

Number: 03/26/BVBank/CBTT-TC

Ho Chi Minh City, January 27 , 2026

PERIODIC INFORMATION DISCLOSURE OF FINANCIAL STATEMENTS

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

Pursuant to the provisions of Clause 3, Article 14 of Circular 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market, Viet Capital Commercial Joint Stock Bank discloses the financial statements for the fourth quarter of 2025 to the State Securities Committee and the Hanoi Stock exchange as follows:

1. Name of Organization: Viet Capital Commercial Joint Stock Bank

- Stock code: BVB, BVB124020, BVB125003
- Address: HM Town Building, 412 Nguyen Thi Minh Khai Street, Ward Ban Co, Ho Chi Minh City.
- Tel: 028 62679679
- Email:

2. Contents of information disclosure:

- Financial Statements Q4 2025:
 - Separate Financial Statements (Listed organization without subsidiaries and a parent accounting unit with dependent units);
 - Separate Financial Statements.
 - Consolidated Financial Statements (Listed organization with subsidiaries);
 - Combined Financial Statements (Listed organization with accounting units directly under a separate accounting apparatus);
- Cases that require explanation:

+ The auditing organization gave an opinion that was not an unqualified opinion on the financial statements (for audited 2025 financial statements)

- Yes No

Explanation document in case of “Yes”:

- Yes No

+ The difference between the profit after tax in the period before and after auditing is 5% or more, changing from loss to profit or vice versa (for audited 2025 financial statements).

- Yes No

Explanation document in case of “Yes”

Yes

No

+ Does the profit after tax corporate income tax in the income statement of the reporting period change by 10% or more compared to the same period of the previous year ?

Yes

No

Explanation document in case of “Yes”:

Yes

No

+ Is the profit after tax in the reporting period a loss, shifting from profit in the same period last year to loss in this period or vice versa?

Yes

No

Explanation document in case of “Yes”:

Yes

No

This information was published on the company’s website at the link:
<https://www.bvbank.net.vn>

AUTHORIZED PERSON TO DISCLOSE INFORMATION

DEPUTY GENERAL DIRECTOR

Attached documents:

- Separate financial statements
Quarter 4/2025
- Consolidated financial statements
Quarter 4/2025
- Explanation document for profit after
tax movement.



Nguyễn Chanh Cui