VietinBank

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

CONSOLIDATED FINANCIAL STATEMENTS

As at 30 September 2026 and for the period then ended

Hanoi, October 2026

TABLE OF CONTENTS

CONTENTS	PAGES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION	1 - 3
CONSOLIDATED INCOME STATEMENT	4 - 5
CONSOLIDATED CASH FLOW STATEMENT	6 - 8
GENERAL INFORMATION	9 - 14
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS	15 - 58

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Address: 108 Tran Hung Dao, Cua Nam, Hanoi

FORM B02a/TCTD-HN

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Unit: VND Million

NO.	ITEMS	Notes	30 September 2026	31 Decmeber 2025 (Audited)
A	**ASSETS**			
I.	**Cash, gold, silver and gemstones**		**11,309,025**	**12,583,484**
II.	**Banlances with the State Bank of Vietnam ("the SBV")**		**15,046,649**	**35,225,543**
III.	**Placements with and loans to other credit institutions ("CIs")**		**531,607,055**	**476,487,530**
1	Placements with other CIs		511,146,852	463,381,166
2	Loans to other CIs		20,460,203	13,106,364
3	Provisions for impairment of loans to other CIs		-	-
IV.	**Trading securities**	1	**5,246,952**	**2,942,431**
1	Trading securities		5,408,862	3,044,151
2	Provisons for impairment of trading securities		(161,910)	(101,720)
V.	**Derivatives financial instruments and other financial assets**	2	-	**228,448**
VI.	**Loans to customers**		**2,100,105,234**	**1,957,462,503**
1	Loans to customers	3	2,141,457,799	1,992,272,868
2	Provision for credit losses of loans to customers	4	(41,352,565)	(34,810,365)
VII.	**Investment securities**	5	**207,090,364**	**211,880,390**
1	Available -for-sale investment securities		167,513,598	203,605,111
2	Held-to-maturity investment securities		39,748,591	8,806,918
3	Provisions for impairment of investment securities		(171,825)	(531,639)
VIII.	**Capital contribution, long-term investments**	6	**4,575,571**	**4,428,296**
1	Investments in joint ventures		4,340,009	4,193,834
2	Other long-term investments		235,562	234,462
3	Provisions for impairment of long-term investments		-	-
IX.	**Fixed assets**		**10,920,635**	**10,826,743**
1	Tangible fixed assets		6,559,575	6,729,017
a.	*Cost*		*18,987,601*	*18,510,909*
b.	*Accumulated depreciation*		*(12,428,026)*	*(11,781,892)*
2	Intangible fix assets		4,361,060	4,097,726
a.	*Cost*		*7,814,164*	*7,363,859*
b.	*Accumulated amortisation*		*(3,453,104)*	*(3,266,133)*
X.	**Other assets**		**65,943,280**	**55,633,932**
1	Other receivables		41,199,648	33,305,817
2	Interest and fee receivables		20,970,010	17,173,963
3	Deferred tax assets		434	434
4	Other assets		3,882,833	5,262,441
5	Provisions for impairment of other balance sheet assets		(109,645)	(108,723)
TOTAL ASSETS			**2,951,844,765**	**2,767,699,300**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 September 2026

Unit: VND Million

NO.	ITEMS	Notes	30 September 2026	31 Decmeber 2025 (Audited)
B	**LIABILITIES AND OWNERS' EQUITY**			
I.	**Borrowings from the Government and the SBV**	7	**173,263,093**	**144,592,357**
1	Deposits and borrowings from the Government and the SBV		173,263,093	141,627,156
2	Repos of Government bonds with the State Treasury		-	2,965,201
II.	**Deposits and borrowings from other credit institutions**	8	**433,445,054**	**417,724,115**
1	Deposits from other CIs		409,774,759	399,558,557
2	Borrowings from other Cis		23,670,295	18,165,558
III.	**Deposits from customers**	9	**1,944,301,019**	**1,793,732,057**
IV.	**Derivative financial instruments and other financial liabilities**	2	**171,896**	-
IV.	**Grants, trusted funds and borrowings where the Bank bears risks**		**1,971,848**	**2,113,898**
V.	**Valuable papers issued**	10	**123,086,980**	**174,030,352**
VI.	**Other liabilities**	11	**68,139,318**	**55,851,516**
1	Accrued fee and interest expenses		36,873,069	26,660,549
3	Other payables and liabilities		28,795,400	26,345,997
4	Other provisions		2,470,849	2,844,970
	TOTAL LIABILITIES		**2,744,379,208**	**2,588,044,295**
VIII.	**OWNERS' EQUITY**		**207,465,557**	**179,655,005**
1.	Contributed capital	13	88,669,109	88,218,675
a.	*Charter capital*		*77,669,446*	*77,669,446*
b.	*Capital construction investment, fixed assets purchases*		-	-
c.	*Share premium*		*8,974,655*	*8,974,666*
d.	*Treasury shares*		-	-
e.	*Preferred shares*		-	-
g.	*Other capital*		*2,025,008*	*1,574,563*
2	Reserves		31,688,485	31,654,355
3	Foreign exchange reserves		283,025	362,748
4	Undistributed earnings		85,530,705	58,212,794
5	Non-controlling interests	13	1,294,233	1,206,433
	TOTAL LIABILITIES AND OWNERS' EQUITY		**2,951,844,765**	**2,767,699,300**

OFF-BALANCE-SHEET ITEMS

Unit: VND Million

NO.	ITEMS	Notes	30 September 2026	31 Decmeber 2025 (Audited)
1	Credit guarantees	21	41,442,403	28,630,320
2	Foreign exchange commitments	21	1,364,278,609	860,422,276
	Foreign exchange commitments – buy		*8,258,577*	*5,341,651*
	Foreign exchange commitments – sell		*8,255,621*	*5,341,779*
	Cross currency swap contracts		*1,347,764,411*	*849,738,846*
	Future transaction commitments		-	-
3	Irrevocable loan commitments		-	-
4	Letters of credit (L/C) commitment	21	92,865,158	91,019,626
5	Other guarantees	21	173,261,379	147,475,860
6	Other commitments	21	97,548,836	83,119,399
7	Uncollected interest income and fees		10,767,760	10,640,841
8	Bad debts written-off		203,964,214	185,652,293
9	Other properties and valuable papers		114,502,059	95,027,390

Hanoi, 30 October 2026

Prepared by	Chief Accountant	Deputy General Director
Ngo Xuan Hai	Nguyen Hai Hung	Nguyen Bao Thanh Van

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
Address: 108 Tran Hung Dao, Cua Nam, Hanoi

FORM B03a/TCTD-HN

CONSOLIDATED INCOME STATEMENT

Quarter III - 2026

Unit: VND Million

NO.	ITEMS	Notes	Quarter III		Accumulated from the beginning of the year to the end of this quarter	
			Current year	Prior year	Current year	Prior year
1.	Interest and similar income	14	51,411,713	36,989,708	140,003,055	104,550,323
2.	Interest and similar expenses	15	29,595,905	19,813,990	78,071,632	56,056,774
I.	**Net interest income**		**21,815,808**	**17,175,718**	**61,931,423**	**48,493,549**
3.	Income from services		4,344,384	3,115,601	12,098,943	9,131,953
4.	Expenses on services		1,857,852	1,528,347	5,496,775	4,499,944
II.	**Net profit from services**		**2,486,532**	**1,587,254**	**6,602,168**	**4,632,009**
III.	**Net gain from trading foreign currencies**		**1,169,528**	**546,197**	**3,179,638**	**2,565,167**
IV.	**Net gain/loss from trading securities**	**16**	**(33,759)**	**216,030**	**25,551**	**667,444**
V.	**Net gain/loss from investment securities**	**17**	**49,333**	**14,261**	**444,608**	**135,812**
5.	Other operating income		8,169,917	3,289,637	13,560,328	8,076,448
6.	Other operating expenses		5,057,546	458,157	5,855,599	1,069,245
VI.	**Net profit from other activities**		**3,112,371**	**2,831,480**	**7,704,729**	**7,007,203**
VII.	**Income from equity investment in other entities**	**18**	**54,310**	**128,804**	**252,150**	**369,023**
VIII.	**Operating expenses**	**19**	**7,185,474**	**6,021,945**	**19,802,300**	**17,388,328**
IX.	**Net profit from operating activities before credit provision expenses**		**21,468,649**	**16,477,799**	**60,337,967**	**46,481,879**
X.	**Provision expenses for credit losses**		**7,780,121**	**5,863,409**	**20,781,334**	**16,947,139**
XI.	**Profit before tax**		**13,688,528**	**10,614,390**	**39,556,633**	**29,534,740**
7.	Current corporate income tax ("CIT") expense		2,817,241	2,101,927	7,941,815	5,766,546
8	Deffered tax expense		-	-	-	**4,339**
XII.	**Corporate income tax expense**		**2,817,241**	**2,101,927**	**7,941,815**	**5,770,885**

CONSOLIDATED INCOME STATEMENT (continued)

Quarter III – 2026

Unit: VND Million

NO.	ITEMS	Notes	Quarter III		Accumulated from the beginning of the year to the end of this quarter	
			Current year	Prior year	Current year	Prior year
XIII.	Profit after corporate income tax		10,871,287	8,512,463	31,614,818	23,763,855
XIV.	Non-controlling interests		36,478	63,679	122,970	226,311
XV.	Profit attributable to the owners of the Bank		10,834,809	8,448,784	31,491,848	23,537,544

Hanoi, 30 October 2026

Prepared by	Chief Accountant	Deputy General Director
Ngo Xuan Hai	Nguyen Hai Hung	Nguyen Bao Thanh Van

CONSOLIDATED CASH FLOW STATEMENT

(Direct method)

Quarter III - 2026

Unit: VND Million

NO.	ITEMS	Notes	Current period (from 01/01/2026 to 30/09/2026)	Prior period (from 01/01/2025 to 30/09/2025)
Cash flows from operating activities				
1	Interest and similar income received		136,492,452	101,478,666
2	Interest and similar expenses paid		(68,637,968)	(50,214,133)
3	Income received from services		6,293,230	4,688,068
4	Net cash received from trading activities (foreign curriences, gold and securities)		3,020,952	2,829,625
5	Other income/(expenses)		(709,893)	(395,370)
6	Cash recovered from bad debts written off or compensated by provision for credit losses		6,827,375	6,774,188
7	Payments to employees and for operating management		(19,207,007)	(16,874,293)
8	Corporate income tax paid for period		(8,613,730)	(7,520,951)
Net cash from operating profit before movements in assets and working capital			**55,465,411**	**40,765,800**
Movements in operating assets			**(132,778,756)**	**(304,911,334)**
9	(Increase)/Decrease in placements with and loans to other credit institutions		34,389,010	(19,171,243)
10	(Increase)/Decrease in trading securities		3,122,389	(2,095,405)
11	(Increase)/Decrease in derivatives and other financial assets		282,369	(283,512)
12	(Increase)/Decrease in loans to customers		(149,184,931)	(268,608,503)
13	Decrease in provisions for credit losses		(14,208,295)	(15,255,033)
14	(Increase)/Decrease in other operating assets		(7,179,298)	502,362
Movements in operating liabilities			**148,933,244**	**342,845,820**
15	(Increase)/Decrease in borrowings from the Government and the SBV		28,670,736	13,067,006
16	(Increase)/Decrease in deposits and borrowings from other credit stitutions		15,720,939	135,916,005
17	(Increase)/Decrease in deposits from customers		150,568,962	169,210,736
18	(Increase)/Decrease in valuable papers issued (excluding issued valuable papers charged to finalcial activities		(50,164,867)	24,199,079
19	(Increase)/Decrease in grants, trusted fund and borrowings where the Bank bears risks		(142,050)	(62,022)
20	(Increase)/Decrease in derivatives and other financial liabilities		117,975	(330,658)
21	(Increase)/Decrease in other operating liabilities		4,161,549	845,674
22	Expenditures from reserves of credit institution		-	-
I	**Net cash generated by operating activities**		**71,619,899**	**78,700,286**

CONSOLIDATED CASH FLOW STATEMENT (continued)

(Direct method)

Quarter III - 2026

Unit: VND Million

NO.	ITEMS	Notes	Current period (from 01/01/2026 to 30/09/2026)	Prior period (from 01/01/2025 to 30/09/2025)
Cash flows from investing activities				
1	Acquisition of fix assets		(1,206,026)	(1,217,154)
2	Proceeds from sale, disposal of fixed asset		2,525,068	13,609
3	Payments for sales, disposal of fixed asset		(239,695)	(1,186)
4	Acquisition of investment properties		-	-
5	Proceeds from sale, disposal of investment properties		-	-
6	Payments for sales, disposal of investment properties		-	-
7	Payments for investments in other entities (Payments for investments in subsidiaries, investments in joint ventures and other long-term investments)		(1,100)	-
8	Proceeds for investments in other entities (Proceed from sales, disposal of subsidiaries, investments in joint ventures and other long-term investments)		-	-
9	Dividends and interest received from long-term investments and capital contributions.		58,592	50,045
II	**Net cash flows from investing activities**		**1,136,839**	**(1,154,686)**
Cash flows from financing activities			-	-
1	Increase equity from capital contributions and/or shares issuance		-	-
2	Proceeds from issuing long-term valuable papers eligible for inclusion in own capital and other long-term loans		2,221,495	16,350,000
3	Payments for acquisition of long-term valuable papers eligible for inclusion in own capital and other long-term loans		(3,000,000)	(10,027,450)
4	Dividens paid to share holders		(3,495,125)	-
5	Payments for acquisition of treasury stock		-	-
6	Proceeds from sales, disposal of treasury stock		-	-
III	**Net cash flows from financing activities**		**(4,273,630)**	**6,322,550**
IV	**Net cash flows during the period**		**68,483,108**	**83,868,150**
V	**Cash and cash equivalents at the beginning of the period**		**451,745,475**	**373,319,556**
VI	**Effects of changes in foreigns exchange rates**		**(90,666)**	**174,268**

CONSOLIDATED CASH FLOW STATEMENT (continued)
(Direct method)

Quarter III - 2026

Unit: VND Million

NO.	ITEMS	Notes	Current period (from 01/01/2026 to 30/09/2026)	Prior period (from 01/01/2025 to 30/09/2025)
VII	Cash and cash equivalents at the end of the period	20	520,137,917	457,361,974

Hanoi, 30 October 2026

Prepared by	Chief Accountant	Deputy General Director
Ngo Xuan Hai	Nguyen Hai Hung	Nguyen Bao Thanh Van

I. General information

Vietnam Joint Stock Commercial Bank for Industry and Trade (herein referred to as "the Bank" or "VietinBank") is a joint stock commercial bank incorporated and registered in the Socialist Republic of Vietnam.

The Bank was incorporated on the basis of equitizing Vietnam Bank for Industry and Trade, a State-owned commercial bank that was incorporated under the name of Vietnam Industrial and Commercial Bank in accordance with Decree No. 53/ND-HDBT dated 26 March 1988 of the Council of Ministers on the organization of the State Bank of Vietnam ("the SBV"). The Bank was officially renamed Vietnam Bank for Industry and Trade in accordance with Decision No. 402/CT dated 14 November 1990 granted by the Chairman of the Council of Ministers and remodeled to become a State Corporation under Decision No. 285/QD-NH5 dated 21 September 1996 of the Governor of the SBV. On 25 December 2008, Vietnam Bank for Industry and Trade successfully carried out its initial public offering.

On 03 July 2009, the Bank was equitized and renamed Vietnam Joint Stock Commercial Bank for Industry and Trade according to Establishment and Operation License No. 142/GP-NHNN dated 03 July 2009 on the Establishment and Operation of a Joint Stock Commercial Bank (for operation term of 99 years) and Business Registration Certificate No. 0103038874 dated 03 July 2009 issued by Hanoi Department for Planning and Investment. The latest (13th) amended Enterprise Registration Certificate No. 0100111948 was issued by Hanoi Department for Planning and Investment on 08 January 2024. On 17 June 2022, the SBV granted Establishment and Operation License No. 13/GP-NHNN to replace the Establishment and Operation License No. 142/GP-NHNN dated 03 July 2009 and the amending and supplementing decisions relating thereto from 2017 to 2021. On 3 November 2023, the SBV issued Decision No. 2080/QD-NHNN on supplementing of operations on Operation License of Vietnam Joint Stock Commercial Bank for Industry and Trade and on 28 December 2023, the SBV issued Decision No. 2472/QD-NHNN on amending the amount of charter capital in the Establishment and Operation License of Vietnam Joint Stock Commercial Bank Industry and Trade.

The Bank was established to carry out banking activities under its Establishment and Operation License and Enterprise Registration Certificate, including receiving demand deposits, term deposits, savings deposits and other types of deposits; credit granting; opening current accounts for customers; providing domestic payment services; opening accounts; organizing internal payment and joining the national interbank payment system; providing cash management, banking and financial advisory services; services of managing, preserving assets, leasing cabinets, safe boxes; participating in bidding, purchasing and selling for Treasury bills, negotiable instruments, Government bonds, the SBV bills and other valuable papers on the money market; buying and selling Government bonds and corporate bonds; issuing certificates of deposit, promissory notes, treasury bills and bonds to mobilize capital according to the provisions of Law on credit institutions, Law on securities, the Government's regulations and the SBV's guidance; borrowing capital from the SBV in the form of refinancing in accordance with the provisions of the Laws of the SBV and the SBV's guidance; having borrowings to/from and deposits at/from other credit institutions, branches of foreign banks, domestic and foreign financial institutions in accordance with the provisions of law and the SBV's guidance; carrying out capital contribution, shares acquisition in accordance with the provisions of law and the SBV's guidance; acting as trustor, trustee and agent in banking-related activities, insurance business and asset management in accordance with the provisions of law and the SBV's guidance; trading and providing foreign exchange services on the domestic and international market within the scope prescribed by the

SBV; trading, supplying interest rate derivatives; providing securities depository and gold trading services; e-wallet; supplying commodity price derivative products; investing in Government bond futures contracts; providing clearing and settlement services for securities transactions in accordance with the Securities Law; supervising bank according to securities regulation.

Charter capital

The Bank's charter capital under the Establishment and Operation License No. 142/GP-NHNN dated 03 July 2009 is VND 11,252,973 million, of which State-owned capital is VND 10,040,855 million and capital raised from the Initial Public Offering is VND 1,212,118 million.

On 18 October 2010, the Bank completed its share issuance with 391,931,841 shares additionally issued, of which 76,848,603 shares were issued in form of share dividend payment and 315,083,238 shares were sold to the Bank's shareholders.

On 10 March 2011, the Bank completed its share issuance to a strategic shareholder with the total number of newly issued shares of 168,581,013.

On 28 December 2011, the Bank completed its share issuance to the existing shareholders with the total number of newly issued shares of 337,162,100.

On 13 April 2012, the Bank completed its share issuance to the existing shareholders with the total number of new issued shares of 598,782,376.

On 14 May 2013, the Bank completed its share issuance to Bank of Tokyo-Mitsubishi UFJ, Ltd. with the total number of newly issued shares of 644,389,811.

On 22 October 2013, the Bank completed its share issuance to the existing shareholders with the total number of newly issued shares of 457,260,208.

On 21 July 2021, the Bank completed its share issuance to the existing shareholders for dividend payment purpose with the total number of newly issued shares of 1,082,346,053.

On 14 December 2023, the Bank completed its share issuance to the existing shareholders for dividend payment purpose with the total number of newly issued shares of 564,241,139.

On 18 December 2025, the Bank completed its share issuance to pay dividends from retained earnings in 2021, 2022, and the period 2009-2016, with a total of 2,396,952,889 additional shares actually issued.

Accordingly, as at 30 September 2026, the Bank's charter capital is VND 77,669,446,370,000.

VietinBank's ownership structure consists of the State (represented by the State Bank of Vietnam) holding an ownership percentage of 64.46%, MUFG Bank, Ltd. holding 19.73%, and other domestic and foreign shareholders holding 15.81%.

Type of capital ownership:

	Number of shares	Proportion of ownership
Shares owned by the Government	50,068,503,250,000	64.46%
Shares owned by other shareholders	27,600,943,120,000	35.54%
Total	**77,669,446,370,000**	**100%**

Board of Directors:

The members of the Board of Directors during the period and at the date of this report are as follows:

Name	Position
Mr. Tran Minh Binh	Member of the Board of Directors. Appointed as Chairman of the Board for the 2024-2029 term on 27 April 2024, at the 2024 Annual General Meeting of Shareholders.
Mr. Nguyen Tran Manh Trung	Member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term on 17 October 2024 at the Extraordinary General Meeting of Shareholders.
Mr. Nguyen Viet Dung	Member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term at the Extraordinary General Meeting of Shareholders on 17 October 2024. Resigned from the Board on April 24, 2026 at the annual General Meeting of Shareholders.
Mr. Koji Iriguchi	Member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term on 27 April 2024 at the 2024 Annual General Meeting of Shareholders.
Mr. Takeo Shimotsu	Member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term on 27 April 2024 at the 2024 Annual General Meeting of Shareholders.
Mr. Cat Quang Duong	Independent member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term on 27 April 2024 at the 2024 Annual General Meeting of Shareholders.
Mr. Nguyen The Huan	Member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term on 27 April 2024 at the 2024 Annual General Meeting of Shareholders.
Ms. Pham Thi Thanh Hoai	Member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term on 27 April 2024 at the 2024 Annual General Meeting of Shareholders.
Mr. Tran Van Tan	Member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term on 27 April 2024 at the 2024 Annual General Meeting of Shareholders.
Mr. Le Thanh Tung	Member of the Board of Directors. Appointed to the Board of Directors for the 2024-2029 term on 27 April 2024 at the 2024 Annual General Meeting of Shareholders.
Mr. Nguyen Van Anh	Member of the Board of Directors. Elected to the Board for the 2024–2029 term on April 18, 2025, at the 2025 Annual General Meeting of Shareholders.
Ms. Dang Thi Viet Ha	Member of the Board of Directors. Elected to the Board for the 2024–2029 term on April 24, 2026, at the 2026 Annual General Meeting of Shareholders.

Board of Supervisors

The members of the Board of Supervisors during the period and at the date of this report are as follows:

Name	Position
Ms. Le Anh Ha	Chief of Supervisory Board (Appointed to the Supervisory Board for the 2024-2029 term on 27 April 2024 at the 2024 Annual

Name	Position
	General Meeting of Shareholders; Appointed as VietinBank Chief of Supervisory Board VietinBank Board of Supervisors for the 2024-2029 term according to Resolution No. 01/NQ-BKS-2024 dated 27 April 2024).
Ms. Nguyen Thi Anh Thu	Member of the Supervisory Board. Appointed to the Board of Supervisors for the 2024-2029 term on 27 April 2024 at the 2024 Annual General Meeting of Shareholders.
Mr. Nguyen Hai Dang	Member of the Supervisory Board. Elected to the Supervisory Board for the 2024–2029 term on April 18, 2025, at the 2025 Annual General Meeting of Shareholders.
Ms. Mai Huong Thao	Member of the Supervisory Board. Elected to the Supervisory Board for the 2024–2029 term on April 18, 2025, at the 2025 Annual General Meeting of Shareholders. Starting from July 1, 2025.
Ms. Pham Thi Thu Huyen	Member of the Supervisory Board. Elected to the Supervisory Board for the 2024–2029 term on April 18, 2025, at the 2025 Annual General Meeting of Shareholders.
Ms. Nguyen Thi Huong	Member of the Supervisory Board. Elected to the Supervisory Board for the 2024–2029 term on April 24, 2026, at the 2026 Annual General Meeting of Shareholders.

Board of Management and Chief Accountant

The members of the Board of Management and the Chief Accountant during the period and at the date of this report are as follows:

Name	Position
Mr. Nguyen Tran Manh Trung	General Director
Mr. Do Thanh Son	Deputy General Director
Mr. Tran Cong Quynh Lan	Deputy General Director
Ms. Le Nhu Hoa	Deputy General Director
Mr. Koji Iriguchi	Deputy General Director, Resigned from the Deputy General Director Position from 01 July, 2026
Mr. Le Duy Hai	Deputy General Director
Mr. Nguyen Duc Thanh	Deputy General Director
Ms. Nguyen Bao Thanh Van	Deputy General Director
Ms. Dang Thi Viet Ha	Deputy General Director, Resigned from the Deputy General Director Position from 4 April, 2026
Mr. Duong Van Quan	Deputy General Director
Mr. Nguyen Viet Dung	Deputy General Director, appointed on April 24, 2026.
Mr. Nguyen Thanh Tung	Deputy General Director, since 01 July, 2026
Mr. Nguyen Hai Hung	Chief Accountant

Authorized person for signing the financial statements

Name	*Job title*
Ms. Nguyen Bao Thanh Van	Deputy General Director (According to Authorization letter No. 612/UQ-HĐQT-NHCT-PCTT1 dated 01 June 2025)

Operating network

The Head Office of the Bank is located at 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi, Vietnam. As at 30 September 2026, the Bank has one (01) Head Office; one (01) local representative office in Ho Chi Minh City and one (01) overseas representative office in Myanmar; seven (07) administrative units including: one (01) School of Human Resource Development and Training; one (01) Trade Finance Centre; five (05) Cash management centres; one hundred and fifty seven (157) branches and eight hundred and seventeen (817) transaction offices (including two (02) overseas branches); seven (07) subsidiary companies and one (01) associate bank; one (01) subsidiary bank in Laos.

Subsidiaries

As at 30 September 2026, the Bank has seven (07) subsidiary companies and one (01) subsidiary bank as follows:

Name	*Operating License*	*Nature of business*	*Proportion of ownership*
VietinBank Leasing Company Limited	Decision No. 53/1998/QĐ-NHNN5 of the Governor, State Bank of Vietnam, dated January 26, 1998; Operation License No. 04/GP-CTCTTC of the Governor, dated March 20, 1998; Enterprise Registration Certificate No. 0101047075 (Hanoi Department of Planning and Investment, now Hanoi Department of Finance), first issued August 31, 2009, last amended (11th) June 1, 2022; Decision No. 3440/QD-QLGS6 dated 04 December 2025 and Decision No. 105/QD-QLGS6 dated 06 August 2026 issued by the Department of Credit Institution Supervision and Inspection – State Bank of Vietnam.	Finance and banking	100%
VietinBank Securities Joint Stock Company	Establishment and Operation License No. 107/UBCK-GP dated 1 July 2009 issued by the State Securities Commission and the latest amended license No. 88/GPĐC-UBCK dated 10 July 2026 by the State Securities Commission. Business Registration Certificate No. 0101078450 dated 20 July 2010 issued by Department of	Securities activities	75.6%

	Planning and Investment of Hanoi (now the Hanoi Department of Finance) the 16th amendment dated 24 July 2026.		
VietinBank Debt and Asset Management Company Limited	Business Registration Certificate No. 0302077030 dated 20 July 2010 issued by Department of Planning and Investment of Ho Chi Minh City, the 7th amendment dated 07 January 2025	Asset management	100%
VietinBank Insurance Joint Stock Corporation	Establishment and Operation License No. 21/GP-KDBH date 12 December 2002 issued by the Ministry of Finance and Amended License No. 21/ GPD35/KDBH dated 30 July 2025 issued by the Ministry of Finance.	Non-life insurance	73.4%
VietinBank Gold and Jewellery Trading Company Limited	Business Registration Certificate No. 0105011873 dated 25 November 2010 issued by Hanoi Department of Planning and Investment, the 13th amendment dated 29 June 2026.	Trading, producing and refining gold, silver and gemstones	100%

Name	*Operating License*	*Nature of business*	*Proportion of ownership*
VietinBank Fund Management Company Limited	Establishment and Operation License No. 50/UBCK-GP dated 26 October 2010 issued by the State Securities Commission and the latest Adjustment License No. 33/GPDC-UBCK dated 03 March 2026.	Fund management	100%
Vietinbank Global Money Transfer Company	Business Registration Certificate No. 0105757686 dated 3 January 2012 issued by Hanoi Department of Planning and Investment, the 2nd amendment dated 06 February 2025.	Monetary transfer intermediary	100%
Vietinbank Lao Limited	Operation License No. 37/NHCHDCNDL dated 30 August 2024 issued by the Central Bank of Lao P.D.R. Business Registration Certificate amended No. 3262/DKDN dated 29 August 2024 issued by Ministry of Industry and Commerce of Laos .	Finance and banking	100%

Investment in joint venture

Name	*Operating License*	*Nature of business*	*Proportion of ownership*
Indovina Bank Limited	Establishment and Operation License 08/NH-GP dated 29 October 1992 and its amendments No. 158/QĐ-NHNN dated January 25, 2017, and No. 07/GP-NHNN dated February 6, 2026 and No 102/QD-QLGS3 dated 28th July 2026. The License for Establishment and Operation is valid for 99 years from October 29, 1992.	Finance and banking	50%

Employees

The total number of employees of the Vietinbank as at 30 September 2026 was: 24,277

II. Accounting period, accounting currency

1. Accounting period:

The accounting period for Quarter III of VietinBank begins 01 January and ends on 30 September.

The accounting year of VietinBank begins on 01 January and ends on 30 December.

2. Accounting currency:

All arising transactions are accounted for in the original currency. Income and expenses in foreign currencies are accounted for in VND at the exchange rate on the transaction date through foreign currency trading.

VietinBank's consolidated financial statements are presented in millions of VND Million.

III. Adoption of accounting standards and accounting regimes

1. Report on Compliance with Accounting Standards:

The Bank applies Vietnamese Accounting Standards (VAS) and guidelines issued by Ministry of Finance that are effective during the financial year. The consolidated financial statements are prepared in compliance with the Vietnam accounting principles and practices, including:

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

2. Accounting regimes

VietinBank applies the accounting regime for credit institutions issued by the State Bank of Vietnam (the SBV) and effective in the fiscal year.

3. Basis of assumptions and uses of significant accounting estimates

- Basis of assumptions: The consolidated financial statements are prepared in accordance with the Accounting System applicable to Credit Institutions required under Decision No. 479/2004/QD-NHNN dated 29 April 2004 issued by the Governor of the State Bank of Vietnam and amendment and supplement documents on Decision 479; Decision No. 16/2007/QĐ-NHNN dated April 18, 2007 of the Governor of the State Bank of Vietnam on the promulgation of the

financial reporting regime applicable to credit institutions, and its amending and supplementing documents.

- ***Accounting estimates:*** VietinBank's financial statements are presented in accordance with Decision No. 16/2007/QD-NHNN dated 18 April 2007 of the Governor of the State Bank of Vietnam on "Promulgation of financial reporting regime for credit institutions", amending and supplementing documents on Decision 16 and Vietnamese Accounting Standards as stated in point 1 of this section.

4. Application of new accounting guidance – Accounting Policy Department

- Decree No. 97/2026/ND-CP dated 31 March 2026: On 31 March 2026, the Government issued Decree No. 97/2026/ND-CP amending and supplementing certain articles of the Government's Decree No. 46/2023/ND-CP dated 01 July 2023 detailing the implementation of certain articles of the Law on Insurance Business. Decree No. 97/2026/ND-CP is effective from 31 March 2026, except for certain provisions which take effect from 01 July 2026.

- Circular No. 96/2026/TT-BTC dated 02 July 2026: On 02 July 2026, the Ministry of Finance issued Circular No. 96/2026/TT-BTC amending and supplementing certain articles of Circular No. 67/2023/TT-BTC dated 02 November 2023 of the Minister of Finance providing guidance on certain articles of the Law on Insurance Business, and the Government's Decree No. 46/2023/ND-CP dated 01 July 2023 detailing the implementation of certain articles of the Law on Insurance Business. This Circular is effective from 02 July 2026, except for certain provisions which take effect from 01 January 2027.

5. Consolidation of financial statements:

- The consolidated financial statements incorporate financial statements of VietinBank, seven (07) subsidiary companies and one (01) subsidiary bank as at 30 September 2026. The financial statements of the subsidiaries are prepared for the same reporting period and consistently apply accounting policies in line with those of VietinBank.

- The entities included in the consolidated financial statements are:
  - ❖ VietinBank Leasing Company Limited;
  - ❖ VietinBank Securities Joint Stock Company;
  - ❖ VietinBank Debt and Asset Management Company Limited;
  - ❖ VietinBank Insurance Joint Stock Corporation;
  - ❖ VietinBank Gold and Jewellery Trading Company Limited;
  - ❖ Vietinbank Fund Management Company Limited;
  - ❖ VietinBank Global Money Transfer Company;
  - ❖ VietinBank Lao Limited.

IV. Significant accounting policies adopted in VietinBank

1. Basis of consolidation

The consolidated financial statements incorporate the separate financial statements of the Bank and the financial statements of the enterprises/bank controlled by the Bank (its subsidiaries) for the operating period of Quarter III 2026 ended 30 September 2026. Control is achieved when the Bank has the power to govern the financial and operating policies of investee enterprises so as to obtain benefits from their activities.

The operating results of subsidiaries acquired or disposed of during the period are included in the consolidated income statement from the effective date of acquisition or up to the effective date of disposal, as appropriate. Where necessary, adjustments are made to the consolidated financial statements of subsidiaries to bring the accounting policies used in line with those used by the Bank. All internal transactions and balances between the Bank, its subsidiaries and among subsidiaries are eliminated in full on consolidation.

Non-controlling interests consist of the value of those non-controlling interests at the date of the original business combination and the non-controlling interests' share of changes in equity since the date of the combination. Losses in subsidiaries are respectively attributed to the non-controlling interests even if this results in the non-controlling interests having a deficit balance in subsidiaries' net asset value.

2. Business combinations

The assets, liabilities and contingent liabilities of the subsidiaries are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is recognized as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is recognized in the consolidated results of operations for the accounting period in which the acquisition of subsidiaries occurred.

The non-controlling interests are initially measured at the non-controlling shareholders' proportion of the net fair value of the assets, liabilities and contingent liabilities recognized.

3. Investments in joint ventures

A joint venture is a contractual arrangement whereby the Bank and other parties undertake an economic activity that is subject to joint control, i.e., the strategic financial and operating policy decisions relating to the activities require the unanimous consent of the parties sharing control. Joint venture arrangements that involve the establishment of a separate entity in which each venturer has an interest are referred to as jointly controlled entities. The Bank reports its interests in jointly controlled entities using the equity method of accounting. According to the equity method, investments in joint ventures are initially stated at historical cost. Subsequently, interests in joint ventures are adjusted by post-acquisition changes in the Bank's share of the net assets of the joint ventures.

4. Foreign currencies

According to the Bank's accounting system, all transactions of the Bank are recorded in original currencies. At the date of the consolidated financial statements, monetary assets and liabilities denominated in foreign currencies are translated into VND using the average buying and selling spot exchange rates at the close of business at the period-end date if the difference between this rate and the weighted average exchange rate of the same day is less than 1%. Otherwise, the Bank uses the weighted average exchange rate ruling at the period-end date for conversion. The Bank's foreign currency incomes and expenses are converted into VND at the exchange rate on the date of the transaction. Foreign exchange rate differences arising from the translation of monetary assets and liabilities from foreign currencies into VND in the period are recognized in the consolidated income statement.

5. Cash and cash equivalents

Cash and cash equivalents comprise cash, gold, gemstones, current accounts at the SBV, treasury bills and other short-term valuable papers that are qualified for being discounted at the SBV, current accounts, time deposits with term of three months or less from the deposit date at other credit institutions and securities investment with the original maturity of three months or less from the transaction date.

6. Placements with and loans to other credit institutions

Placements with and loans to other credit institutions are disclosed and presented at their principal amounts outstanding at the end of the reporting period.

The credit risk classification for placements with and loans to other credit institutions and the corresponding provisioning shall comply with the provisions of Circular No. 31/2024/TT-NHNN dated 30 June 2024 of the SBV and Decree No. 86/2024/ND-CP dated 11 July 2024. Accordingly, the Bank makes specific provisions for deposits (except for current accounts and placements with Vietnam Bank for Social Policies in accordance with the regulations of the SBV on maintaining balance of deposits at Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank branches as prescribed by law, and making deposits at overseas credit institutions and loans to other credit institutions in a similar way to those for loans to customers.

7. Derivatives

7.1. Foreign currency forward and swap contracts

For foreign currency forward and swap contracts, the difference between equivalent VND amounts of foreign currency purchase/sale commitments using the forward exchange rate and the spot exchange rate as at effective date of the contract is recognized immediately at the effective date of the contract under "Interest and fee receivables" item or "Interest and fee payables" item in the consolidated statement of financial position. The difference is subsequently allocated to "Net gain/(loss) from foreign currency trading" item over the term of the contract.

As at the date of the consolidated financial statements, commitments of foreign currency forward contracts and swap contracts are revaluated and exchange differences arising from the revaluation of foreign currency denominated balances of these contracts are recognized in the consolidated income statement.

7.2. Interest rate swap contracts

Commitments of one-currency-interest-rate swap contracts are not recorded in the consolidated statement of financial position. For two-currency-interest-rate swap contracts with nominal principal swap, commitments are recognized in the consolidated statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis. For two-currency-interest-rate swap contracts without nominal principal swap, commitments are recognized in the consolidated statement of financial position at the date of principal exchange. Income and expenses arising from interest rate effects are recorded on the accrual basis.

8. Loans to customers

Loans to customers are disclosed and presented at their principal amounts outstanding at the end of the reporting period.

9. Provision for credit losses

9.1 *Classification of loans in accordance with Circular 31/2024/TT-NHNN dated 30 June 2024*

According to Circular 31, credit institutions are required to implement loan classification applicable to assets (hereinafter referred to as "debts") including:

- Loans;
- Finance leasing;
- Discounts, rediscounts of negotiable instruments and other valuable papers;
- Factoring;
- Credit facilities in the form of credit card issuance;
- Payment on behalf under off-balance sheet commitments (including payments on behalf of customers' obligations in guarantee activities, letter of credit and other payments under off-balance sheet commitments);
- Amounts for purchase and entrustment to purchase corporate bonds (including bonds issued by other credit institutions) which have not yet been listed on the stock exchanges nor registered for trading on the UPCoM trading system (hereinafter referred to as unlisted bonds), excluding the purchase of unlisted bonds with trusted funds to which the trustee bears the risk;
- Credit granting entrustment;
- Deposits (except for demand deposits at credit institutions and foreign bank branches; deposits at Vietnam Bank for Social Policies in accordance with the regulations of the SBV on maintaining the balance of deposits at Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank branches as prescribed by law and deposits (except demand deposits) at overseas credit institutions;

- Debt sale and purchase according to the State Bank's the regulations, except for the purchase of bad debts of credit institutions, foreign bank branches and asset management companies of Vietnamese credit institutions;
- Repos of Government bonds in the stock market following the law on issuance, registration, depository, listing and trading of the Government debt securities in the stock market;
- Purchase of certificates of deposit issued by other credit institutions or foreign bank branches;
- Issuance of deferred payment L/Cs containing a provision that the beneficiary is entitled to receive sight payment or advanced payment before the L/C due date, and L/C reimbursement in the form of an agreement with the customer to make payment using the reimbursing bank's funds from the date on which the reimbursing bank pays the beneficiary; L/C payment by negotiation;
- Outright purchase without recourse of sets of documents presented under L/Cs, except where a commercial bank or FBB buys outright a set of documents presented under an L/C which it issued.

Accordingly, customers' loans are determined to be the highest of risk group as classified under Article 10 and Article 11 of Circular 31 and customers' highest debt group at credit institutions provided by the Credit Information Center ("CIC") of the SBV at the time of loan classification.

The Bank and its subsidiaries maintain the debt group for a number of loans in accordance with the provisions of Circular No. 29/2025/TT-NHNN dated 30 July 2025, guiding credit institutions to lend to the agricultural and rural sectors as prescribed in Government's Decree No. 55/2015/ND-CP dated 09 June 2015 ("Decree 55") on credit policies for agricultural and rural development; amended and supplemented by Decree No. 116/2018/ND-CP dated 07 September 2018 ("Decree 116") and Decree No. 156/2025/ND-CP dated 16 June 2025 ("Decree 156"); Circular 53/2024/TT-NHNN ("Circular 53") providing instructions for credit institutions and foreign bank branches on debt rescheduling for borrowers facing difficulties due to impact and damage caused by storm no. 3, floods, landslides in the aftermath of storm no. 3 and Decision 1510/QĐ-TTg ("Decision 1510")on classification of assets, level of provisions for risk, method of provisions for risk and use of provisions to handling risks for debt of customers having difficulties due to the impact and damage of storm no. 3 and other relevant documents of the SBV and the Prime Minister on debt classification and risk provisioning.

Loans are classified by risk level into following groups: Standard, Special mention, Substandard, Doubtful and Loss. Loans classified as either Substandard, Doubtful or Loss are considered as bad debts. Loan classification and provision for credit losses will be made at the end of each month and recognized in the following month. Provision for credit losses as at 30 September is recognized in the consolidated income statement for that period.

Classification of off-balance-sheet commitments

The bank classifies guarantees, letter of credit operations (except for cases prescribed in point n, clause 1, Article 1, Circular 31), payment acceptances, irrevocable loan commitments, and other

commitments that incur credit risk (collectively referred to as off-balance sheet commitments) into the groups as specified in Circular 31.

9.2 Provision for credit losses in accordance with Decree 86/2024/ND-CP dated 11 July 2024

Provision for credit losses

According to Decree 86, the specific provision on 30 September is calculated by subtracting the discounted value of collateral from the outstanding loan balance multiplied by the specific provision rate based on loan classification result on 30 September. The specific provision rate for each category of loan group is prescribed as follows:

Group	Category	Provision rate
1	Standard	0%
2	Special mention	5%
3	Substandard	20%
4	Doubtful	50%
5	Loss	100%

The Bank makes specific provision for debts to customers whose repayment terms of the remaining principal balance are rescheduled as prescribed by this Circular 53 và Decision 1510 as follows:

- Up to 31 December 2024: by at least 35% of the specific provision to be additionally made;
- Up to 31 December 2025: by at least 70% of the specific provision to be additionally made
- Up to 31 December 2026: 100% of the specific provision to be additionally made.
- According to Decree 55 and its amendments, the Bank makes provisions for customers whose debts are restructured and whose debt classification remains unchanged under this policy.

Following Decree 86, a general provision is made for credit losses which are yet to be identified during the loan classification and specific provisioning process as well as in cases where the Bank encounters potential financial difficulty due to the deterioration in loan quality. Accordingly, the Bank is required to fully make and maintain a general provision at 0.75% of total loan balance which are classified in groups 1 to 4, excluding deposits at domestic credit institutions, foreign bank branches in Vietnam in accordance with law and at overseas credit institutions; loans, termed purchase of valuable papers among credit institutions and foreign bank branches in Vietnam; purchases of promissory notes, bills, certificates of deposit or bonds issued locally by other credit institutions and foreign bank branches; and repurchase agreements of Government bonds in accordance with Decree 86.

Write-off bad debts

In accordance with Decree 86, the Bank must set up Risk Management Committee to write off bad debts if they are classified into Group 5, or if borrowers are customers that are an entity dissolved or bankrupt in accordance with applicable laws; individuals that are dead or have gone missing

Off-balance-sheet commitments

The Bank does not make general and specific provisions for off-balance-sheet commitments in accordance with the guidance of Decree 86.

10. Investment

10.1. Trading securities

Trading securities include debt securities, equity securities and other securities that the Bank and/or its subsidiaries has acquired and held for the purpose of reselling in the short term to gain profit on price variance. Trading securities are recognized at cost at the date of transaction and subsequently recorded at cost during the holding period. Interest and cash dividends derived from trading securities are recognized on a cash basis in the consolidated income statement.
These securities are subject to impairment review at the date of the consolidated financial statements. Provisions for securities that are stipulated in the scope of Circular 31 are provisioned according to Decree 86 (as described in the summary of significant accounting policies for "Provision for credit losses"). Provisions for impairment of securities that are not stipulated in the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recognized in the consolidated income statement as "Net gain/ (loss) from trading securities".

10.2. Investment securities

Available-for-sale investment securities

Available-for-sale securities include debt and equity securities that are acquired by the Bank and/or its subsidiaries for investment and available-for-sale purposes, not frequently traded but can be sold at any time they are profitable. For equity securities, the Bank and/or its subsidiaries is neither the founding shareholder nor the strategic partner of the investees.

Available-for-sale equity securities are recognized at cost at the transaction date and subsequently recorded at cost during the holding period.

Available-for-sale debt securities are initially recognized at par value at the transaction date. Accrued interest before the acquisition date (for debt securities with interest payment in arrears) or interest income received upfront awaiting amortization (for debt securities with interest payment in advance) is recorded in a separate account. Any discount or premium, which is the difference between the cost and the amount equal to par value plus (+) accrued interest before the acquisition date (if any) or minus (-) interest received upfront awaiting amortization (if any), is also recorded in a separate account.

During the term of those securities in subsequent period, these securities are recorded at par value, and the discount/premium (if any) is amortized into the consolidated income statement using the straight-line method over the estimate remaining term of securities. The interest received during the securities term is recorded as follows: accumulative interest income before the purchasing date is recorded as a decrease from the cost of such securities and the same amount is credited into the

accrued interest income; accumulative interest income after the purchasing date is recognized as the Bank's income on an accrual basis. Interest received in advance is recorded as income from securities investment using the straight-line method over the period of securities investment.

Periodically, available-for-sale securities are subject to impairment review. Provisions for securities that are stipulated in the scope of Circular 31 (as described in the summary of significant accounting policies for "Provision for credit losses") are made in accordance with Decree 86. Provisions for impairment of securities that are not stipulated in the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recorded in the consolidated income statement as "Net gain/(loss) from investment securities".

Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities that the Bank and/or its subsidiaries purchases for investment purposes to gain interest and the Bank and/or its subsidiaries has intention and capacity to hold the securities until maturity. Held-to-maturity securities have determinable value and fixed maturity dates. In case of being sold before maturity, they will be reclassified as trading or available-for-sale securities. Held-to-maturity investment securities are recognized similarly to available-for-sale debt securities.

Periodically, held-to-maturity securities are subject to impairment review. Provisions for securities that are fallen within the scope of Circular 31 (as described in the summary of significant accounting policies for "Provision for credit losses") are made in accordance with Circular 86. Provisions for impairment of securities that are not fallen within the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recorded in the consolidated income statement as "Net gain/(loss) from investment securities".

10.3. Reclassification

According to Official Letter No. 2601/NHNN-TCKT dated 14 April 2009 by the SBV, reclassification after the transaction date is made only once for each item of investment securities. In special cases or in case a large number of securities have to be reclassified (greater than or equal to 50% of the total value of the portfolio), the Bank will disclose the effect of reclassification on total assets, liabilities, equity, income and expenses of the Bank in the consolidated financial statements.

10.4. Other long-term investments

Other long-term investments represent the capital investments of the Bank and/or its subsidiaries in other enterprises at which the Bank and/or its subsidiaries either owns less than 11% of the voting rights and is a founding shareholder; or a strategic partner; or is capable of controlling, to some extent, the process of initiating and approving financial and operating policies of the investees, which is evidenced by a written agreement on delegating personnel for representation in the Board of Directors/Board of Management. These investments are initially recognized at cost at the transaction date and always carried at that cost during the subsequent holding period.

10.5. Provision for impairment of capital contribution, long-term investments

Provision for impairment of investments in capital contribution, long-term investments are made when the investee is operating at loss in accordance with prevailing accounting regulations.

Provision for impairment of capital contribution, long-term investments are recognized as an operating expense in the consolidated income statement. In case an investment is made in listed shares or the fair value of an investment is reliably determined, the provision is made based on the market value of the stock (similar to the provision for impairment of trading securities).

10.6. Recognition

The Bank and/or its subsidiaries recognizes investment securities and other investments at the date when the Bank and/or its subsidiaries performs the contractual terms (transaction-date based policy). Investment securities and other investments are initially recognized at cost. After initial recognition, investment securities and other investments are recognized under the above accounting policies.

10.7. Derecognition

Investments in securities are derecognized when the rights to receive cash flows from the investments end or when the Bank and/or its subsidiaries transfers to the buyer the significant risks and rewards associated with the ownership of these investments.

11. Repurchase and Reverse Repurchase Agreements

Securities sold under agreements to be repurchased at a specific date in the future (repos) are recorded in the consolidated financial statements. The corresponding cash received from these agreements is recognized in the consolidated statement of financial position as a borrowing and the difference between the sale price and the repurchase price is allocated to the consolidated income statement over the agreement validity period using the straight-line method based on the contractual interest rate.
Securities purchased under agreements to be resold at a specific date in the future (reverse repos) are not recognized in the consolidated financial statements. The corresponding cash paid under these agreements is recognized in the consolidated statement of financial position as a loan and the difference between the purchase price and resale price is amortized into the consolidated income statement over the agreement validity period using the straight-line method based on the contractual interest rate.

12. Trust activities and trusted funds

The value of trusted funds is recorded when the trust contracts have been signed and trusted funds have been realised. Rights and obligations of the trustor and trustee relating to profit and profit sharing, trust fees, other rights and obligations are in compliance with the terms of the signed contracts. The assets that are held under custody services are not considered as assets of the Bank and/or its subsidiaries and therefore, they are not recognized in the consolidated statement of financial position of the Bank.

13. Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed asset comprises all the Bank and/or its subsidiaries purchase price plus any directly attributable costs of bringing the asset to working conditions for its intended use.
Costs related to additions and improvements are capitalized and expenditures for maintenance and repairs are charged to the consolidated income statement when incurred. When assets are sold or disposed, their cost and accumulated depreciation are written off from the consolidated statement of financial position and any gains or losses resulting from their disposals are recorded in the consolidated income statement.

14. Intangible fixed assets

Intangible assets are stated at cost less accumulated amortization. The cost of an intangible asset comprises all the Bank's and/or its subsidiaries expenditures paid to acquire the asset until it is put into use.
Expenditures for improvements of intangible assets are capitalized. The expenditures related to intangible assets incurred after initial recognition and evaluated with certainty, increasing the economic benefits of the intangible assets compared to the initial activity level, are capitalized.

Other expenditures related to intangible fixed assets incurred after initial recognition are charged to the consolidated income statement. When intangible assets are sold or disposed, their cost and accumulated amortization are written off and any gains or losses resulting from their disposals are recorded in the consolidated income statement.

15. Leasing

A lease is classified as a finance lease when significant rights and risks relating to ownership of the leased item are transferred to the lessee. All leases other than finance leases are classified as operating leases.
Operating lease assets are recognized off the consolidated statement of financial position. Rentals under operating leases are recorded in "Operating expenses" on a straight-line basis over the lease term.

16. Depreciation and amortization

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

Assets	Estimated useful lives (Years)
Buildings and structures	05 - 40
Machinery and equipment	03 - 07
Motor vehicles and transmission equipment	06 - 07
Management tools, equipment and other tangible fixed assets	03 - 06

Computer software and other intangible assets	02 - 05

Land use rights are not amortized if they are granted by the Government of Vietnam for an indefinite term. Land use rights with definite term are amortized over the granted term.

17. Prepaid expenses

Prepaid expenses include actual expenses that have arisen but are related to the results of production and business activities of many accounting periods. Prepaid expenses comprise prepaid office rentals and other prepaid expenses.
Office rentals represent the office rental paid in advance. Prepaid office rental is allocated to the consolidated income statement using the straight-line method over the rental period.
Other prepaid expenses include repair, maintenance costs for assets, costs of tools and supplies issued for consumption prepaid service charges and other prepaid expenses, which are expected to provide future economic benefits to the Bank. These expenses are capitalized as prepaid expenses and are allocated to the consolidated income statement.

18. Receivables

Receivables other than those from credit activities in the Bank's operation are initially recognized at cost and subsequently recorded at cost. Other receivables are subject to impairment review based on the overdue status of the outstanding receivables or based on the expected loss for the following cases: institutional debtors who have fallen into bankruptcy or have been in the process of dissolution; or individual debtors who are missing, escaping, prosecuted, on trial or passed away even though receivables are not overdue. Provision expense incurred is recorded as "Operating expenses" in the consolidated income statement during the period.

Provision rates for doubtful receivables are applied in accordance with the prevailing accounting regulations.

19. Other provisions

Other provisions are recognized when the Bank and its subsidiaries has a present obligation as a result of a past event, and it is probable that the Bank and its subsidiaries will be required to settle that obligation. Other provisions are measured at the management's best estimate of the expenditure required to settle the obligation at the end of the accounting period.

20. Capital and reserves

20.1. Common shares

Common shares are classified as owners' equity.

20.2. Share premium

When capital is received from shareholders, the difference between selling price and par value is recorded as share premium in owners' equity. Incurred expenses that directly relate to the issuance of common shares are recognized as a decrease in share premium.

20.3. Treasury shares

When issued shares are repurchased, the aggregate amount paid, including expenses that directly relate to the repurchase of shares, after deducting taxes, is recorded as treasury shares and stated as a decrease in owners' equity.

20.4. Reserves

The bank makes provisions for funds as a percentage of profit after tax in accordance with Law on Credit Institutions No. 32/2024/QH15 and 135/2025/ND-CP dated 12 June 2025. Accordingly, Reserves are used for specific purposes and are appropriated from the Bank's profit after tax based on the regulated ratios in the following sequence:

- Supplementary charter capital reserve: 10% of profit after tax but not exceeding the Bank's charter capital;
- Financial reserve fund: 10% of profit after tax; the maximum limit of this fund does not exceed 25% of the Bank's charter capital.
- Development investment fund: Appropriation of up to 25%; the fund balance shall not exceed the charter capital of the credit institution;
- Bonus fund for the Board of Management, bonus and welfare funds for employees shall comply with the Government's regulations on labor, salaries, on labor, salaries, remuneration, and bonuses applicable to enterprises with state ownership of more than 50% to less than 100% of charter capital;

Reserves at the subsidiaries are made under the Bank's policy, except for those for the following subsidiaries, which are made in accordance with relevant legal regulations:

- VietinBank Securities Joint Stock Company: In accordance with Circular 114/2021/TT-BTC of the Ministry of Finance dated 17 December 2021, the Company's reserve funds will be established according to resolutions of the General Meeting of Shareholders, the Board of Members, or the Chairman of the Company as stipulated in the Securities Law No. 54/2019/QH14 and its guiding documents, and the Company's charter, ensuring compliance with financial safety indicators as prescribed by securities law.

  Vietinbank Fund Management Company Limited reserves are appropriated from itsnet profit after tax according to Circular No. 114/2021/TT-BTC dated 17 December 2021, annulling entirely Circular No. 146/2014/TT-BTC dated 06 October 6 2014 ("Circular 146") issued by the Ministry of Finance as follows:

- The balance of the supplementary charter capital reserve built up according to the provisions of Circular 146 is used to supplement the charter capital in accordance with the provisions of Law on Securities No. 54/2019/QH14 dated 26 November 2019, related guiding documents and the Charter on organization and operation of these companies;
- The balance of the operational risk and financial reserve built up according to the provisions of Circular 146 is used to supplement the charter capital or in accordance with decision of

Board of Members or Chairman/President in accordance with the provisions of Law on Securities No. 54/2019/QH14, related guiding documents and the Charter on organization and operation of these companies, ensuring that the financial safety ratios are met as prescribed by securities law.

- VietinBank Insurance Joint Stock Corporation reserves are appropriated from its net profit after tax according to Decree No. 46/2023/ND-CP dated 01 July 2023 issued by the Government (as amended and supplemented by Decree No. 97/2026/ND-CP issued on 31 March 2026) at the following rate:
- Statutory reserve fund: 5% of profit after tax, not exceeding 10% of the Company's charter capital.

- VietinBank Lao Limited: statutory reserve fund, investment and development fund and other funds are appropriated from VietinBank Lao Limited's net profit after tax according to Amended Law on Commercial Banks on 07 December 2018 published by the Lao National Assembly at the following rates:

- Statutory reserve fund: 10% of profit after tax;
- Investment and development fund: established in accordance with the owner's approval;

21. Revenue and expenses

21.1. Interest and similar income/expenses

Interest income and interest expenses are recognized in the consolidated income statement on the accrual basis. The accrued interest income arising from the loans that are classified from group 2 to group 5 in accordance with Circular 31, accrued interest income on loans restructured and maintained as Standard loan groups (group 1) as prescribed Circular 53/2024 and Decree 55 will not be recognized in the consolidated income statement. Accrued interest income on such loans is recorded as an off-balance-sheet item and is recognized in the consolidated income statement upon actual receipt.
Income and expense interest on securities investments are recorded on the accrual basis. Accrued interest income of securities that are fallen within the scope of Circular 31 and classified from group 2 upwards is not recognized in the consolidated income statement for the period and these accruals are recorded as off-balance-sheet items and are recognized in the consolidated income statement on a cash receipt basis.

21.2. Insurance income and expenses

For direct premium insurance transactions

Direct written premium revenue is recognized in accordance with Circular No. 67/2023/TT-BTC dated 02 November 2023 ("Circular 67"), as amended and supplemented by Circular No. 96/2026/TT-BTC dated 02 July 2026. Accordingly, direct written premium revenue is recognized upon the inception of insurance liability to the policyholder, specifically as follows:

a) When the insurance contract has been entered into and the policyholder has paid the premium in full;

b) When there is evidence that the insurance contract has been entered into and the policyholder has paid the premium in full;

c) When the insurance contract has been entered into and the non-life insurer has reached an agreement with the policyholder on the premium payment schedule in accordance with Points a and c, Clause 2, Article 26 of Circular 67, the non-life insurer shall recognize the premium payable by the policyholder as agreed in the insurance contract at the commencement of the insurance coverage period;

d) When the insurance contract has been entered into with an agreement allowing the policyholder to pay premiums on an installment basis under the insurance contract, the insurer shall recognize revenue corresponding to the premium of the incurred installment(s), and shall not recognize revenue for premiums of future installments that are not yet due as agreed in the insurance contract.

The prepaid premium received before it become effective at the end of the operating period is recognized in the "Other payables and liabilities" item in the consolidated statement of financial position. Premium return and premium reduction are considered as revenue deduction and must be recorded separately. At the period end, these amounts are net-off to gross written premium to calculate net written premium in the "Income from services" item in the consolidated income statement.
Insurance claim expenses are recognized when the claim documents are completed and approved by the authorized person. Claims that have not been approved as of the end of the financial year are considered unresolved and are recorded for the purpose of provisioning for claims.

The original commission expense is recognized corresponding to the original insurance premium incurred during the year. During the year, all original commission expenses concluded in accordance with the financial regulations are reflected in the "Operating Expenses" item.

At the end of the fiscal year, Vietinbank Insurance Joint Stock Corporation must determine the original commission expense not yet accounted for this year, corresponding to the original insurance premium revenue not yet earned, to be allocated to subsequent years using the reserve method described in the Technical reserves for insurance activities item.

For reinsurance transactions

(i) Reinsurance ceded

Reinsurance premium ceded under treaty reinsurance agreements are recognized when gross written premiums within the scope of the treaty agreements are recognized.

Reinsurance premium ceded under facultative reinsurance agreements is recognized when the facultative reinsurance agreement has been signed and when gross written premiums within the scope of the facultative agreements are recognized.

Claim receipts from ceded policies is recognized when there is evidence of liability on the part of the reinsurer.

Commission on reinsurance are recognized corresponding to reinsurance premium ceded incurred during the period. At the end of accounting period, the reinsurance commission equivalent to the insurance commission which is not included in premium of the current period corresponding to

unearned premium of reinsurance ceded shall be determined and allocated to the subsequent accounting periods based on registered method of unearned premium reserve.

(ii) Reinsurance assumed

Reinsurance assumed under treaty reinsurance arrangement:
- Revenue and expenses relating to reinsurance assumed under treaty reinsurance are recognized when the statement of account is received from the cedants.

Reinsurance assumed under facultative reinsurance arrangement:
- Reinsurance premium assumed is recognized when the facultative reinsurance has been signed and an account statement (for each facultative reinsurance agreement) has been received from the cedants;
- Claim expenses for reinsurance assumed is recognized when the liability under agreement arises and when a statement of account has been sent to the reinsurer; and;
- Commission on reinsurance assumed is recognized when the reinsurance premium is ceded and when a statement of account has been sent to the reinsurer. At the end of accounting period, the part of insurance commission which is not included in expense of the period corresponding to unearned premium of reinsurance assumed shall be determined and allocated to the subsequent periods based on registered method for unearned premium reserve.

21.3. Income from service charges and commissions

Income from service charges and commissions is recognized on the accrual basis.

21.4. Income from guarantee and L/C commitment activities

Income from guafantee and L/C commitment activities is recognized on the accrual and allocation bases.

21.5. Income from securities trading

Income from securities trading is recognized as difference between selling price and cost of securities sold.

21.6. Recognition of dividends and profits received

Cash dividends and profits received from investment and capital contributions activities are recorded in the consolidated income statement when the Bank's right to receive dividends and profits has been established. Share dividends, which are distributed from profits of joint stock companies, are recognized neither as an increase in the value of received shares nor financial income in the consolidated financial statements but are only used for tracking the increase in the number of shares according to Circular No. 99/2025/TT-BTC dated 02 October 2025 issued by the Ministry of Finance.

21.7. Revenue from other services

When the contract results can be determined reliably, revenue will be recognized based on the level of work completion. If the contract results cannot be determined reliably, revenue will only be recognized at the recoverable level of the recorded expenses.

21.8. Recognition of uncollectible receivables

According to Decree No. 135/2025/ND-CP dated June 16, 2025, issued by the Government of Vietnam, receivables recognized as accrued income but subsequently assessed to be not recoverable or not yet recoverable at the due date are recorded, the Bank records a reduction in revenue if it is within the same financial year or records it as an expense if it is in a different financial year, and tracks it off-balance sheet to ensure collection.Upon actual receipt of these receivables, the Bank recognizes them as income according to the nature of the income in the consolidated income statement.

22. Taxation

Corporate income tax expense represents the sum of the current corporate income tax expense and deferred tax.

The current corporate income tax expense is based on taxable profit for the period, at a tax rate of 20% on total taxable income. Taxable profit differs from profit before tax as reported in the consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on temporary differences between carrying amounts of assets and liabilities in the consolidated financial statements and the corresponding tax bases. Deferred tax liabilities are generally recognized for all taxable temporary differences unless, they occurred from the initial recognition of an asset or liability of a transaction which has no impact on accounting profit or taxable profit/(loss) at the transaction date. Deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realized. Deferred tax is charged or credited to the consolidated income statement, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to corporate income taxes levied by the same tax authority and the Bank intends to settle its current tax assets and liabilities on a net basis.

The determination of the current corporate income tax expense is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

23. Employee benefits

23.1.Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank and its subsidiaries in Vietnam by the Social Insurance Agency under the Ministry of Finance. The Bank and its subsidiaries in Vietnam are required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% of the employee's monthly basic salary for their working period. In addition, the Bank shall pay a subsidy of 02 months of additional salary based on job positions with the average key performance indicator ("KPI") of the six consecutive months before retirement.

23.2. Severance allowance

According to Article 46 of Labour Code No. 45/2019/QH14 effective from 01 January 2021, the Bank and its subsidiaries in Vietnam are responsible to pay severance allowance for employees who have regularly been working at the Bank for 12 months or more, with half-month salary allowance for each working year (clauses 1, 2, 3, 4, 6, 7, 9 and 10 of Article 34 of the Labor Code), except for those who are eligible for receiving pension under the provisions of the Law on Social insurance and those as specified at Point e, Clause 1, Article 36 of the Labor Code 2019. The working period used for calculation of severance allowance excludes the period that employees benefit from unemployment insurance in accordance with regulations and the working period that employees have received severance allowance and retrenchment benefits from employers. The salary as the basis for calculation of severance allowance shall be the average salary of the last 06 months under the employment contract before the termination of labor contract.

23.3. Unemployment insurance

According to Circular No. 374/2025/ND-CP of the Government dated 12 December 2025 regulating the implementation of the Employment Law on unemployment insurance, the Bank and its subsidiaries in Vietnam are obliged to pay unemployment insurance to eligible employees at 1% of their salary fund allocated for unemployment insurance.

24. Related parties

The parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making decisions on financial and operating policies. A party is considered as a related party with the Bank if:

a. Directly or indirectly through one or more intermediaries, where such party satisfies any of the following conditions:
   - Controls, or is controlled by, or is under common control by the Bank (including the holding company and its subsidiaries);
   - Contributes capital to the Bank and therefore has significant influence over the Bank;
   - Has joint control over the Bank.

b. The party is a joint venture or an associate of which the Bank is a venturer or an investor;

c. The party has a key management personnel who is also a member of the Board of Directors, Board of Management, and Board of Supervisors of the Bank;

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

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

25. Technical reserves for insurance activities

The technical reserves are calculated in accordance with Circular 67/2023/TT-BTC dated 02 November 2023 ("Circular 67"), amended and supplemented by Circular No. 96/2026/TT-BTC dated 02 July 2026 and Official Letter approved by the Ministry of Finance including Official Letter No. 2821/BTC-QLBH dated 13 March 2018 and Official Letter No. 2160/BTC-QLBH dated 28 February 2024. Details are as follows:

Unearned premium reserve

For non-life insurance policies, reinsurance policies ("insurance policy"), and health insurance policies, reinsurance policies with a term of less than one year, unearned premium reserve is made based on the coefficient of the insurance policy duration on a daily basis, calculated on the premium amount.

Mathematical reserve

For health insurance and reinsurance contracts (health insurance contracts) with a duration of more than 1 year, the unearned premium reserve is provided on a daily pro-rata basis according to the insurance policy period based on the insurance premium.")

Claim reserve

For incurred losses that have been reported, the original and reinsurance claim reserves, as well as the ceded reinsurance claim reserves, are established on a case-by-case basis, based on the liability level for the reported incurred losses.

- For incurred but not reported (IBNR) losses, reserves are established based on the statistical compensation rate over the previous three consecutive years. Specifically as follows:

$$\text{Claims reserve for covered losses that have occurred but have not been reported or claimed of the current fiscal year} = \frac{\text{Total indemnities for losses that have occurred but have not been reported or claimed of last three consecutive fiscal years}}{\text{Total indemnities of last three consecutive fiscal years}} \times \text{Indemnity of current fiscal year} \times \frac{\text{Net revenue earned from insurance business of current fiscal year}}{\text{Net revenue earned from insurance business of last fiscal year}} \times \frac{\text{Average deferred time of claims of current fiscal year}}{\text{Average deferred time of claims of last fiscal year}}$$

Including:

The compensation amount incurred in a financial year includes the actual compensation paid during the year plus the increase/decrease in claim reserves for incurred losses that fall under insurance liability but have not been settled by the end of the financial year.

The average deferred time of claims requests is the average time from when the loss occurs to when the Corporation receives the loss notification or the claim request file (measured in days).

Catastrophe reserve

According to Vietnamese Accounting Standard No. 19 on Insurance Contracts, losses that have not occurred and do not exist as of the financial statement reporting date (including catastrophe reserves) do not need to be reserved. However, for non-life insurance operations, the Insurance Corporation follows the reserve policy as stipulated in Circular 67, therefore, the catastrophe reserve is uniformly applied to all types of operations at 1% of the retained insurance premiums during the period.

Equalization reserve

For health insurance operations, Equalization reserve for health insurance is set up at 1% of retained premium in the period and recognized in the Other risk reserves item on the consolidated financial statement.

26. Offsetting

Financial assets and financial liabilities are offset and the net amounts are reported in the consolidated statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

The Bank is not allowed to offset reserves for direct insurance and assumed reinsurance against reserve for ceded reinsurance. Such reserves should be presented separately in the consolidated statement of financial position, in which unearned premiums reserve, claims reserve for direct insurance and assumed reinsurance and catastrophe reserve are recognized as liabilities in "Other payables and liabilities" item in the consolidated statement of financial position; while unearned premium reserve for outward reinsurance and claims reserve for ceded reinsurance are recognized as reinsurance assets in "Other assets" item in the consolidated statement of financial position.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF FINANCIAL POSITION

1. TRADING SECURITIES

	30 September 2026 *VND million*	*31 December 2025* *VND million*
Debt securities	**4,108,899**	**2,512,065**
- Government bonds	2,047,041	1,528,994
- Debt securities issued by other domestic credit institutions	1,942,042	891,907
- Debt securities issued by domestic economic entities	119,816	91,164
Equity securities	**1,214,963**	**482,086**
- Equity securities issued by other domestic credit institutions	281,699	207,994
- Equity securities issued by domestic economic entities	933,264	274,092
Other trading securities	**85,000**	**50,000**
Provison for trading securities	**(161,910)**	**(101,720)**
	5,246,952	**2,942,431**

2. DERIVATIVES AND OTHER FINANCIAL ASSETS/(LIABILITIES)

	Net book value (at exchange rate as at the reporting date)	
	Assets *VND million*	*Liabilities* *VND million*
As at 30/09/2026		
1 - Currency derivative financial instruments	-	**191,002**
- Forward contracts	-	72,306
- Swap contracts	-	118,696
- Futures contracts	-	-
2 - Interest rate derivative financial instruments	**19,106**	-
As at 31/12/2025	-	-
1 - Currency derivative financial instruments	**301,475**	**15,179**
- Forward contracts	-	15,179
- Swap contracts	301,360	-
- Futures contracts	115	-
2 - Interest rate derivative financial instruments	-	**57,848**

3. LOANS TO CUSTOMERS

	30 September 2026 *VND million*	*31 December 2025* *VND million*
Loans to domestic economic entities and individuals(*)	2,089,321,705	1,954,510,778
Dicouted promissory notes and valuable papers	472,439	625,084
Finance leases	5,655,570	5,003,655
Payments made on behalf of customers	304,463	136,766
Loans by grants, investment trusts	1,494,303	1,664,438
Loans to foreign organizations and individuals	44,209,319	30,304,309
Other loans(**)	-	27,838
	2,141,457,799	**1,992,272,868**

(*) Includes the outstanding balance in Letter of Credit payment negotiation operation, in accordance with Official letter No. 4848/NHNN-TCKD.

(**) The figure reflects the receivables in the issuing payment letter of credit issuance operation, where there is an agreement clause allowing the beneficiary to be paid immediately

due to the impact of the implementation of Circular 21/2024/TT-NHNN dated June 28, 2024, issued by state Bank of Vietnam.

3.1 Analysis of loan portfolio by quality

	30 September 2026 *VND million*	*31 December 2025* *VND million*
Standard loans	2,092,613,792	1,953,010,761
Special mention loans	23,062,745	17,345,911
Sub-standard loans	7,522,913	1,490,975
Doubtful loans	2,957,001	578,479
Loss loans	15,301,348	19,846,742
	2,141,457,799	**1,992,272,868**

3.2 Analysis of loans portfolio by original term

	30 September 2026 *VND million*	*31 December 2025* *VND million*
Short-term loans	1,314,700,653	1,232,479,318
Medium - term loans	132,882,737	129,395,349
Long-term loans	693,874,409	630,398,201
	2,141,457,799	**1,992,272,868**

4. MOVEMENTS (INCRESE/DECREASE) IN PROVISIONS FOR CREDIT LOSSES ON LOANS TO CUSTOMERS

Movements in provisions for credit losses on loans to customers during the period are as follows:

	General provision	**Specific provision**	**Total**
Current year			
Opening balance (01/01/2026)	**14,817,251**	**19,993,114**	**34,810,365**
Provison made for the period	1,128,352	19,608,612	20,736,964
Provison used to write off bad debts for the period	-	(14,194,764)	(14,194,764)
Closing balance (30/09/2026)	**15,945,603**	**25,406,962**	**41,352,565**

Movements in provisions for credit losses on loans to customers during the previous period are as follows:

	General provision	**Specific provision**	**Total**
Prior year			
Opening balance (01/01/2025)	**12,782,431**	**23,881,694**	**36,664,125**
Provison made for the period	2,083,277	14,839,427	16,922,704
Provison used to write off bad debts for the period	-	(15,250,518)	(15,250,518)
Closing balance (30/09/2025)	**14,865,708**	**23,470,603**	**38,336,311**

5. INVESTMENT SECURITIES

	30 September 2026	*31 December 2025*
	VND million	*VND million*
Available -for - sale investment securities	**167,403,743**	**203,491,349**
Debt securities	*167,116,972*	*203,166,496*
- Government bonds	106,902,145	101,533,661
- Debt securities issued by other domestic credit institutions	58,800,792	99,697,917
- Debt securities issued by domestic economic entities	1,414,035	1,934,918
Equity securities	*396,626*	*438,615*
- Equity securities issued by domestic economic entities	396,626	438,615
Provision for impairment of available -for-sale investment securities	*(109,855)*	*(113,762)*
- General provision	*(9,855)*	*(13,762)*
- Specific provision	*(100,000)*	*(100,000)*
Held-to-maturity investment securities	**39,686,621**	**8,389,041**
Debt securities	*39,748,591*	*8,806,918*
- Government bonds	527,220	183,000
- Debt securities issued by other domestic credit institutions	39,000,000	8,000,000
- Par value of VAMC bond	221,371	237,170
- Debt securities issued by domestic economic entities	-	386,748
Provision for impairment of held-to-maturity investment securities	*(61,970)*	*(417,877)*
- Specific provision	-	*(386,748)*
- Provision of VAMC bond	*(61,970)*	*(31,129)*
	207,090,364	**211,880,390**

6. CAPITAL CONTRIBUTION, LONG-TERM INVESTMENTS

	30 September 2026	*31 December 2025*
	VND million	*VND million*
Investments in joint ventures	4,340,009	4,193,834
Other long-term investments	235,562	234,462
	4,575,571	**4,428,296**

Investment in joint venture at the end of the period are as follows:

	30 September 2026				***31 December 2025***			
	Cost equivalent (USD)	*Original cost converted to VND million*	*Net value of investment using equity method VND million*	*Proportion of ownership interest*	*Cost equivalent (USD)*	*Original cost converted to VND million*	*Net value of investment using equity method VND million*	*Proportion of ownership interest*
Indovina Bank Ltd	96,500,000	1,688,788	4,340,009	50%	96,500,000	1,688,788	4,193,834	50%
		1,688,788	**4,340,009**			**1,688,788**	**4,193,834**	

Indovina Bank Limited was established in Vietnam with the Head Office located in Ho Chi Minh City, whose main activity is providing banking services. This is a joint venture between the Bank and Cathay United Bank, a bank established in Taiwan. Indovina Bank Limited was granted Establishment and Operation License for Joint venture bank: No. 101/GP-NHNN dated 11 November 2019 (replaced by Operation License for Joint venture bank No. 07/NH-GP dated 26 Februry 1992) and amended by Decision No. 102/QD-QLGS3 dated 28 July 2026), with an operating term of 99 years from 29 October 1992, and charter capital of USD 254,650,000, equivalent to VND 5,000,715 million.

7. BORROWINGS FROM THE GOVERNMENT AND the SBV

	30 September 2026 triệu đồng	*31 December 2025 triệu đồng*
Borrowings from the SBV	**262,317**	**7,001,815**
Current accounts held by the State Treasury	**173,000,776**	**134,625,341**
In VND	*173,000,776*	*134,625,341*
Repos of government bonds with State Treasury	**-**	**2,965,201**
	173,263,093	**144,592,357**

8. DEPOSITS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

	30 September 2026 VND million	*31 December 2025 VND million*
Deposits from other credit institutions		
Demand deposits	**306,686,236**	**298,617,641**
- In VND	89,779,392	160,399,888
- In foreign currencies	216,906,844	138,217,753
Term deposits	**103,088,523**	**100,940,916**
- In VND	83,698,000	75,440,000
- In foreign currencies	19,390,523	25,500,916
Borrowings from other cedit institutions	**23,670,295**	**18,165,558**
- In VND	11,123,749	15,493,776
In which: Discounting, rediscounting	2,688,405	5,718,223
- In foreign currencies	12,546,546	2,671,782
	433,445,054	**417,724,115**

9. DEPOSITS FROM CUSTOMERS

	30 September 2026 VND million	*31 December 2025 VND million*
Demand deposits	**440,840,324**	**445,508,702**
- Demand deposits in VND	351,558,836	364,161,636
- Demand deposits in foreign currencies	89,281,488	81,347,066
Term deposits	**1,489,746,730**	**1,335,632,038**
- Term deposits in VND	1,441,547,690	1,286,750,366
- Term deposits in foreign currencies	48,199,040	48,881,672
Deposits for specific purposes	**5,248,573**	**5,787,395**
- Deposits for specific purposes in VND	4,445,307	4,827,196
- Deposits for specific purposes in foreign	803,266	960,199
Margin deposits	**8,465,392**	**6,803,922**
- Margin deposits in VND	7,256,956	6,225,421
- Margin deposits in foreign currencies	1,208,436	578,501
	1,944,301,019	**1,793,732,057**

10. VALUABLE PAPERS ISSUES

Unit: VND Million

Type of valuable papers	Bill	Bearer bonds	Book-entry bonds	Certificate of deposits	Total
Term under 12 months					
Par value	*143*	-	-	*63,959,664*	***63,959,807***
Discount	-	-	-	-	-
Premium	-	-	-	-	-
Term from 12 moths to under 5 years	-	-	-	-	
Par value	-	*166*	-	*6,405,879*	***6,406,045***
Discount	-	-	-	-	-
Premium	-	-	-	-	-
Term over 5 years	-	-	-	-	
Par value	-	-	*52,721,065*	-	***52,721,065***
Discount	-	-	-	-	-
Premium	-	-	*63*	-	***63***
Total	***143***	***166***	***52,721,128***	***70,365,543***	***123,086,980***

11. OTHER PAYABLES AND LIABILITIES

	30 September 2026	*31 December 2025*
	VND million	*VND million*
Interest and fees payable	36,873,069	26,660,549
Payables:	27,205,206	23,162,979
Internal payables	*5,338,557*	*6,033,105*
External payables	*21,866,649*	*17,129,874*
Other risk provisions:	2,470,849	2,844,970
- Other risk provisions (operational risk provisions, etc., excluding other provisions for on-balance sheet assets)	*2,470,849*	*2,844,970*
Bonus and welfare fund	1,590,194	3,183,018
	68,139,318	**55,851,516**

12. THE BANK'S OBLIGATIONS TO THE STATE BUDGET

	Opening balance	*Movement in the period*		*Closing balance*		
		Payable	*Paid*	*Payable*	*Receivable*	*Total*
	VND million	*VND million*	*VND million*	*VND million*	*VND million*	*VND million*
Value added tax	104,650	1,443,211	982,254	572,155	(6,548)	565,607
Corporate income tax	4,359,447	7,943,627	8,613,710	3,689,387	(23)	3,689,364
Other taxes	173,828	1,532,809	1,550,467	156,170	-	156,170
	4,637,925	**10,919,647**	**11,146,431**	**4,417,712**	**(6,571)**	**4,411,141**

13. CAPITAL AND RESERVES

Unit: VND Million

	Opening balance	*Movement in the period*		*Closing balance*
		Increase	*Decrease*	
1. Contributed capital/charter capital	77,669,446	-	-	77,669,446
2. Share Premium	8,974,666	-	11	8,974,655
3. Treasury shares	-	-	-	-
4. Revaluation surplus	-	-	-	-
5. Foreign exchange differences	362,748	-	79,723	283,025
6. Investment and development fund	548,467	17,380	-	565,847
7. Finacial reserve fund	18,016,694	9,111	-	18,025,805
8. Charter capital supplymentary reserve fund	13,089,194	7,639	-	13,096,833
9. Other equity funds	-	-	-	-
10. Retained earnings	58,212,794	31,491,848	4,173,937	85,530,705
11. Non-controlling interests	1,206,433	122,970	35,170	1,294,233
12. Other capital	1,574,563	450,445	-	2,025,008
	179,655,005	**32,099,393**	**4,288,841**	**207,465,557**

The indicators for the Investment and Development fund, Financial reserve fund: Increase due to fund appropriations.

The indicator for Retained Earnings: Increased by profit after tax generated during the period, and decreased due to fund appropriations, dividend payment in cash in accordance with Resolution NQ 282/NQ-HĐQT-NHCT-VPHĐQT1 dated 09 July 2026, share distribution for dividend payment in accordance with Resolution No. 98/2026/NQ-HĐQT-VBSE dated 23 June 2026, and other adjustments to retained earnings after tax.

The indicator for Non-controlling Interests: Increase from after-tax profit of subsidiaries, decrease due to fund appropriations during the period of subsidiaries.

Details of the Bank's shares:

	30/09/2026 VND Million	*31/12/2025 VND Million*
Number of registered shares for issue	7,766,944,637	7,766,944,637
Number of shares sold to the public during the period		2,396,952,889
- *Ordinary shares*		2,396,952,889
- *Preferred shares*	-	-
Number of shares repurchased	-	-
- *Ordinary shares*	-	-
- *Preferred shares*	-	-
Number of shares outstanding	7,766,944,637	7,766,944,637
- *Ordinary shares*	7,766,944,637	7,766,944,637
- *Preferred shares*	-	-
Par value of share in circulation (VND)	10,000	10,000

VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE INCOME STATEMENT

14. INTEREST AND SIMILAR INCOME

	Financial period from 01/01/2026 to 30/09/2026 VND Million	*Financial period from 01/01/2025 to 30/09/2025 VND Million*
Interest from deposits	10,487,189	7,020,685
Interest from loans to customers	118,308,854	87,807,037
Interest from debt securities:	7,451,486	6,712,454
- Interest income from trading securities	*29,389*	*3,831*
- Interest income from investment securities	*7,422,097*	*6,708,623*
Income from guarantee services	1,826,040	1,380,857
Interest income from finance leases	421,503	318,734
Other income from credit activities	1,507,983	1,310,556
	140,003,055	**104,550,323**

15. INTEREST AND SIMILAR EXPENSES

	Financial period from 01/01/2026 to 30/09/2026 VND Million	*Financial period from 01/01/2025 to 30/09/2025 VND Million*
Interest expenses on deposits	68,888,855	46,620,748
Interest expenses on borrowings	1,828,982	1,164,464
Interest expenses on valuable papers issued	6,997,985	7,886,013
Expenses on other credit activities	355,810	385,549
	78,071,632	**56,056,774**

16. NET GAIN/(LOSS) FROM TRADING SECURITIES

	Financial period from 01/01/2026 to 30/09/2026 VND Million	*Financial period from 01/01/2025 to 30/09/2025 VND Million*
Income from trading securities	93,444	611,750
Expenses on trading securities	(8,623)	(32,311)
Provision resersed for impairment of trading securities	(59,270)	88,005
Net gain from trading securities	**25,551**	**667,444**

17. NET (LOSS)/GAIN FROM INVESTMENT SECURITIES

	Financial period from 01/01/2026 to 30/09/2026 VND Million	*Financial period from 01/01/2025 to 30/09/2025 VND Million*
Income from trading investment securities	70,255	61,648
Expenses on trading investment securities	(15,381)	(2,725)
Provision reserved for impairment of investment securities	389,734	76,889
Net loss/gain from trading investment securities	**444,608**	**135,812**

18. INCOME FROM CAPITAL CONTRIBUTION, EQUITY INVESTMENTS

	Financial period from 01/01/2026 to 30/09/2026	*Financial period from 01/01/2025 to 30/09/2025*
	VND Million	*VND Million*
From equity investment securities	11,028	15,430
From capital contribution and long-term investments	47,564	34,615
Share from net profit/loss under the method of equity investment in Joint ventures	193,558	318,978
	252,150	**369,023**

19. OPERATING EXPENSES

	Financial period from 01/01/2026 to 30/09/2026	*Financial period from 01/01/2025 to 30/09/2025*
	VND Million	*VND Million*
Taxes, fees and charges	19,224	21,114
Staff cost:	11,843,937	10,246,492
In which:		
- Salaries and allowances	*9,822,712*	*8,215,373*
- Salary-based expenses	*843,177*	*844,813*
- Other allowance	*13,706*	*11,507*
- Other expenses	*1,164,342*	*1,174,799*
Expenses for fixed assets	2,363,094	2,128,553
- Depreciation and amortisation expenses	*994,030*	*770,065*
- Others	*1,369,064*	*1,358,488*
Expenses for operating management	4,441,190	3,938,814
In which:		
- Per diems	*167,873*	*167,341*
- Expenses for union activities	*17,028*	*20,809*
- Others	*4,256,289*	*3,750,664*
Insurance premium for customer's desposits	969,144	921,665
Other provision expenses	165,711	131,690
	19,802,300	**17,388,328**

VII. OTHER IMFORMATION

20. CASH AND CASH EQUIVALENTS

Cash and cash equivalents on the consolidated cash flow statement include items on the consolidated statement of financial position as follows:

	30 September 2026 *VND million*	*31 December 2025* *VND million*
Cash and cash equivalents	11,309,025	12,583,484
Balances with the SBV	15,046,649	35,225,543
Current deposits at other credit institutions	302,986,180	308,518,041
Placements with other credit institutions with terms not exceeding 3 months	190,275,803	95,235,407
Securities with recovery of maturity term not exceeding 3 months from the date of purchase	520,260	183,000
	520,137,917	**451,745,475**

21. OTHER OFF-BALANCE SHEET ACTIVITIES WHERE BANK BEARS SIGNIFICANT RISKS (MATERIAL)

	30 September 2026 *VND million*	*31 December 2025* *VND million*
Contigent liabilities	**307,568,940**	**267,125,806**
Credit guarantees	41,442,403	28,630,320
Letters of Credit (L/C) commitments	92,865,158	91,019,626
Other guarantees	173,261,379	147,475,860
Commitments	**1,461,827,445**	**943,541,675**
Foreign exchange transaction commitments	1,364,278,609	860,422,276
Other commitments	97,548,836	83,119,399
	1,769,396,385	**1,210,667,481**

22. RELATED PARTY TRANSACTIONS AND BALANCES

Details of significant transactions with related parties during the period are as follows:

Related parties	Relationship	Transactions	From 01/01/2026 to 30/09/2026 VND Million	From 01/01/2025 to 30/09/2025 VND Million
The State Bank of Vietnam	Direct owner and management agency	Decrease in deposits at the SBV	(20,178,894)	(8,049,822)
		Decrease in loans from the SBV	(6,739,498)	3,410,801
Indovina Bank Limited	Joint venture	Deposit interest income	140,324	105,615
		Deposit interest expense	72,945	82,160
MUFG Bank, Ltd	Stragic shareholder	Deposit interest income	9	24
		Deposit interest expense	3,429	2,495
		Loan interest expense	17,034	-

Details of significant balances with related parties as at reporting date are as follows:

Related parties	Relationship	Transactions	Receivables/Payables 30/09/2026 VND Million	Receivables/Payables 31/12/2025 VND Million
The State Bank of Vietnam	Direct owner and management agency	Deposits of the bank at the SBV	15.046.649	35.225.543
		Loans from the SBV	(262.317)	(7.001.815)
Indovina Bank Limited	Joint venture	Deposits of the Bank at related parties	12.433.581	12.334.178
		Deposits of related parties at the Bank	(7.527.854)	(7.854.453)
		Interest receivable	11.842	20.237
		Interest payable	(4.802)	(15.842)
MUFG Bank, Ltd	Stragic shareholder	Deposits of the Bank at related parties	559.942	15.737.393
		Deposits of the related party at Bank	(308.607)	(122.561)
		Loans of the Bank from the related parties	-	(520.000)
		Interest payable	-	(1.492)
Board of Directors, Supervisory Board, Board of Management and their related parties	Related parties	Deposits of related parties at the Bank	(172.688)	(141.308)
		Borrowings of the related party at Bank	28.707	249.504

23. CONCENTRATION OF ASSETS, LIABILITIES AND OFF-BALANCE-SHEET ITEMS BY GEOGRAPHICAL REGIONS

	Total loan balance VND Million	*Total deposits VND Million*	*Credit commitments VND Million*	*Derivative financial instruments (Defference between debit-credit) VND Million*	*Trading investment in securities (Defference between debit-credit) VND Million*
Domestic	2,149,360,675	2,517,183,320	307,306,506	(171,896)	212,143,831
Oversea	12,557,327	9,893,234	262,434	-	527,220
	2,161,918,002	**2,527,076,554**	**307,568,940**	**(171,896)**	**212,671,051**

24. EXPLAINATION FOR THE FLUCTUATION OF CONSOLIDATED PROFIT

Major fluctuation items affecting profit before tax compared to the same period of the previous year:

Chỉ tiêu	Quarter III		Fluctuation	
	Quarter III/2026	Quarter III /2025	Absolute change	Increase/ (decrease)
	billion VND	*billion VND*	*billion VND*	*%*
Total profit before tax	13,689	10,614	3,075	28.96%
Profit after tax	10,871	8,512	2,359	27.71%
Major items affecting profit before tax				
Increase in net interest income	21,816	17,176	4,640	27.02%
Increase in provision expenses	(7,780)	(5,863)	(1,917)	32.69%
Total	**14,036**	**11,313**	**2,723**	

The consolidated profit after corporate income tax of VietinBank in the third quarter of 2026 increased by VND 2,359 billion, equivalent to an increase of 27.71%, as compared to the same period of 2025. The main reason was that profit before tax in the third quarter of 2026 increased by VND 3,075 billion, equivalent to 28.96%, as compared to the same period of 2025. Major fluctuation items affecting profit before tax as follows:

Net interest income amounted to 21,816 billion VND, increasing by 4,640 billion VND, equivalent to 27.02%, as compared to the same period of 2025 (17,176 billion VND). This result was attributable to positive credit growth and the Bank's continued role as a leading commercial bank in providing capital to the economy. In addition, the Bank has proactively optimized the structure of its credit portfolio in parallel with risk control, focusing on growth in priority production sectors and industries in line with the directions of the Government and the State Bank of Vietnam.

Provision expenses for credit losses increased from 5,863 billion VND from Quarter III/2025 to 7,780 billion VND in Quarter III/2026, equivalent to 32.69% compared with the same period in 2025. The Bank increased provisioning based on its assessment of credit quality and the risk level of the loan portfolio, demonstrating a proactive approach in building provisioning buffers, supporting debt resolution, and ensuring operational safety amid persistent market challenges.

VIII. FINANCIAL RISK MANAGEMENT

25. FINANCIAL RISK MANAGEMENT POLICIES RELATED TO FINANCIAL INSTRUMENTS

Under the guidance of the SBV on enhancing the role of risk management in credit institutions, the Bank continues implementing risk management policies for its entire business.

In order to achieve sustainable development, improve operational efficiency and competitive advantage, the Bank has always been one of the pioneers in reseaning and applying international practices to its governance. The Bank complied with current regulations of the SBV in accordance with Basel II with the standards of risk management, capital management, and is implementing relevant initiatives aimed at meeting capital calculation requirements under the internal ratings-based approach. The application of advanced practices in risk management is a prerequisite for the integration and expansion of the Bank's influence in the global financial banking industry. The Bank has always played a pioneering role in modernizing the banking system.

In 2026, the Bank continued actively studying and implementing projects in order to comprehensively enhance the management of all types of risks. Moreover, the Bank has continued to complete its policy system in line with regulatory requirements and advanced international practices.

To manage risk related to financial instruments, the Bank has issued regulations, procedures, detailed guidance, sets of indicators and internal limits as well as strictly managed the balance between assets and liabilities, tightly controlled business activities' growth and credit quality; complied with limitation and safety ratios for operation; requirements for risk management as stipulated by the SBV and the regulatory authorities; which has gradually met requirements for risk management.

The Bank's financial instruments are detailed in the table below:

CLASSIFICATION OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES

	Carrying value						
	Fair value through profit or loss	*Held-to-maturity*	*Loans and receivables*	*Available for sale*	*Other Assets and liabilities measured at amortized cost*	*Total carrying value*	*Fair value*
	VND Million	*VND Million*	*VND Million*	*VND Million*	*VND Million*	*VND Million*	*VND Million*
Cash, gold, silver and gemstones	-	-	11,309,025	-	-	11,309,025	11,309,025
Balances with the SBV	-	-	15,046,649	-	-	15,046,649	(*)
Placement with and loans to other CIs	-	-	531,607,055	-	-	531,607,055	(*)
Trading securities	5,408,862	-	-	-	-	5,408,862	(*)
Derivatives and other finacial asstes	-	-	-	-	-	-	(*)
Loans to customers	-	-	2,141,457,799	-	-	2,141,457,799	(*)
Available-for-sale investment securities	-	-	-	167,513,598	-	167,513,598	(*)
Held-to-maturity investment securities	-	39,748,591	-	-	-	39,748,591	(*)
Other long-term investments	-	-	-	235,562	-	235,562	(*)
Other financial assets	-	-	66,045,508	-	-	66,045,508	(*)
	5,408,862	**39,748,591**	**2,765,466,036**	**167,749,160**	-	**2,978,372,649**	
Borrowings from the Government an the SBV	-	-	-	-	173,263,093	173,263,093	(*)
Deposits and borrowings from other CIs	-	-	-	-	433,445,054	433,445,054	(*)
Deposits from customers	-	-	-	-	1,944,301,019	1,944,301,019	(*)
Derivatives and other financial liabilities	171,896	-	-	-	-	171,896	(*)
Grants, trusted funds and borrowings where the bank bear risks	-	-	-	-	1,971,848	1,971,848	(*)
Valuable papers issued	-	-	-	-	123,086,980	123,086,980	(*)
Other finacial liabilities	-	-	-	-	61,250,756	61,250,756	(*)
	171,896	-	-	-	**2,737,318,750**	**2,737,490,646**	

(*) The bank has not assessed the fair value of these financial assets and financial liabilities as of the reporting date because Vietnamese Accounting Standards and current regulations have not yet provided specific guidance on determining the fair value of financial assets and financial liabilities.

25.1. Interest rate risk:

Interest rate risk is the possibility of the Bank's income or asset value being affected when market interest rate fluctuates.

Interest rate risk of the Bank can derive from investment activities, capital mobilization and lending activities.

The re-pricing period for effective interest rate is the remaining period from the date of consolidated financial statements to the nearest interest rate re-pricing term of assets and liabilities. The following assumptions and conditions have been adopted in the analysis of the re-pricing period of the Bank's assets and liabilities:

- Cash, gold and gemstones; fixed assets; capital contribution, long-term investments are classified as non-interest-bearing items;
- The effective interest rate re-pricing term of trading securities is calculated on the basis of the effective interest rate re-pricing term specified in contracts/agreements or in accordance with regulations on expected holding period of the bank, depending on whichever comes earlier;
- The effective interest rate re-pricing term of placements with and loans to other credit institutions; investment securities; loans to customers; other assets; borrowings from the Government and the SBV; deposits from and borrowings of other credit institutions; deposits from customers; valuable papers issued; grants, trusted funds and borrowings where the Bank bears risks are determined as follows:
  - Items with fixed interest rate during the contractual period: the effective interest rate re-pricing term is determined from the reporting date to maturity date;
  - Items with floating interest rate: the effective interest rate re-pricing term is determined from the reporting date to the nearest interest rate re-pricing date;
  - Accrued income, accrued expenses: Classified as non-interest-bearing items.

The Bank's interest rate risk policies

For interbank lending activities (short-term), investment interest rate is based on the fluctuation of the market and the Bank's cost of capital. The interbank loans are usually short-term (of less than 3 months).

Based on forecasts on the market fluctuations of interest rate and its capital balancing ability, the Bank will make appropriate investment decisions. In case that interest rates are forecasted to go down, the Bank will strengthen long-term investments to increase profitability. In contrast, if interest rates are forecasted to go up, the Bank will increase short-term investments, shorten the re-pricing period for interest-earning assets
For capital mobilization activities, interest rates are determined based on the market price, the business orientation of the Bank's management, the Bank's capital balance and regulations of the SBV. The Bank's funding sources have diversified re-pricing maturities; however, most have short interest rate repricing periods.

For lending activities, the Bank determines lending interest rates based on the principle of sufficient coverage for cost of capital, management expenses, risk considerations, collaterals' values and market interest rate to ensure the Bank's competitiveness as well as the efficiency. The Head Office regulates the lending interest rate floor for each period; branches can decide lending interest rates of each customer for each period based on credit risk analysis and assessment provided that these rates are not below the regulated floor rate and the annual budgeted profit is assured. Besides, due to the capital structure mainly comprising funds with short interest rate re-pricing terms, the Bank requires that all long-term and medium-term loans' interest must be floating (interest rates are not fixed during the whole loans' periods) to minimize possible arising interest rate risk.

Interest rate risk management

The Bank manages interest rate risk at 2 levels: transaction level and portfolio level.

Interest rate risk management at the portfolio level

- The Bank has issued regulations and procedures for managing interest rate risk on the banking book, which stipulate the principles for managing interest rate risk on the banking book through the process of identification, measurement, control and monitoring of risk to ensure the balance between the interest rate risk control/prevention goal and the maximization of net interest income as well as the economic value of equity in the business operations of the Bank.
- The Bank periodically performs capital stress testing by measuring changes in the economic value of equity (EVE) under stress scenarios, which serves as a basis for capital planning and internal capital adequacy assessment.
- The Bank has completed the design, officially implemented and continuously upgraded the Assets-Liabilities Management ("ALM") software system, which runs to the transaction level under international practices, automatically generates reports on re-evaluation term differencesby , scenarios analysis reports on interest rate increase/decrease situations, etc. in order to facilitate the Bank's interest rate risk management activities.
- The Bank adjusts the re-pricing term of assets to the re-pricing term of capital, ensuring the re-evaluation term difference is within the permitted limit.

Interest rate risk management at the transaction level

- All credit contracts are required to include terms relating to interest rate risk hedging provisions to ensure that the Bank can take initiative in coping with fluctuations of the market; lending interest rate must be set to accurately reflect the Bank's actual cost of capital.
- Management through the Fund Transfer Pricing (FTP) tool: the Bank has completed and continues to improves the internal Fund Transfer Pricing system (FTP), which has enhanced the Bank's centralized management of capital and interest rate. Depending on the Bank's business orientation and the market movements, the Head Office can adjust FTP for each type of customers or products, etc., giving financial signals for the business units to determine their lending/capital mobilization rates applicable to each transaction.

INTEREST RATE RISK AS AT 30 SEPTEMBER 2026

Unit: VND Million

		Overdue		Current						
	Non interest bearing	Over 03 months	Up to 03 months	Up to 01 months	From 01 to 03 months	From 03 to 06 months	From 06 to 12 months	From 01 to 05 years	Over 05 years	Total
Assets										
Cash, gold, silver and gemstones	11.309.025	-	-	-	-	-	-	-	-	**11.309.025**
Balances with the SBV	-	-	-	15.046.649	-	-	-	-	-	**15.046.649**
Placements with and loans to other CIs	-	-	-	441.203.391	42.185.265	41.391.795	6.826.604	-	-	**531.607.055**
Trading securities (*)	-	-	-	5.408.862	-	-	-	-	-	**5.408.862**
Derivatives and other financial assets	-	-	-	-	-	-	-	-	-	-
Loans to customers (*)	115.092	25.781.262	23.062.745	599.796.430	616.805.631	599.520.260	237.782.998	37.281.855	1.311.526	**2.141.457.799**
Investment securities (*)	2.483.871	100.000	-	8.337.259	31.654.079	9.607.468	34.991.410	50.085.708	70.002.394	**207.262.189**
Capital constributions, long-term	4.575.571	-	-	-	-	-	-	-	-	**4.575.571**
Fixed assets	10.920.635	-	-	-	-	-	-	-	-	**10.920.635**
Other assets (*)	65.943.280	109.645	-	-	-	-	-	-	-	**66.052.925**
Total assets	**95.347.474**	**25.990.907**	**23.062.745**	**1.069.792.591**	**690.644.975**	**650.519.523**	**279.601.012**	**87.367.563**	**71.313.920**	**2.993.640.710**
Liabilities										
Borrowings from the Government and the	-	-	-	109.507.271	63.541.272	-	214.550	-	-	**173.263.093**
Deposits and borrowings from other CIs	-	-	-	421.590.012	10.857.512	992.162	5.368	-	-	**433.445.054**
Gold and deposits from customers	-	-	-	753.440.328	325.926.839	469.479.870	369.202.131	24.797.631	1.454.220	**1.944.301.019**
Derivatives and other financial liabilities	-	-	-	171.896	-	-	-	-	-	**171.896**
Grants, trusted funds and borrowings where the Bank bears risks	-	-	-	-	-	1.971.848	-	-	-	**1.971.848**
Valuable papers issued	-	-	-	4.272.326	35.247.104	24.314.311	47.349.522	2.808.717	9.095.000	**123.086.980**
Other liabilities	68.139.318	-	-	-	-	-	-	-	-	**68.139.318**
Total liabilities	**68.139.318**	-	-	**1.288.981.833**	**435.572.727**	**496.758.191**	**416.771.571**	**27.606.348**	**10.549.220**	**2.744.379.208**
Balance sheet net interest gap	**27.208.156**	**25.990.907**	**23.062.745**	**(219.189.242)**	**255.072.248**	**153.761.332**	**(137.170.559)**	**59.761.215**	**60.764.700**	**249.261.502**

(*) Excluding provision

25.2. Liquidity risk management policy disclosure

Liquidity risk is defined as the risk that the Bank has difficulties in meeting obligations associated with its financial liabilities;or when the Bank has to mobilize funds at a higher cost compared to the average market cost to meet its payment obligations in line with the Bank's internal rules.

The Bank had issued regulations and procedures on liquidity management, including rules about managing liquidity gap through maturity, liquidity risk ratios, stress test scenarios and backup plans to proactively take measures when facing market volatility. To minimize liquidity risk, the Bank plans to diversify its funding sources, develops a fund management report system to calculate liquidity position on a daily basis, as well as prepares analysis and forecast report on future liquidity positions on a regular basis, setting liquidity risk appetite and capacity. The Bank conducts liquidity stress testing to assess its ability to meet obligations and commitments and to comply with risk appetite indicators and risk limits. The Bank also develops contingency liquidity plans to forecast measures relating to funding sources, use of funds, and future cash flows to ensure that it can meet its obligations and commitments and comply with liquidity risk appetite indicators and risk limits.

At regular ALCO Committee, ALCO Council meetings, fund balance and liquidity of the Bank is one of the key contents to be discussed. At Risk Management Committee, Risk Council meetings, the compliance with liquidity risk appetite and risk capacity is also reviewed and reported. Based on analysis and evaluation, Risk Management Committee/ALCO Council/Risk Council make recommendations to the Board of Directors and the Board of Management for future guidance to maintain the Bank's solvency in a safe and effective way.

In addition, the Bank maintains a list of high liquid assets such as the Government bonds, which may be sold or used under repurchased contracts with the SBV and other market counterparties as needed. It is not only a secondary reserve in liquidity stress circumstances (if any) but also a profitable investment.

The maturity of assets and liabilities represents the remaining time from the reporting date of the consolidated financial statements until the payment date regulated in the contract or terms of issuance.

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

- Cash, gold, silver and gemstones and balances with the SBV are classified into maturity up to one month;
- The maturity of placements and balances with and loans to other credit institutions; derivative financial instruments and other financial assets; loans to customers; investment securities; other assets; borrowings from the Government and the SBV; deposits and borrowings from other credit institutions; valuable papers issued; grants,

trusted funds, borrowings where the Bank bears risks, other liabilities: is determined based on the terms and conditions on the contracts.

- The maturity of trading securities is calculated on the basis of the probable time to convert bonds into cash because this portfolio includes highly liquid bonds;
- The maturity of customers' deposit is calculated on the basis ofcustomers behaviours and evaluations about the changes in interest rates and other macro-economic factors;
- The maturity date of capital contribution, long-term investments is classified as over five (05) years as these investments have no defined maturity;
- The maturity date of fixed assets is classified as over five (05) years .

Based on the business plan approved by the Board of Management, the Asset & Liability Management Department – Finance Division in cooperation with business divisions, conducts analysis and forecasting, and prepares credit growth and funding plans for each business segment and business unit; and also based on the actual daily capital fluctuations and utilization, as well as daily cash inflows and outflows, the Bank makes decisions on appropriate management and monitoring of available funds.

Based on the projection of available capital, the Asset & Liability Management Department in cooperation with the Treasury Dealing Department manage the secondary reserve through the purchase of highly liquid valuable papers, which could be converted into cash on the secondary market. The Asset & Liability Management Department together with the Treasury Dealing Department may decide to sell valuable papers to the SBV on the open market, or to refinance loans when working capital is insufficient, ensuring the liquidity of the whole system.

Based on the SBV's regulations, the Asset & Liability Management Department in cooperation with the Treasury Operation Department proposes the Bank's available fund management plan, ensuring the actual average balance of deposits in VND and foreign currencies at the SBV is not below the required level of compulsory reserve. Besides, the Bank also establishes credit limit with other banks and credit institutions for mutual support when needed. The Market Risk Management Department acts as an independent supervisor to ensure that the liquidity risks are managed in compliance with regulations, management processes, and liquidity risk appetite/capacity of the Bank.

The amount of available funds is determined based on data from the Core System, interbank payment program CITAD, Asset-Liability Management software, information about large cash flows from business units. Therefore, the Bank can actively manage its daily liquidity risk.

The Bank's liquidity risk management activities are monitored strictly in compliance with the regulations of the SBV and the Bank's internal criteria for liquidity management for each major currency (such as VND, USD, EUR) for capital mobilization and loan portfolios.

LIQUIDITY RISK AS AT 30 SEPTEMBER 2026

Unit: VND Million

	Overdue		Current					
	Over 03 months	Up to 03 months	Up to 01 month	From 01 to 03 months	From 03 to 12 months	From 01 to 05 years	Over 05 years	Total
Assets								
Cash, gold, silver and gemstones	-	-	11.309.025	-	-	-	-	**11.309.025**
Balances with the SBV	-	-	15.046.649	-	-	-	-	**15.046.649**
Placements with and loans to other credit institutions	-	-	476.543.575	45.479.055	8.887.524	696.901	-	**531.607.055**
Trading securities (*)	-	-	5.408.862	-	-	-	-	**5.408.862**
Derivatives and other financial assets	-	-	-	-	-	-	-	-
Loans to customers (*)	25.781.262	23.062.745	188.599.920	463.973.773	725.101.365	303.733.959	411.204.775	**2.141.457.799**
Investment securities (*)	100.000	-	10.821.130	31.654.079	44.598.878	50.085.708	70.002.394	**207.262.189**
Capital construbitions, long-term investments (*)	-	-	-	-	-	-	4.575.571	**4.575.571**
Fixed assets	-	-	-	-	-	-	10.920.635	**10.920.635**
Other assets (*)	109.645	-	7.787.813	14.466.054	22.152.119	3.043.707	18.493.587	**66.052.925**
Total assets	**25.990.907**	**23.062.745**	**715.516.974**	**555.572.961**	**800.739.886**	**357.560.275**	**515.196.962**	**2.993.640.710**
Liabilities								
Borrowings from the Government and the SBV	-	-	109.507.271	63.541.272	214.550	-	-	**173.263.093**
Deposits and borrowings from other CIs	-	-	421.590.012	10.857.512	997.530	-	-	**433.445.054**
Gold and deposits from customers	-	-	250.060.614	327.034.699	901.072.579	464.678.907	1.454.220	**1.944.301.019**
Derivatives and other financial liabilities	-	-	171.896	-	-	-	-	**171.896**
Grants, trusted funds and borrowings where the Bank bears risks	-	-	-	-	90.858	318.001	1.562.989	**1.971.848**
Valuable papers issued	-	-	272.326	22.042.534	47.243.968	807.087	52.721.065	**123.086.980**
Other liabilities	-	-	28.115.349	25.697.333	12.799.265	949.483	577.888	**68.139.318**
Total liabilities	**-**	**-**	**809.717.468**	**449.173.350**	**962.418.750**	**466.753.478**	**56.316.162**	**2.744.379.208**
Balance sheet net liquidity gap	**25.990.907**	**23.062.745**	**(94.200.494)**	**106.399.611**	**(161.678.864)**	**(109.193.203)**	**458.880.800**	**249.261.502**

(*) Excluding provision

25.3. Currency risks

Currency risk is the risk that the Bank's asset or value of an investment fluctuates due to changes in foreign exchange rates.

The Bank was incorporated and operates in Vietnam and its reporting currency is VND. The Bank's main transaction currency is VND, while a part of the Bank's asset-equity is in foreign currencies (USD, EUR, etc.). Thus, currency risk may arise.

To prevent the risk of exchange rate fluctuations, the Bank has synchronously applied the following measures:

Based on actual data collected, take into account the growth demand of affiliates and business orientations, the Asset – Liability Management ("ALM") Department and the Financial Planning & Management Department analyse, provide projections on cash inflows/outflows and propose the capital planning for each currency type to the Management Board, which is managed based on actual daily cash flows to ensure operational safety and effectiveness of the whole system.

The Bank's capital mobilization and lending activities are mainly in VND, with a small portion in USD, EUR, and other foreign currencies. According to the business plan of each period, the Bank has a currency position in its capital trading activities when conducting financial transactions in the market. The Bank sets position limits for each major currency based on the Bank's internal risk appetite and relevant regulatory authorities' regulations. The Treasury Department at the Head Office centrally manages the foreign currency position at the Head Office.

Currency positions are managed on a daily basis and hedging strategies are used by the Bank to ensure that the positions of currencies are maintained within the established limits.

CURRENCY RISK AS AT 30 SEPTEMBER 2026

Unit: VND

	EUR equivalent	USD equivalent	VNĐ	Gold equivalent	Other currencies equivalent	Total
Assets						
Cash, gold, silver and gemstones	254.988	1.365.896	9.346.158	23.946	302.949	**11.293.937**
Balances with the SBV	19.103	3.425.022	11.602.524	-	-	**15.046.649**
Placement with and loans to other credit institutions (*)	2.874.708	275.422.631	250.391.484	-	2.918.232	**531.607.055**
Trading securities (*)	-	-	5.408.862	-	-	**5.408.862**
Derivatives and other financial assets (*)	-	-	29.412.456	-	-	**29.412.456**
Loans to customers(*)	1.050.158	149.128.938	1.986.524.079	-	4.754.624	**2.141.457.799**
Investment securities (*)	-	-	206.734.969	-	527.220	**207.262.189**
Capital Constributions and long-term investments	-	-	4.575.571	-	-	**4.575.571**
Fixed assets and real estate for investment	31.595	-	10.807.603	-	81.437	**10.920.635**
Other assets (*)	165.088	2.315.999	63.505.387	-	66.451	**66.052.925**
Total assets	**4.395.640**	**431.658.486**	**2.578.309.093**	**23.946**	**8.650.913**	**3.023.038.078**
Liabilities and Equities						
Borrowings from the Governmet and the	-	-	173.263.093	-	-	**173.263.093**
Deposits and borrowings from other CIs	230.224	247.451.683	184.601.141	-	1.162.006	**433.445.054**
Deposits from customers	3.678.363	131.439.352	1.804.808.789	-	4.374.515	**1.944.301.019**
Derivatives and other financial liabilities	147.689	28.064.375	-	-	1.372.288	**29.584.352**
Grants, trusted funds and borrowings where the Bank bears risks	117.204	1.402.617	322.107	-	129.920	**1.971.848**
Valuable papers issued	-	47	123.086.933	-	-	**123.086.980**
Other liabilities	262.441	3.411.232	64.210.386	-	255.259	**68.139.318**
Equity and reserves	-	-	207.465.557	-	-	**207.465.557**
Total liabilites and equities	**4.435.921**	**411.769.306**	**2.557.758.006**	**-**	**7.293.988**	**2.981.257.221**
Banlance sheet currency position	**(40.281)**	**19.889.180**	**20.551.087**	**23.946**	**1.356.925**	**41.780.857**
Off-balance sheet currency position	**(90.289)**	**(18.811.259)**	**18.740.811**	**-**	**197.314**	**36.577**
Balance/Off-balance sheet currency position	**(130.570)**	**1.077.921**	**39.291.898**	**23.946**	**1.554.239**	**41.817.434**

(*) Excluding provision

EXCHANGE RATES OF CERTAIN FOREIGN CURRENCIES AT THE END OF THE PERIOD

	30/09/2026	*31/12/2025*
	VND	*VND*
USD	25,964	26,295
EUR	29,487	30,853
GBP	34,456	35,330
CHF	31,149	33,142
JPY	165.31	167.90
SGD	20,338	20,442
CAD	18,304	19,186
AUD	18,097	17,574
NZD	14,668	15,164
THB	773.78	832.78
SEK	2,602	2,854
NOK	2,703	2,611
DKK	3,944	4,131
HKD	3,309	3,378
CNY	3,873	3,762
KRW	19.78	18.67
LAK	1.16	1.22

Hanoi, 30 October 2026

Prepared by	**Chief Accountant**	**Deputy General Director**
Ngo Xuan Hai	**Nguyen Hai Hung**	**Nguyen Bao Thanh Van**

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
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