

Number: 16/25/BVBank/CV-TC
(Rgd: profit after tax fluctuations
For the first six month of 2025)

Ho Chi Minh City, August 14, 2025

Attention: - State Securities Committee;
- HaNoi Stock Exchange.

- Pursuant to Circular 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market;
- Based on the audited separate and consolidated financial statements for the first six month of 2025 ("1H2025");

Viet Capital Commercial Joint Stock Bank (BVBank) reported that "Profit after corporate income tax in the income statement of the reporting period changed by 10% or more compared to the same period of the previous year" as follows:

Unit: mil VND,%

Description	1H2025	1H2024	Increase/ (Decrease)	%
Consolidated profit after tax	74,447	121,525	(47,078)	(39%)
Separate profit after tax	73,378	121,073	(47,695)	(39%)

The above fluctuations are mainly due to the following impacts:

- Net interest income in 1H2025 increased by 12% over the same period last year due to interest income increasing by 23% while interest expense increased by 28%.
- Operating expenses in 1H2025 increased by 17% over the same period last year as the bank continued to increase brand recognition, invest resources in retail activities and digital transformation, and continuously improve service quality and customer experience.

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

Best regards,

DEPUTY GENERAL DIRECTOR

To:

- As above
- Accounting Department



Văn Thành Khánh Linh