

Number: 10/26/BVBank/CV-TC

Ho Chi Minh City, April 23, 2026

(Rgd: profit after tax fluctuations
in the first quarter of 2026)

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 separate and consolidated financial statements of the first quarter of 2026;

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	Q1.2026	Q1.2025	Increase/ (Decrease)	%
Consolidated profit after tax	172,370	64,109	108,261	169%
Separate profit after tax	172,143	63,644	108,499	170%

The above fluctuations are mainly due to the following impacts:

- Net interest income in Q1 2026 increased by 56% year-on-year due to a 47% increase in interest income while interest expenses increased by 44%. This was mainly driven by increased lending volume and improved net interest margin.
- Simultaneously, non-interest income increased significantly thanks to the intensified collection of risk-managed debts, making a positive contribution to overall business results.

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

Best regards,

To:

- As above

- Accounting Department

DEPUTY GENERAL DIRECTOR



Nguyễn Hoàng Sơn