b) Debts having the repayment terms to be extended for the first time are not yet overdue; except for the debts specified at point (b) Clause No. 2 and Clause No. 3 Article No.10 of Circular No.31; or c) Debts eligible for interest exemption or reduction due to the customer's inability to pay interest in full as agreed, except for the debts specified in Clause No. 3, Article No.10 of Circular No. 31; or d) Debts falling into one of the following cases that have not been recovered in less than 30 (thirty) days from the date of the recovery decision: debts violating Clauses No. 1,3,4,5,6 of Article No.134 of the Law on credit institutions or debts violating Clause No. 1,2, 3, 4 of Article No.135 of the Law on credit institutions, or debts violating Clause No. 1,2,5,9 of Article No.136 of the Law on credit institutions; e) Debts not yet overdue to be collected according to inspection conclusion; f) Debts to be recovered under the decision on premature debt recovery due to the customer's breach of the agreement but are not yet recovered in less than 30 days from the date of the recovery decision; or g) Debts that are classified into group 3 according to Clause No. 2 and No.3, Article No.10 of Circular No.31; or h) Debts that must be classified into group 3 according to Clause No.4, Article No.8 of Circular No.31.

- Doubtful debt (group 4) includes: a) Debts overdue for a period of between 181 (one hundred and eighty one) days and 360 (three hundred and sixty) days; except for the debt specified in Clause No.3, Article No. 10 of Circular No. 31; or b) Debts having the repayment terms to be restructured for the first time that are overdue for a period of less than 90 (ninety) days under that restructured repayment term; except for the debts specified at Clause No. 3 Article No. 10 of Circular No.31; or c) Debts having the repayment terms to be restructured for the second time that are not yet overdue; except for the debts specified at point (b), Clause No. 2, No. 3, Article No.10 of Circular No.31; or d) Debts debt specified at point (d) of the substandard debt group that are not yet collected within the period between 30 (thirty) days and 60 (sixty) days from the date of the collection decision; or e) Debts required to be collected according to regulatory inspection conclusion but overdue according to the regulatory inspection conclusion for the period of 60 (sixty) days and not yet recovered; or f) Debts to be recovered under the decision on premature debt recovery due to the customer's breach of the agreement but are not yet recovered within the period between 30 (thirty) days and 60 (sixty) days from the date of the recovery decision; or g) Debts that are classified into group 4 according to Clauses No. 2 and No.3, Article No.10 of Circular No. 31; or h) Debts that must be classified into group 4 according to Clause No. 4, Article No.8 of Circular No. 31.

- Loss debt (group 5) includes: a) Debts overdue for a period of above 360 (three hundred and sixty) days; or b) Debts having the repayment terms to be restructured for the first time that are overdue for a period of 91 (ninety one) days and above under that first restructured repayment term; or c) Debts having the repayment terms to be restructured for the second time that are overdue under the second restructured repayment term; or d) Debts having the repayment terms to be restructured for the third time or more, regardless of being overdue or not yet overdue; or e) Debts specified at point (d) of the substandard debt group that are not yet collected within the period of above 60 (sixty) days from the date of collection decision; or f) Debts required to be collected according to regulatory inspection conclusion but overdue according to regulatory inspection conclusion for the period of above 60 (sixty) days and not yet recovered; or g) Debts to be recovered under the decision on premature debt recovery due to the customer's breach of the agreement but are not yet recovered in the period of above 60 (sixty) days from the date of recovery decision; or h) Debts of credit institutions under special control as announced by the State Bank of Vietnam, or debts of foreign bank branches of which the capital and assets are blocked; or i) Debts classified into group 5 according to Clause No.3, Article No.10 of Circular No.31; or j) Debts that must be classified into group 5 according to Clause No. 4, Article No. 8 of Circular No. 31.

The Bank restructures the debt repayment term and maintains the debt group to support customers facing difficulties in accordance with the provisions of Circular No. 02/2023/TT-NHNN dated April 23, 2023 and Circular No. 06/2024/TT-NHNN dated June 18, 2024 of the State Bank of Viet Nam.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***Debts are classified into lower-risk debt groups in the following cases***For overdue debt*

- The customer has fully paid the overdue principal and interest (including interest applicable to the overdue principal) and the principal and interest of the following repayment terms within a minimum period of 03 (three) months for medium-term and long-term debt, 01 (one) month for short-term debt, from the date of starting to fully pay overdue principal and interest; and the Bank has documents and records to prove that the customer has paid the debt;
- The Bank has sufficient information and documents to assess that customers are capable of fully paying the remaining principal and interest on due dates.

For debt with restructured repayment term

- The customer has fully paid the principal and interest according to the restructured repayment term for at least 03 (three) months for medium-term and long-term debt, 01 (one) month for short-term debt, from the date of commencement of full payment of principal and interest according to the restructured term.
- The Bank has sufficient information and documents to assess that customers are capable of fully paying the remaining principal and interest on due dates.

Debts are classified into higher risk debt groups in the following cases

- The indicators of profitability, solvency, debt-to-capital ratio, cash flow, and debt repayment ability of customers decreased continuously through 03 times of continuous assessment and classification of debts.
- The customer fails to provide sufficient, timely and truthful information at the request of the credit institution, foreign bank branch to assess the customer's debt repayment ability.
- Debts that have been classified into group 2, group 3, group 4 according to the provisions in point a, b, Clause No. 3, Article No. 10 of Circular No. 31 for 01 (one) year or more but are not eligible to be classified into the debt group of lower risk.
- Debts granted by the act of credit extension which is subject to administrative penalties as prescribed by law.

The Bank is required to use the risk classification results provided by the Credit Information Center of the State Bank ("CIC") to classify the Bank's loans to customers into the higher-risk group between the debt group assessed by the bank and the debt group provided by CIC.

In case a customer has more than 01 (one) debt with the Bank and any debt is classified into a higher-risk debt group, the Bank is required to classify the remaining debts of that customer into higher debt groups that are commensurate with the level of risk.

Provision for credit risk

Provision for credit losses includes general and specific provisions.

According to the provisions of Decree No.86/2024/NĐ-CP dated July 11 2024 (Decree No. 86), the Bank makes specific credit risk provisions based on the provision rate corresponding to the debt classification results and the principal balance minus the deductible value of collateral assets which are discounted. Specific provisions are calculated based on debt classification results and the principal balance on the last working day of the month.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

Specific provision is made for losses possibly happening to specific loan items, with the corresponding rates as below:

Debt classification		Debt classification
Group 1	Current debt	0%
Group 2	Special mentioned debt	5%
Group 3	Substandard debt	20%
Group 4	Doubtful debt	50%
Group 5	Loss debt	100%

Specific provision is calculated based on the balance of loans to each customer on the last working day of each month minus the discounted value of the collateral. The deduction rate of the collateral is specified in Clause No. 2, Article No. 6 of Decree No. 86.

According to Clause No. 1, Article No.7, Decree No. 86, general provision is made for unidentified losses during debt classification and specific provisioning and in cases where credit institutions face financial difficulties mainly when the quality of the debt deteriorates. Accordingly, the Bank must make and maintain a general provision equal to 0.75% of the total balance of loans from group 1 to group 4, except the followings:

- Deposits at credit institutions, foreign bank branches as prescribed by law and deposits at overseas credit institutions;
- Loans, term purchases of valuable papers between credit institutions, foreign bank branches in Vietnam;
- Purchases of promissory notes, bills, certificates of deposit, bonds domestically issued by other credit institutions, foreign bank branches;
- The amount for re-purchase of Government bonds on the security market as prescribed by Law on issuance, registration, security depository, listing, transactions of debt instruments of the Government on the stock market;
- Other debts arisen from activities specified in Clause No. 2, Article No. 3, Decree No. 86 between credit institutions, foreign bank branches located in Vietnam according to law.

Using risk provision

Provisions are recorded as an expense on the income statement and are used to handle debts classified in group 5, borrowers are dissolved or bankrupt organizations, individuals are dead or missing and to handle asset losses for debts as prescribed in Article No. 11 of Decree No. 86.

Handling credit risks

The writing-off of irrecoverable loans is based on Article 12 of Decree No. 86.

Debts sold to Vietnam Asset Management Company ("VAMC")

The Bank conducts factoring activities to VAMC under Decree No. 53/2013/ND-CP issued by the Government on May 18, 2013, Decree No. 34/2015/ND-CP issued by the Government on March 31, 2015 amending and supplementing a number of articles of Decree No. 53/2013/ND-CP, Circular No. 19/2013/TT-NHNN issued by the State Bank of Vietnam on September 06, 2013 on trading and handling bad debts of Vietnam Asset Management Company of Vietnam Credit Institutions and debts sold to VAMC which are removed from the balance sheet in accordance with the guidance in Official Letter No. 8499/NHNN-TCKT issued by the State Bank of Vietnam on November 14, 2013 guiding the accounting of bad debt trading of VAMC and credit institutions and Official Letter No.925/NHNN-TCKT issued by the State Bank dated February 19, 2014.

The special bonds issued by VAMC corresponding to the bad debts that the Bank sells are recorded as held-to-maturity debt securities.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million*

Upon the completion of trading bad debts, the Bank uses specific provisions that have not been used to record reduction in carrying value of the bad debts and finalize off-balance sheet accounts to observe the unearned interest of those bad debts.

7. Accounting for security trading and investing**7.1 Investments in securities****Held-to-maturity securities**

Held-to-maturity securities are those with fixed terms and payments which are fixed or identifiable and the Board of Management has the intention and capability to hold until their maturity.

Unlisted held-to-maturity corporate bonds are recorded at original cost minus provision for credit risk. The debt classification and credit risk provision of unlisted corporate bonds shall be made according to the policies applied to loans granted to customers.

Other held-to-maturity securities are recorded at original cost minus provision for devaluation. Provision for devaluation is made when the market price of the securities falls below the book value or when there are signs of a decline in value according to the evaluation of the Board of Management.

The premium and the discount value arising from the purchase of held-to-maturity securities are allocated to the Income Statement of the Bank on a straight-line basis from the date of purchasing the security to the maturity date of that security.

Interest income after the purchase of held-to-maturity securities is recorded in the statement of income on an accrual basis.

Special bonds issued by VAMC

Special bonds issued by VAMC are term valuable papers issued by VAMC for the purpose of purchasing bad debts of the Bank and are recorded as held-to-maturity debt securities.

Special bonds are recorded at face value on the transaction date and are presented as face value minus specific provisions during the holding time.

The face value of the special bond is the value corresponding to the book value of the outstanding loan principal after deducting the specific provision that has been made but unused of that bad debt.

Periodically, the Bank shall calculate and make provisions for the risk of such special bonds as stipulated in Decree No. 53/2013/ND-CP dated May 18, 2013 of the Government and Circular No. 19/2013/TT-NHNN dated September 06, 2013 of the State Bank of Vietnam. Accordingly, the Bank shall make provision for risk of special bonds to minimum operating expenses equivalent to 20% of face value of each special bond.

The Bank does not have to make general provision for special bonds.

7.2. Other long-term investments

Other long-term investments are investments with a ratio less than or equal to 11% of the share capital of economic organizations. Long-term investments are initially recognized at cost.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

7.2. Other long-term investments (cont.)

Provision for loss of long-term financial investments is established when the Bank identifies economic organizations in which the Bank invests at a loss (except for forecasted losses that have been determined in the business plan before investing) according to the provisions of Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on August 8, 2019, and amending several articles according to Circular No. 24/2022/TT-BTC issued by the Ministry of Finance on April 7, 2022. Accordingly, the level of provision for loss of long-term financial investments is the difference between the actual capital contribution of the parties at the economic organization and the actual equity capital of the parties multiplied (x) by the ratio of the Bank's investment capital to the total actual capital contributions of the parties at the economic organization.

8. Principles for recognition of tangible fixed assets

Tangible fixed assets are stated at cost minus accumulated depreciation. The initial cost of a tangible fixed asset comprises all expenditures of bringing the asset to its working condition and location for its intended use. The expenditures incurred after their originally assessed standard of performance are recorded as an additional cost of tangible fixed assets when they have resulted in an increase in the future economic benefits expected to be obtained from the use of those tangible fixed assets. The expenditures which do not meet the above conditions are recorded as the expenses in the year.

When the assets are sold or disposed, their original costs and the accumulated depreciation which have been written off and any gain or loss from disposal of assets are recorded in the income statement.

Tangible fixed assets purchased

The original cost of purchased tangible fixed assets shall consist of the actual purchase price (minus (-) trade discount or reduction), taxes (excluding taxes to be refunded) and expenses directly related to putting such fixed assets into operation such as fees for installation, trial operation, specialists and other direct costs.

The original cost of a tangible fixed asset formed from construction investment under the mode of tendering shall be the finalized price of the construction project, other relevant fees plus (+) registration fee (if any).

Fixed assets which are buildings, structures attached to land use rights, the value of land use rights is computed separately and recorded as intangible fixed assets.

9. Principles for recording intangible fixed assets

Intangible fixed assets are stated at original cost minus accumulated amortization. The original cost of an intangible fixed asset comprises all costs incurred by the Bank for owning the asset to the date it is put into operation as expected.

Purchase of separate intangible fixed assets

The original cost of separately purchased intangible fixed assets shall consist of the actual purchase price (less (-) trade discount or reduction), taxes (excluding taxes to be refunded) and expenses directly related to putting such fixed assets into operation. The land use rights which are purchased in conjunction with buildings, structures attached to land shall be separately determined and recorded as intangible fixed assets.

Intangible fixed assets formed from the exchange and payment of documents related to the capital ownership of the entity, the original cost of the intangible fixed assets is the fair value of the issued documents relevant to capital ownership.

Land use rights

The original cost of an intangible fixed asset which is the land use rights shall be the payment made to obtain the lawful land use rights, compensatory payments for site clearance, expenses for ground leveling, registration fee...or land use rights as capital contribution in joint-venture.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

Computer software

Computer software is all expenses that the Bank has spent up to the time of putting the software into use.

10. Method of depreciating and amortizing fixed assets

Depreciation of tangible fixed assets is computed on a straight line basis over their estimated useful lives. Estimated useful life means the duration in which the tangible fixed assets produce their effect on production and business.

The estimated useful life for fixed assets is as follows:

<i>Buildings and structures</i>	<i>25 years</i>
<i>Machinery and equipment</i>	<i>4 - 8 years</i>
<i>Transportation and facilities</i>	<i>5 - 6 years</i>
<i>Office appliances</i>	<i>2 - 5 years</i>
<i>Other fixed assets</i>	<i>4 - 6 years</i>

Land use rights which are granted for a definite term are amortized in line with the term stated in the certificate of land use rights.

Land use rights which are granted for an indefinite term are recorded at cost and not amortized.

11. Accounting for asset leases

Operating leases: are fixed asset leases where a significant portion of risks and incentives attached to asset ownership are retained by the lessor. Payments made under operating leases are recognised in the income statement on a straight-line basis over the period of the operating lease.

12. Cash and cash equivalents

In the statement of cash flows, cash and cash equivalents include cash, precious metal and gemstones, current account balance at the State Bank of Vietnam, demand deposits and deposits with the term of under 90 (ninety) days since deposit date at other credit institutions, government bond and other short-term valuable paper qualified to be discounted by the State Bank of Vietnam, securities with recoverable or maturity term of less than 3 (three) months since purchase date, convertible to certain amount, containing minimum risk of value change, and held for the purpose of meeting commitments for short-term payment rather than for investment or others.

13. Provisions, contingent liabilities and unidentified assets

Provisions are recorded when: The Bank has present obligations as a result of events in the past; It probably leads to a decrease of necessary economic benefits to settle the liabilities; The liability is estimated reliably. Provision is not recorded for the operating loss in the future.

When there are similar liabilities, the possibility of outflow in economic benefits due to the settlement of obligations is determined by considering the whole group of obligations in general. Provision shall be made though the economic benefit outflow because liability settlement is very small.

Provision is calculated at present value of estimated expenses for settling liabilities at the discount rate before tax and reflects the current market assessment of the time value of money and specific risk exposure to the liability. The increase of provision throughout time shall be recorded as interest expense.

14. Accounting for obligations to employees

The Bank records salaries, wages and other payables to employees in the operating expense items in the period on the basis of salary expenses incurred in the period. The salaries, bonuses to employees are based on the conditions and level provided in the following documents: Labor Law of Vietnam, Labor Contract, Labour Union Agreement, Financial Statute of the Bank and Group, Statute on rewards regulated by the Chairman, General Director, Director on the basis of the Bank or Group's Financial Statute.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***15. Principles and methods for recording current taxes, deferred taxes**

Corporate income tax comprises of total current and deferred tax when determining its profit or loss of one accounting period.

Current corporate income tax is the tax payable (or recoverable) on the taxable income and tax rate enacted in current year in accordance with the law on corporate income tax.

Deferred corporate income tax is defined for temporary differences between the basis of calculating income tax on assets, liabilities and their book values for financial reporting purposes and the amounts used for taxation purposes, as on the date of the balance sheet. Deferred income tax payable is recorded for all temporary differences, deferred income tax asset is only recorded when there is sufficient taxable profit in the future for deducting the temporary differences.

The carrying amount of deferred tax assets must be reassessed at the end of the fiscal year and reduced to the extent that it is certain that sufficient taxable profit shall be available to allow the benefit of part or all of that deferred income tax assets to be utilized. The unrecognized deferred tax assets will be reassessed at the end of the fiscal year and recognized to the extent that it has become certain sufficient taxable profit will allow the deferred income tax asset to be utilized.

Deferred income tax is recognized in the statement of income except to the extent that it relates to an item recognized directly in equity, in which case the deferred income tax is also recognized directly in equity.

The Bank offsets deferred income tax assets and deferred income tax liabilities only to the extent that it has a legally enforceable right to set off current income tax assets against current income tax liabilities and other deferred income tax assets and deferred income tax liabilities relate to income taxes levied by the same tax authority on the same taxable entity and the enterprise intends to pay current tax liabilities and current tax assets on a net basis.

Taxes payable to the state budget shall be settled specifically with the tax authorities. The difference between the payable tax amount according to the books and the data for checking and finalization shall be adjusted when there is an official finalization with the tax office.

The bank has been inspected for tax finalization as at 2019.

16. Accounting for loans, issuance of debt securities and equity instruments

Principle of recording of borrowing costs: Interest and other costs directly attributable to the enterprise's loans are recognized as a business expense during the period, unless this expense arises from loans directly related to the construction investment or production of unfinished assets are included in the value of such assets (capitalized) when all conditions are met as prescribed in VAS 16 "Borrowing Costs".

The capitalization rate used to determine the borrowing costs capitalized during the period: Where general borrowings are incurred, which are used for the purpose of construction or production of an unfinished asset then the amount of borrowing costs eligible for capitalization in each accounting period is determined according to the capitalization rate to the weighted average accumulated costs incurred for the investment in construction or production of that asset. The capitalization rate is calculated according to the weighted average interest rate of outstanding loans during the period of the business. Borrowing costs capitalized during a period may not exceed the total amount of borrowing costs incurred during that period.

17. Shareholders' equity

Charter capital: The capital sourced from shares, securities purchased by shareholders or added from the profit after tax in accordance with the Resolution of Annual Shareholders' General Meeting or the Bank's charter. Business fund shall be recorded at the actual contributed capital in cash or by assets computed at the par value in the early establishment period or additional mobilization to expand operation scale of the Bank.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million*

Share premium: The difference between the actual inflow against the par value of the first issued, additionally issued shares and differences (increase/decrease) between the actual inflow over the repurchasing price in case of treasury share reissuance. In case where shares are bought to cancel immediately at the purchase date, shares' value for business capital written down at purchase date is the actual repurchase price and the business resource should be written down in details according to the par value and share premium of the repurchased shares.

Treasury share: is the share the Bank issued and purchased back. The payment for purchasing share, including directly attributable expenses, shall be deducted from the shareholders' equity till the treasury shares have been cancelled or reissued. The received amount from reissuance or sale of the treasury share, deducting expenses related to this reissuance or sale shall be included in the shareholders' equity.

Other owners' capital: Business resource which is added from the operating result or offered, presented, sponsored or under assets revaluation.

Undistributed profit

Principle for recognizing undistributed profit: the undistributed profit is recorded as the profit (loss) from the enterprise's result of operation after deducting (-) the current year corporate income tax and the adjusted items due to the retroactive application of changes in accounting policy and adjustments for material misstatement of the previous years.

The distribution of profit and fund appropriation are based on the charter of the Bank and approved by the Annual Shareholder's General Meeting.

18. Earnings per share

Basic earnings per share is calculated by dividing the profit or loss distributed to the ordinary shareholders of the Bank after setting aside the Bonus and Welfare Fund by the weighted average number of currently circulated ordinary shares in the current fiscal period.

19. Related parties

Related parties include enterprises and individuals that directly, or indirectly through one or more intermediaries, can control, or are controlled by the Bank. Associates and individuals holding, directly or indirectly, the voting powers of the Bank that have significant influence on the Bank, key management personnel sitting on the Board of Management, Board of Directors, close members of the family of these individuals or associates, and companies associated with these individuals also constitute related parties. When considering each possible related party relationship, attention is placed on the relationship nature, and not on merely the legal form.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

V. Additional Information for Items Presented in the Interim Consolidated Statement of Financial Position

1. Cash, gold, silver, gemstones

	June 30, 2026	Dec 31, 2025
Cash in VND	178.032	155.306
Cash in foreign currency	20.765	17.978
Total	198.797	173.284

2. Balances with the State Bank of Vietnam

	June 30, 2026	Dec 31, 2025
Current account balance with the State Bank of Vietnam	715.733	1.402.983
VND	671.232	1.369.305
Gold and foreign currencies	44.501	33.678
Total	715.733	1.402.983

3. Deposits with and loans to other credit institutions

	June 30, 2026	Dec 31, 2025
3.1. Deposits with other credit institutions		
Demand deposits	1.686.337	1.162.035
VND	11.010	1.375
Foreign currencies	1.675.327	1.160.660
Term deposits	5.678.595	6.285.235
VND	5.678.595	6.285.235
Foreign currencies	-	-
Sub-total	7.364.932	7.447.270
3.2. Loans to other credit institutions		
Short - term loans	955.000	350.000
VND	955.000	350.000
Sub-total	955.000	350.000
Total	8.319.932	7.797.270

4. Trading securities: Not incurred.

5. Derivative for financial instruments and other financial assets: Not incurred

6. Loans to customers

	June 30, 2026	Dec 31, 2025
Loans granted to local economic entities, individuals	21.952.599	21.539.226
Discounted bills and valuable papers	226.790	362.450
Other forms of credit granting	25.475	71.086
Total	22.204.864	21.972.762

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

6.1. Loan portfolio by quality

	June 30, 2026	Dec 31, 2025
Current	19.408.914	19.450.664
Special mentioned	2.155.196	1.872.668
Substandard	144.217	54.756
Doubtful	162.551	108.713
Loss	333.986	485.961
Total	22.204.864	21.972.762

Note: The SBV defines the non-performing loan (NPL) ratio per Circular No. 31/2024/TT-NHNN dated June 30, 2024, as follows: "NPL ratio is the bad debt outstanding to total outstanding balance of debt groups 1-5 ratio." Total debts classified into groups 1 to 5 include both the disbursement or settlement from credit-granting activities and debts from depositing activity and other activities. Accordingly, the NPL ratio (ratio of debt groups 3-5) of SAIGONBANK as at June 30, 2026 was 2,22%.

6.2. Loan portfolio by term

	June 30, 2026	Dec 31, 2025
Short-term	15.187.473	15.425.430
Medium-term	1.639.825	1.735.215
Long-term	5.377.566	4.812.117
Total	22.204.864	21.972.762

6.3. Loan portfolio by ownership (customer type and business type)

	June 30, 2026	Dec 31, 2025
One member limited company 100% owned by the State	51.084	45.324
Other limited liability company	2.784.066	2.694.886
Joint Stock Company	3.220.669	2.831.293
Private enterprise	4.730	7.349
Foreign-invested enterprise	68.983	71.500
Cooperatives and cooperative unions	24.668	18.657
Household business, individuals	15.881.839	16.150.698
Administration unit, Party, unions and associations and others	168.825	153.055
Total	22.204.864	21.972.762

6.4. Loans portfolio by industrial sectors

	June 30, 2026	Dec 31, 2025
Agriculture, forestry and fishery	587.385	556.122
Mining	18.286	21.406
Processing, manufacturing industry	2.072.415	1.772.840
Production and distribution of electricity, gas, hot water, steam and air conditioner	60.224	51.984
Water supply; waste, waste water management and treatment activities	41.256	42.170

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

6.4. Loans portfolio by industrial sectors (cont.)

	June 30, 2026	Dec 31, 2025
Construction	1.062.579	1.074.308
Wholesale and retail, repairing motor vehicle and other engines	7.370.799	7.267.520
Hotels and restaurants	702.672	655.264
Logistics	280.197	279.027
Information and Communication	47.744	40.385
Financing, banking and insurance activities	13.890	10.330
Professional, science and technology activities	119.325	135.217
Administrative activities and support services	43.205	60.653
Real estates trading activities	1.056.754	1.166.126
Activities of the Communist Party, socio-political organizations, state management, national security and defense; compulsory social welfare and security	1.750	1.935
Education and training	234.517	207.190
Health and social support activity	401.851	144.290
Art, entertainment and amusement activity	42.723	30.143
Other services	120.231	165.111
Serving households activities	7.927.061	8.290.741
Total	22.204.864	21.972.762

6.5. Change (Increase/ Decrease) in provision for credit risks

	Provision	Specific Provision
Current year		
Opening balance	161.212	74.938
Provisions made/reversed during the period	2.825	62.598
Use of provision for credit during the period	-	(72.802)
Closing balance	164.037	64.734
Prior year		
Opening balance	160.774	49.910
Provisions made/reversed during the period	438	99.524
Use of provision for credit during the period	-	(74.496)
Closing balance	161.212	74.938
Details of provisions	June 30, 2026	Dec 31, 2025
Provision for risk of lending customers	228.771	236.150
+ General provision	164.037	161.212
+ Specific provision	64.734	74.938
Total	228.771	236.150

7. Debt purchase: Not incurred.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

8. Investment securities**8.1. Held-to-maturity investment securities****June 30, 2026****Dec 31, 2025**

- Investment in Government bonds and municipal bonds

1.833.450

1.839.351

Total**1.833.450****1.839.351****8.2. Special bonds issued by VAMC****June 30, 2026****Dec 31, 2025**

- Face Value (1)

744.973

497.106

- Provision (2)

(80.732)

(58.320)

Sub- total**664.241****438.786****Total****2.497.691****2.278.137**

(1): Debt securities (special bond) arisen from purchase, sale and treatment of bad debts of Assets Management Company of Vietnamese credit institutions, which issues, manages and pays for special bond in compliance with Circular No. 19/2013/TT-NHNN dated September 06, 2013 of the State Bank of Vietnam regulating on purchase, sale and treatment of bad debts of Assets Management Company of Vietnamese credit institutions. Accordingly the term of 5 years, the credit institutions have to record provision for risks for special bond in the operating expenses at the percentage of 20% per year of the value of debt securities.

(2): Provision for special bond made in compliance with Circular No. 19/2013/TT-NHNN as at June 30, 2026: VND 80.732.234.331

9. Capital contribution, long-term investments**June 30, 2026****Dec 31, 2025****Analysing investment value by investment type**

Other long-term investments

53.380

53.380

Provision for devaluation of long-term investments

(24.881)

(24.881)

Total**28.499****28.499**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

9. Capital contribution, long-term investments (Cont.)

- Details of other long-term investments

Name	June 30, 2026			Dec 31, 2025		
	Original cost	Current value	Shareholding (%)	Original cost	Current value	Shareholding (%)
Other long-term investments	53.380	28.499		53.380	28.499	
Investments in other entities	53.380	53.380		53.380	53.380	
Sai Gon Ha Long Hotel Tourism Joint Stock Company	18.380	18.380	10,98%	18.380	18.380	10,98%
National Payment Corporation of Viet Nam	2.000	2.000	0,64%	2.000	2.000	0,64%
SBB Securities Joint Stock Company	33.000	33.000	9,43%	33.000	33.000	9,43%
Provision for devaluation of long-term securities investments	-	(24.881)		-	(24.881)	
SBB Securities Joint Stock Company	-	(24.881)		-	(24.881)	
Total	53.380	28.499		53.380	28.499	

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

10. Tangible fixed assets

- Increase/Decrease of tangible fixed assets for 6 months of the year 2026:

Items	Buildings, structures	Machinery equipment	Transportation Facilities	Office appliances	Others	Total
Original cost						
Opening balance	1.078.476	84.944	91.068	126.025	19.361	1.399.874
- Purchase for the year	-	549	11.273	377	362	12.561
- Disposals, sales	-	-	-	(71)	-	(71)
Closing balance	1.078.476	85.493	102.341	126.331	19.723	1.412.364
Accumulated Depreciation						
Opening balance	548.628	78.976	62.169	78.599	17.398	785.770
- Depreciation for the year	20.538	1.210	3.056	6.978	448	32.230
- Disposals, sales	-	-	-	(71)	-	(71)
Closing balance	569.166	80.186	65.225	85.506	17.846	817.929
Net book value						
Opening balance	529.848	5.968	28.899	47.426	1.963	614.104
Closing balance	509.310	5.307	37.116	40.825	1.877	594.435

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

- Increase/Decrease of tangible fixed assets of the year 2025:

Items	Buildings, structures	Machinery equipment	Transportation Facilities	Office appliances	Others	Total
Original cost						
Opening balance	1.078.476	84.390	77.322	117.528	19.461	1.377.177
- Purchase for the year	-	937	13.746	9.101	158	23.942
- Disposals, sales	-	(383)	-	(604)	(258)	(1.245)
Closing balance	1.078.476	84.944	91.068	126.025	19.361	1.399.874
Accumulated Depreciation						
Opening Balance	506.230	76.917	57.631	64.607	16.076	721.461
- Depreciation for the year	42.398	2.442	4.538	14.596	1.580	65.554
- Disposals, sales	-	(383)	-	(604)	(258)	(1.245)
Closing balance	548.628	78.976	62.169	78.599	17.398	785.770
Net book value						
Opening balance	572.246	7.473	19.691	52.921	3.385	655.716
Closing balance	529.848	5.968	28.899	47.426	1.963	614.104

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***- Other information on tangible fixed assets:**

	June 30, 2026	Dec 31, 2025
Ending net book value of tangible fixed assets pledged/mortgaged as loan security	-	-
Commitment to purchase high value fixed assets in the future	-	-
Commitment to sell fixed high value fixed assets in the future	-	-
Ending net book value of tangible fixed assets is not temporarily used in bussiness production	-	-
Ending original costs of tangible fixed assets—fully depreciated but still in use	224.094	201.037
Ending original costs of tangible fixed assets awaiting disposal	-	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million*

11. Financial lease fixed assets: Not incurred.

12. Intangible fixed assets

- Increase, decrease of intangible fixed assets for 6 months of the year 2026:

Items	Land use right	Computer software	Total
Original cost			
Opening balance	468.101	73.932	542.033
- Purchase in the year	-	850	850
Closing balance	468.101	74.782	542.883
Acc. Amortization			
Opening Balance	55.299	60.956	116.255
- Charge in the year	1.722	2.481	4.203
Closing balance	57.021	63.437	120.458
Net book value			
Opening balance	412.802	12.976	425.778
Closing balance	411.080	11.345	422.425

- Increase, decrease of intangible fixed assets of the year 2025:

Items	Land use right	Computer software	Total
Original cost			
Opening balance	468.101	68.363	536.464
- Purchase in the year	-	5.569	5.569
- Disposals, sales	-	-	-
Closing balance	468.101	73.932	542.033
Acc. Amortization			
Opening Balance	52.248	56.206	108.454
- Depreciation for the year	3.051	4.750	7.801
- Disposals, sales	-	-	-
Closing balance	55.299	60.956	116.255
Net book value			
Opening balance	415.853	12.157	428.010
Closing balance	412.802	12.976	425.778

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***- Information on intangible fixed assets:**

Items	June 30, 2026	Dec 31, 2025
Important intangible fixed assets, making up a large percentage in total assets	-	-
Fair value of intangible fixed assets offered by the State	-	-
Ending net book value of intangible fixed assets pledged/mortgaged as loan security	-	-
Ending net book value of intangible fixed assets temporarily not being used	-	-
Original costs of intangible fixed assets—fully depreciated but still in use	50.523	49.843
Ending original costs of intangible fixed assets being disposed	-	-
Expenses in phase of doing research, developing	-	-
Commitment to purchase, sell intangible high value fixed assets in the future	-	-
Other changes	-	-



NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

13. Investment properties: Not incurred.

14. Other long-term assets

	June 30, 2026	Dec 31, 2025
1. Construction in progress	2.548	1.876
2. Purchase of fixed assets	8.147	7.099
3. Receivables	210.804	224.012
4. Other assets	466.102	466.756
Total	687.601	699.743
14.1 Basic cost for construction in progress	June 30, 2026	Dec 31, 2025
In which:		
- Significant constructions:	2.548	1.876
<i>Land at 50 Nguyen Tat Thanh Daklak</i>	860	860
<i>Repair 40 Nguyen Thai Binh house</i>	1.195	-
<i>Others</i>	493	1.016
Sub -Total	2.548	1.876
14.2 Purchase of fixed assets	June 30, 2026	Dec 31, 2025
In which:		
<i>Upgrade Oracle software and Trade Finance Module</i>	130	129
<i>Anti-Money Laundering Software</i>	5.223	5.197
<i>Others</i>	2.794	1.773
Sub -Total	8.147	7.099
14.3 Receivables	June 30, 2026	Dec 31, 2025
- Internal receivables	56.450	32.285
<i>Advances</i>	47.702	26.102
<i>Other Receivables</i>	8.748	6.183
- External receivables	154.354	191.727
<i>Other payments pended by the State (*)</i>	4.664	4.664
<i>Embezzlement, lack of money, pending property</i>	14.489	14.489
<i>Others</i>	135.201	172.574
Sub -Total	210.804	224.012
(*): Notes on supporting interest payment pended by the States:		
Disbursement to customers	68.433	
Receipts	(63.769)	
Amount to be received from the State	4.664	

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

	June 30, 2026	Dec 31, 2025
14.4 Other assets		
- Pending allocation expenses	14.254	15.002
- The debt-fortified assets of which ownership has been transfered to the Bank pending	450.570	450.570
+ <i>Real estate</i>	450.570	450.570
- Other assets	1.278	1.184
Sub -Total	466.102	466.756
14.5 Provision for other asset items of the balance sheet		
- Provision for bad debts	(14.609)	(14.609)
<i>Embezzlement, lack of money, missing assets pending</i>	(14.489)	(14.489)
<i>Provision for bad debts</i>	(120)	(120)
Sub -Total	(14.609)	(14.609)
15. Borrowings from the Government and State Bank of Vietnam:		
	June 30, 2026	Dec 31, 2025
15.1 Deposits of Vietnam State Treasury		
- Deposits of Vietnam State Treasury in VND	633	-
Sub-Total	633	-
15.2. Borrowings from the State Bank of Vietnam: Not incurred		
16. Deposits and borrowings from other credit institutions		
	June 30, 2026	Dec 31, 2025
16.1. Deposits from other credit institutions		
a. Demand deposits	38.075	23.727
- VND	38.066	23.718
- <i>Foreign currencies</i>	9	9
b. Term deposits	5.617.580	4.157.335
- VND	4.040.000	2.980.000
- <i>Foreign currencies</i>	1.577.580	1.177.335
Sub -Total	5.655.655	4.181.062
16.2. Borrowing from other credit institutions		
- Foreign currency	848	843
+ <i>Joint Stock Commercial Bank for Investment and Development of Vietnam (*) - Transaction Center 3 Branch</i>	848	843
Sub -Total	848	843
Total deposits and borrowing from other credit institutions	5.656.503	4.181.905

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

17. Deposits from customers

- Notes on deposit type

	June 30, 2026	Dec 31, 2025
Demand deposits	2.044.825	2.565.969
- VND	1.974.301	2.457.413
- Gold and foreign currencies	70.524	108.556
Term deposits	23.095.120	23.718.125
- VND	22.959.679	23.604.023
- Gold and foreign currencies	135.441	114.102
Specialised capital deposits	17.083	15.060
Margin deposits	48.153	27.456
Total	25.205.181	26.326.610

- Notes on customer and type of business

	June 30, 2026	Dec 31, 2025
Deposits from economic institutions	887.010	1.043.652
State-Owned enterprise	94.798	114.469
Limited company	321.498	337.458
Joint stock company	353.044	452.364
Private enterprise	5.460	6.127
Foreign-invested enterprise	112.210	133.234
Deposits from individuals	16.708.438	17.964.381
Deposits from others	7.609.733	7.318.577
Total	25.205.181	26.326.610

18. Funds for finance, entrusted investment, lending credit institutions subject to risk: Not incurred.

19. Issuance of common valuable papers: Not incurred.

20. Other payables, liabilities and other risk provisions

	June 30, 2026	Dec 31, 2025
Internal payables	6.125	25.321
- Payables to staff	2.903	2.927
- Bonus and welfare fund payables	1.000	1.247
- Other internal payables	2.222	21.147
+ Interest payable to shareholders	683	683
+ Other internal payables	1.539	20.464

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***20. Other payables, liabilities and other risk provisions (Cont.)**

	June 30, 2026	Dec 31, 2025
External payables	94.679	154.221
- Purchase of fixed assets	870	870
- Corporate income tax	8.725	28.483
- Remittance payables	4.181	22.448
- Taxes and payables to the State	1.776	1.885
- Other payables to the State	2.539	2.539
- Other external payables	76.588	97.996
Total	100.804	179.542

21. Deferred income tax: Not incurred.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

22. Capital and funds of credit institutions

22.1. Report on the change in Shareholders' Equity

Items	Shareholders' Equity	Share premium	Foreign exchange differences	Reserve for supplementary charter capital	Investment and Development Fund	Financial reserve fund	Retained earnings	Total
Balance as at Jan. 01, 2025	3.387.991	716	-	94.057	8.817	307.790	290.461	4.089.832
Profit after-tax of the year 2025	-	-	-	-	-	-	121.536	121.536
Appropriation to funds from profit of the year 2024	-	-	-	7.917	-	7.917	(15.834)	-
Appropriation to bonus and welfare funds from profit of the year 2024	-	-	-	-	-	-	(16.753)	(16.753)
Appropriation to Bonus Fund of Manager of the year 2024	-	-	-	-	-	-	(472)	(472)
Balance as at Dec. 31, 2025	3.387.991	716	-	101.974	8.817	315.707	378.938	4.194.143
Balance as at Jan. 01, 2026	3.387.991	716	-	101.974	8.817	315.707	378.938	4.194.143
Net profit from Jan. 01, 2026 to Jun. 30, 2026	-	-	-	-	-	-	39.190	39.190
Dividends	220.206	-	-	-	-	-	(220.206)	-
Appropriation to funds from profit of the year 2025	-	-	-	12.153	-	12.153	(24.306)	-
Foreign Exchange difference	-	-	(267)	-	-	-	-	(267)
Balance as at Jun. 30, 2026	3.608.197	716	(267)	114.127	8.817	327.860	173.616	4.233.066

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

22. Capital and funds of credit institutions (Cont.)

- According to Clause No. 3, Article No. 23 of Decree No. 135/2025/ND-CP dated June 12, 2025, set up reserve fund for supplementing the charter capital at 10% of the profit after tax. The maximum balance of this fund is not allowed to exceed current charter capital of the credit institutions. This fund shall be transferred to the current charter capital upon the approval from the State Bank of Vietnam and State Security Commission of Vietnam.

- According to Point a, Clause No. 4, Article No. 23 of Decree No.135/2025/ND-CP dated June 12, 2025, appropriating 10% for finance reserve fund; the maximum balance of this fund is not allowed to exceed 25% of the current charter capital of credit institutions. This fund is used to compensate for the remaining portion of losses, damages of assets in the business course after the organizations, individuals causing the loss, damage, insurance organizations have made compensation and provision has been used.

- Setting up other funds like construction investment fund, bonus and welfare fund.... suggested by the Board of Management and approved by the Shareholders' General Meeting.

22.2 Earnings per share	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
- Profit or loss for calculating basic earnings per share	39.190	140.392
- Weighted average number of ordinary shares for basic earnings calculation	361	361
- Basic earnings per share (VND/share)	109	389
- Diluted earnings per share (VND/share)	109	389

The average number of shares in current circulation was retrospectively adjusted leading to the diluted earnings per share (EPS) for the previous year. Therefore, SAIGONBANK made a retrospective adjustment for EPS from VND 414 to VND 389. This adjustment aimed to reflect the impact of the post-year dividend payment through share issuance, and that funds in the reporting year were appropriated from prior year profits.

As at June 30, 2026, SAIGONBANK did not hold shares potentially causing diluted basic earnings per share.

22.3 Notes on compound financial instruments: Not incurred.

22.4. Details of share capital of credit institutions

	June 30, 2026		Dec 31, 2025	
	Amount	Ordinary share capital	Amount	Ordinary share capital
- Paid-in capital of shareholders	3.608.197	3.608.197	3.387.991	3.387.991
- Share premium	716	716	716	716
Total	3.608.913	3.608.913	3.388.707	3.388.707

22.5. Dividends

	From January 01, 2026 to June 30, 2026	Year 2025
- Dividends disclosed after final date of the fiscal year:		
+ Dividends disclosed on ordinary shares	Not announced yet	Not announced yet
+ Dividends disclosed on preferred shares	-	-
- Dividends of accumulated preferred shares which have not been recorded:	-	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

22.6. Shares	June 30, 2026	Dec 31, 2025
		Million shares
- Number of registered shares	361	339
- Number of issued shares (sold to the public)	361	339
+ Ordinary shares	361	339
- Number of circulated shares	361	339
+ Ordinary shares	361	339

* Par value of each circulated share equals to 10.000 VND/share.

VI. Additional Information for Items Presented in the Interim Consolidated Income Statement

23. Interest and similar incomes

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Interest income from deposits	179.017	119.735
Interest income from loans to customers	942.599	923.350
Interest income from trading securities and debt securities investment	27.176	35.177
Income from guarantee activities	5.211	4.379
Other income from credit activities	4.716	4.733
Total	1.158.719	1.087.374

24. Interest and similar expenses

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Interest expenses for deposits	740.966	617.821
Interest expenses for borrowings	2.854	-
Other expenses for credit activities	44.727	18.290
Total	788.547	636.111

25. Net gain/loss from fee and commission

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Income from fee and commission	33.637	34.095
Settlement service	12.747	12.051
Cashier service	61	113
Other services	20.829	21.931
Expenses for fee and commission	17.484	13.831
Settlement service	5.126	4.369
Post and telecom service	9.860	7.773
Cashier service	1.163	900
Other services	1.335	789
Net gain/loss from fee and commission	16.153	20.264

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

26. Net gain/loss from trading foreign currencies

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Income from trading foreign currencies	5.750	8.855
Income from spot foreign exchange trading	5.750	8.317
Income from currency derivatives	-	538
Expense for trading foreign currencies	2	127
Expense for spot foreign exchange trading	2	27
Expense for currency derivatives	-	100
Net gain/(loss) from trading in foreign currencies	5.748	8.728

27. Net gain/loss from held for trading securities : Not incurred.

28. Net gain/loss from investment securities: Not incurred.

29. Income from capital contribution, share purchase:

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Dividends received in the period from capital contribution, share purchase	3.330	3.766
Income from capital contribution, long-term investments	3.330	3.766
Total	3.330	3.766

30. Net gain/loss from other operating activities

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
Income from other activities	94.168	132.992
Expenses of other activities	7.572	7.821
Net gain/(loss) from other operating activities	86.596	125.171

31. Operating expenses

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
1. Tax, duties and fees	1.516	1.125
2. Employee costs	217.869	203.505
In which:		
Salaries and allowances	160.783	139.046
Salary related contributions	33.313	31.222
Uniform and related expenses	12.585	11.774
Subsidies	11.188	21.463
3. Expense for assets	59.967	69.987
In which: Depreciation and amortization of fixed assets	36.433	36.259
4. Administrative expenses	52.905	42.279
In which:		
Business expenses	6.429	5.362
Union activities expenses	14	105
5. Insurance fee for customers' deposits	13.151	12.308
Total	345.408	329.204

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
32. Corporate Income Tax (CIT)		
32.1. Current Corporate Income Tax		
- CIT expenses on current taxable income	8.971	34.157
- Total current corporate income tax	<u>8.971</u>	<u>34.157</u>
32.2. Deferred corporate income tax liabilities: Not incurred.		

VII. Additional Information for Items Presented in the Interim Consolidated Statement of Cash Flows

	June 30, 2026	June 30, 2025
33. Cash and cash equivalents:		
Cash and cash equivalents on hand	198.797	196.971
Balances with the State Bank of Vietnam	715.733	1.263.574
Deposit in VND, in foreign currencies at other credit institutions (demand deposit and deposit with the term of less than 3 months)	7.364.932	8.847.956
Total	<u>8.279.462</u>	<u>10.308.501</u>

34. Purchase and disposal of subsidiaries: Not incurred.

VIII. Other information

	From January 01, 2026 to June 30, 2026	From January 01, 2025 to June 30, 2025
35. Employee remuneration:		
I. Total number of employees	1.526	1.509
II. Employee remuneration		
1. Total salaries	160.351	138.594
2. Bonuses	23.844	56.597
3. Total remuneration	184.195	195.191
4. Average salary (million VND/person/month)	18	15
5. Average income (million VND/person/month)	<u>20</u>	<u>22</u>

36. Obligations to the State Budget

Items	Opening balance	Movements during the period		Closing balance
		Payable	Paid	
1. Value added tax (VAT)	938	3.794	3.903	829
a. VAT	938	3.502	3.611	829
b. VAT on Foreigner Contractor	-	292	292	-
2. Corporate Income Tax (CIT)	28.483	9.325	29.083	8.725
a. CIT	28.483	8.971	28.729	8.725
b. CIT on Foreign Contractors	-	354	354	-
3. Duties, Fees and Other payables	947	6.457	7.004	400
Total	<u>30.368</u>	<u>19.576</u>	<u>39.990</u>	<u>9.954</u>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

37. Types and value of secured assets of customers

Secured assets	Balance as at June 30, 2026	Balance as at Dec 31, 2025
Real estates	40.507.872	39.141.620
Transportation	202.405	198.047
Savings book, promissory note and other valuable papers	1.155.117	1.569.881
Materials, goods	192.115	170.880
Others	4.739.902	3.785.630
Total	46.797.411	44.866.058

38. Contingent liabilities and Commitments

Items	June 30, 2026	Dec 31, 2025
Commitments on Letters of Credit	56.806	55.505
<i>Commitment on payment in L/C transactions</i>	56.806	55.505
Other commitments	488.737	438.767
<i>Payment guarantees</i>	244.749	220.779
<i>Performance guarantees</i>	150.968	105.198
<i>Bidding guarantees</i>	11.063	20.878
<i>Other guarantees</i>	81.957	91.912
Total	545.543	494.272

In the normal course of business, the Bank implements various commitments and so there are some contingent liabilities and commitments, which are recorded in off-balance sheet. The Bank expects no major loss from these transactions.

39. Activity of entrustment and agent of credit institutions not subject to risk: Not incurred.

40. Other off-balance sheet activities that credit institutions are subject to risk:

a. Uncollected lending interest and fee receivable	June 30, 2026	Dec 31, 2025
Uncollected lending interest	1.165.022	1.135.812
Total	1.165.022	1.135.812
b. Written - off bad debts	June 30, 2026	Dec 31, 2025
Principal of written-off bad debts	1.873.027	1.971.103
Interest of written-off bad debts	4.449.057	4.341.320
Total	6.322.084	6.312.423
c. Assets and other documents	June 30, 2026	Dec 31, 2025
Other Assets of custody service	1.363.503	867.690
Leased assets	378.781	378.782
Other valuable documents under safekeeping	2.023.520	2.023.520
Total	3.765.804	3.269.992

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

41. Transactions with related parties

Remuneration of the Board of Directors, General Director and other Board of Management members in the first 6 months of the year 2026:

Full name	Position	Incurred during the 6 months 2026 (VND million)	Incurred during the 6 months 2025 (VND million)
Board of Directors		1.097	1.064
Mr. Vu Quang Lam	Chairman	710	684
Mr. Nguyen Thanh Long	Member	62	62
Mr. Tran Thanh Giang	Member	62	70
Mrs. Ton Thi Nhat Giang	Member	67	62
Mr. Pham Hoai Nam	Member	62	62
Mrs. Phan Thi Bich Nguyet	Independent Member	67	62
Mrs. Nguyen Thi Hong Thuy	Independent Member	67	62
Board of Supervisors		1.355	1.118
Board of Management and Chief Accountant		4.487	4.406
Mr. Tran Thanh Giang	General Director	854	967
Mrs. Vo Thi Nguyet Minh	Permanent Deputy General Director (Retiring under the statutory scheme as of May 1, 2026)	542	806
Mr. Tran Quoc Thanh	Permanent Deputy General Director	680	759
Mr. Pham Hoang Hong Thinh	Deputy General Director	670	759
Mr. Nguyen Dinh Nam	Deputy General Director	670	727
Mr. Nguyen Khac Nghiem	Deputy General Director	560	-
Mr. Pham Tan Tai	Chief Accountant	511	388

The remuneration of the Board of Directors and Supervisory Board incurred during the year represents advance payments, which are subsequently settled in accordance with regulations on labor, wages, remuneration, and bonuses applicable to joint-stock companies with controlling state capital contributions. The income of the Executive Board incurred during the year corresponds to salaries determined under the Bank's payroll regulations.

42. Subsequent events

The Board of Management confirms that there are no subsequent events that may significantly influence the Bank's consolidated financial position and need to be explained and disclosed in the consolidated financial statements.

43. Concentration of assets, liabilities and off-balance sheet items by geographical area

A geographical segment is a distinguishable component of a bank that is engaged in providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments. A geographical segment does not include operations in economic environments with significantly differing risks and returns. A geographical segment may be a single country, a group of two or more countries, or a region within a country.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million*

VND million					
June 30, 2026	Total loan balance	Total deposit balance	Credit commitments	Derivative for financial instruments (Total contract value)	Trading and investment securities
Domestic	23.159.864	25.205.181	545.543	-	2.578.423
Overseas	-	-	-	-	-
Dec 31, 2025	Total loan balance	Total deposit balance	Credit commitments	Derivative financial instruments (Total contract value)	Trading and investment securities
Domestic	22.322.762	26.326.610	494.272	-	2.336.457
Overseas	-	-	-	-	-

44. Financial risk management

Financial risks include credit risk, market risk and operation risk.

44.1 Credit risk

Credit risk is the risk of customers or counterparties failing to fulfill their obligations with the Bank, leading to financial loss. Credit risk arises from lending and guarantee activities under various forms.

The Bank is also subject to credit risk through investments in debt securities and other risks in its transaction activities (transaction risk), including assets in the transaction portfolio that do not belong to the owners' equity, derivatives and payment balance with partners.

Credit risk is the most significant risk in the Bank's business activities, thus the Board of Management has carefully implemented and monitored the credit risk management. Credit risk management department has been established and responsible for frequently reporting to the Board of Management and the head of each business unit.

44.1.1 Measurement of credit risk for determining loss and making provision**(a) Loans and guarantees**

The measurement of credit risk is done before and during the lending term.

The Bank has developed quantitative model for supporting the measurement of credit risk. The credit rating system is used in all material credit portfolio and being the foundation for measuring the risks of payment violations before and during lending term.

Based on such measurements, the Bank has made provisions according to Decree No. 86/2024/ND-CP dated July 11, 2024, measured and categorized its loans and guarantees according to Circular No.31/2024/TT-NHNN dated June 30 2024.

(b) Debt securities

Investments of the Bank in debt securities are debts instruments issued by the Government and reputable credit, economic institutions. Credit risk is estimated by each specific debt in case the Bank assumes that there is credit risk change of its counterparties. These investments are considered as a way to ensure a better credit plan and maintain available credit sources for meeting requirements of capital supply.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***44.1.2 Policies to control and mitigate credit risk**

The Bank controls credit risk by setting risk limits (on and off-balance sheet) relating to each customer or group of customers as stipulated by the State Bank of Vietnam. Additionally, credit risk is controlled through periodically reviewing groups of mortgaged assets and analyzing the capacity of existing and potential customers to pay the interest and principal portion of the loans.

The Bank implements some policies and practices to mitigate credit risk. One common method is to hold secured assets. Types of assets pledged as security for credit granting items include:

- Mortgage for residential real estate; land use rights.
- Pledge for operational assets such as machinery and equipment, inventory, receivables;

For secured loans, the valuation of collateral is independently made by the Bank with the application of specific discount rates to determine the maximum line of credit. When the fair value of collaterals is reduced, the Bank shall require the borrowers to mortgage additional assets to maintain the level of safety against the risk of the loans.

The credit risk of commitments including letter of credit, financial guarantee contract are similar to credit risk of a loan. L/C requiring presentation of document sets or L/C for trade is the Bank's written commitment to pay the third party for the amount stipulated by specific terms and conditions, on behalf of its customers and guaranteed by customer's goods, hence the risk is lower than direct loans. The issuance of L/C and financial guarantee contract follows the process of assessing and approving credit as the ones designed for loans and advances granted to customers except when the customers deposit 100% for related commitments.

44.2 Market risk

Market risk is the risk of losses due to adverse changes in the fair value of financial instruments' future cash flows, following the change of the market value. Market risk is incurred from the opening position of interest rate, monetary products and equity instruments. All of these products are impacted by the fluctuation of the market in general and each type of market, as well as the change in fluctuation level of the market value such as interest rate risk, currency risk and other pricing risks.

44.3 The fair value of financial assets and liabilities

Financial assets and liabilities of the Bank are recorded as original cost minus provision for devaluation of assets. Therefore, the book value of financial assets and liabilities of the Bank may differ from their fair value.

Currently, the Bank has not determined the fair value of all financial assets and liabilities. The Bank shall present the fair value of those assets and liabilities when there is detailed guidance from the authority.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***44.2 Market risk****44.2.1 Interest rate risk**

Interest rate risk is the risk in which the future cash flows of financial instruments are affected by changes in the market interest rate. The Bank manages the interest rate risk through controlling the differences of interest rate on a monthly basis.

Summary of interest rate risk of the Bank as at June 30, 2026 is as follows:

Items	Overdue	Non-interest bearing	Up to 1 month	From 1 - 3 months	From 3 - 6 months	From 6 - 12 months	From 1 - 5 years	Over 5 years	Total
Cash, gold, silver and gemstones	-	198.797	-	-	-	-	-	-	198.797
Balance with the State Bank of Vietnam	-	-	715.733	-	-	-	-	-	715.733
Deposits with and loans to other credit institutions (*)	-	-	4.733.432	2.631.500	500.000	455.000	-	-	8.319.932
Loans to customers (*)	1.141.339	-	17.548	175.580	559.860	7.180.504	5.980.625	7.149.408	22.204.864
Investment securities (*)	-	-	-	-	-	-	2.039.813	538.610	2.578.423
Capital contribution and long term investments (*)	-	-	-	-	-	-	-	53.380	53.380
Fixed assets and investment properties	-	-	-	-	-	-	-	1.016.860	1.016.860
Other assets (*)	-	930.859	-	-	-	-	-	-	930.859
Total Assets	1.141.339	1.129.656	5.466.713	2.807.080	1.059.860	7.635.504	8.020.438	8.758.258	36.018.848
Liabilities									
Deposits and borrowing from State Bank of Vietnam and other credit institutions	-	-	3.024.823	2.631.465	-	-	-	848	5.657.136
Deposits from customers	-	-	4.273.233	711.993	3.734.989	124.996	16.359.970	-	25.205.181
Other liabilities	-	-	574.472	-	-	-	-	-	574.472
Total liabilities	-	-	7.872.528	3.343.458	3.734.989	124.996	16.359.970	848	31.436.789
Interest sensitivity gap with interest rate of on-balance sheet	1.141.339	1.129.656	(2.405.815)	(536.378)	(2.675.129)	7.510.508	(8.339.532)	8.757.410	4.582.059
Off balance sheet commitments affecting the sensitivity level with the interest rate of assets and liabilities (net)	-	(545.543)	-	-	-	-	-	-	(545.543)
Total interest sensitivity gap with interest rate of on and off balance sheet	1.141.339	584.113	(2.405.815)	(536.378)	(2.675.129)	7.510.508	(8.339.532)	8.757.410	4.036.516

(*) These items do not include the balance of provision for risks.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

Summary of interest rate risks of the Bank as at December 31, 2025 is as follows:

Items	Overdue	Non-interest bearing	Up to 1 month	From 1 - 3 months	From 3 - 6 months	From 6 - 12 months	From 1 - 5 years	Over 5 years	Total
Cash, gold, silver and gemstones	-	173.284	-	-	-	-	-	-	173.284
Balance with the State Bank of Vietnam	-	-	1.402.983	-	-	-	-	-	1.402.983
Deposits with and loans to other credit institutions (*)	-	-	5.025.735	2.451.535	320.000	-	-	-	7.797.270
Derivatives and other financial assets (*)	-	-	-	-	-	-	-	-	-
Loans to customers (*)	833.514	-	212.852	97.713	552.511	7.194.765	6.309.664	6.771.743	21.972.762
Investment securities (*)	-	-	-	-	-	-	1.836.457	500.000	2.336.457
Capital contribution and long term investments (*)	-	-	-	-	-	-	-	53.380	53.380
Fixed assets and investment properties	-	-	-	-	-	-	-	1.039.882	1.039.882
Other assets (*)	-	934.971	-	-	-	-	-	-	934.971
Total Assets	833.514	1.108.255	6.641.570	2.549.248	872.511	7.194.765	8.146.121	8.365.005	35.710.989
Liabilities									
Deposits and borrowing from State Bank of Vietnam and other credit institutions	-	-	1.735.357	2.445.705	-	-	-	843	4.181.905
Deposits from customers	-	-	5.053.472	948.998	3.714.999	136.555	16.472.586	-	26.326.610
Other liabilities	-	-	674.371	-	-	-	-	-	674.371
Total liabilities	-	-	7.463.200	3.394.703	3.714.999	136.555	16.472.586	843	31.182.886
Interest sensitivity gap with interest rate of on-balance sheet	833.514	1.108.255	(821.630)	(845.455)	(2.842.488)	7.058.210	(8.326.465)	8.364.162	4.528.103
Off balance sheet commitments affecting the sensitivity level with the interest rate of assets and liabilities (net)	-	(494.272)	-	-	-	-	-	-	(494.272)
Total interest sensitivity gap with interest rate of on and off balance sheet	833.514	613.983	(821.630)	(845.455)	(2.842.488)	7.058.210	(8.326.465)	8.364.162	4.033.831

(*) These items do not include the balance of provision for risks.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

44.2 Market risk

44.2.2 Currency risk

Currency risk is the risk in which the value of financial instrument changes due to the changes in exchange rate. The Bank was incorporated and operates in Vietnam with VND as its reporting currency. The primary currency used for the Bank's transactions is also VND. Most of the Bank's loans and advances to customers are in VND and USD. However, some other assets are in currencies other than VND and USD. The Board of Management has set the position limit for each currency. The monetary status is supervised on daily basis and risk prevention strategy is applied by the Bank to ensure that the monetary status shall be maintained within the already-built limit.

Presentation of assets and liabilities of the Bank by currencies converted into VND as at June 30, 2026:

Items	EUR equivalent	USD equivalent	Other currencies equivalent	Total
Assets				
Cash, gold, silver and gemstones	1.248	19.263	253	20.764
Balance with the State Bank of Vietnam	-	44.501	-	44.501
Deposits with and loans to other credit institutions (*)	5.402	1.665.694	4.231	1.675.327
Loans to customers	-	267.325	-	267.325
Others assets (*)	-	6.802	-	6.802
Total Assets	6.650	2.003.585	4.484	2.014.719
Liabilities and Shareholders' equity				
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	1.578.437	-	1.578.437
Deposits from customers	5.408	207.362	13	212.783
Other liabilities	1.242	217.786	4.471	223.499
Total liabilities and Shareholders' equity	6.650	2.003.585	4.484	2.014.719
On-balance sheet currency position	-	-	-	-
Off-balance sheet currency position	-	-	-	-
On and Off-balance sheet currency position	-	-	-	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***Presentation of assets and liabilities of the Bank by currencies converted into VND as at December 31, 2025:**

Items	EUR equivalent	USD equivalent	Other currencies equivalent	Total
Assets				
Cash, gold, silver and gemstones	1.632	15.990	356	17.978
Balance with the State Bank of Vietnam	-	33.678	-	33.678
Deposits with and loans to other credit institutions (*)	4.886	1.152.341	3.432	1.160.659
Loans to customers	-	374.839	-	374.839
Others assets (*)	-	7.260	-	7.260
Total Assets	6.518	1.584.108	3.788	1.594.414
Liabilities and Shareholders' equity				
Deposits and borrowings from the State Bank of Vietnam and other credit institutions	-	1.178.188	-	1.178.188
Deposits from customers	5.053	222.517	13	227.583
Derivatives and other financial liabilities	-	-	-	-
Other liabilities	1.465	183.403	3.775	188.643
Total liabilities and Shareholders' equity	6.518	1.584.108	3.788	1.594.414
On-balance sheet currency position	-	-	-	-
Off-balance sheet currency position	-	-	-	-
On and Off-balance sheet currency position	-	-	-	-

(*) These items do not include the balance of provision for risks.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million***44.2 Market risk****44.2.3 Liquidity risk**

Liquidity risk incurred when the Bank is unable to fulfill its debt obligations when due and there is no alternative capital in case of customers' withdrawal. This could possibly result in the failure to meet its obligations to the depositors and perform loan commitments. The Bank monitors liquidity risk by:

- Controlling the capital mobilization and lending activities on daily basis;
- Maintaining investment portfolio including securities that are easily convertible to cash.
- Controlling liquidity indicators in the financial report and in compliance with the regulations of the State Bank of Vietnam.

Summary of assets and liabilities of the Bank by terms from the period ended June 30, 2026 to the matured date:

Items	Overdue		Current					Total
	Over 3 months	Up to 3 months	Up to 1 month	From 1-3 months	From 3-12 months	From 1-5 years	Over 5 years	
Cash, gold, silver and gemstones	-	-	198.797	-	-	-	-	198.797
Balance with the State Bank of Vietnam	-	-	715.733	-	-	-	-	715.733
Deposits with and loans to other credit institutions (*)	-	-	5.509.932	2.780.000	30.000	-	-	8.319.932
Loans to customers (*)	780.710	356.463	1.629.948	2.984.116	9.384.781	2.307.198	4.761.648	22.204.864
Investment securities (*)	-	-	-	-	-	2.578.423	-	2.578.423
Capital contribution and long term investments (*)	-	-	-	-	-	-	53.380	53.380
Fixed assets and investment properties	-	-	-	-	-	-	1.016.860	1.016.860
Other assets (*)	-	-	930.859	-	-	-	-	930.859
Total Assets	780.710	356.463	8.985.269	5.764.116	9.414.781	4.885.621	5.831.888	36.018.848
Liabilities								
Deposits and borrowings from State bank of Vietnam and other credit institutions	-	-	3.656.288	2.000.000	204	424	220	5.657.136
Deposits from customers	-	-	6.939.845	3.830.018	13.412.479	1.022.839	-	25.205.181
Other liabilities	-	-	574.472	-	-	-	-	574.472
Total Liabilities	-	-	11.170.605	5.830.018	13.412.683	1.023.263	220	31.436.789
Net liquidity gap	780.710	356.463	(2.185.336)	(65.902)	(3.997.902)	3.862.358	5.831.668	4.582.059

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For fiscal period starting from January 01, 2026, to June 30, 2026

VND Million

Summary of assets and liabilities of the Bank by terms from the year ended December 31, 2025 to the matured date:

Items	Overdue		Current					Total
	Over 3 months	Up to 3 months	Up to 1 month	From 1-3 months	From 3-12 months	From 1-5 years	Over 5 years	
Cash, gold, silver and gemstones	-	-	173.284	-	-	-	-	173.284
Balance with the State Bank of Vietnam	-	-	1.402.983	-	-	-	-	1.402.983
Deposits with and loans to other credit institutions (*)	-	-	6.447.270	1.350.000	-	-	-	7.797.270
Derivatives and other financial assets (*)	-	-	-	-	-	-	-	-
Loans to customers (*)	705.416	124.609	1.269.286	3.007.802	10.301.961	2.047.966	4.515.722	21.972.762
Investment securities (*)	-	-	-	-	-	2.336.457	-	2.336.457
Capital contribution and long term investments (*)	-	-	-	-	-	-	53.380	53.380
Fixed assets and investment properties	-	-	-	-	-	-	1.039.882	1.039.882
Other assets (*)	-	-	934.971	-	-	-	-	934.971
Total Assets	705.416	124.609	10.227.794	4.357.802	10.301.961	4.384.423	5.608.984	35.710.989
Liabilities								
Deposits and borrowings from State bank of Vietnam and other credit institutions	-	-	3.181.061	1.000.000	203	422	219	4.181.905
Deposits from customers	-	-	7.175.603	4.553.616	13.745.596	851.795	-	26.326.610
Other liabilities	-	-	674.371	-	-	-	-	674.371
Total Liabilities	-	-	11.031.035	5.553.616	13.745.799	852.217	219	31.182.886
Net liquidity gap	705.416	124.609	(803.241)	(1.195.814)	(3.443.838)	3.532.206	5.608.765	4.528.103

(*) These items do not include the balance of provision for risks.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

*For fiscal period starting from January 01, 2026, to June 30, 2026**VND Million*

45. On-going operation information: The Bank continues to operate on an on-going basis.

Prepared by

Chief Accountant

HCMC, July 24, 2026

General Director



Pham Thi Mua

Pham Tan Tai

Tran Thanh Giang

