

BAO VIET JOINT STOCK COMMERCIAL BANK

1st and 5th floors, Corner Stone Building, No. 16 Phan Chu Trinh Street, Cua Nam Ward, Ha Noi City, Viet Nam
Phone No.: 024-3928.8989 - Fax: 024-3928.8899 - Website: www.baovietbank.vn

BAO VIET JOINT STOCK COMMERCIAL BANK

FINANCIAL STATEMENT FOR THE THIRD QUARTER OF 2026

AS AT 30 SEPTEMBER 2026 AND FOR THE PERIOD

FROM 01 JULY 2026 TO 30 SEPTEMBER 2026



BAO VIET JOINT STOCK COMMERCIAL BANK

FINANCIAL STATEMENT FOR THE THIRD QUARTER OF 2026

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

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Unit: VND

NO	ITEMS	Note	Quarter-end Balance	Opening Balance
	(1)	(2)	(3)	(4)
A	ASSETS			
I	Cash, gold, and gemstones		214,419,799,025	206,470,905,092
II	Balance with the State Bank of VietNam		2,440,641,706,842	2,963,482,855,951
III	Placements with and loans to other credit institutions		17,576,041,034,254	21,520,323,719,403
1	Placements with other credit institutions		16,576,041,034,254	21,520,323,719,403
2	Loan to other credit institutions		1,000,000,000,000	-
3	Risk reserve		-	-
IV	Trading securities	V.1	-	-
1	Trading securities		-	-
2	Allowance for trading securities		-	-
V	Derivative financial instruments and other financial assets,		62,788,540,000	202,496,079,000
VI	Loans to customers		62,351,639,531,975	57,809,792,461,545
1	Loans to customers	V.2	62,923,181,207,579	58,448,359,343,845
2	Allowance for loans to customers	V.3	(571,541,675,604)	(638,566,882,300)
VII	Debts purchased		1,718,633,869,692	989,960,521,814
1	Debts purchased		1,731,621,027,397	997,441,331,803
2	Allowance for credit losses of debts purchased		(12,987,157,705)	(7,480,809,989)
VIII	Investment securities	V.4	17,442,812,386,758	17,644,735,550,440
1	Available-for-sale investment securities		16,288,690,154,163	15,960,978,714,852
2	Held-to-maturity investment securities		2,795,096,267,097	3,335,836,945,594
3	Allowance for credit losses on investment securities		(1,640,974,034,502)	(1,652,080,110,006)
IX	Capital contribution, long-term investment		-	-
1	Investment in subsidiaries		-	-
2	Joint venture investment		-	-
3	Investment in associated companies		-	-
4	Other long-term investments		-	-
5	Provision for long-term investments		-	-
X	Fixed assets	V.5	64,918,843,161	85,364,609,269
1	Tangible fixed assets		48,994,097,051	63,141,071,046
	Historical Cost		287,775,649,485	282,659,821,459
	Accumulated depreciation		(238,781,552,434)	(219,518,750,413)
2	Fixed assets of finance leasing		-	-
	Historical Cost		-	-
	Accumulated depreciation		-	-
3	Intangible assets		15,924,746,110	22,223,538,223
	Historical Cost		179,802,829,047	178,898,247,047
	Amortisation depreciation		(163,878,082,937)	(156,674,708,824)
XI	Investment properties		-	-
	Cost		-	-
	Accumulated depreciation		-	-
XII	Other assets		10,627,068,476,020	8,943,225,224,736
1	Other receivables		2,148,156,657,433	2,198,129,439,942
2	Interest and fee receivables		7,982,484,774,912	6,221,754,183,444
3	Deferred tax assets		-	-
4	Other assets		496,427,043,675	523,341,601,350
5	Provisions for risks on other on-balance sheet assets		-	-
	TOTAL ASSETS		112,498,964,187,727	110,365,851,927,250

NO	ITEMS	Note	Quarter-end Balance	Opening Balance
B	LIABILITIES AND OWNERS' EQUITY			
I	Debts to the Government and the SBV	V.6	7,094,446,324,035	6,138,207,272,851
II	Deposits and borrowings from other credit institutions	V.7	18,180,566,247,765	22,493,728,280,650
1	Deposits from other credit institutions		15,382,977,797,765	17,419,266,720,650
2	Borrowings from other credit institutions		2,797,588,450,000	5,074,461,560,000
III	Deposits from customers	V.8	78,946,359,195,150	73,642,864,373,101
IV	Derivative financial instruments and other financial liabilities		-	-
V	Financing capital, investment trust, loans to credit institutions bearing risk		-	-
VI	Valuable papers issued		2,000,042,979,335	1,800,307,687,038
VII	Other liabilities	V.9	2,312,592,824,540	2,363,461,044,127
1	Interest and fee payables		2,094,569,732,120	2,094,327,238,664
2	Enterprise deferred income tax liabilities			-
3	Other payables and liabilities		218,023,092,420	269,133,805,463
4	Other provision expenses			-
TOTAL LIABILITIES			108,534,007,570,825	106,438,568,657,767
VIII	Owners' equity	V.11	3,964,956,616,902	3,927,283,269,483
1	The Bank's capital		3,150,000,000,000	3,150,000,000,000
	Charter capital		3,150,000,000,000	3,150,000,000,000
	Construction investment fund, purchase and construction of fixed assets		-	-
	Share premium		-	-
	Treasury shares		-	-
	Preference shares		-	-
	Other equity		-	-
2	The Bank's reserves		226,005,781,222	226,005,781,222
3	Foreign exchange gain/loss		4,609,844,098	-
4	Asset revaluation difference			
5	Retained earnings		584,340,991,582	551,277,488,261
6	Minority shareholders interest			-
TOTAL LIABILITIES AND OWNERS' EQUITY			112,498,964,187,727	110,365,851,927,250

OFF-BALANCE SHEET FINANCIAL INDICATORS

NO	ITEMS	Note	Quarter-End Balance	Opening Balance
	(1)	(2)	(3)	(4)
1	Credit guarantees		-	-
2	Foreign exchange commitments		13,330,990,540,000	13,366,792,599,000
	Foreign currency buying commitments		-	78,851,000,000
	Foreign currency selling commitments		-	78,715,500,000
	Swap transactions commitments		13,330,990,540,000	13,209,226,099,000
	Future transaction commitments		-	-
3	Irrevocable loan commitments		-	-
4	Letters of credit commitment		1,687,029,000	2,091,164,250
5	Other guarantees		790,641,932,017	403,705,888,361
6	Other commitments		-	-
7	Uncollected loan interest and fees		4,341,316,344,668	4,040,045,197,127
8	Written-off bad debts		4,983,875,505,865	3,952,491,959,922
9	Other assets and documents in custody		8,766,511,408,739	10,498,710,010,516

Prepared by



Head of Accounting Department
Vuong Thi Ngoc Lan

Approved by



Chief Accountant
Nguyen Quynh Anh

Approved by



Acting Chief Executive Officer
Cao Nam Giang

Ha Noi, Viet Nam
15 October 2026

BAO VIET JOINT STOCK COMMERCIAL BANK
STATEMENT OF INCOME
From 01 January 2026 to 30 September 2026

Form B03a/TCTD

ITEMS	Note	Third Quarter (VND)		Cumulative from Beginning of Year to End of Quarter (VND)	
		Year 2026	Year 2025	Year 2026	Year 2025
Interest and similar income	VI.1	2,059,666,562,005	1,404,551,826,177	5,324,941,459,690	3,623,633,762,755
Interest and similar expenses	VI.2	(1,744,008,590,918)	(937,126,191,320)	(4,397,103,600,031)	(2,732,188,043,568)
Net interest income		315,657,971,087	467,425,634,857	927,837,859,659	891,445,719,187
Income from services		99,317,904,099	130,798,312,548	293,848,627,900	540,004,102,579
Expenses on services		(34,481,846,737)	(36,645,138,603)	(97,126,950,953)	(107,606,417,602)
Net gain from services		64,836,057,362	94,153,173,945	196,721,676,947	432,397,684,977
Net gain from foreign currency trading	VI.3	9,077,312,652	1,349,090,742	37,339,293,527	(2,224,078,269)
Net gain from trading securities		113,076,509,114	29,657,695,340	158,651,717,657	68,877,294,377
Net gain from investment securities		(16,827,620,111)	(101,370,402)	33,417,436,673	860,652,866
Other income		77,708,409,951	21,140,205,162	90,091,207,612	39,742,726,383
Other expenses		(1,580,462,940)	(65,558,921,026)	(2,441,949,215)	(78,222,157,706)
Net gain from other activities		76,127,947,011	(44,418,715,864)	87,649,258,397	(38,479,431,323)
Income from capital contribution, share purchase		-	-	-	-
Total operating incomes		561,948,177,115	548,065,508,618	1,441,617,242,860	1,352,877,841,815
Total operating expenses	VI.4	(225,844,901,685)	(223,090,173,681)	(670,462,574,915)	(652,692,492,884)
Net profit from operating activities before provision expenses for credit losses		336,103,275,430	324,975,334,937	771,154,667,945	700,185,348,931
Provision expenses for credit losses		(319,297,972,848)	(296,217,835,997)	(720,859,321,819)	(641,540,859,621)
Profit before tax		16,805,302,582	28,757,498,940	50,295,346,126	58,644,489,310
Current corporate income tax expense		(3,386,712,405)	(5,751,499,788)	(10,231,842,805)	(11,917,159,568)
Deferred corporate income tax expense/income		-	-	-	-
Corporate income tax expense		(3,386,712,405)	(5,751,499,788)	(10,231,842,805)	(11,917,159,568)
Profit after tax	VI.5	13,418,590,177	23,005,999,152	40,063,503,321	46,727,329,742
Minority Interest		-	-	-	-
Earning Per Share (VND/share)				127	148

Prepared by

VH2x

Head of Accounting Department
Vuong Thi Ngoc Lan

Ha Noi, Viet Nam
15 October 2026

Approved by

[Signature]

Chief Accountant
Nguyen Quynh Anh

Approved by



Acting Chief Executive Officer
Cao Nam Giang

STATEMENT OF CASH FLOWS (DIRECT METHOD)

Form B04a/TCTD

From 01 January 2026 to 30 September 2026

ITEMS	Note	Cumulative from Beginning of Year to End of Quarter (VND)	
		Year 2026	Year 2025
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and similar income received		3,564,210,868,222	3,424,254,007,025
Interest and similar expenses paid		(4,396,861,106,575)	(2,264,469,219,246)
Income received from services		196,721,676,947	139,897,684,977
Net cash from dealing in foreign currency and trading securities		224,158,447,858	56,191,030,137
Other Income		(1,970,565,291)	(77,495,896,087)
Cash recovered from bad debts written off or compensated by provision for credit losses		89,619,823,688	39,016,464,764
Payments to employees and for operation management		(690,418,714,686)	(656,840,247,447)
Corporate income tax paid for the year		(14,950,971,621)	(18,172,248,623)
Net cash flows from operating activities before changes in assets and working capital		(1,029,490,541,458)	642,381,575,500
Changes in operating assets			
(Increase)/Decrease in placements with and loans to other credit		(1,000,000,000,000)	-
Decrease in trading securities		213,029,239,186	1,922,105,042,392
Decrease in derivatives and other financial		139,707,539,000	(284,370,000)
Increase in loans to customers		(5,209,001,559,328)	(4,674,112,243,620)
Reversal of Provisions for Risk Management, Settlement, and Compensation for Losses on (Credit, Securities, and Long-term Investments)		(788,234,256,304)	(202,765,972,242)
(Increase)/Decrease in other operating assets		72,139,923,486	7,445,589,829
Changes in operating liabilities			
Increase/(Decrease) in debts to the Government and the SBV		956,239,051,184	(3,412,401,861,557)
Increase/(Decrease) in deposits and borrowings from other credit institutions		(4,313,162,032,885)	(5,304,881,289,245)
Increase in deposits from customers (including the State Treasury)		5,303,494,822,049	7,333,248,328,404
Decrease in valuable papers issued (excluding valuable papers charged to financial activities),		199,735,292,297	689,019
Increase/(Decrease) in debts to the Government and the SBV		-	-
Increase/(Decrease) in deposits and borrowings from other credit institutions		-	(4,755,100,000)
Increase in other liabilities		(928,000,024)	26,730,505,391
Expenditures from Funds of Credit Institutions		-	-
Net cash flows from operating activities		(5,456,470,522,797)	(3,667,289,106,129)
CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of fixed assets		(6,157,982,626)	(12,124,917,685)
Proceeds from Disposal and Sale of Fixed Assets		-	-
Payments for Disposal and Sale of Fixed Assets		-	-
Purchase of Investment Properties		-	-
Proceeds from Sale and Disposal of Investment Properties		-	-
Payments for Sale and Disposal of Investment Properties		-	-
Investments and Capital Contributions to Other Entities		-	-
Proceeds from Investments and Capital Contributions in Other Entities		-	-
Dividends and Profit Distribution Received from Long-term Investments and Capital Contributions		-	-
Net cash flows from investing activities		(6,157,982,626)	(12,124,917,685)

BAO VIET JOINT STOCK COMMERCIAL BANK
STATEMENT OF CASH FLOWS (DIRECT METHOD)

Form B04a/TCTD

From 01 January 2026 to 30 September 2026

ITEMS	Note	Cumulative from Beginning of Year to End of Quarter (VND)	
		Year 2026	Year 2025
CASH FLOWS FROM FINANCING ACTIVITIES			
Increase in Charter Capital		-	-
Proceeds from Issuance of Long-term Debt Securities Qualifying as Capital and Other Long-term Borrowings		-	-
Payments for Redemption of Long-term Debt Securities Qualifying as Capital and Other Long-term Borrowings		-	-
Dividends paid to shareholders, profits distributed		(1,156,279,000)	(147,858,000)
Payments for Purchase of Treasury Shares		-	-
Proceeds from Sale of Treasury Shares		-	-
Net cash flows from financing activities		(1,156,279,000)	(147,858,000)
Net Cash Flows for the Period		(5,463,784,784,423)	(3,679,561,881,814)
Cash and Cash Equivalents at Beginning of Period		24,690,277,480,446	19,320,809,453,311
Effect of Exchange Rate Changes		4,609,844,098	3,634,435,935
Cash and Cash Equivalents at End of Period	IX.1	19,231,102,540,121	15,644,882,007,432

Prepared by



Head of Accounting Department
Vuong Thi Ngoc Lan

Approved by



Chief Accountant
Nguyen Quynh Anh

Approved by



Acting Chief Executive Officer
Cao Nam Giang

Ha Noi, Viet Nam
15 October 2026

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

I. General information

1. Establishment and Operation:

Bao Viet Joint Stock Commercial Bank ("BVB" or "the Bank") is an associate company of Bao Viet Holdings and 49.52% of its charter capital is owned by Bao Viet Holdings. Bao Viet Holdings is a state-owned enterprise that was equitized (before State-owned enterprise equitization as Vietnam Insurance Corporation) and changed into a joint stock company on 15 October 2007.

The Bank was established on 11th December 2008 under License No. 328/GP-NHNN issued by the State Bank of Vietnam ("SBV") and the 11th amended Business Registration Certificate dated 19th August 2021. On June 9, 2026, the Bank was granted License No. 29/GP-NHNN by SBV for the establishment and operation of a commercial joint stock bank, replacing License No. 328/GP-NHNN dated 11th December 11, 2008.

The Bank was established to carry out banking activities under its Establishment and Operation License and Enterprise Registration Certificate, including demand deposits, term deposits, savings deposits and other types of deposits from organizations and individuals; granting short-term loans, medium-term loans and long-term loans to organizations and individuals on the basis of the nature and capacity of the Bank's capital resources; providing foreign currency payment services, international trade finance services, commercial paper discounting, bonds and other valuable papers, and other banking services authorized by the SBV.

2. Charter capital

As at 30 September 2026, the Bank's charter capital was VND 3,150,000,000,000

3. Board of Director

The members of the Board of Directors for the period from 01 January 2026 to 30 September 2026, are as follows:

<i>Name</i>	<i>Duty</i>
Mr. Luu Quyet Thang	Chairman
Mr. Ton Quoc Binh	Member
Mr. Nguyen Cong Nghia	Member
Mrs. Pham Thi Lua	Member
Mr. Pham Ngoc Son	Independent members of the board or directors
Mr. Tran Minh Nghia	Independent members of the board or directors

4. Board of Supervisors

The members of the Supervisory Board for the period from 01 January 2026 to 30 September 2026, are as follows:

<i>Name</i>	<i>Duty</i>
Mr. Bui Quang Vu	Head of Board of Supervisors
Mrs. Le Anh Phuong	Member
Mrs. Nguyen Thi Van Anh	Member
Mrs. Nguyen Thi Tu Anh	Member
Mrs. Tran Thi Thuong	Member

5. Board of General Directors and Chief Accountant

The members of the Board of General Directors and Chief Accountant for the period from 01 January 2026 to 30

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

September 2026, are as follows

<i>Name</i>	<i>Duty</i>
Mr. Cao Nam Giang	Acting Chief Executive Officer (Appointed March 16 th 2026)
Mr. Lai Van Hai	Deputy CEO
Mrs. Nguyen Quynh Anh	Chief Accountant

6. Legal Representative

The legal representative of the Bank for the year and up to the date of this report is

<i>Name</i>	<i>Duty</i>	<i>Date of Appointment</i>
Mr. Luu Quyet Thang	Chairman of the Board of Directors	Appointed October 28 th 2017

Mr. Cao Nam Giang is authorized to sign the 2026 financial statements according to Decision No. 1938/2026/QD-HDQT dated March 16, 2026.

7. Location and the Brand network

The Head Office of the Bank is located on the 1st and 5th floors, Corner Stone building, no.16 Phan Chu Trinh Street, Cua Nam Ward, Hanoi city, Vietnam. The total number of the Bank's network points as at 30 September 2026 was twenty-two (22) domestic branches, one (01) representative office in Ho Chi Minh City.

8. Employees

The total number of employees of the Bank as at 30 September 2026 was 1,509.

II. Accounting period, currency used in accounting:

1. **Accounting period:** starts on January 1st and ends on December 31st.
2. **Currency used in accounting:** Vietnamese Dong.

III. Accounting Standards and Policies Applied:**1. Report on compliance with Vietnamese Accounting Standards (VAS) or International Accounting Standards (IAS)**

This financial report is prepared using the Vietnamese Dong (VND) as the currency, based on the historical cost convention and in accordance with Vietnamese Accounting Standard No. 27 – Interim Financial Statements, as well as other Vietnamese Accounting Standards and the current accounting regime applicable to credit institutions operating in the Socialist Republic of Vietnam.

2. Accounting regime and format applied::

The Bank's financial statements are presented in Vietnamese Dong (VND), prepared according to the Accounting System for Credit Institutions in Vietnam under Decision No. 479/2004/QD-NHNN dated April 29, 2004, issued by the Governor of the State Bank of Vietnam, effective from January 1, 2005, and the amendments and supplements to Decision No. 479, including Decision No. 16/2007/QD-NHNN dated April 18, 2007, of the Governor of the State Bank of Vietnam, Circular No. 10/2014/TT-NHNN dated March 20, 2014, effective from June 1, 2014, Circular No. 49/2014/TT-NHNN on the amendments and supplements to some provisions of Decision No. 16/2007/QD-NHNN, Circular No. 22/2017/TT-NHNN, Circular No. 27/2021/TT-NHNN on the amendments and supplements to some provisions of the Accounting System for Credit Institutions issued with Decision No. 479/2004/QD-NHNN and the financial reporting regime for credit institutions issued with Decision No. 16/2007/QD-NHNN, and the Vietnamese Accounting Standards issued by the Ministry of Finance, including:

- Decision No. 149/2001/QD-BTC dated December 31, 2001, which promulgated and announced four (04) Vietnamese Accounting Standards (Batch 1);
- Decision No. 165/2002/QD-BTC dated December 31, 2002, which promulgated and announced six (06) Vietnamese Accounting Standards (Batch 2);

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

- ▶ Decision No. 234/2003/QĐ-BTC dated December 30, 2003, which promulgated and announced six (06) Vietnamese Accounting Standards (Batch 3);
- ▶ Decision No. 12/2005/QĐ-BTC dated February 15, 2005, which promulgated and announced six (06) Vietnamese Accounting Standards (Batch 4); and
- ▶ Decision No. 100/2005/QĐ-BTC dated December 28, 2005, which promulgated and announced four (04) Vietnamese Accounting Standards (Batch 5).

The accompanying financial statements have been prepared in compliance with the principles and practices of Vietnamese Accounting Standards (VAS). These standards are designed to reflect the financial position, performance, and cash flows of enterprises operating within Vietnam. It's important to note that these financial statements are intended for users familiar with Vietnamese accounting practices and regulations. They may not be suitable for those unfamiliar with these standards or for assessing financial performance outside the context of Vietnam's regulatory framework.

IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

The significant accounting policies adopted by the Bank in the preparation of these Financial Statement are as follows

1. Foreign currencies:

According to the Bank's accounting system, all transactions of the Bank are recorded in the functional currency. At the time of preparing the interim financial statements, foreign currency-denominated assets and liabilities are converted to VND using the average buying and selling exchange rate of spot transactions at the end of the last working day of the accounting period, if this exchange rate difference is less than 1% compared to the average weighted buying and selling exchange rate of that day (see details of the exchange rates applied for foreign currencies on September 30, 2026, in Note IX). If the difference in the buying and selling exchange rate of spot transactions at the end of the working day on the last day of the accounting period is greater than or equal to 1% compared to the average weighted exchange rate, the Bank will use the average weighted buying and selling exchange rate of the accounting period's last day for conversion. The Bank's foreign currency income and expenses are converted to VND using the exchange rate at the transaction date. At the end of the year, any exchange rate differences arising from the revaluation of foreign currency-denominated assets and liabilities into VND are recognized in the "Net profit/(loss) from foreign exchange operations" line in the income statement. At the mid-year, exchange rate differences are recognized in the interim financial position statement.

2. Cash and Cash Equivalents:

Cash and Cash Equivalents include: Cash on hand, Government treasury bills and short-term securities eligible for rediscounting with the State Bank of Vietnam (SBV), Highly liquid short-term deposits, Short-term investments that can be readily converted into a known amount of cash and mature within three months from the deposit date, Securities with a redemption or maturity period of no more than three months from the purchase date.

3. Derivative Financial Instruments and Hedge Accounting:

The derivatives contracts of the Bank include foreign currency forward and swap contracts. The forward contracts are commitments to buy or sell a certain currency at a specified date in the future under a predetermined rate and are settled in cash. The swap contracts are commitments to settle in cash at a future date based on the difference between predetermined exchange rates calculated on the nominal principal amount over the same period.

For foreign currency forward and swap contracts, the difference between equivalent VND amounts of foreign currency purchase/sale commitments using forward exchange rate and spot exchange rate as at effective date

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

of the contract is recognized immediately at the effective date of the contract in line "Interest and fee receivables" item or "Interest and fee payables" item in the statement of financial position. The difference is subsequently allocated to "Net gain/(loss) from foreign currency trading" item using straight-line method over the term of the contract.

As at the date of the financial statements, commitments of foreign currency forward contracts are revaluated and exchange differences arising from the revaluation of foreign currency denominated balances of forward contracts are recognized in the "Net gain/(loss) from foreign currency trading" item in the income statement.

4. Interest income and interest expenses

Loan interest income and interest expense are recognized in the income statement on an accrual basis.

BAOVIET Bank recognizes interest income using the accrual method for loans classified in Group 1 – Standard Loans. Uncollected interest from loans remains in Group 1 as per state policy, while uncollected interest from loans classified in Groups 2 to 5 is monitored off-balance sheet and is recognized in the income statement when the Bank receives it.

5. Incomes from fee and commissions

Income from fee and commissions is recognized on the accrual basis.

6. Recognition of accrued income not yet collected

According to the provisions of the Law on Credit Institutions No. 32/2024/QH15, receivables recognized as accrued income but subsequently assessed to be not recoverable or not yet recoverable at the due date are recorded as reduction in revenue if the same accounting period or recorded as other expenses if accrued in different accounting period and monitored off-balance-sheet. Upon actual receipt of these receivables, the Bank recognizes them in "Other income" in the income statement.

7. Loans to Customers:

7.1 Principles for Loan Recognition: Loans to customers are disclosed and presented at the outstanding principal balance as of the reporting date.

Short-term loans are those with a maturity of less than one year; medium-term loans have maturities ranging from one to five years; and long-term loans have maturities of more than five years from the disbursement date.

7.2 Principles for Loan Classification and Credit Risk Provisioning:

According to Circular No. 31/2024/TT-NHNN dated June 30, 2024 ("Circular 31") issued by the State Bank of Vietnam (SBV), regulations on the classification of assets (hereinafter referred to as loans) in the operations of commercial banks, non-bank credit institutions, and foreign bank branches arising from the following activities:

- a) Lending;
- b) Financial leasing;
- c) Discounting and rediscounting of negotiable instruments and other valuable papers;
- d) Factoring;
- đ) Credit granting in the form of credit card issuance;
- e) Payment on behalf under off-balance-sheet commitments (including payments on behalf of customers' obligations in guarantee activities, letter of credit transactions (except for cases specified in point n of this Clause), and other payments on behalf under off-balance-sheet commitments);
- g) Purchasing and entrusted purchases of corporate bonds (including bonds issued by other credit institutions) that are not listed on the stock market or not registered for trading on the Upcom trading system (hereinafter referred to as unlisted bonds), excluding purchases of unlisted bonds using entrusted funds where the trustor bears the risks;

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

h) Entrusted credit granting.

i) Deposits (excluding demand deposits at credit institutions and foreign bank branches; deposits at policy banks as regulated by the State Bank of Vietnam regarding the requirement for state-owned credit institutions to maintain deposit balances at policy banks) at credit institutions and foreign bank branches in accordance with the law, and deposits (excluding demand deposits) at overseas credit institutions.

k) Debt trading in accordance with the regulations of the State Bank of Vietnam (hereinafter referred to as the "State Bank"), excluding the purchase of non-performing loans from credit institutions and foreign bank branches by the Vietnam Asset Management Company (VAMC).

l) Repurchase and resale of Government bonds on the securities market in accordance with legal regulations on the issuance, registration, depository, listing, and trading of Government debt instruments on the securities market.

m) Purchasing certificates of deposit issued by other credit institutions and foreign bank branches.

n) Issuance of deferred payment letters of credit (L/Cs) with terms allowing the beneficiary to receive immediate or early payment before the due date of the L/C, and reimbursement of L/Cs based on an agreement with the customer, where the reimbursing bank makes payment to the beneficiary using its own funds from the date of reimbursement; and negotiation of L/C payments.

o) Outright purchase of presented documents under letters of credit (L/Cs) without recourse, except in cases where a commercial bank or foreign bank branch purchases such documents without recourse under an L/C issued by the same commercial bank or foreign bank branch.

Accordingly, the customer's loan classification is determined based on the higher-risk debt group when classified simultaneously under Article 10 and Article 11 of Circular 31, as well as the debt classification provided by the Credit Information Center (CIC) of the State Bank of Vietnam (SBV) at the time of classification.

The bank maintains the loan classification for certain loans in accordance with Circular 01/2020/TT-NHNN ("Circular 01"), Circular 03/2021/TT-NHNN ("Circular 03"), Circular 14/2021/TT-NHNN, Circular 53/2024/TT-NHNN, and other regulations issued by the State Bank of Vietnam (SBV) regarding loan classification and credit risk provisioning.

Loans are classified into the following risk categories: Standard Loans, Special Mention Loans, Substandard Loans, Doubtful Loans, and Loss Loans.

Non-performing loans (NPLs) are those classified as Substandard Loans, Doubtful Loans, and Loss Loans. Loan classification and credit risk provisioning are conducted at the end of each month and recorded in the following month's accounting records.

Credit risk provisions as of September 30 are recognized in the financial results of the same year.

The net credit risk of loans is calculated as the outstanding loan balance minus the value of collateral, which is deducted based on the ratios prescribed in Decree 86/2024/ND-CP dated July 11, 2024 ("Decree 86") issued by the Government.

Specific provisions are made based on the net credit risk of loans, applying the corresponding provisioning ratios for each loan classification group as follows:

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

According to Decree 86, general provisions are made to cover unidentified losses that may arise during loan

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

classification and specific provisioning, as well as to support financial stability when loan quality deteriorates. Accordingly, the bank is required to allocate and maintain general provisions at 0.75% of the total value of loans classified from Group 1 to Group 4 as of September 30, except for the following: Deposits at domestic credit institutions and foreign bank branches in Vietnam, as regulated by law, and deposits at foreign credit institutions. Term lending and repurchase agreements of valuable papers with other credit institutions and foreign bank branches in Vietnam. Purchases of certificates of deposit and bonds issued by other credit institutions and foreign bank branches in Vietnam. Government bond repurchase transactions in the securities market in accordance with Circular 31.

7.3 Debt selling to Vietnam Asset Management Company ("VAMC")

The Bank has sold debts to VAMC at book value in accordance with Decree 53/2013/ND-CP effective from July 09, 2013 on "establishment, organization and operation of asset management companies of Vietnamese credit institutions", Circular No. 19/2013/TT-NHNN issued by the State Bank of Vietnam on September 6, 2013 regulating the purchase, sale and settlement of bad debts of VAMC ("Circular 19") and Official Letter No. 8499/NHNN-TCKT on "guiding the accounting of bad debt trading operations of VAMC and credit institutions" (including any amendments and supplements thereto). Accordingly, the selling price is the outstanding principal of the borrower minus the specific provision made and unused; in return, the Bank received special bonds issued by VAMC. After completing the procedures for selling bad debts to VAMC, the Bank shall account for the settlement of principal debts and provisions for loans to customers and record the par value of special bonds issued by VAMC at book value minus specific provisions

Upon receiving the bad debts back from VAMC, the Bank will use the specific provisions made annually for VAMC bonds to write off such bad debts. Difference between the provisions made for VAMC bonds and the uncollected outstanding balance of debts/bonds will be recognized as "Other income" in the income statement.

7.4 Write-off of bad debts

Provision is recorded in the income statement as an expense and will be used to write off bad debts. The Bank must set up Risk Settlement Committee to write off bad debts if they are classified into Group 5, or if corporate borrowers are liquidated or bankrupted, or if individual borrowers are deceased or missing.

8. Accounting for Securities Trading and Investment Transactions**8.1 Securities Trading Transactions:**

Trading securities include debt securities that the Bank has bought and had the intention to sell in the near future in order to gain benefits from price differences. Trading securities are recognized at cost at the date of transaction and subsequently recorded at cost during the holding period. Interest and cash dividends received from trading securities are recognized on cash basis in the income statement.

These securities are revaluated at the time of preparation of the financial statements. Securities are classified as assets are provided for under Circular 31 and Decree 86. Securities that are not classified as assets are provided for when the book value is higher than the market value determined in accordance with current accounting regulations. Provisions are recorded in the income statement under heading "Net profit/(loss) from trading securities".

8.2 Securities Investment Transactions:**a) Available-for-sale investment securities:**

Available-for-sale investment securities include debt securities that the Bank holds for investment and ready-for-sale purposes, not frequently traded but can be sold at any time once they are profitable.

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

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 amortisation (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 amortisation (if any), is also recorded in a separate account.

During the term of those securities, available-for-sale investment securities are recorded at par value minus/plus remaining discount/premium after being amortised into the income statement using the straight-line method over the remaining term of securities. Interest payment in arrears is recorded as follows: accumulative interest income before the purchasing date is deducted 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 recognised as the Bank's income on an accrual basis. Interest received upfront is amortised into the income statement using the straight-line method over the investment period.

Periodically, available-for-sale securities will be considered for devaluation. Securities are classified in accordance with Circular 31 and Decree 86. Securities are provided for devaluation when the book value is higher than the market value determined according to current accounting regulations. Provision expenses are recorded in the income statement under "Net profit/(loss) from investment securities".

b) *Held-to-maturity investment securities*

Held-to-maturity investment securities are debt securities that the Bank purchases for investment purpose in order to gain interest and the Bank has intention and ability to hold the securities until maturity. Held-to-maturity securities have determinable payments 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 will be considered for devaluation. Securities are classified in accordance with Circular 31 and Decree 86. Securities are provided for devaluation when the book value is higher than the market value determined according to current accounting regulations. Provision is recorded in the income statement under "Net profit/(loss) from investment securities".

With regard to bonds resulting from debt trading transactions performed with Vietnam Asset Management Company ("VAMC"), the Bank makes provision in accordance with Circular No. 14/2015/TT-NHNN issued by the SBV on 28 August 2015 and other relevant regulations of competent State authorities. The provision is recorded as "Provision for credit losses" in the income statement.

c) *Reclassification*

According to Official Letter No. 2601/NHNN-TCKT dated 14 April 2009 by the SBV, reclassification after transaction date is made only once for each item of investment securities. In special cases or in case a large number of securities has to be reclassified (greater than or equal to 50% of 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 financial statements.

d) *Recognition*

The Bank recognizes investment securities and other investments at the date when contracts are signed and effective (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.

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

9. Receivables

Provisions are recognized when the Bank has a present obligation arising from past events, which is expected to result in an outflow of economic benefits to settle the obligation, and the amount of the obligation can be reliably estimated.

Provisions are not recognized for future operating losses.

10. Other receivables

Other receivables, other than receivables arising from credit activities in banking operations, are initially recognised at cost and are subsequently carried at cost. Other receivables are reviewed for provisioning based on the ageing of overdue receivables or on the estimated losses that may arise in cases where the receivables are not yet due but the economic entity is bankrupt or undergoing dissolution procedures; the debtor is missing, absconding, being prosecuted, tried by competent authorities, serving a sentence, or deceased. Provision expenses incurred are recognised in "Operating expenses" during the year.

For overdue receivables, provisions are made in accordance with the prevailing accounting regulations

11. Principles and Methods for Recognizing Corporate Income Tax and Corporate Income Tax Expenses

- Current Corporate Income Tax: Calculated at 20% of profit before tax.
- Current Corporate Income Tax Expense: The amount of corporate income tax payable, determined based on taxable income for the year and the applicable corporate income tax rate.
- Deferred Corporate Income Tax Expense: The future corporate income tax payable arising from:
 - + Recognition of deferred tax liabilities during the year.
 - + Reversal of deferred tax assets recognized in previous years.

12. Accounting for Borrowings, Debt Securities Issuance, and Capital Instruments:

Principles for Recognizing Borrowing Costs: Borrowing costs are recognized as interest expenses in the period they are incurred, except in cases where borrowing costs are directly attributable to the acquisition, construction, or production of a qualifying asset. In such cases, the borrowing costs are capitalized as part of the cost of that asset in accordance with Vietnamese Accounting Standards.

13. Owner's Equity:

Details of Shareholders' Equity Investment as at 30 September 2026 are as follows:

Shareholder Name	Contributed Capital (Unit: Million VND)	Percentage of Charter Capital
Bao Viet Group	1,560,000	49.52
Other Shareholders	1,590,000	50.48

- Issuance of Shares: None
- Treasury Shares: None.

14. Prior Period Accounting Adjustments: None.**V. Additional Information on Items Presented in the Statement of Financial Position:**

Additional information on items presented in the Statement of Financial Position is denominated in Vietnamese

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

Dong (VND).

1. Trading Securities

	30/09/2026	01/01/2026
1.1. Debt securities	-	-
- Securities issued by the Government	-	-
- Securities issued by local credit institutions	-	-
- Securities issued by local economic entities	-	-
- Foreign Debt Securities	-	-
1.2. Equity Securities	-	-
- Equity Securities Issued by Other Credit Institutions	-	-
- Equity Securities Issued by Domestic Economic Entities	-	-
- Foreign Equity Securities	-	-
1.3. Other Trading Securities	-	-
1.4. Provision for Trading Securities Risks	-	-
Total:	-	-

2. Loans To Customers:

	30/09/2026	01/01/2026
Loans to local economic entities and individuals	62,914,124,558,666	58,435,965,272,525
Loans for Discounting Commercial Papers and Valuable Papers		
Financial Leasing		
Amounts paid on behalf of customers	9,056,648,913	12,394,071,320
Loans from Sponsored and Entrusted Funds		
Loans to Foreign Entities and Individuals	-	-
Government-Mandated Loans		
estructured and Pending Resolution Loans		
Total:	62,923,181,207,579	58,448,359,343,845

- Analysis of loan portfolio by quality:

	30/09/2026	01/01/2026
Standard	58,985,262,355,097	55,617,501,250,889
Special mention	2,463,312,176,200	1,187,530,470,242
Sub-standard	327,461,666,053	171,645,477,074
Doubtful	59,435,319,902	104,676,508,714
Loss	1,087,709,690,327	1,367,005,636,926
Total:	62,923,181,207,579	58,448,359,343,845

- Analysis of loans portfolio by original term:

	30/09/2026	01/01/2026
Short - term loans (Under 1 year)	11,895,487,260,766	12,146,075,872,101
Medium - term loans (From 1 to 5 years)	31,792,785,214,985	26,111,258,527,587
Long - term loans (Over 5 years)	19,234,908,731,828	20,191,024,944,157
Total:	62,923,181,207,579	58,448,359,343,845

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

3. Provision for Loan Losses to Customers

	30/09/2026	31/12/2025 (Audited)
General provision	463,766,036,380	428,110,152,805
Specific provision	107,775,639,224	210,456,729,495
Total:	571,541,675,604	638,566,882,300

a. Movements in General Provision for Loans to Customers are as follows:

	For the period from 01/01/2026 to 30/09/2026	Year ended 31/12/2025 (Audited)
Opening balance	428,110,152,805	345,394,783,481
Provision made during the year	35,655,883,575	82,715,369,324
Closing balance	463,766,036,380	428,110,152,805

b. Changes in specific provisions for loans to customers are as follows:

	For the period from 01/01/2026 to 30/09/2026	Year ended 31/12/2025 (Audited)
Opening balance	210,456,729,495	114,986,913,312
Provision made during the year	214,079,105,369	295,140,820,834
Bad debts written off by provision during the year	(316,760,195,640)	(199,671,004,651)
Foreign exchange difference	-	-
Closing balance	107,775,639,224	210,456,729,495

4. Investment Securities:

	30/09/2026	01/01/2026
4.1 Available-for-sale investment securities		
a Debt securites	16,288,690,154,163	15,960,978,714,852
- Debt securities issued by the Government	13,288,690,154,163	12,280,978,714,931
- Debt securities issued by other local credit institutions	3,000,000,000,000	2,980,000,000,000
- Debt securities issued by local economic entities		699,999,999,921
- Foreign Debt Securities		-
b Equity Securities		
- Equity Securities Issued by Other Credit Institutions		-
- Equity Securities Issued by Domestic Economic Entities		-
- Foreign Equity Securities		-
c Provision for available-for-sale securities		(5,249,999,999)
Total:	16,288,690,154,163	15,955,728,714,853

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

	30/09/2026	01/01/2026
4.2 Held-to-maturity investment securities (excluding special bonds issued by VAMC)		
a Debt securities issued by local economic entities	-	-
b Provision for held-to-maturity debt securities	-	-
Total:	0	0
4.3 Special Bonds Issued by VAMC (Vietnam Asset Management Company)		
Face value of special bonds	2,795,096,267,097	3,335,836,945,594
Provision for Special Bonds	(1,640,974,034,502)	(1,646,830,110,007)
Total:	1,154,122,232,595	1,689,006,835,587

5. Fixed Assets**a. Tangible fixed assets**

Details	Machinery, Equipment	Motor vehicles	Equipment, management tools	Others	Total
Historical cost					
Opening balance	99,862,785,219	13,356,100,000	168,240,177,104	1,200,759,136	282,659,821,459
New purchase for the year	4,618,608,000		634,792,626		5,253,400,626
Completed investment in fixed assets					-
Other increases					-
Transferred to investment property					-
Disposal				(137,572,600)	(137,572,600)
Other Decreases					-
Closing balance	104,481,393,219	13,356,100,000	168,874,969,730	1,063,186,536	287,775,649,485
Accumulated Depreciation					
Opening balance	(83,339,480,284)	(13,248,967,760)	(121,855,153,612)	(1,075,148,757)	(219,518,750,413)
Depreciation for the year	(5,715,437,172)	(107,132,240)	(13,522,569,365)	(55,235,844)	(19,400,374,621)
Other Increases					-
Transferred to Investment Properties					-
Disposal				137,572,600	137,572,600
Other Decreases					-
Closing balance	(89,054,917,456)	(13,356,100,000)	(135,377,722,977)	(992,812,001)	(238,781,552,434)
Net Book Value of Fixed Assets					
As at 1 January 2026	16,523,304,935	107,132,240	46,385,023,492	125,610,379	63,141,071,046
As at 30 September 2026	15,426,475,763	-	33,497,246,753	70,374,535	48,994,097,051

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

b. Intangible fixed assets:

Details	Computer Software	Copyright System software fee	Others	Total
Historical cost				
Opening balance	113,423,913,036	50,284,103,211	15,190,230,800	178,898,247,047
- New purchases for the year	168,832,000		735,750,000	904,582,000
- Increase due to business combination				-
- Other increases				-
-Disposal				-
-Other Decreases				-
Closing balance	113,592,745,036	50,284,103,211	15,925,980,800	179,802,829,047
Accumulated Depreciation				
Opening balance	(99,741,988,672)	(44,528,276,527)	(12,404,443,625)	(156,674,708,824)
- Amortization for the year	(3,630,565,389)	(2,072,097,612)	(1,500,711,112)	(7,203,374,113)
- Other Increases				-
-Disposal				-
-Other Decreases				-
Closing balance	(103,372,554,061)	(46,600,374,139)	(13,905,154,737)	(163,878,082,937)
Net Book Value of Fixed Assets				
As at 1 January 2026	13,681,924,364	5,755,826,684	2,785,787,175	22,223,538,223
As at 30 September 2026	10,220,190,975	3,683,729,072	2,020,826,063	15,924,746,110

6. Debts To The Government And The SBV:

	30/09/2026	01/01/2026
6.1 SBV loans	7,094,446,324,035	6,138,207,272,851
6.2 Deposits from the State Treasury	-	-
6.3 Sale and repurchase transactions of government bonds with the State Treasury	-	-
6.4 Other liabilities	-	-
Total:	7,094,446,324,035	6,138,207,272,851

7. Cash, gold deposits, and borrowings from other credit institutions:

	30/09/2026	01/01/2026
7.1 Cash and gold deposits at other credit institutions	15,382,977,797,765	17,419,266,720,650
a Cash and gold deposits – Demand deposits	9,632,977,797,765	9,624,266,720,650
- In VND	9,632,977,797,765	9,624,266,720,650
- In gold and foreign currencies	-	-
b Cash and gold deposits – Term deposits	5,750,000,000,000	7,795,000,000,000
- In VND	5,750,000,000,000	7,795,000,000,000
- In gold and foreign currencies	-	-
7.2 Borrowings from other credit institutions	2,797,588,450,000	5,074,461,560,000
- In VND	2,797,588,450,000	5,074,461,560,000
- In gold and foreign currencies	-	-
Total:	18,180,566,247,765	22,493,728,280,650

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

8. Deposits From Customers:

	30/09/2026	01/01/2026
Notes by Type of Deposits:		
Demand deposits and gold	1,880,673,260,656	3,952,862,081,082
- In VND	1,856,211,099,035	3,873,449,575,899
- In foreign currencies	24,462,161,621	79,412,505,183
Term deposit and gold	76,994,364,930,581	69,637,142,640,553
- In VND	76,931,290,479,588	69,553,870,771,799
- In foreign currencies	63,074,450,993	83,271,868,754
Specialized Capital Deposits	9,734,706,404	-
Demand deposits	61,586,297,509	52,859,651,466
Total:	78,946,359,195,150	73,642,864,373,101

9. Other Liabilities:

	30/09/2026	01/01/2026
Interest and fees payables	2,094,569,732,120	2,094,327,238,664
Internal payables	23,124,357,120	69,587,639,940
External payables	188,693,059,312	194,261,309,619
Other Risk Provisions	-	-
<u>Included:</u>		
- Provision for Commitments Given		
- Provision for Payment Services		
- Other Risk Provisions		
Bonus and Welfare Funds	6,205,675,988	5,284,855,904
Total:	2,312,592,824,540	2,363,461,044,127

10. The Bank's Obligations To The State Budget

Item	01/01/2026	Arising during the period		30/09/2026
		Payabled	Paid	
1. Value-added tax	1,880,594,903	13,073,671,310	(13,490,829,045)	1,463,437,168
2. Special Consumption Tax				
3. Corporate income tax	8,080,189,332	10,231,842,805	(14,950,971,621)	3,361,060,516
4. Import and Export Tax				
5. Tax on State Budget Capital Usage				
6. Natural Resources Tax				
7. Land and Housing Tax				
8. Land Lease Fee				
9. Other taxes	899,077,810	15,798,143,706	(14,948,346,093)	1,748,875,423
10. Fees, Charges, and Other Payables				
Tổng cộng	10,859,862,045	39,103,657,821	(43,390,146,759)	6,573,373,107

BAO VIET JOINT STOCK COMMERCIAL BANK

NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

11. Capital And Reserves:

Unit: VND

Details	Charter capital	Foreign Exchange Differences	Financial reserve	Charter capital supplementary reserve	Retained earnings	Total
Opening balance	3,150,000,000,000	-	145,539,957,647	80,465,823,575	551,277,488,261	3,927,283,269,483
Increase During the Period	-	4,609,844,098	-	-	40,063,503,321	44,673,347,419
- Capital Increase During the Period		-				-
- Profit Increase During the Period	-	-			40,063,503,321	40,063,503,321
- Incurred Increase During the Period	-					-
- Temporary Provision for Reserves for the Period	-	-				-
- Transfer from Reserves to Capital	-	-			-	-
- Other increases		4,609,844,098				4,609,844,098
Decrease During the Period	-	-	-	-	(7,000,000,000)	(7,000,000,000)
- Utilization During the Period					(7,000,000,000)	(7,000,000,000)
- Purchase of Treasury Shares	-	-				-
- Dividend Distribution for the Period (*)	-	-				-
- Other Decreases		-			-	-
Closing balance	3,150,000,000,000	4,609,844,098	145,539,957,647	80,465,823,575	584,340,991,582	3,964,956,616,902

BAO VIET JOINT STOCK COMMERCIAL BANK
NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

VI. Additional Information on Items Presented in the Income Statement:

The additional information on items presented in the Income Statement is denominated in Vietnamese Dong.

1. Interest And Similar Income:

	Period from 01/07/2026 to 30/09/2026	Period from 01/07/2025 to 30/09/2025
Interest income from deposits	65,807,587,475	68,613,780,486
Interest income from loans to customers	1,751,316,666,420	1,255,091,773,116
Interest income from debt securities	218,341,451,226	55,088,265,563
Guarantee income	1,666,341,567	2,124,773,065
Finance Lease Interest Income	-	-
Interest Income from Debt Trading Operations	22,465,890,410	23,566,583,233
Other incomes from credit activities	68,624,907	66,650,714
TOTAL:	2,059,666,562,005	1,404,551,826,177

2. Interest And Similar Expenses:

	Period from 01/07/2026 to 30/09/2026	Period from 01/07/2025 to 30/09/2025
Interest expenses for deposits	(1,393,581,551,289)	(894,577,322,087)
Interest expenses for borrowings	(132,276,054,932)	(456,548,488)
Interest expenses for issuance of valuable papers	(48,520,759,202)	(34,821,602,233)
Interest expenses for finance leases	-	-
Expenses for credit activities	(169,630,225,495)	(7,270,718,512)
TOTAL:	(1,744,008,590,918)	(937,126,191,320)

3. Net Gain From Foreign Currency Trading:

	Period from 01/07/2026 to 30/09/2026	Period from 01/07/2025 to 30/09/2025
Income from trading gold and foreign currencies	19,883,561,012	3,571,652,520
- Income from foreign exchange spot transactions	2,463,244,828	2,366,777,929
- Revenue from Gold Trading	-	-
- Income from derivative financial instruments	17,420,316,184	1,204,874,591
Expenses for trading gold and foreign currencies	(10,806,248,360)	(2,222,561,778)
- Expenses for foreign exchange spot transactions	(8,513,966,360)	(677,316,178)
- Expenses from Gold Trading	-	-
- Expenses for derivative financial instruments	(2,292,282,000)	(1,545,245,600)
Net gain from trading foreign currencies	9,077,312,652	1,349,090,742

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NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

4. Operating Expenses:

	Period from 01/07/2026 to 30/09/2026	Period from 01/07/2025 to 30/09/2025
4.1 Taxes, fees and charges	(129,916,721)	(72,263,067)
4.2 Employees costs	(113,639,584,972)	(109,707,561,612)
In which:		
- Salaries and benefits	(96,976,433,119)	(91,893,443,983)
- Additional payroll-related expenses	(8,402,063,581)	(8,509,231,090)
- Contributed from salaries	(30,104,166)	(23,386,666)
- Clothing Expenses	(1,450,820,160)	(1,616,848,877)
- Meal Allowance for Employees	(4,898,500,000)	(4,920,088,757)
- Other expense for employees	(1,881,663,946)	(2,744,562,239)
4.3 Expenses related to assets	(63,888,097,041)	(65,901,016,482)
<i>In which: depreciation and amortisation</i>	(8,254,318,105)	(10,035,407,986)
4.4 Expenses related to public affairs management	(33,074,826,079)	(31,761,981,951)
In which::	-	-
- Per diem	(2,103,235,179)	(1,477,613,070)
4.5 Insurance for customer deposits	(15,112,476,872)	(15,647,350,569)
4.6 Other Operating Expenses	-	-
Total:	(225,844,901,685)	(223,090,173,681)

5. Explanation of Differences in Business Performance Results:

	Period from 01/01/2026 to 30/09/2026	Period from 01/01/2025 to 30/09/2025
Net Profit After Tax	40,063,503,321	46,727,329,742

VII. 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, the party:
 - ▶ 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 Supervisors, and Board of Management of the Bank;
- d) The party is a close member of the family of any individual referred to in (a) or (c); or
- 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).

BAO VIET JOINT STOCK COMMERCIAL BANK
NOTES FOR THE FINANCIAL STATEMENTS

As at 30 September 2026 and for the period from 01 July 2026 to 30 September 2026

VII. Transactions with Related Parties (Continued)

Other parties involved with the bank include:

Related parties	Relationship
BaoViet Holdings	Founding shareholder
BaoViet Insurance Corporation	Member of BaoViet Holdings
BaoViet Life Corporation	Member of BaoViet Holdings
BaoViet Fund Management Co., Ltd	Member of BaoViet Holdings
BaoViet Securities JSC	Member of BaoViet Holdings
Bao Viet Investment One-Member Company Limited	Member of BaoViet Holdings
BaoViet-AuLac Ltd	Member of BaoViet Holdings

Details of receivables and payables with related parties as at 30 September are as follows:

Unit: VND

Related parties	Transactions	Receivables	Payables
Bao Viet Holdings and its subsidiaries	Deposits, Estimated interest, Rent deposi, HTLS money pending settlement, custody fees, transfer of Ho Chi Minh City	8,522,723,547	37,276,555,627,099

Details of related party income incurred during the period from 01 January 2026 to 30 September 2026.

Unit: VND

Names	Interest income	Other income	Interest expense	Rental & Other Costs
Bao Viet Holdings and its subsidiaries	95,544,782,702	12,644,387,351	1,067,356,833,117	27,482,754,711

VIII. Financial Risk Management

1. Risk Management Policies Related To Financial Instruments

The Bank's strategy is to become a multi-functional financial corporation. Therefore, the use of financial instruments including receiving customer deposits and investing in high quality financial assets has therefore become a critical operating activity that enables the Bank to achieve the required interest margin. From the risk management aspect, it requires the Bank to maintain a balanced structure of off-balance-sheet commitments (i.e, letter of guarantees and letter of credits) and loans (both in VND and foreign currencies) to institutions and individuals of different creditworthiness levels. In addition, the Bank has also invested a proportion of working capital in investment securities or loans to other credit institutions. The foreign currency risk and interest rate risk have been managed simultaneously by applying position limits in order to reduce risks concentration and participating in activities having opposite impact to minimize risks. By holding high quality financial instruments, the Bank is able to manage significant risks in its operating activities and to maintain an adequate liquidity position. In addition, the Bank also engages in various hedging transactions involving financial instruments, such as foreign currency swap commitments, for the purpose of hedging foreign exchange risk.

For credit risk management purpose, the Bank has effectively utilized their guidance on credit process providing regulations and requirements for lending and guidance to standardize the credit activities at the Bank. Liquidity risk is limited by maintaining a large amount of cash and cash equivalents in the form of Nostro account, term deposits at the SBV and other credit institutions and valuable papers having high liquidity. Risk-adjusted prudential ratios are also used in liquidity risk management, The Bank revalues the interest rate gap and compares it to the benchmark of domestic and foreign markets on a regular basis in order to timely adapt with unforeseen movements. Moreover, internal risk management procedures have become more effective thanks to the application of the Centralized Fund Management and Settlement System, in which all fund transfers and settlement transactions are centralized at Head office. These systems have allowed the Bank to effectively supervise any changes in capital and reduce unnecessary procedures and possible errors.

Risk management policies are approved by the Board of Directors. These policies are in line with the Bank's business strategy, capital capacity, experiences in risk management and the responsiveness to risks. The bank has built up suitable risk measurements, standardized policies, processes and reports of risk managements. The Bank's risk management policies and risk appetite are reviewed and reassessed on an annual basis.

The Bank has applied the centralized risk management model which has separated three functions: risk management function, business function and operating function. This segregation of duties aims to minimize risks and at the same time utilizes the professional capability of each banking staff. In line with such model, the Bank has developed the Risk Management System based on an organization structure which ensures the independence between profit generating function and risk management function. Accordingly, the Bank has set up a Risk Management Division which is independent from the business function. This division is responsible for the monitoring, evaluation, provision plan establishment and management of main risk areas including credit, liquidity, market and operation.

Policies on hierarchy and authorization are centrally managed at the Head office and approved by appropriate authorized levels to ensure the consistent implementation over the whole system. The limit setting system using measures and controls in accordance with the requirements of the SBV and the Bank's internal regulations has been set up.

Risk management policies are expressed by a system of documents through regulations and transaction process. The document system is set up under the orientation and the direction of the Board of Directors, the Board of Management with the participation of departments/units, in which there is a need for judicial participation and evaluation by the Legal and Compliance Department and the Risk Management Division. At the same time, there is active support from the Information Technology Center to build automatic control functions on application programs.

The risk management policies in the inspection and supervision are also closely interested. Entities carry out the function of inspection and supervision (the Internal Audit Department, the Risk Management and Supervision Department, the Inspection Teams established under the direction of the Chief Executive Officer or the Director of divisions) frequently have plans to periodically or extraordinarily examine in order to catch the actual situation as well as early detect signs of risks in the process of operation in entities for the purpose of building plans of provision for those risks.

2. Interest Rate Risk

Interest rate risk is the ability of income or asset value of the Bank affected when market interest rate has changes.

Interest rate risk of the Bank is possibly derived from: investment activities and fund mobilization and lending activities.

The effective interest rate re-pricing term of the assets and liabilities is the remaining period from the date of financial statements to the nearest interest rate re-pricing date.

The Bank uses its management tools and mechanism to identify, measure, control, supervise and prepare report on interest risk; thereby making influence on the size and the structure of assets on and off the balance sheet as well as applying flexible interest management policies in order to prevent and minimize the level of risks exposed by the Bank so that the risks will not cause significant impact on the Bank's financial positions.

The Bank has policies on the mobilization/uses of funds to minimize interest rate risk, these policies encompass maintaining reasonable structure of assets' and liabilities' terms; applying flexible interest rate management mechanism; promulgating consistent interest rate policies applied for the whole system; applying centralized capital and interest rate risk management at the Head office via the fund transfer pricing (FTP) tool.

The Bank has built up scenario of the changes in the market interest rate, including unusual and crisis scenario as well as scenario of the changes in the value of assets - liabilities portfolio in order to determine the level of losses incurred to the Bank's profit and assets in each specific scenario.

The Bank's interest rate management and monitoring

Mobilizing/lending activities in the interbank market (short-term): mainly includes short term transactions with terms of less than three months. Interest rates for mobilizing/lending are determined based on the market interest rates. The Bank aims to maintain a reasonable structure of mobilization/lending balances while participating in these transactions.

Investment/valuable paper trading activities: The Bank involves in such activities on the basis of minimum interest rate and limitations approved by the Asset-Liability Management Committee (ALCO Committee) applied for each period based on shareholders' equity of the Bank, the market interest rate, the expected rate of return, and proposals from the CEO, with input from relevant business divisions and advisory from the Asset and Liability Management Committee (ALCO)... these investments have terms ranging from one to five years. Interest rates of corporate bonds are floated and annually adjusted.

Mobilizing activities from individuals and corporates: These funds mostly have terms of less than one year. Mobilized interest rates are applied consistently all over the Bank's system based on market interest rates, the Bank's policies and especially in compliance with the requirements of the State Bank of Vietnam applied for each period.

Lending activities to individuals and corporates: These loans have short, medium and long term. Loans with medium and long terms have floating interest rates which are adjusted every three or six months. Interest rates are set on the basis of covering the cost of mobilized fund, the administration expenses, considering risk factors, value of collaterals, market interest rates and ensuring the Bank's competitiveness and business effectiveness. The Bank's Head office is responsible for setting up the interest rates applied for each period by customers and by products.

Interest rate measurement and management tools

The Bank measures and manages its interest rate risk via measuring the level of the imbalance of the asset structure (interest rate sensitive gap). Interest rate sensitive gap is the difference between interest rate sensitive assets and interest rate sensitive liabilities calculated for each reprising terms. This imbalance is considered from the perspective of both terms and levels.

The imbalance of asset structure arises when the Bank carries out investment and operating activities such as: credit granting activities, mobilization, FX trading and other activities. The greater the size of the transaction, the more likely and the significant the imbalance is.

The effective interest rate re-pricing term of the assets and liabilities is the remaining period from the date of financial statements to the nearest interest rate re-pricing date.

The following assumptions and conditions have been adopted in the analysis of real interest rate adjustment term of the Bank's items on balance sheet:

- ▶ Cash on hand, gold and gemstones, long-term investment and other assets (fixed assets, investment properties and other assets) are classified as non-interest bearing items;
- ▶ Balances with the SBV are considered settlement deposits and required reserves, thus the effective interest repricing term is assumed to be non-interest bearing;
- ▶ The effective interest repricing term of investment securities and trading securities is determined based on the time to the nearest repricing interest rate date from the balance sheet date of each security;
- ▶ The effective interest repricing term of deposits from other banks and loans to other banks; loans to customers; borrowings from the Government and the SBV; placements with other banks and borrowings from other banks; customer deposits are determined as follows:
- ✓ Items with fixed interest rate during the contractual term: the effective interest repricing term is determined based on the time to maturity from the balance sheet date;
- ✓ Items with floating interest rate: the effective interest repricing term is determined based on the time to the nearest interest rate re-pricing date from the balance sheet date;
- ▶ The effective interest repricing term of valuable papers issued is determined based on their time to the nearest repricing interest rate date from the balance sheet date due to the transactions have floating interest rates or their time to maturity from the balance sheet date due to the transactions have fixed interest rates;
- ▶ Actual interest rate for balance with State Bank of Vietnam; placements with and loans to other credit institutions; loans to customers; investment securities; deposits from customers and valuable papers issued by currency are disclosed by the Bank in each period,

Interest Rate Risk as of 30 September 2026 is analyzed in the attached Interest Rate Risk Report.

3. Currency Risk

Currency risk is the risk that the income or the asset value of the Bank fluctuates due to changes in foreign exchange rates.

The Bank's currency risk primarily arises from foreign currency trading activities and the mobilization and use of funds.

The Bank uses its management tools and mechanism to identify, measure, control, supervise and prepare report on currency risk; thereby making influence on the size and the structure of assets on and off the balance sheet as well as applying flexible interest management policies in order to prevent and minimize the level of risks exposed by the Bank so that the risks will not cause significant impact on the Bank's financial positions.

The Bank has built up scenario of the changes in the market foreign exchange rates, including unusual and crisis scenario as well as scenario of the changes in the value of assets - liabilities portfolio in order to determine the level of losses incurred to the Bank's profit and assets in each specific scenario.

As the Bank was incorporated and operates in Vietnam, VND is the reporting currency. In reality, of the Bank's total assets, assets denominated in VND accounted for 98.81%, assets denominated in USD accounted for

1.18% and assets denominated in other currencies accounted for only 0.01%. Therefore, the Bank is exposed to currency risk, mostly relating to assets denominated in USD.

To manage exchange rate fluctuation risks, the Bank has established various limits, such as foreign exchange position limits and maximum loss limits for foreign exchange trading activities. These limits are approved periodically by the Board of Directors in alignment with market exchange rate movements and the Bank's risk appetite.

Currency risk is analyzed in the attached table as at 30 September 2026.

4. Liquidity Risk

Liquidity risk is defined as the risk that the Bank will encounter difficulty in meeting daily financial obligations or to meet the unscheduled withdrawal demand of customers which lead to the increase of business expense, reputation or liquidity ability losses.

Liquidity risk management refers to the Bank's development and implementation of measures and approaches to prevent and respond to liquidity risk events, and to maintain an appropriate level of liquidity in order to ensure that the Bank is able to fully meet its financial obligations under normal business conditions as well as under adverse liquidity conditions.

To minimize this risk, the Bank plans to diversify its funding sources; controls the portion of big customers' balances out of the total mobilized funds; maintains a great deal of assets with high liquidity which could fulfill financial obligation at any point of time. The Bank's liquid capital comprises cash on hand, cash at banks and also valuable papers such as Government bonds and bonds issued by big credit institutions which have high liquidity and are used as a provision for liquidity demand.

The Bank performs the liquidity risk measurement and management via measuring and controlling the imbalance of cash inflows and cash outflows by terms (liquidity gap); measuring and controlling the liquidity ratios including ratios as required by the Bank's internal regulations, payment capability ratios and adequacy ratios in accordance with the requirements of the State Bank of Vietnam, the measurement, control and report of liquidity risk are performed daily.

The maturity term of assets and liabilities represents the remaining period of assets and liabilities as calculated from the balance sheet date to the point of settlements as stipulated in contracts or in issuance terms and conditions.

The following assumptions and conditions have been adopted in the preparation of the Bank's maturity analysis:

- ▶ Cash, gold and gemstones; balances with the SBV are classified as demand deposits which include compulsory deposits, demand deposits from customers; Nostro accounts are classified to be within one (01) month;
- ▶ The maturity term of investment securities is calculated based on the maturity date of each kind of securities;
- ▶ The maturity term of trading securities is classified within one (01) month;
- ▶ The maturities of amounts due from other banks, term deposits, borrowings from other banks, term deposits from and loans to customers, borrowings from the SBV, and valuable issued are based on the contractual maturity date. In fact, the actual maturity term sometimes varies from the contractual term because loan contracts may be extended or customers might pay back sooner than the loan schedule. For term deposits, the actual maturity term may vary from the contractual term because customers could withdraw before the maturity date prescribed in the contracts or such items may be rolled over;
- ▶ The maturity of equity investments and fixed assets are considered as long-term investment and to be classified over five years;
- ▶ The maturity term of other assets and other liabilities are based on the real maturity date of such receivables/payables,

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The presentation of the analysis of the Bank's assets and liabilities according to the actual maturity groups as of 30 September 2026 is shown in the attached report.

IX. Additional information on certain items presented in the cash flow statement

1. Cash And Cash Equivalents

	30/09/2026	01/01/2026
Cash, gold and gemstones	214,419,799,025	206,470,905,092
Balances with the SBV	2,440,641,706,842	2,963,482,855,951
Demand deposits	9,736,841,034,254	9,747,252,219,403
Term deposits with term of 3 months or less	6,839,200,000,000	11,773,071,500,000
Securities with a maturity or due date not exceeding 3 months from the purchase date	-	-
Total:	19,231,102,540,121	24,690,277,480,446

2. Exchange rates of certain foreign currencies as at 30 September 2026:

	Exchange rate (1 foreign currency unit / VND)
USD	25,980.00
EUR	29,451.00
GBP	34,361.50
SGD	20,328.00
AUD	18,160.50
CAD	18,303.00
CNY	3,875.68
JPY	165.40
THB	774.29

Prepared by



Head of Accounting Department
Vuong Thi Ngoc Lan

Approved by



Chief Accountant
Nguyen Quynh Anh

Approved by



Acting Chief Executive Officer
Cao Nam Giang

Ha Noi, Viet Nam
15 October 2026

BAO VIET JOINT STOCK COMMERCIAL BANK
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INTEREST RATE RISK REPORT

Unit: VND

As at 30 September 2026	Overdue	Non-interest Bearing	Within 1 month	From 1 to 3 Months	From 3 to 6 Months	From 6 to 12 Months	From 1 to 5 Years	Over 5 Years	Total
ASSETS									
Cash, gold and gemstones	-	214,419,799,025	-	-	-	-	-	-	214,419,799,025
Balance with the State Bank of VietNam	-	2,440,641,706,842	-	-	-	-	-	-	2,440,641,706,842
Deposits with and loans to other credit institutions (*)	-	-	16,221,041,034,254	1,355,000,000,000	-	-	-	-	17,576,041,034,254
Derivative Financial Instruments and Other Financial Liabilities	-	62,788,540,000	-	-	-	-	-	-	62,788,540,000
Loans to customers (*)	3,937,918,852,482	-	18,071,705,370,502	30,270,238,185,154	2,290,288,437,928	1,524,627,182,004	5,616,361,556,151	1,212,041,623,358	62,923,181,207,579
Debts purchased (*)	-	-	-	14,075,958,904	500,000,000,000	17,545,068,493	1,200,000,000,000	-	1,731,621,027,397
Trading securities (*)	-	-	-	-	-	-	-	-	-
Investment securities (*)	-	2,795,096,267,097	800,000,000,000	1,300,000,000,000	900,000,000,000	-	4,936,996,384,020	8,351,693,770,143	19,083,786,421,260
Other Long-term Capital Contributions and Investments (*)	-	-	-	-	-	-	-	-	-
Fixed assets	-	64,918,843,161	-	-	-	-	-	-	64,918,843,161
Other assets (*)	-	10,627,068,476,020	-	-	-	-	-	-	10,627,068,476,020
TOTAL ASSETS	3,937,918,852,482	16,204,933,632,145	35,092,746,404,756	32,939,314,144,058	3,690,288,437,928	1,542,172,250,497	11,753,357,940,171	9,563,735,393,501	114,724,467,055,538
Liability Assets (**)	-	-	-	-	-	-	-	-	-
Debts to the Government and the SBV	-	-	-	7,094,446,324,035	-	-	-	-	7,094,446,324,035
Deposits and borrowings from other credit institution	-	-	14,882,977,797,765	500,000,000,000	-	2,797,588,450,000	-	-	18,180,566,247,765
Deposits from customers	-	-	11,729,327,743,347	16,366,813,520,820	18,470,131,442,398	11,799,295,379,820	20,580,719,108,765	72,000,000	78,946,359,195,150
Derivative financial instruments and other financial liabilities	-	-	-	-	-	-	-	-	-
Sponsored Capital, Entrusted Investments, and Loans Bearing Credit Institution Risk	-	-	-	-	-	-	-	-	-
Valuable papers issued	-	-	-	-	-	-	42,979,335	2,000,000,000,000	2,000,042,979,335
Other liabilities	-	2,312,592,824,540	-	-	-	-	-	-	2,312,592,824,540
TOTAL LIABILITIES	-	2,312,592,824,540	26,612,305,541,112	23,961,259,844,855	18,470,131,442,398	14,596,883,829,820	20,580,762,088,100	2,000,072,000,000	108,534,007,570,825
On-Balance Sheet Interest Rate Sensitivity Gap	3,937,918,852,482	13,892,340,807,605	8,480,440,863,644	8,978,054,299,203	(14,779,843,004,470)	(13,054,711,579,323)	(8,827,404,147,929)	7,563,663,393,501	6,190,459,484,713
Off-Balance Sheet Interest Rate Sensitivity Gap	-	792,328,961,017	-	-	-	-	-	-	792,328,961,017
Total Interest Rate Sensitivity Gap	3,937,918,852,482	14,684,669,768,622	8,480,440,863,644	8,978,054,299,203	(14,779,843,004,470)	(13,054,711,579,323)	(8,827,404,147,929)	7,563,663,393,501	6,982,788,445,730

(*) Excluding provision ; (**) Excluding charter capital and reserves.

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CURRENCY RISK REPORT

Unit: VND

Items	Converted EUR	USD được quy đổi	Monetary Gold Value Converted	Converted other currencies	Total
Assets					
I- Cash, gold and gemstones	2,058,624,900.00	17,554,789,925.00		-	19,613,414,825
II- Balances with the Central Banks	-	2,535,755,297.00		-	2,535,755,297
III- Placements with and loans to other credit institutions (*)	1,248,866,121.00	1,130,318,712,225.00		4,765,885,392.00	1,136,333,463,738
IV- Trading Securities (*)	-	-		-	-
V- Derivative Financial Instruments and Other Financial Assets	-	-			-
VI- Loans to customers (*)	-	183,544,945,890.00		-	183,544,945,890
VII- Investment Securities (*)	-	-		-	-
VIII- Capital Contribution and Long-term Investments (*)	-	-		-	-
IX- Fixed Assets and Investment Properties	-	-		-	-
X- Other assets (*)	-	190,227,119.00		-	190,227,119
Total assets	3,307,491,021	1,334,144,430,456	-	4,765,885,392	1,342,217,806,869
Liabilities					
I- Deposits and loans from the SBV and other credit institutions	-	-		-	-
II- Deposits from customers	718,209,462.00	86,814,790,862.00		3,612,290.00	87,536,612,614
III- Derivatives and other financial liabilities	-	1,220,644,320,000.00			1,220,644,320,000
IV- Sponsored Capital, Entrusted Investments, and Loans Where the Credit Institution Bears the Risk	-	-		-	-
V- Issuance of Valuable Papers	-	-		-	-
VI- Other liabilities	-	321,009,659.00		-	321,009,659
VII- Capital and Funds	-	-		-	-
Total liabilities	718,209,462	1,307,780,120,521	-	3,612,290	1,308,501,942,273
On-balance-sheet currency position	2,589,281,559	26,364,309,935	-	4,762,273,102	33,715,864,596
Off-balance-sheet currency position	-	-	-	-	-
On and off-balance-sheet currency position	2,589,281,559	26,364,309,935	-	4,762,273,102	33,715,864,596

(*) Excluding provision.

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REPORT ON ANALYSIS OF ASSETS AND LIABILITIES BY ACTUAL MATURITY PERIOD

Unit: VND

As at 30 September 2026	Overdue		Within Term					Total
	Over 3 months	Within 3 months	Within 1 month	From 1 to 3 Months	From 3 to 12 Months	From 1 to 5 Years	Over 5 Years	
ASSETS								
Cash, gold and gemstones	-	-	214,419,799,025	-	-	-	-	214,419,799,025
Balance with the State Bank of VietNam	-	-	2,440,641,706,842	-	-	-	-	2,440,641,706,842
Deposits with and loans to other credit institutions (*)	-	-	16,221,041,034,254	1,355,000,000,000	-	-	-	17,576,041,034,254
Derivative Financial Instruments and Other Financial Liabilities	-	-	62,788,540,000	-	-	-	-	62,788,540,000
Loans to customers (*)	1,474,606,676,282	2,463,312,176,200	7,628,514,142,349	4,322,635,589,804	1,951,521,187,273	28,933,549,718,874	16,149,041,716,797	62,923,181,207,579
Debts purchased (*)	-	-	-	14,075,958,904	517,545,068,493	1,200,000,000,000	-	1,731,621,027,397
Trading securities (*)	-	-	-	-	-	-	-	-
Investment securities (*)	-	-	800,000,000,000	1,300,000,000,000	2,014,175,139,984	6,617,917,511,133	8,351,693,770,143	19,083,786,421,260
Other Long-term Capital Contributions and Investments (*)	-	-	-	-	-	-	-	-
Fixed assets	-	-	-	-	-	-	64,918,843,161	64,918,843,161
Other assets (*)	-	316,000,000,000	6,057,950,467,777	819,432,267,510	1,312,040,754,307	2,104,285,051,927	17,359,934,499	10,627,068,476,020
TOTAL ASSETS	1,474,606,676,282	2,779,312,176,200	33,425,355,690,247	7,811,143,816,218	5,795,282,150,057	38,855,752,281,934	24,583,014,264,600	114,724,467,055,538
LIABILITIES (**)								
Debts to the Government and the SBV	-	-	1,389,511,477,948	5,704,934,846,087	-	-	-	7,094,446,324,035
Deposits and borrowings from other credit institution	-	-	14,882,977,797,765	500,000,000,000	2,797,588,450,000	-	-	18,180,566,247,765
Deposits from customers	-	-	11,729,327,743,347	16,366,813,520,820	30,269,426,822,218	20,580,719,108,765	72,000,000	78,946,359,195,150
Derivative financial instruments and other financial liabilities	-	-	-	-	-	-	-	-
Sponsored Capital, Entrusted Investments, and Loans Bearing Credit Institution Risk	-	-	-	-	-	-	-	-
Valuable papers issued	-	-	-	-	-	42,979,335	2,000,000,000,000	2,000,042,979,335
Other liabilities	-	-	2,312,592,824,540	-	-	-	-	2,312,592,824,540
TOTAL LIABILITIES	-	-	30,314,409,843,600	22,571,748,366,907	33,067,015,272,218	20,580,762,088,100	2,000,072,000,000	108,534,007,570,825
Net Liquidity Gap	1,474,606,676,282	2,779,312,176,200	3,110,945,846,647	(14,760,604,550,689)	(27,271,733,122,161)	18,274,990,193,834	22,582,942,264,600	6,190,459,484,713

(*) Excluding provision,

(**) Excluding charter capital and reserves,

