

NGÂN HÀNG TMCP VIỆT Á
VIETNAM ASIA
COMMERCIAL JOINT
STOCK BANK

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 1326/2026/CV-VAB
No.: 1326./2026/CV-VAB

Hà Nội, ngày 30 tháng 03 năm 2026
Hanoi, March 30, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi/To: - Sở giao dịch chứng khoán Hà Nội/HaNoi Stock Exchange

Thực hiện theo Điều 14 Thông tư 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài Chính về việc hướng dẫn công bố thông tin trên thị trường chứng khoán. Ngân hàng TMCP Việt Á (VAB) kính gửi Sở giao dịch Chứng khoán Hà Nội các văn bản như sau/ Pursuant to Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, which provides guidance information disclosure in the securities market, Vietnam Asia Commercial Joint Stock Bank respectfully sends to The HaNoi Stock Exchange the documents as listed below:

1. Tên tổ chức/Name of organization: Ngân hàng TMCP Việt Á/Vietnam Asia Commercial Joint Stock Bank

- Mã chứng khoán/Mã thành viên/ Stock code/ Broker code: VAB

- Địa chỉ/Address: Tầng 4 & 5, Toà nhà Samsora, Số 105 Chu Văn An, phường Hà Đông, TP. Hà Nội/4th & 5th Floor, Samsora Building, No. 105 Chu Van An Street, Ha Dong Ward, Ha Noi city

- Điện thoại liên hệ/Tel: 02439.333.636 Fax: 02439.336.426 E-mail: hcqt@vietabank.com.vn

2. Nội dung thông tin công bố/Contents of disclosure:

- BCTC kiểm toán năm 2025/ Audited Financial statements for 2025

BCTC riêng lẻ đã kiểm toán năm 2025/Audited Separate Financial Statement 2025;

BCTC hợp nhất đã kiểm toán năm 2025/Audited Consolidated Financial Statement 2025;

- BC tình hình sử dụng số tiền thu được từ phát hành trái phiếu ra công chúng đối với trái phiếu còn dư nợ tài ngày 31/12/2025

- Các TH thuộc diện phải giải trình nguyên nhân/ Cases that require an explanation of the cause:

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC đã được soát xét/kiểm toán)/ The auditing firm issued an opinion other than an unqualified opinion on the financial statements (for financial statements that have been reviewed/audited...):

Có/Yes

Không/No

Văn bản giải trình trong trường hợp tích có/ Explanatory document in case of a checkmark:

Có/Yes

Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước và sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC được kiểm toán năm 2022)/ *Net profit after tax in the reporting period differs by 5% or more before and after auditing, shifting from loss to profit or vice versa (for audited financial statements of 2022):*

Có/Yes

Không/No

Văn bản giải trình trong trường hợp tích có/ *Explanatory document in case of a checkmark:*

Có/Yes

Không/No

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước/ *Profit after corporate income tax in the income statement for the reporting period changes by 10% or more compared to the same period of the previous year:*

Có/Yes

Không/No

Văn bản giải trình trong trường hợp tích có/ *Explanatory document in case of a checkmark:*

Có/Yes

Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại/ *Net profit after tax in the reporting period shows a loss, shifting from a profit in the same period of the previous year to a loss in this period, or vice versa:*

Có/Yes

Không/No

Văn bản giải trình trong trường hợp tích có/ *Explanatory document in case of a checkmark:*

Có/Yes

Không/No

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 30/03/2026 tại đường dẫn www.vietabank.com.vn / *This information was published on the company's website on 30./03/2026, as in the link www.vietabank.com.vn*

Tài liệu đính kèm/Attached documents:

Tài liệu liên quan đến nội dung thông tin công bố/
Documents on disclosed information:

- Báo cáo tài chính riêng lẻ đã kiểm toán năm 2025/ *Audited Separate Financial Statement 2025;*

- Báo cáo tài chính hợp nhất đã kiểm toán năm 2025/ *Audited Consolidated Financial Statement 2025;*

- Giải trình biến động lợi nhuận 2025/ *Explanation of Profit Fluctuations 2025*

Đại diện tổ chức

Organization representative

Người UQ CBTT/ *Person authorized to disclose information*

(Ký, ghi rõ họ tên, chức vụ, đóng dấu) *Chức*
(Signature, full name, position, and seal)



Nguyễn Hồng Hải

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK

Report on the use of proceeds from public bond issuances outstanding as
at 31 December 2025.
(Audited).

TABLE OF CONTENTS

	Page(s)
STATEMENT OF THE BOARD OF MANAGEMENT	2 – 4
INDEPENDENT AUDITORS' REPORT	5 – 6
REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES FOR BONDS OUTSTANDING AS AT 31 DECEMBER 2025	7 – 10
NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES	11 – 12



VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK

4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Vietnam – Asia Commercial Joint Stock Bank (the “Bank”) presents its report together with the Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025 and the accompanying Notes to the Report on the use of proceeds from bond issuances (collectively, the “Report on the use of proceeds from bond issuances”).

1. General Information

Vietnam-Asia Commercial Joint Stock Bank (hereinafter referred to as “the Bank”) is a Joint Stock Commercial Bank incorporated in the Socialist Republic of Vietnam. The Bank was established under Decision No. 440/QD-NHNN dated 09 May 2003 issued by the State Bank of Vietnam and Operating License No. 12/NH-GP dated 09 May 2003. On 31 May 2019, the State Bank of Vietnam granted License No. 55/GP-NHNN, replacing Operating License No. 12/NH-GP dated 09 May 2003. The Bank’s operating duration under the License is 99 years from 09 May 2003. The Bank is operating under Enterprise Registration Certificate No. 0302963695, registered for the first time by the Ho Chi Minh Department of Planning and Investment on 19 June 2003 and No. 0302963695 amended for the 33rd time by the Hanoi Department of Planning and Investment on 17 May 2023.

The Bank’s head office is located at 4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City

Charter capital: VND 8,163,718,790,351.

Paid-up capital: VND 8,163,718,790,351.

On 24 June 2025, the State Bank of Vietnam approved the Bank’s increase of charter capital through the issuance of shares from the owner’s equity, with a maximum additional amount of VND 2,764,286,530,000, as stated in Official Letter No. 5269/NHNN-QLDS.

On 17 October 2025, the State Bank of Vietnam has approved for the Bank to increase its charter capital by a maximum amount of VND 3,331,768,250,000 according to Official Letter No. 9108/NHNN-QLGS

2. The members of the Board of Directors, Board of Supervisors, Board of Management and Chief Accountant

The members of the Board of Directors, Board of Supervisors, Board of Management and Chief Accountant of the Bank from 01 January 2025 to the date of this report are as follows:

Board of Directors

Full name	Position	Date of appointment/dismissal
Mr. Phuong Thanh Long	Chairman	
Mr. Phan Van Toi	Vice Chairman	
Mr. Nguyen Hong Hai	Member	
Mr. Tran Tien Dung	Member	
Mr. Le Hong Phuong	Independent Member	
Mr. Nguyen Van Trong	Member	Appointed on 26 April 2025
Mr. Thai Nguyen Hoang Nha	Independent Member	Appointed on 26 April 2025

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City**STATEMENT OF THE BOARD OF MANAGEMENT****Board of Supervisors**

Full name	Position
Ms. Nguyen Kim Phuong	Head of BOS
Mr. Nguyen Van Thanh	Member
Mr. Tran Ngoc Hai	Member

Board of Management and Chief Accountant

Full name	Position	Date of appointment/dismissal
Mr. Nguyen Van Trong	General Director	Appointed on 17 April 2025
Mr. Tran Tien Dung	Deputy General Director	
Mr. Bui Xuan Dung	Deputy General Director	
Mr. Pham Linh	Deputy General Director	Dismissed on 11 January 2025
Mr. Nguyen Thanh Cong	Chief Accountant	

Legal representative

The legal representative of the Bank during the period and to the date of this report is Mr. Phuong Thanh Long – Chairman of the Board of Directors.

Mr. Nguyen Van Trong, the General Director of the Bank, has been authorized by the Board of Directors to sign the Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025 under the Power of Attorney No. 125/2025/UQ-CT.HDQD dated 17 April 2025 issued by the Board of Directors of Vietnam-Asia Commercial Joint Stock Bank.

3. Auditors

International Auditing and Valuation Company Limited has been appointed to audit the Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025 of the Bank.

4. Events arising after the date of the Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025

The Board of Management of the Company confirms that there are no events arising after the date of The Report on the use of proceeds from public bond issuances for bonds that need to be explained in the Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025

5. Disclosure of the Board of Management's Responsibility for the Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025

The Management is responsible for the preparation and presentation of the Report on the use of proceeds from bond issuances for bonds outstanding as at 31 December 2025, in accordance with the basis of preparation presented in Note 3 – "Basis of preparation and purpose of the Report on the utilisation of proceeds from bond issuances".

The Board of Management confirms that it has complied with the requirements of Circular No. 96/2020/TT-BTC dated 16 November 2020 guiding information disclosure on the securities market,

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK

4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City

STATEMENT OF THE BOARD OF MANAGEMENT

Decree No. 155/2020/ND-CP dated 31 December 2020 detailing a number of articles of the Law on Securities, and Circular No. 118/2020/TT-BTC dated 31 December 2020 providing guidance on public offering, issuance of securities, tender offers, share buybacks, registration of public companies and deregistration of public company status.

6. Approval of the Report on the use of proceeds from bond issuances

The Board of Management approves the accompanying Report on the utilisation of proceeds from bond issuances for bonds outstanding as at 31 December 2025 and , and affirms that the report provides a true and fair the use of proceeds from bond issuances for bonds outstanding as at 31 December 2025.

For and on behalf of the Management, *Chale*



NGUYEN VAN TRONG

General Director

Ha Noi, 30 March 2026

No: 07071.2/2025/BCV/IAV

INDEPENDENT AUDITOR'S REPORT

**To: Bondholders, Board of Directors, Board of Supervisors and Board of Management
Vietnam-Asia Commercial Joint Stock Bank**

We have audited the accompanying Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025 of Vietnam - Asia Commercial Joint Stock Bank (the "Bank"), dated 30 March 2026, and the accompanying Notes to The Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025 (collectively referred to as the "Report on the use of proceeds from bond issuances"), as set out on pages 07 to 12.

The Board of The Management's Responsibility

The Management of the Bank is responsible for the preparation and fair presentation of the Report on the use of proceeds from bond issuances in accordance with Note 3 – "Basis of preparation and purpose of the Report on the use of proceeds from bond issuances", and for such internal control as Management determines is necessary to enable the preparation and presentation of the Report on the use of proceeds from bond issuances that is free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on the Bank's Report on the use of proceeds from bond issuances based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Bank's Report on the use of proceeds from bond issuances is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Report on the use of proceeds from bond issuances. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Report on the use of proceeds from bond issuances, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the Report on the use of proceeds from bond issuances in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by Management, as well as evaluating the overall presentation of the Report on the use of proceeds from bond issuances.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Auditor's Opinion

In our opinion, the accompanying Report on the use of proceeds from bond issuances for bonds outstanding as at 31 December 2025 of Vietnam - Asia Commercial Joint Stock Bank presents truly and fairly, in all material respects, the use of proceeds from bond issuances in accordance with Note 3

– “Basis of preparation and purpose of the Report on the use of proceeds from bond issuances” in the Notes to the Report and other relevant legal regulations.

Basis of preparation and restriction on use of the report

We draw attention to Note 3 – “Basis of preparation and purpose of the Report on the use of proceeds from bond issuances” in the Notes to the Report, which describes the basis of accounting applied by the Bank in the preparation of the Report on the use of proceeds from bond issuances. The Report on the use of proceeds from bond issuances has been prepared for the purpose of information disclosure and reporting to State management authorities and bondholders of outstanding bonds in accordance with prevailing regulations. As a result, this Report may not be suitable for any other purpose.

We also draw attention to Section 1 – “General information on the issuance” in the Report on the use of proceeds from bond issuances, under which the maturity dates of the bonds are in 2032. Accordingly, we do not express an opinion on the Bank’s ability to repay the bonds.



M.S.D.N: 0106299213 - C.T.T.A
CÔNG TY
TNHH
KIỂM TOÁN VÀ
ĐỊNH GIÁ
QUỐC TẾ
THÀNH PHỐ HÀ NỘI



DUONG VAN THIEU

Deputy Director

Auditing Practising Registration Certificate

No. 5353-2025-283-1

**INTERNATIONAL AUDITING AND
VALUATION COMPANY LIMITED**

Ha Noi, 30 March 2026

NGUYEN PHUONG THUY

Auditor

Auditing Practising Registration Certificate

No. 4567-2022-283-1

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City**REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES**

For bonds outstanding as at 31 December 2025

1. General information on bond issuances**1.1 Information on bond issuance TPVAB253201 dated 13 August 2025 is as follows:**

No.	Content	Information
1	Bond code	TPVAB253201
2	Stock code	VAB125020
3	Type of bonds:	The bonds are non-convertible bonds, without warrants, and constitute subordinated debt. These bonds meet the conditions for inclusion in Tier 2 capital of Vietnam Asia Commercial Joint Stock Bank in accordance with prevailing regulations, and are unsecured.
4	Price:	VND 100,000 / bond
5	Issuance method:	Offered to the public
6	Number of bonds issued:	3,000,000 bonds
7	Issuance value:	VND 300,000,000,000
8	Proceeds from bond issuance:	VND 300,000,000,000
9	Net proceeds from the offering:	VND 300,000,000,000
10	Outstanding principal balance of bonds as at 31 December 2025:	VND 300,000,000,000
11	Issue date:	13/08/2025
12	Maturity date:	13/08/2032
13	Completion date of the offering:	13/08/2025
14	Bond interest rate:	<p>The interest rate of the bonds issued by Vietnam Asia Commercial Joint Stock Bank to the public in the first tranche of 2025 is a hybrid rate. The interest rate for the first year is 7.6%/year, and from the second year onwards, the interest rate is floating, determined in accordance with the following formula: Bond interest rate = Reference rate + Margin.</p> <p>The margin and reference rate are determined as follows:</p> <p>+ Margin: 2.8%/year.</p> <p>+ Reference rate: The reference rate used to determine the interest rate for each interest period is the average of 12-month VND individual term deposit interest rates, with interest payable at maturity (or equivalent tenors), as publicly announced on the official websites of four Vietnamese commercial banks, namely BIDV, VietinBank, Agribank and Vietcombank, at the interest determination date. The reference rate shall be rounded to two decimal places.</p>
15	Type of bonds:	Journal entry
16	Interest payment period:	Interest is paid annually, with bond interest paid in arrears once per year from the issue date, at the end of each interest period.
17	Collateral as at 31 December 2025:	Unsecured
18	Issuing agent and advisory organization:	MB Securities Joint Stock Company
19	Trading market:	HNX

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City**REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES**

For bonds outstanding as at 31 December 2025

1.2 Information on bond issuance TPVAB253202 dated 14 October 2025 is as follows:

No.	Content	Information
1	Bond code	TPVAB253202
2	Stock code	VAB125029
3	Type of bonds:	The bonds are non-convertible bonds, without warrants, and constitute subordinated debt. These bonds meet the conditions for inclusion in Tier 2 capital of Vietnam Asia Commercial Joint Stock Bank in accordance with prevailing regulations, and are unsecured.
4	Price:	VND 100,000 / bond
5	Issuance method:	Offered to the public
6	Number of bonds issued:	3,000,000 bonds
7	Issuance value:	VND 300,000,000,000
8	Number of bonds successfully issued:	2,994,070 bonds
8	Proceeds from bond issuance:	VND 299,407,000,000
9	Net proceeds from the offering:	VND 299,407,000,000
10	Outstanding principal balance of bonds as at 31 December 2025:	VND 299,407,000,000
11	Issue date:	14/10/2025
12	Maturity date:	14/10/2032
13	Completion date of the offering:	14/10/2025
14	Bond interest rate:	<p>The interest rate of the bonds issued by Vietnam Asia Commercial Joint Stock Bank to the public in the first tranche of 2025 is a hybrid rate. The interest rate for the first year is 7.6%/year, and from the second year onwards, the interest rate is floating, determined in accordance with the following formula: Bond interest rate = Reference rate + Margin.</p> <p>The margin and reference rate are determined as follows:</p> <p>+ Margin: 2.8%/year.</p> <p>+ Reference rate: The reference rate used to determine the interest rate for each interest period is the average of 12-month VND individual term deposit interest rates, with interest payable at maturity (or equivalent tenors), as publicly announced on the official websites of four Vietnamese commercial banks, namely BIDV, VietinBank, Agribank and Vietcombank, at the interest determination date. The reference rate shall be rounded to two decimal places.</p>
15	Type of bonds:	Journal entry
16	Interest payment period:	Interest is paid annually, with bond interest paid in arrears once per year from the issue date, at the end of each interest period.
17	Collateral as at 31 December 2025:	Unsecured
18	Issuing agent and advisory organization:	MB Securities Joint Stock Company
19	Trading market:	HNX

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City**REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES**

For bonds outstanding as at 31 December 2025

1.3 Information on bond issuance TPVAB253203 dated 12 December 2025 is as follows:

No.	Content	Information
1	Bond code	TPVAB253203
2	Stock code	VAB125034
3	Type of bonds:	The bonds are non-convertible bonds, without warrants, and constitute subordinated debt. These bonds meet the conditions for inclusion in Tier 2 capital of Vietnam Asia Commercial Joint Stock Bank in accordance with prevailing regulations, and are unsecured.
4	Price:	VND 100,000 / bond
5	Issuance method:	Offered to the public
6	Number of bonds issued:	4,005,930 bonds
7	Issuance value:	VND 400,593,000,000
8	Number of bonds successfully issued:	922,235 bonds
8	Proceeds from bond issuance:	VND 92,223,500,000
9	Net proceeds from the offering:	VND 92,223,500,000
10	Outstanding principal balance of bonds as at 31 December 2025:	VND 92,223,500,000
11	Issue date:	12/12/2025
12	Maturity date:	12/12/2032
13	Completion date of the offering:	12/12/2025
14	Bond interest rate:	The interest rate of the bonds issued by Vietnam Asia Commercial Joint Stock Bank to the public in the first tranche of 2025 is a hybrid rate. The interest rate for the first year is 7.7%/year, and from the second year onwards, the interest rate is floating, determined in accordance with the following formula: Bond interest rate = Reference rate + Margin. The margin and reference rate are determined as follows: + Margin: 2.8%/year. + Reference rate: The reference rate used to determine the interest rate for each interest period is the average of 12-month VND individual term deposit interest rates, with interest payable at maturity (or equivalent tenors), as publicly announced on the official websites of four Vietnamese commercial banks, namely BIDV, VietinBank, Agribank and Vietcombank, at the interest determination date. The reference rate shall be rounded to two decimal places.
15	Type of bonds:	Journal entry
16	Interest payment period:	Interest is paid annually, with bond interest paid in arrears once per year from the issue date, at the end of each interest period.
17	Collateral as at 31 December 2025:	Unsecured
18	Issuing agent and advisory organization:	MB Securities Joint Stock Company
19	Trading market:	HNX

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City**REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES**

For bonds outstanding as at 31 December 2025

2. Plan for the use of proceeds from bond issuances

The use of proceeds for the outstanding bonds has been approved by the General Meeting of Shareholders of Vietnam - Asia Commercial Joint Stock Bank as follows:

<u>Bond code</u>	<u>Resolution</u>	<u>Intended use as approved in the Resolution</u>
TPVAB253201	Resolution No. 02/2025/NQ-ĐHĐCĐ dated 26 April 2025 of the General Meeting of Shareholders of Vietnam Asia Commercial Joint Stock Bank	The proceeds are intended to increase Tier 2 capital, strengthen the Bank's capital base, and support lending activities to the economy, particularly for medium- and long-term investment projects.
TPVAB253202		
TPVAB253203		

3. Use of proceeds from bond issuances

The use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025 of Vietnam - Asia Commercial Joint Stock Bank is as follows:

No.	Use of proceeds from bond issuance	Bond code	Actual use of proceeds from bond issuance on a cumulative basis up to 31 December 2024	Actual use of proceeds from bond issuance for the period from 1 January 2025 to 31 December 2025	Actual use of proceeds from bond issuance on a cumulative basis up to 31 December 2025
			Amount (VND)	Amount (VND)	Amount (VND)
I. Increase in Tier 2 capital					
1.	Lending activities	TPVAB253201	Not yet issued	300,000,000,000	300,000,000,000
		TPVAB253202	Not yet issued	299,407,000,000	299,407,000,000
		TPVAB253203	Not yet issued	92,223,500,000	92,223,500,000
II. Other purposes in accordance with the Law on Credit Institutions					
None					
Total (I +II)			0	691,630,500,000	691,630,500,000


 DO THI PHUONG LOAN
 Preparer


 NGUYEN THANH CONG
 Chief Accountant




 NGUYEN VAN TRONG
 General Director
 Ha Noi, 30 March 2026

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK

4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES

For bonds outstanding as at 31 December 2025

This Notes is an integral part of and should be read in conjunction with the accompanying Report on the use of proceeds from bond issuances.

1. OPERATING CHARACTERISTICS

1.1. Structure of Ownership

Vietnam-Asia Commercial Joint Stock Bank (hereinafter referred to as “the Bank”) is a Joint Stock Commercial Bank incorporated in the Socialist Republic of Vietnam. The Bank was established under Decision No. 440/QD-NHNN dated 09 May 2003 issued by the State Bank of Vietnam and Operating License No. 12/NH-GP dated 09 May 2003. On 31 May 2019, the State Bank of Vietnam granted License No. 55/GP-NHNN, replacing Operating License No. 12/NH-GP dated 09 May 2003. The Bank’s operating duration under the License is 99 years from 09 May 2003. The Bank is operating under Enterprise Registration Certificate No. 0302963695, registered for the first time by the Ho Chi Minh Department of Planning and Investment on 19 June 2003 and No. 0302963695 amended for the 33rd time by the Hanoi Department of Planning and Investment on 17 May 2023.

The Bank’s head office is located at 4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City

1.2. Business activities

The Bank’s principal activities include conducting banking operations such as mobilising and receiving short-term, medium-term and long-term deposits from organisations and individuals; providing short-term, medium-term and long-term loans to organisations and individuals based on the nature and availability of the Bank’s funding sources; conducting foreign exchange transactions and international trade finance services; discounting commercial papers, bonds and other valuable papers; and providing brokerage intermediary services and other banking services as permitted by the State Bank of Vietnam (“SBV”).

2. REPORTING PERIOD AND FUNCTIONAL CURRENCY

2.1 Reporting period

The Report on the use of proceeds from public bond issuances for bonds outstanding as at 31 December 2025.

2.2 Accounting currency

The accounting currency is Vietnam Dong (VND) as all receipts and payments are made in VND.

3. BASIS OF PREPARATION AND PURPOSE OF THE REPORT ON THE USE OF PROCEEDS FROM BOND ISSUANCES

3.1 Basis of preparation

The Report on the use of proceeds from bond issuances is prepared and presented on a historical cost basis, in accordance with Vietnamese Accounting Standards, the prevailing Vietnamese Accounting System and relevant regulations governing the preparation and presentation of the Report.

The Report on the use of proceeds from bond issuances is prepared on a cash basis and forms part of the overall cash flows of the Bank.

VIETNAM - ASIA COMMERCIAL JOINT STOCK BANK

4th and 5th Floor, Samsora Premier Building, No. 105 Chu Van An Street, Ha Dong Ward, Hanoi City

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES

For bonds outstanding as at 31 December 2025

3.2 Purpose of The Report on the use of proceeds from public bond issuances for bonds

The Bank prepares this Report on the use of proceeds for the purpose of reporting to the 2026 General Meeting of Shareholders and for inclusion in documentation for future bond issuances of the Bank. Accordingly, this Report may not be suitable for any other purpose.

4 EVENTS ARISING AFTER THE DATE OF THE REPORT ON THE USE OF PROCEEDS FROM PUBLIC BOND ISSUANCES

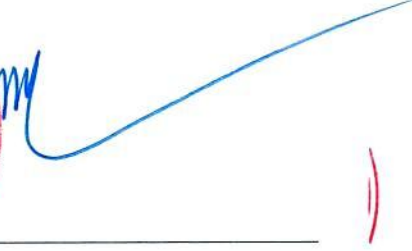
The Management of the Bank confirms that there were no events occurring after the date of the Report on the use of proceeds from bond issuances that require disclosure in the Report on the use of proceeds from bond issuances for bonds outstanding as at 31 December 2025.



DO THI PHUONG LOAN
Preparer



NGUYEN THANH CONG
Chief Accountant



NGUYEN VAN TRONG
General Director
Ha Noi, 30 March 2026

