



Hà Nội, ngày 17 tháng 04 năm 2026

Số/No.:...2712.../2026/EIB/TB-TGD
V/v Công bố thông tin Báo cáo Thường niên 2025 của Eximbank
Re: Disclosure of Eximbank Annual Report 2025

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
REGULAR INFORMATION DISCLOSURE

Kính gửi/To: - Ủy ban Chứng khoán Nhà nước/ *State Securities Commission*
- Sở Giao dịch Chứng khoán TP HCM/ *HCMC Stock Exchange*

1. Tên tổ chức: Ngân hàng TMCP Xuất Nhập Khẩu Việt Nam*Bank's name: Vietnam Export Import Commercial JS Bank*

- Mã chứng khoán/Stock code: **EIB**
- Địa chỉ trụ sở chính: 27-29 Lý Thái Tổ, phường Hoàn Kiếm, TP. Hà Nội
Head Office address: 27-29 Ly Thai To, Hoan Kiem Ward, Ha Noi City
- Điện thoại/Tel: (024) 73036868
- Website: www.eximbank.com.vn

2. Nội dung thông tin công bố/Details of disclosure:*Báo cáo Thường niên năm 2025 của Ngân hàng TMCP Xuất Nhập Khẩu Việt Nam / Annual Report 2025 of Vietnam Export Import Commercial JS Bank.***3. Thông tin này được công bố trên trang thông tin điện tử của Ngân hàng vào ngày 17/04/2026 tại đường dẫn www.eximbank.com.vn/nha-dau-tu.***The disclosure is published on the Bank's website on 17/4/2026 at www.eximbank.com.vn/nha-dau-tu.*

Chúng tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố./ *We hereby undertake that the information disclosed above is true and correct, and assume full responsibility to law therein.*

NGƯỜI ĐƯỢC ỦY QUYỀN CÔNG BỐ THÔNG TIN
PERSON AUTHORIZED TO DISCLOSE INFORMATION
PHÓ TỔNG GIÁM ĐỐC/DEPUTY CEO

Tài liệu đính kèm/Attachment:

- Báo cáo Thường niên năm 2025
Annual Report 2025

Nơi nhận/Recipients:

- Như trên/Ditto;
- Lưu TT Marketing & TT/Kept at
PR & Marketing Center

**Nguyễn Hồ Hoàng Vũ**



ANNUAL REPORT 2025

VIETNAM EXPORT IMPORT COMMERCIAL
JOINT STOCK BANK

ABBREVIATIONS

No.	Abbreviation	Full term
1	APE	Annual Premium Equivalent
2	AR	Annual Report
3	BOD	Board of Directors
4	BOM	Board of Management
5	CAR	Capital Adequacy Ratio
6	CEO	Chief Executive Officer
7	CFO	Chief Financial Officer
8	CMS	Card Management System
9	DWH-MIS	Data Warehouse – Management Information System
10	EBIT	Earnings Before Interest and Taxes
11	EBITDA	Earnings Before Interest, Taxes, Depreciation and Amortization
12	EIB	Eximbank / Stock code EIB
13	EPS	Earnings Per Share
14	ESG	Environmental, Social and Governance
15	ESOP	Employee Stock Ownership Plan
16	E&S	Environmental and Social
17	FDI	Foreign Direct Investment
18	FS	Financial Statements
19	GMS	General Meeting of Shareholders
20	GRI	Global Reporting Initiative
21	HCMC	Ho Chi Minh City
22	HOSE	Ho Chi Minh City Stock Exchange
23	IA	Internal Audit
24	IRRBB	Interest Rate Risk in the Banking Book
25	IT	Information Technology
26	JCB	Japan Credit Bureau
27	KYC	Know Your Customer
28	LOS-BPM	Loan Origination System – Business Process Management
29	M&A	Mergers and Acquisitions
30	PBT	Profit Before Tax
31	RM	Risk Management
32	ROA	Return on Assets
33	ROE	Return on Equity
34	RSA	Rate Sensitive Assets
35	RSL	Rate Sensitive Liabilities
36	SBV	State Bank of Vietnam
37	SME	Small and Medium-sized Enterprises
38	SSC	State Securities Commission
39	SWIFT	Society for Worldwide Interbank Financial Telecommunication
40	USD	United States Dollar
41	VAT	Value Added Tax
42	VFF	Vietnam Fatherland Front
43	VND	Vietnamese Dong
44	ΔEVE	Change in Economic Value of Equity
45	ΔNII	Change in Net Interest Income

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Accordingly, in the 2026–2027 period, Eximbank will focus on rebuilding foundations, including: perfecting the governance model according to advanced practices, shifting the business model towards a customer-centric orientation, enhancing risk management capacity, and developing a high-quality human resource team. These are core factors aimed at working together with the foundation to ensure sustainable growth in the long term.

TO OUR VALUED SHAREHOLDERS, CUSTOMERS, PARTNERS

The year 2025 concluded amidst a financial-banking landscape facing numerous fluctuations and pressures. In this context, Eximbank's business results did not meet expectations; some key indicators, particularly profit before tax, recorded a decline compared to the previous year.

We candidly acknowledge this reality with the highest sense of responsibility, while simultaneously identifying this as a necessary time to comprehensively restructure and create a foundation for sustainable long-term growth.

The year 2025, therefore, holds special significance—it is not just a year of results, but a pivotal year to prepare for Eximbank's comprehensive transformation journey.

After 36 years of development, the Bank is entering a new phase with a clear orientation towards comprehensive restructuring to enhance competitiveness and aim for sustainable growth goals in the long term. With high consensus from Shareholders, the Board of Directors, and the Board of Management, in 2025 Eximbank proactively allocated resources to focus on building the Development Strategy for the 2026–2030 period. This strategy is designed with an approach toward international standards and systematicity, with the partnership of leading prestigious global consulting partners.

We clearly recognize that transformation is a complex process, requiring persistence, disci-

pline, and synchronization throughout the entire system. In that journey, three decisive factors include: belief in the chosen strategic direction, executive capacity strong enough to transform strategy into specific results, and discipline in execution to ensure consistency and efficiency across the system.

The Board of Directors is committed to continuing to work closely with the Board of Management in implementing the strategy, improving management efficiency, and ensuring the principles of transparency, safety, and sustainable development. Simultaneously, the Bank will focus on building execution capacity, consolidating a customer service culture, and promoting a spirit of innovation throughout the organization.

We believe that, with the foundation being methodically redesigned, along with the consensus and determination to overcome current limits, Eximbank will step-by-step transform strongly and realize strategic goals in the coming years.

On behalf of the Board of Directors, I sincerely thank our Valued Shareholders, Customers, and Partners for always trusting and accompanying Eximbank. At the same time, I recognize and highly appreciate the efforts, sense of responsibility, and perseverance of all Employees.

Sincerely,

Pham Thi Huyen Trang
Chairwoman of the Board of Directors

MESSAGE FROM THE GENERAL DIRECTOR

TO OUR VALUED SHAREHOLDERS, PARTNERS, AND CUSTOMERS

The year 2025 marks an important milestone in Eximbank's transformation journey—a period where the Bank has step-by-step redefined its operating model, consolidated its governance foundation, and aimed for sustainable, more effective growth in the long term.

Over the past year, the global and domestic economic context continued to face complex fluctuations, with unpredictable factors stemming from geopolitics, financial markets, and investor sentiment. In such a business environment, banks are required to constantly enhance their executive capacity, risk management, and operational governance.

In response to this context, Eximbank has chosen a prudent approach: maintaining a balance between safety and growth. The Bank focused on strictly managing the capital structure and utilization, controlling safety ratios according to regulations, and proactively adjusting business activities to align with market developments. Thanks to this, key business indicators continued to record positive results, and safety limits were maintained stably, creating a solid premise for the next development phase.

Moving beyond ensuring operational stability, Eximbank has also step-by-step consolidated its internal strength by reviewing and perfecting governance processes, enhancing operational discipline, and increasing coordination between units across the entire system. These are foundational factors

contributing to improving growth quality and resilience against market fluctuations.

In addition, risk management continues to be strengthened proactively and consistently; credit quality is strictly controlled, and debt recovery activities are implemented early and decisively to limit new risks. Simultaneously, Eximbank continues to promote the application of technology in business and operations, aiming for higher productivity, cost optimization, and a comprehensive improvement of the customer experience.

In a volatile environment, we believe that sustainability is not just a compass but the very way to develop. Eximbank does not pursue growth at any cost but chooses controlled growth based on a foundation of safety, efficiency, and discipline.

Steadfast with that orientation, every step is directed toward real value, and every stage of development is built on a solid foundation.

Eximbank sincerely thanks our Shareholders, partners, customers, Central and local Government agencies, and all Employees for always trusting and accompanying the Bank throughout the past journey. This companionship is the vital foundation for Eximbank to continue standing firm, adapting, and developing in the next phase.

Wishing you health, happiness, and success.



Mr. Tran Tan Loc
Acting General Director of Eximbank

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Entering 2026, Eximbank is determined to continue promoting comprehensive transformation with a focus on improving the quality of services provided to customers. On that basis, the Bank aims to focus on the correct target customer segments, increase the efficiency of exploiting the existing customer base, and step-by-step improve the income structure by gradually increasing the proportion of sustainable revenue sources.





EXIMBANK OVERVIEW

Introduction to Eximbank

Vision, mission, core values, and business philosophy

History of establishment and development

Awards and recognitions achieved in 2025

Governance model and organizational structure

Business lines

Operating network

The figures after a five-year journey

Development orientation

Risk management





INTRODUCTION TO EXIMBANK

Vietnamese Registered Name	Ngân hàng Thương mại Cổ phần Xuất nhập khẩu Việt Nam
English Registered Name	Vietnam Export Import Commercial Joint Stock Bank (Vietnam Eximbank)
Operating License	Số 0011
Date of Issue	06/04/1992
Issuing Authority	State Bank of Vietnam
Stock Exchange	Ho Chi Minh City Stock Exchange
Stock Name	Shares of Vietnam Export Import Commercial Joint Stock Bank (Eximbank)
Stock Code	EIB
Charter Capital	VND 18,688,106,070,000
Credit Rating Agency	S&P Global Rating
Head Office (*)	27-29 Ly Thai To Street, Hoan Kiem Ward, Hanoi City, Vietnam.
Tel	+84 24 7303 6868
Website	www.eximbank.com.vn

VISION, MISSION, CORE VALUES, AND BUSINESS PHILOSOPHY

Eximbank leverages market opportunities to maintain sustainable growth rates, consolidate and expand its customer base, enhance its position, and build Eximbank into a modern commercial joint-stock bank. It is a place where shareholders, investors, customers, and partners can always feel secure about investment efficiency and capital safety. It is a bank providing a diverse range of high-quality financial and banking products and services, a prestigious brand in the financial-banking sector with significant contributions to the community and society.



VISION

To become the leading high-quality commercial joint-stock bank in Vietnam, driven by professionalism and integrity.



MISSION

To become a trusted destination, meeting customer expectations by providing comprehensive and outstanding financial services and solutions with a customer-centric goal.

To create an ideal working environment where all employees are respected and can maximize their working potential; encouraging and rewarding employees with competence and enthusiasm.

To optimize value for stakeholders including customers, shareholders, employees, and the community through stable growth in business activities.



CORE VALUES

CREATIVITY AND IMPROVEMENT

Bringing long-term value through creative business strategies and innovative spirit that keep pace with the development of the era.

CUSTOMER FIRST AND TRUSTED SERVICES

At Eximbank, we always consider even the smallest needs of our customers as the objective for developing safe, effective, and reliable products and services. All of Eximbank's products and services are geared towards sustainable development in relationship with our customers.

BUSINESS ETHICS AND TRANSPARENCY

Originating from the HEART – all personnel at Eximbank uphold fundamental ethical values, protecting the interests of customers, aiming for transparency in business activities, and maximizing the value brought to customers.

HISTORY OF ESTABLISHMENT AND DEVELOPMENT

ESTABLISHMENT DAY

Vietnam Export Import Commercial Joint Stock Bank (Eximbank) was one of the first joint stock commercial banks established in Vietnam, pursuant to Decision No. 140/CT issued by the Chairman of the Council of Ministers on May 24, 1989, under its original name, Vietnam Export Import Bank.

The Bank officially commenced operations on January 17, 1990, and was granted Operating License No. 11/NH-GP dated April 6, 1992 by the Governor of the State Bank of Vietnam. At that time, its registered charter capital was **VND 50 billion (equivalent to USD 12.5 million)**. The Bank also officially adopted the name Vietnam Export Import Commercial Joint Stock Bank, abbreviated as Eximbank.

LISTING

Vietnam Export Import Commercial Joint Stock Bank was approved for stock listing by the Ho Chi Minh City Stock Exchange starting from October 20, 2009, according to Decision No. 128/QD-SGDHCM.

- Stock Name: Shares of Vietnam Export Import Commercial Joint Stock Bank
- Stock Type: Common shares
- Stock Symbol: EIB
- Par Value: 10,000 VND/share
- As of December 31, 2025: Number of outstanding shares: 1,868,810,607 shares
- Total listed value at par value: VND 18,688,106,070,000

YEAR 1990

Officially commenced operations on January 17, 1990, with a charter capital of VND 50 billion.

ORIGINS

YEAR 1991-1992

Was entrusted by the State Bank of Vietnam and the Ministry of Finance to implement part of Sweden's non-refundable aid program for Vietnamese enterprises.

YEAR 1993

Joined the electronic payment system of the State Bank of Vietnam.

FOUND ATION

YEAR 1995

Joined the SWIFT system and became one of six banks participating in the Banking Modernization Project implemented by the State Bank of Vietnam and the World Bank.

YEAR 1997

Became an official member of Mastercard International.

YEAR 2012

Launched a new brand identity, marking a new phase of development and brand repositioning.

YEAR 2009

Listed its shares (ticker symbol: EIB) on the Ho Chi Minh City Stock Exchange (HOSE) with a charter capital of VND 8,762 billion.

YEAR 2007

Entered into strategic partnerships with 17 domestic and international partners, most notably Sumitomo Mitsui Banking Corporation (SMBC) of Japan.

RISING

YEAR 2005

Eximbank was the first bank in Vietnam to issue an international Visa Debit card.

INTEG RATION

YEAR 2003

Implemented an online internal payment system across the entire network.

YEAR 1998

Became an official member of Visa International.

YEAR 2015

- Implemented the new Card Management System (New CMS) on the Way4 – OpenWay (Belgium) platform, marking a significant step forward in its digital transformation strategy.
- Eximbank's international credit rating was upgraded by S&P Global Ratings to BB- with a stable outlook.

YEAR 2019

Entered into a partnership with Trangolo to jointly develop an online payment channel for customers receiving remittances.

YEAR 2022-2023

Launched Eximbank EDigi and Eximbank EBiz, an omnichannel digital banking ecosystem serving both individual and corporate customers.

YEAR 2024

- Increased charter capital to VND 18,688 billion.
- Profit before tax reached VND 4,188 billion, the highest level in Eximbank's 35-year history.

TRANSFOR MATION

YEAR 2025

Signed an agreement with Infosys to implement the Infosys Finacle Core Banking system, enhancing the Bank's technology platform and supporting the development of modern banking products and services.

AWARDS ACHIEVED IN 2025



“Sao Khue 2025”
Award



“Asia’s Outstanding
Enterprise 2025” and “Fast
Growing Enterprise 2025”
Awards



“Outstanding Technology
and Digital Transformation
Product 2025”
Award



“Top 50 Best Performing
Companies in Vietnam 2025”
Award



“Top 10 Strong Vietnamese
Brands Pioneering
Innovation in 2025”
Award



“Top 10 Best Workplaces in
Vietnam 2025”
Award



“Top 50 Most Preferred
Employers in 2025” and “Top
500 Leading Employers in
Vietnam in 2025”
Awards



“USD Payments Straight
Through Processing Excellent”
Award

“Leadership in Merchant Acceptance Volume” and “Acceptance Growth Champion” Awards at the Mastercard Customer Forum 2025



Certificate of Merit awarded to Eximbank “for its active response to the emulation movement to eliminate temporary and dilapidated housing in Ho Chi Minh City in 2025”



“Top 10 Outstanding Credit Institutions in Credit Information Activities in 2025” Award



Certificate of Merit awarded to Eximbank “for its outstanding achievements in the campaign to build and repair houses for people with meritorious services and low-income households in Nghe An Province”

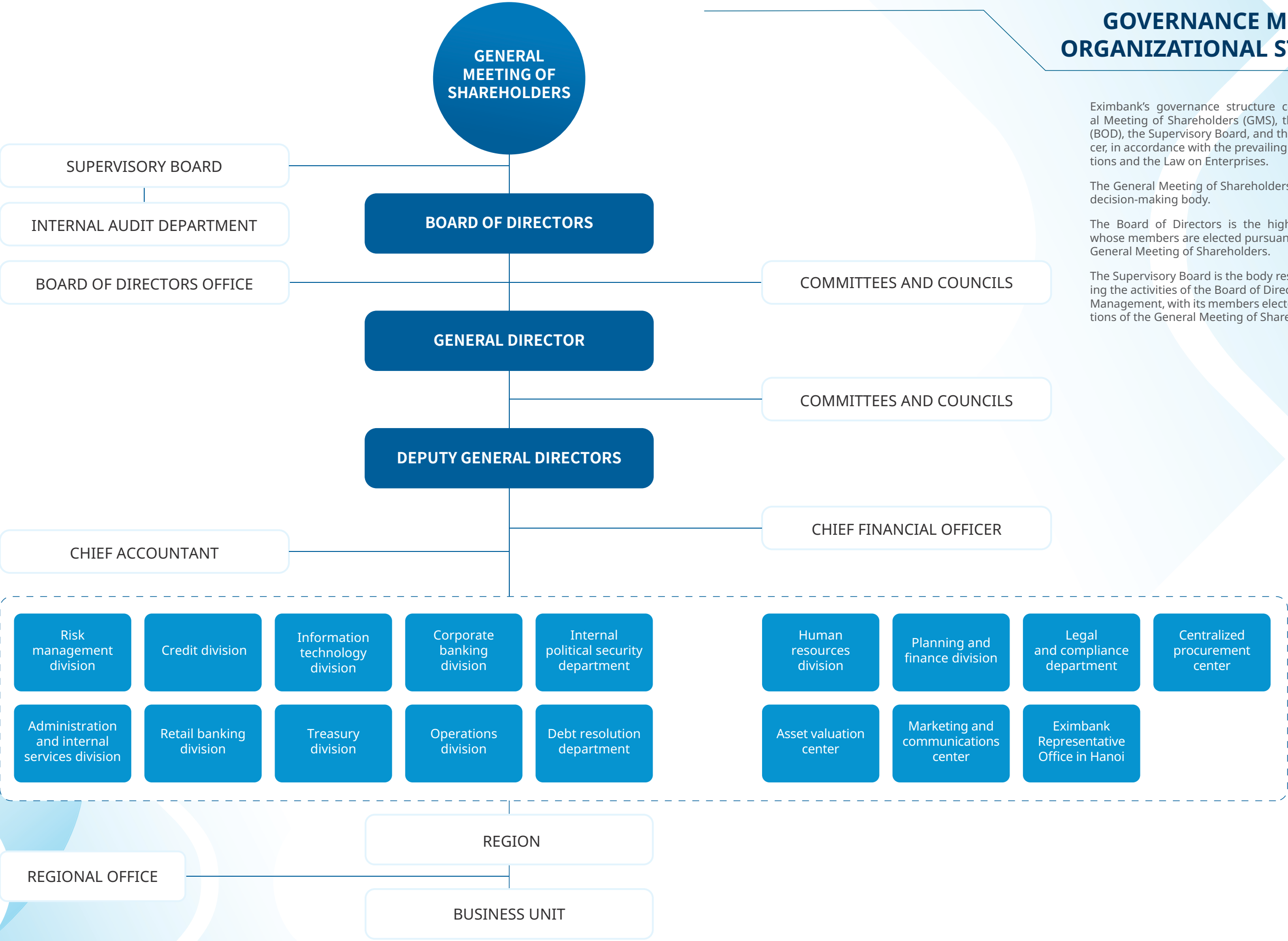


“Leading Licensee in Merchant Sales Volume 2024” Award – JCB Vietnam Conference 2025



Certificate of Merit awarded to Eximbank “for its outstanding contributions and support in the implementation of the 22nd Nguyen Hue Flower Street for the Lunar New Year of the Snake 2025”





GOVERNANCE MODEL AND ORGANIZATIONAL STRUCTURE

Eximbank's governance structure comprises the General Meeting of Shareholders (GMS), the Board of Directors (BOD), the Supervisory Board, and the Chief Executive Officer, in accordance with the prevailing Law on Credit Institutions and the Law on Enterprises.

The General Meeting of Shareholders is the Bank's highest decision-making body.

The Board of Directors is the highest governing body, whose members are elected pursuant to resolutions of the General Meeting of Shareholders.

The Supervisory Board is the body responsible for overseeing the activities of the Board of Directors and the Board of Management, with its members elected pursuant to resolutions of the General Meeting of Shareholders.

BOARD OF DIRECTORS



Ms. Pham Thi Huyen Trang joined Eximbank’s BOD for the VIII term (2025–2030) in April 2025 as an Independent Member of the BOD.

She served as Permanent Vice Chairwoman of Eximbank’s BOD for the VIII term (2025–2030) from June 2025 to December 2025. Since December 2025, she has served as Chairwoman of Eximbank’s BOD for the VIII term (2025–2030).

She previously held positions at Vietnam Joint Stock Commercial Bank for Industry and Trade; Sun Group Joint Stock Company; Trung Luong – My Thuan BOT Joint Stock Company (Deo Ca Group); and VietinBank Securities Joint Stock Company.

She holds a Master’s degree in Banking and Finance and a Bachelor’s degree in Corporate Finance from the National Economics University in Hanoi, and has completed the Advanced Program in Political Theory at the Ho Chi Minh City National Academy of Politics.

MS. PHAM THI HUYEN TRANG
Chairwoman of the BOD, Independent Member of the BOD



Ms. Do Ha Phuong joined Eximbank’s BOD for the VII term (2020–2025) in February 2022 as a Member of the BOD.

She served as Chairwoman of Eximbank’s BOD for the VII term (2020–2025) from June 2023 to April 2024, and as Vice Chairwoman of Eximbank’s BOD for the VII term (2020–2025) from April 2024 to April 2025. Since April 2025, she has served as a Member of Eximbank’s BOD for the VIII term (2025–2030).

She previously worked at Ernst & Young US; Ernst & Young Vietnam; Vietnam International Commercial Joint Stock Bank; and VNInvest Partners Co., Ltd.

She holds a Master’s degree in International Finance from the University of Westminster (United Kingdom) and a Bachelor’s degree in Accounting from George Mason University (United States).

MS. DO HA PHUONG
Member of the BOD



Mr. Nguyen Canh Anh joined Eximbank’s BOD for the VII term (2020–2025) in September 2023 as a Member of the BOD. From April 26, 2024 to April 29, 2025, he served as Chairman of Eximbank’s BOD for the VII term (2020–2025). At the 2025 Annual General Meeting of Shareholders, he was re-elected as a Member of Eximbank’s BOD for the VIII term (2025–2030) and served as Chairman of Eximbank’s BOD from April 29, 2025 to December 4, 2025. Thereafter, he has continued to serve as a Member of the BOD to date.

Mr. Nguyen Canh Anh has more than 20 years of experience in finance, banking, and investment in Vietnam and internationally. Prior to joining Eximbank’s BOD, he held various senior leadership positions at major corporations and financial institutions, including Vingroup, Viettel, EVNFinance, and HSBC.

He holds both a Master’s degree and a Bachelor’s degree from Aix-Marseille University (France), providing him with a strong academic foundation from France and a management approach aligned with advanced international standards.

MR. NGUYEN CANH ANH
Member of the BOD



Mr. Pham Tuan Anh has served as a Member of Eximbank’s BOD for the VIII term (2025–2030) since April 29, 2025.

He has more than 25 years of experience in finance, accounting, and corporate governance at major corporations and enterprises in Vietnam’s industrial and energy sectors. Prior to joining Eximbank’s BOD, he worked at Hanoi Electrical Equipment Manufacturing Company and held various senior management positions, including Chief Executive Officer, Deputy Chief Executive Officer, Chief Accountant, and Chief Financial Officer at entities under GELEX Group. He also served as a Member of the BOD, Chairman of the Members’ Council, and Chairman of the BOD at several enterprises, including Dong Anh Electrical Equipment Manufacturing Joint Stock Company, CFT Vietnam Copper Wire Joint Stock Company, Hai Duong Pump Manufacturing Joint Stock Company, and Hanoi Electrical Equipment Manufacturing Joint Stock Company.

He holds a Bachelor’s degree in Economics, majoring in Accounting, from Hanoi University of Finance and Accounting, and possesses a strong professional foundation together with extensive practical experience in corporate financial management and executive administration.

MR. PHAM TUAN ANH
Member of the BOD



Mr. Hoang The Hung has served as an Independent Member of Eximbank’s BOD for the VIII term (2025–2030) since April 29, 2025.

He currently also serves as a Member of the Board of Directors of Viet First Securities Corporation.

He previously worked at Power Finance Joint Stock Company; Healthy Shrimp Seafood and Technology Joint Stock Company; Viettel Telecom Corporation, Military Telecommunications Group; Military Commercial Joint Stock Bank; Viettel Telecom Company, Military Telecommunications Group; Military Telecommunications Group; and Military Telecommunications Corporation.

He graduated as an Information Technology Engineer from Hanoi University of Science and Technology.

MR. HOANG THE HUNG
Independent Member of the BOD

SUPERVISORY BOARD



Mr. Nguyen Tri Trung was born in 1981 in Thanh Hoa. He holds a Bachelor’s degree in Banking and Finance and a Bachelor’s degree in Accounting from the Academy of Finance. He has more than 18 years of experience in finance and credit, and has held various managerial positions at joint stock commercial banks. From April 2023 to February 2025, he served as Director of Eximbank – Long Bien Branch.

He was elected as a Member of Eximbank’s Supervisory Board for both the VII term (2020–2025) and the VIII term (2025–2030).

MR. NGUYEN TRI TRUNG
Head of the Supervisory Board



Ms. Doan Ho Lan was born in 1981 in Hanoi. She holds a Bachelor’s degree in Economics and an Executive Master of Business Administration (EMBA) from the National Economics University.

She has more than 18 years of experience in banking and finance. Throughout her career, she has held various positions at state-owned enterprises, credit institutions, securities companies, and debt management companies of credit institutions. She has also held senior management positions at fund management companies and listed companies in the Vietnamese market.

She was elected by the General Meeting of Shareholders as a Member of Eximbank’s Supervisory Board for the VII term (2020–2025) and the VIII term (2025–2030).

MS. DOAN HO LAN
Member of the Supervisory Board



Mr. Lam Nguyen Thien Nhon was born in 1978 in Ho Chi Minh City. He holds a Bachelor’s degree in Information Technology from Ho Chi Minh City University of Technology and Education, a Master’s degree in Economic Law from Ho Chi Minh City Banking University, and a Certificate in Commercial Bank Executive Training jointly organized by the State Bank of Vietnam and the Government of Switzerland (2015–2017). He has more than 18 years of experience in finance and banking, having held various managerial positions at joint stock commercial banks and finance companies. From March 2024 to February 2025, he served as Regional Director of the Southwest Ho Chi Minh City Region at Eximbank.

He was elected as a Member of Eximbank’s Supervisory Board for both the VII term (2020–2025) and the VIII term (2025–2030).

MR. LAM NGUYEN THIEN NHON
Member of the Supervisory Board



Mr. Hoang Tam Chau was born in 1981 in Hanoi. He holds a Bachelor’s degree in Business Administration from Hanoi University of Commerce. He has more than 18 years of experience in finance and banking, and has held managerial positions at department and transaction office levels at joint stock commercial banks. From August 2024 to April 2025, he served as Acting Regional Director of the South Red River Region at Eximbank.

He was elected as a Member of Eximbank’s Supervisory Board for the VIII term (2025–2030).

MR. HOANG TAM CHAU
Member of the Supervisory Board



Ms. Tran Thi Minh Ly was born in 1978 in Tien Giang. She holds a Bachelor’s degree in Accounting and Auditing and an Executive Master of Business Administration from the University of Economics Ho Chi Minh City. She has nearly 30 years of experience in accounting, auditing, internal control, and risk management, particularly in operational risk management for commercial banks. She previously served as Head of Internal Inspection and Control Department, and Deputy Head of Risk Management Division cum Head of Operational Risk Management Department at Eximbank.

She was elected as a Member of Eximbank’s Supervisory Board for both the VII term (2020–2025) and the VIII term (2025–2030).

MS. TRAN THI MINH LY
Member of the Supervisory Board

BOARD OF MANAGEMENT



Mr. Loc holds a Doctorate in Finance and Banking from the University of Economics Ho Chi Minh City.

He has worked at Eximbank since 1994 and has held various positions/titles, including Deputy Head of Transaction Accounting Department; Head of Credit Card Department; Assistant to the Chief Executive Officer cum Deputy Head of the Development Project Board; Secretary to the BOD cum Deputy Chief of the BOD Office; Acting Chief Executive Officer; Permanent Deputy Chief Executive Officer; Chief Executive Officer; Member of the BOD since September 2023; and Vice Chairman of the BOD since January 2024.

He has served as Acting Chief Executive Officer since July 2025.

MR. TRAN TAN LOC
Acting Chief Executive Officer



Mr. Chau holds a Bachelor's degree in Foreign Trade Economics and a Master of Business Administration from the University of Economics Ho Chi Minh City.

He has served as Deputy Chief Executive Officer of Eximbank since 2004. He is currently in charge of the Treasury Division, the Legal and Compliance Control Division, the Office Administration and Internal Services Division, Eximbank's Representative Office in Hanoi, the East Ho Chi Minh Area, the Southeastern Region, and also participates in Eximbank's councils and committees as assigned.

MR. DAO HONG CHAU
Deputy Chief Executive Officer



Mr. Dung holds a Bachelor's degree in Banking and Finance from the National Economics University.

He previously worked at Techcombank, SeABank, Filmore Real Estate Investment Joint Stock Company, and Phu My Real Estate Investment Company Limited. He then became a Member of Eximbank's BOD in February 2023.

Mr. Dung has served as Deputy Chief Executive Officer since May 2025. He is currently in charge of the Corporate Banking Division, the Asset Valuation Center, the Central Highlands and Central Region, the Southwest Ho Chi Minh Area, the Southwest Region, and also participates in Eximbank's councils and committees as assigned.

MR. PHAM QUANG DUNG
Deputy Chief Executive Officer



Mr. Minh holds a Bachelor's degree in Banking and Finance from Thang Long University and a Master of Business Administration from the National Economics University.

He previously held key senior management positions at SeABank, Techcombank, and VPBank.

Mr. Minh has served as Deputy Chief Executive Officer of Eximbank since 2018. He is currently in charge of the Information Technology Division, the Risk Management Division, and also participates in Eximbank's councils and committees as assigned.

MR. NGUYEN HUONG MINH
Deputy Chief Executive Officer



Mr. Vu holds a Bachelor's degree in Banking and a Master's degree in Economics from Ho Chi Minh City Banking University.

He has served as Deputy Chief Executive Officer of Eximbank since 2013. He is currently in charge of the Retail Banking Division, the Operations Division, the Northwest Ho Chi Minh Area, the South Red River Region, and also participates in Eximbank's councils and committees as assigned.

MR. NGUYEN HO HOANG VU
Deputy Chief Executive Officer cum Chief Financial Officer



Mr. Hoa holds a Bachelor's degree in Mathematics and Informatics from the University of Science, Vietnam National University, Hanoi.

He has 20 years of experience in banking and finance. He joined Eximbank in August 2023 and has served as Deputy Chief Executive Officer since July 2025. He is currently in charge of the Credit Division, the Debt Administration and Recovery Center, the Centralized Procurement Center, the Marketing and Communications Center, the North Red River Region, Eximbank AMC, and also participates in Eximbank's councils and committees as assigned.

MR. NGUYEN VAN HOA
Deputy Chief Executive Officer



Mr. Trung holds a Bachelor's degree in Information Technology from Ho Chi Minh City University of Foreign Languages and Information Technology, a Bachelor's degree in Banking and Finance from Ho Chi Minh City Banking University, and a Master's degree in Accounting from Ho Chi Minh City University of Technology.

He has more than 20 years of experience in banking and finance, including 10 years serving as Chief Accountant at financial institutions. He has held the position of Chief Accountant at Eximbank since May 2020.

MR. LA QUANG TRUNG
Chief Accountant

BUSINESS AREAS



CAPITAL MOBILIZATION
Mobilizing short, medium and long term funds.



LENDING SERVICES
Flexible and diverse lending solutions for customers.



INTERNATIONAL TRANSACTIONS
Convenient and secure international transactions for businesses.



CARD SERVICES
Convenient domestic and international card services for customers.



INVESTMENT MANAGEMENT
Efficiency and safety for customers.



ADVISORY SERVICES
Professional and dedicated financial advisory services.



RECEIVING FUNDS FROM DOMESTIC AND FOREIGN CREDIT INSTITUTIONS.

OPERATING NETWORK

Eximbank’s head office is located at 8th Floor, Office No. L8-01-11+16, Vincom Center Building, 72 Le Thanh Ton Street, Sai Gon Ward, Ho Chi Minh City, Vietnam. The Bank has one (1) head office, forty-eight (48) branches, one hundred and sixty-seven (167) transaction offices, and one (1) representative office in Hanoi.

As of December 31, 2025, Eximbank had 215 transaction points across 19 provinces and cities nationwide, including Hanoi, Bac Ninh, Hai Phong, Nghe An, Quang Ninh, Quang Ngai, Da Nang, Hue, Khanh Hoa, Gia Lai, Lam Dong, Dak Lak, Dong Nai, Ho Chi Minh City, Tay Ninh, An Giang, Dong Thap, Can Tho, and Ca Mau.

01 HEAD OFFICE

48 BRANCHES

167 TRANSACTION OFFICES

BUSINESS UNIT		ADDRESS
A Address		
1	Hanoi Branch	19 Tran Hung Dao Street, Cua Nam Ward, Hanoi
2	Ba Dinh Branch	Floors 1 and 3, NHS Center Building, 214 Hao Nam Street, O Cho Dua Ward, Hanoi
3	Long Bien Branch	558 Nguyen Van Cu Street, Bo De Ward, Hanoi
4	Thu Do Branch	Floors 1 and 5, Building No. 257 Giai Phong Street, Bach Mai Ward, Hanoi
5	Cau Giay Branch	Floors 1 and 3, No. 24 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi
6	Dong Da Branch	Part of Floor 1 and part of Floor 2, Building No. 292 Tay Son Street, Dong Da Ward, Hanoi
7	Bac Giang Branch	Lots 71-72-73 (L6), Nguyen Thi Luu 2 Street, Bac Giang Ward, Bac Ninh Province
8	Bac Ninh Branch	34 Ly Thai To Street, Kinh Bac Ward, Bac Ninh Province
9	Hai Phong Branch	Floors 1 and 2, Building No. 01, Lot 3A Le Hong Phong, Cat Bi Airport New Urban Area, Ngo Quyen Ward, Hai Phong
10	Vinh Branch	Ground Floor, CT21 Building – Trung Do Tower, 42 Le Nin Boulevard, Nam Nguyen Sy Sach New Urban Area, Truong Vinh Ward, Nghe An Province
11	Quang Ninh Branch	Part of Floor 1 and Floor 2, No. 539 Le Thanh Tong Street, Hong Gai Ward, Quang Ninh Province
B CENTRAL REGION AND CENTRAL HIGHLANDS		
12	Quang Ngai Branch	20-22 Phan Chu Trinh Street, Cam Thanh Ward, Quang Ngai Province
13	Da Nang Branch	48 Tran Phu Street, Hai Chau Ward, Da Nang
14	South Da Nang Branch	181-183 Nguyen Phuoc Lan Street, Hoa Xuan Ward, Da Nang
15	Hue Branch	6A Ly Thuong Kiet Street, Thuan Hoa Ward, Hue City
16	Quang Nam Branch	226-228 Phan Chu Trinh Street, Tam Ky Ward, Da Nang
17	Khanh Hoa Branch	63 Yersin Street, Tay Nha Trang Ward, Khanh Hoa Province
18	Dak Lak Branch	310 Nguyen Tat Thanh Street, Tan Lap Ward, Dak Lak Province
19	Lam Dong Branch	18-20 Khu Hoa Binh, Xuan Huong - Da Lat Ward, Lam Dong Province
20	Binh Dinh Branch	Part of Floors 1 and 2, An Phu Thinh Commercial Center, 52A Tang Bat Ho Street, Quy Nhon Ward, Gia Lai Province



BUSINESS UNIT		ADDRESS
C SOUTHEAST REGION		
21	Dong Nai Branch	223 Ha Huy Giap Street, Quarter 4, Tran Bien Ward, Dong Nai Province
22	Binh Duong Branch	244 Binh Duong Boulevard, Phu Loi Ward, Ho Chi Minh City
23	Ba Ria - Vung Tau Branch	43 Tran Hung Dao Street, Vung Tau Ward, Ho Chi Minh City
24	Binh Phuoc Branch	Ground Floor, 1st Floor and 2nd Floor, ITC Dong Xoai Commercial Center, 1029 Phu Rieng Do Street, Binh Phuoc Ward, Dong Nai Province
D HO CHI MINH CITY		
25	Ho Chi Minh City Branch	116-118-120-122-124 Nguyen Cong Tru Street, Sai Gon Ward, Ho Chi Minh City
26	Cho Lon Branch	141 Nguyen Chi Thanh Street, An Dong Ward, Ho Chi Minh City
27	Hoa Binh Branch	78 Nguyen Trai Street, Cho Quan Ward, Ho Chi Minh City
28	Tan Dinh Branch	78 Tran Quang Khai Street, Tan Dinh Ward, Ho Chi Minh City
29	Sai Gon Branch	Ground Floor and Mezzanine, Building No. 87A-89/9-89/11-89/13-89/15 Ham Nghi Street, Sai Gon Ward, Ho Chi Minh City
30	Thu Duc Branch	147A Vo Van Ngan Street, Thu Duc Ward, Ho Chi Minh City
31	Cong Hoa Branch	Ground Floor and Mezzanine, No. 141 Cong Hoa Street, Bay Hien Ward, Ho Chi Minh City
32	Tan Son Nhat Branch	307 Nguyen Van Troi Street, Tan Son Hoa Ward, Ho Chi Minh City
33	Binh Phu Branch	110-112-114 Cho Lon Street, Binh Phu Ward, Ho Chi Minh City
34	Tay Sai Gon Branch	195-197 Minh Phung Street, Binh Tay Ward, Ho Chi Minh City
35	Phu My Hung Branch	Part of Ground Floor and Part of Mezzanine, Vinamilk Tower, No. 10 Tan Trao Street, Tan My Ward, Ho Chi Minh City
36	District 3 Branch	1st Floor - 3rd Floor, Building No. 21 Ky Dong Street, Nhieu Loc Ward, Ho Chi Minh City
37	District 1 Branch	Transimex Building, 172 Hai Ba Trung Street, Tan Dinh Ward, Ho Chi Minh City
38	Nam Sai Gon Branch	849 Huynh Tan Phat Street, Phu Thuan Ward, Ho Chi Minh City
39	District 10 Branch	65-65A & 63/6 Duong 3/2 Street, Vuon Lai Ward, Ho Chi Minh City
40	District 11 Branch	31-33-27/1 Au Co Street, Hoa Binh Ward, Ho Chi Minh City
E MEKONG DELTA REGION		
41	Can Tho Branch	08 Phan Dinh Phung Street, Ninh Kieu Ward, Can Tho City
42	Tay Do Branch	53-55 Tran Van Kheo Street, Cai Khe Ward, Can Tho City
43	Long An Branch	42 Tra Quy Binh Street, Long An Ward, Tay Ninh Province
44	Dong Thap Branch	103-105-107 Hung Vuong Street, Cao Lanh Ward, Dong Thap Province
45	An Giang Branch	38 Hai Ba Trung Street, Long Xuyen Ward, An Giang Province
46	Tien Giang Branch	01A Hung Vuong Street, My Tho Ward, Dong Thap Province
47	Bac Lieu Branch	477 Tran Phu Street, Bac Lieu Ward, Ca Mau Province
48	Kien Giang Branch	02-04 Pham Hong Thai Street, Rach Gia Ward, An Giang Province

SUBSIDIARIES AND AFFILIATED COMPANIES

EXIMBANK AMC

Transaction Name: Eximbank Asset Management One Member Company Limited (Eximbank AMC).

Business Registration Certificate: No. 0310280974 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on August 24, 2010, and for the 20th amendment on June 16, 2025.

Headquarters Address: 28 Phung Khac Khoan, Tan Dinh Ward, District 1, Ho Chi Minh City.

Charter Capital (including changes): VND 300 billion.

No.	Business Registration History (No. 0310280974)	Charter Capital
1	First registration on August 24, 2010	300 tỷ đồng
2	1 st amendment on May 10, 2011	700 tỷ đồng
3	4 th amendment on September 24, 2012	1.700 tỷ đồng
4	12 th amendment on August 14, 2019	300 tỷ đồng

Ownership Information: Vietnam Export Import Commercial Joint Stock Bank (Eximbank) owns 100% of the capital.

Formation Process

Eximbank Asset Management One Member Company Limited was established under Decision No. 157/2010/EIB/QD-HDQT dated April 21, 2010, by the Chairman of the Board of Directors of Vietnam Export Import Commercial Joint Stock Bank; and Decision No. 754/QD-NHNN dated April 1, 2010, by the State Bank of Vietnam.

Business lines

1. Other Monetary Intermediary Activities

- To receive and manage outstanding debts of Vietnam Export Import Commercial Joint Stock Bank (including secured and unsecured debts) and collateral related to such loans (including mortgaged assets, pledged assets, debt-settlement assets, and assets assigned to the Bank by the Court) for resolution and prompt capital recovery.

- To proactively sell loan collateral under the disposal rights of Vietnam Export Import Commercial Joint Stock Bank at market prices (where the sale price may be higher or lower than the value of the outstanding debt) through the following methods: public sale on the market; sale through an asset auction service center; or sale to the State-owned Debt Trading Company (upon its establishment).

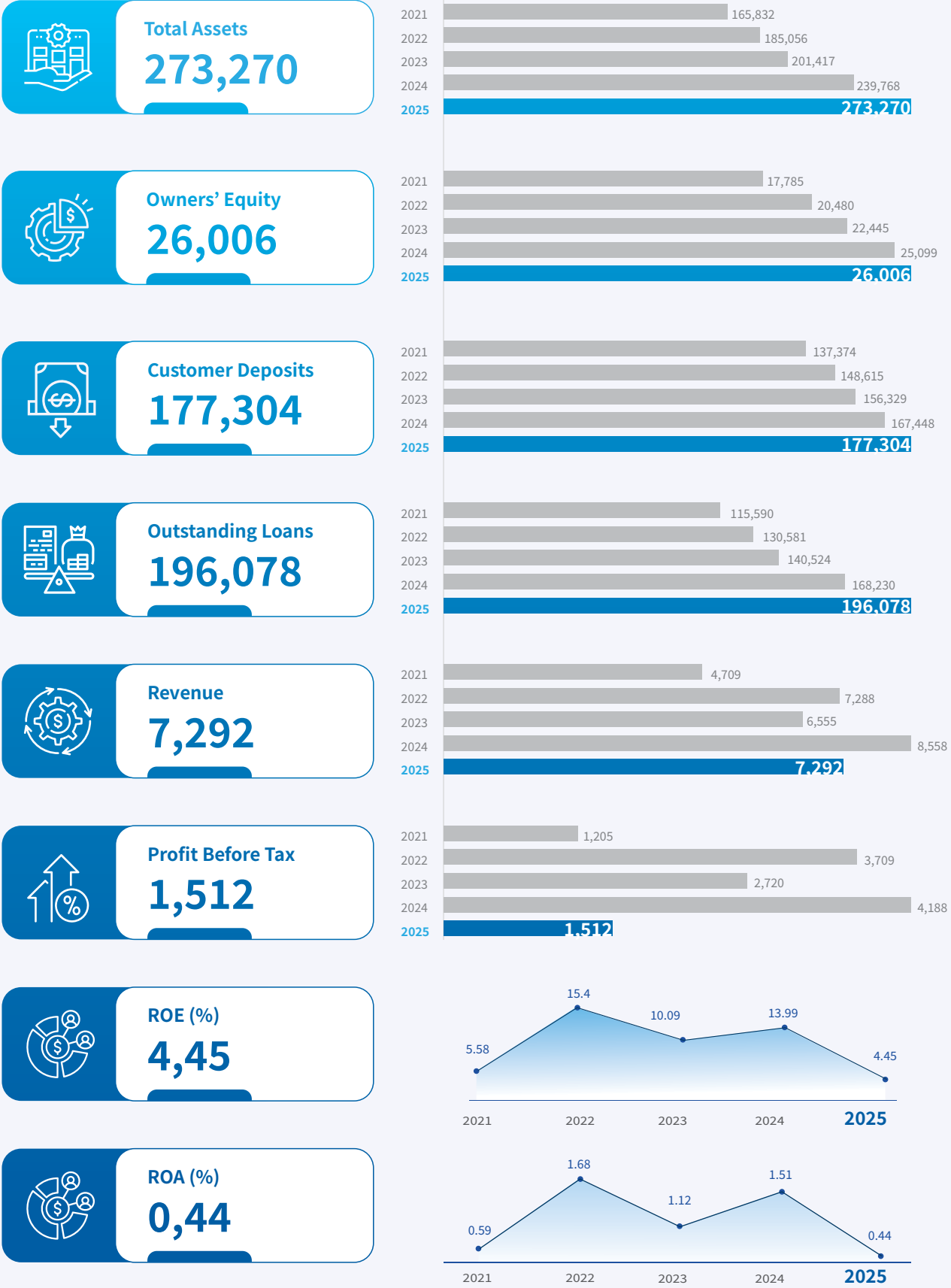
2. Restructuring outstanding debts through the following measures

- Rescheduling debts, granting interest waivers or reductions, providing additional investment, and converting debts into equity contributions; and purchasing and selling outstanding debts of other credit institutions, as well as those of debt management and asset exploitation companies of other commercial banks, in accordance with applicable laws.

- Carrying out other activities as authorized by Vietnam Export Import Commercial Joint Stock Bank in accordance with law, including asset inspection, advisory, and supervision within the Bank's system.

- Handling loan collateral through appropriate measures such as renovation, repair, and upgrading of assets for sale, lease, business exploitation, capital contribution, or joint venture purposes in order to recover debts; specifically, leasing office premises and leasing collateral assets within the system of Vietnam Export Import Commercial Joint Stock Bank.

THE FIGURES AFTER
A FIVE-YEAR JOURNEY



DEVELOPMENT ORIENTATION

KEY OBJECTIVES

To achieve sustainable development, Eximbank has identified the following key objectives:



Sound financial capacity to meet operational safety requirements in accordance with regulations and best practices, serving as a foundation for expanding operational scale, increasing market share, and enhancing market reputation.



Sustainable operational efficiency through improving asset quality, restructuring revenue streams, gradually increasing the proportion of non-credit income, and delivering the best banking – financial – insurance products and services to customers.



Transparent and effective governance and management in line with practices of the securities market.



Advancement in information technology and digital banking applications in Vietnam, applied in both business operations and corporate governance, enabling adaptability to ongoing changes.

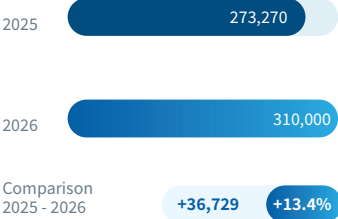


High-quality human resources to meet the development needs of the banking sector in the context of global integration and the Fourth Industrial Revolution (Industry 4.0); fostering corporate culture and building a professional, modern, learning-oriented, innovative working environment with a strong sense of social responsibility.

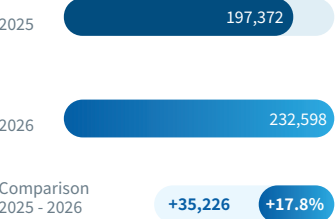
BUSINESS PLAN FOR 2026

KEY BUSINESS TARGETS

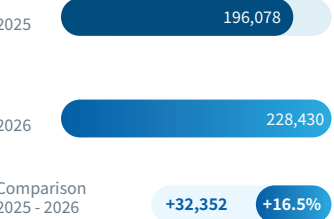
Total Assets



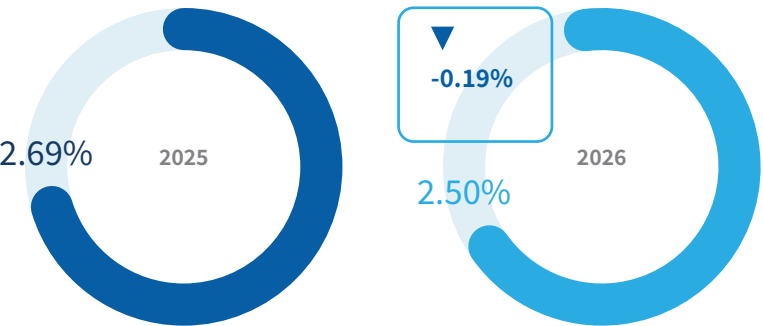
Capital Mobilization (*)



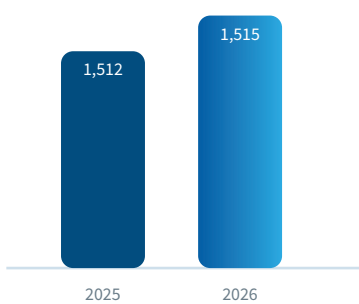
Outstanding Loans



Bad Debt Ratio / Outstanding Loans



Profit Before Tax



(*) Capital mobilization includes raising capital from economic organizations and individuals, and issuing government bonds.

SUSTAINABLE DEVELOPMENT OBJECTIVES
(ENVIRONMENTAL, SOCIAL, AND COMMUNITY)

- 01 Research and develop deposit and lending products targeting low-carbon production and consumption sectors, contributing to environmental protection and improving the efficiency of resource and energy use.
- 02 Promote the application of technology to deliver environmentally friendly products and services, expand electronic transaction channels, and build customer habits.
- 03 Manage environmental risks in credit activities, focusing on assessing the impact of projects and borrowing plans to minimize potential environmental and social risks, and gradually increase the proportion of green lending.
- 04 Build a green workplace by implementing measures to save and efficiently use water, paper, electricity, and fuel at each branch and transaction office across the bank's system.
- 05 Organize training programs to strengthen environmental and social risk management capacity, and enhance employee awareness of sustainable development, green growth, green credit, and green banking.



RISK MANAGEMENT

Building an Effective Governance and Operational Foundation:

Eximbank continuously places strong emphasis on enhancing its risk governance capabilities, as well as researching and applying models and methodologies to meet the requirements and directions of regulatory authorities and international risk management standards, in line with the Bank’s actual operating conditions. The Bank also builds and promotes a risk governance culture across the entire system to ensure safe and effective business development.

In 2025, Eximbank implemented the Enterprise Risk Management (ERM) Framework Project to align with advanced risk governance standards and best practices, integrate risk management into business decision-making processes, strengthen proactive risk management capabilities, foster a risk governance culture, enhance staff capabilities, and thereby establish a robust risk management framework.

In addition, Eximbank has invested in developing tools and risk measurement models based on advanced methodologies, while also formulating roadmaps and investment plans to upgrade information technology systems in order to best support risk management requirements.

The Bank carries out control activities in accordance with the principle of three independent lines of defense, ensuring compliance with the State Bank of Vietnam’s requirements under Circular No. 13/2018/TT-NHNN. It has established the Risk Management Committee and the Risk Council to support and advise the BOD and the Chief Executive Officer in the oversight of the Bank’s risk management activities.

Eximbank continues to maintain its minimum capital adequacy ratio and other prudential ratios in banking operations in line with its risk appetite and statutory thresholds. The Bank also implements risk management activities for key risk types in accordance with its established risk management policies and strategies. At the same time, Eximbank has implemented the Internal Capital Adequacy Assessment Process (ICAAP) under Basel II, thereby ensuring that the Bank can proactively meet capital requirements even under adverse operating conditions. Eximbank is also researching and preparing the necessary conditions to move toward compliance with Basel II under advanced approaches or Basel III, in line with the direction of the Government and the State Bank of Vietnam under the banking sector restructuring plan associated with bad debt resolution through 2030.

Eximbank implements risk governance through the three independent lines of defense model in compliance with the regulations of the State Bank of Vietnam, specifically as follows:

- The first line of defense is responsible for identifying, controlling, and mitigating risks.
- The second line of defense is responsible for formulating risk management policies, internal regulations on risk governance, risk measurement and monitoring, and compliance with legal regulations.
- The third line of defense is responsible for internal audit.

CREDIT RISK MANAGEMENT

Eximbank has developed a credit risk management strategy and has established priority policies with a focus on extending credit to certain sectors that are aligned with economic development policies and the Bank’s target markets. The credit risk management strategy includes:

- Target non-performing loan ratio and target impaired credit ratio by customer segment, industry, and economic sector.
- Principles for determining credit risk compensation costs in the interest rate calculation methodology and in the pricing of credit products based on the customer’s level of credit risk.
- Principles for applying credit risk mitigation measures (including the authority to approve such credit risk mitigation measures).

Credit risk management is given special emphasis by Eximbank and is continuously monitored and controlled throughout the organization, from the BOD and the Board of Management to the frontline business units. The development of credit policies and risk appetite, as well as monitoring, reporting, and control activities, is carried out regularly and independently.

Eximbank has improved, upgraded, and refined its credit granting process to optimize the time required to process customers’ loan applications, thereby meeting the competitive demands of the business environment while still ensuring risk governance requirements. Approval authority is delegated to each approval level at the Head Office and business units based on specific criteria and is reassessed annually.

Credit risk management is operated on the principles of independence and centralization, ensuring objectivity, transparency, and compliance with the Law on Credit Institutions, other relevant legal regulations, and Eximbank’s internal regulations. Inspection and supervision activities are conducted at all stages of the credit granting process and are maintained regularly and continuously.

In 2025, Eximbank developed, validated, and updated the following models: credit scoring and rating models, probability of default (PD) estimation models, loss given default (LGD) models, and exposure at default (EAD) models, in order to support credit risk management and the calculation of expected credit losses (ECL) under IFRS 9.

OPERATIONAL RISK MANAGEMENT

Eximbank has established an Operational Risk Management Framework and has fully implemented operational risk management activities in compliance with the regulations of the State Bank of Vietnam under Circular No. 13/2018/TT-NHNN and in line with Basel II standards. The framework clearly sets out the operational risk management strategy, including:

- Core principles to be followed under the model of three independent lines of defense, with the organization of identification, measurement, monitoring, and control of operational risks across all products, activities, processes, and systems.
- Principles for the use of outsourcing, insurance procurement, and technology applications.
- Cases requiring the development of business continuity plans.

The implementation of operational risk management through a network of operational risk coordinators at business units has enabled Eximbank to carry out such activities consistently and effectively across the entire system.

In 2025, Eximbank issued the Regulation on Risk Management in the Opening and Use of Payment Accounts and the Procedure for Reporting Lists of Customers Showing Signs of Fraud, Scams, or Legal Violations. At the same time, the Bank supplemented risk control measures to ensure compliance with the State Bank of Vietnam’s regulations and to protect the legitimate interests of all relevant parties.

The Bank has continued to deploy tools for identifying, measuring, monitoring, and controlling operational risks in its activities, including Loss Data Collection and reporting (LDC); Risk and Control Self-Assessment (RCSA); monitoring of Key Risk Indicators (KRI); reviewing and updating business continuity plans and conducting testing at units throughout the Eximbank system; and participating in the review and risk assessment of new policies, regulations, procedures, products, services, and outsourcing activities.

Eximbank has also strengthened communication and dissemination of policies, legal regulations, and directives issued by the State Bank of Vietnam, while actively organizing training to enhance staff awareness, professional knowledge, understanding of regulatory documents and Eximbank’s internal procedures, as well as professional ethics. These efforts aim to reinforce each employee’s sense of responsibility in risk governance, deepen understanding of the importance of risk management, and collectively foster a strong and effective risk management culture.

In addition to preventive, detective, and mitigating measures for operational risks, Eximbank has also developed a policy for transferring operational risk through operational risk insurance packages covering the Bank’s assets as a supplementary measure, helping protect the Bank in the event of serious losses.

COMPLIANCE WITH ENVIRONMENTAL PROTECTION REGULATIONS

Eximbank has proactively studied and gradually implemented environmental risk management in its lending activities. This includes developing an Environmental and Social Management System (ESMS) for Trade Finance operations at Eximbank and issuing Regulations on Environmental Risk Management in Lending Activities based on compliance with the principles set out in Circular No. 17/2022/TT-NHNN dated December 23, 2022. In appraising credit for projects, Eximbank assesses environmental and social risks that may affect the efficiency of capital utilization and the customer’s debt repayment capacity, while ensuring compliance with environmental and social protection standards. The Bank also conducts periodic inspections and supervision of environmental and social risk management for credit facilities already granted to customers.

In 2025, Eximbank established a Green Finance Project Team and signed an agreement with ADB to implement a technical assistance package titled TA-10094 VIE: Climate and Inclusive Finance Support Program (Green Finance Component), jointly carried out by ADB and PwC.

In the coming period, Eximbank will continue to step up research and development of preferential lending products for businesses investing in environmentally friendly and “green-clean” sectors. At the same time, the Bank will strengthen communication activities to raise awareness among customers and all employees about sustainable development. These efforts contribute to realizing Eximbank’s goal of becoming a “green bank”, accompanying the community in preserving and promoting a green, clean, and safe living environment.

MARKET RISK MANAGEMENT

Market Interest Rate Risk:

The Bank manages market interest rate risk through a system of indicators measuring the sensitivity of the trading portfolio to interest rate movements. Among these, PV01 is used as a key indicator to assess the change in the value of the trading book when interest rates move by 1 basis point. The larger the PV01, the higher the portfolio’s sensitivity, thereby supporting more effective risk control.

In addition, the Bank applies Value-at-Risk (VaR) and Stressed VaR for the trading portfolio to estimate potential losses under normal and adverse market conditions. These measurement models are regularly reviewed to ensure alignment with market developments and the risk appetite approved by the BOD.

Foreign Exchange Risk:

Foreign exchange risk is managed through a comprehensive risk limit system, including trading position limits, stop-loss limits, and end-of-day foreign currency position limits, thereby ensuring the Bank’s strict compliance with regulatory requirements and internal regulations.

At the same time, the Bank implements daily measurement, risk assessment, and pricing models for financial instruments in order to estimate potential losses and control foreign exchange risk within the approved risk appetite. Foreign exchange derivatives are also used to hedge exchange rate fluctuations and optimize portfolio risk management efficiency.

Investment Price Risk:

To manage investment price risk, the Bank applies the mark-to-market valuation method, thereby reflecting the fair value of investment assets on a timely basis. At the same time, the Bank establishes and monitors an investment price risk limit system, including bond investment limits and stop-loss limits, in accordance with the regulations of the State Bank of Vietnam and the Bank’s business strategy in each period.

LIQUIDITY RISK MANAGEMENT

The Bank has established a synchronized system of policies, regulations, and procedures for liquidity risk management, aligned with international practices and regulatory requirements. Liquidity risk management is carried out on a daily basis through monitoring and ensuring compliance with liquidity limits and liquidity safety ratios in accordance with the regulations of the State Bank of Vietnam and internal rules, under the oversight of the ALCO.

The Bank measures and monitors liquidity gaps by contract and by customer behavior in order to assess liquidity surplus or shortfall conditions across different maturities.

In addition, the Bank conducts Liquidity Stress Tests under multiple market scenarios to assess its ability to meet payment obligations under stressed conditions, thereby formulating appropriate response measures.

During the year, the Bank continued to measure and monitor liquidity indicators in accordance with Basel III, including:

- Liquidity Coverage Ratio (LCR)
- Net Stable Funding Ratio (NSFR)

Thereby enhancing liquidity safety and strengthening resilience against market fluctuations.



INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

The Bank manages interest rate risk in the banking book through gap analysis between Rate-Sensitive Assets (RSA) and Rate-Sensitive Liabilities (RSL). Based on this, the Bank establishes limits for the RSA–RSL gap ratio to total assets for each maturity bucket.

The Bank periodically assesses the impact of interest rate movements on:

- Net Interest Income (ΔNII)
- Economic Value of Equity (ΔEVE)

The analyses are conducted under various interest rate scenarios, with the standard measurement horizon generally being one year.

In addition, the Bank conducts stress testing for interest rate risk in the banking book to assess the impact of interest rate shocks on income and the economic value of equity. The assessment results provide the basis for the Bank to adjust the RSA and RSL structure by maturity in order to optimize income and minimize potential losses.

FINANCIAL CONDITION-RELATED DATA

Consolidated CAR Data:

CAR	2022	2023	2024	2025	Difference 2025 - 2024
Separate	14.64%	13.43%	12.41%	12.41%	0.01%
Rounded Separate	14.64%	13.43%	12.41%	12.41%	0.01%

Liquidity Ratios:

No.	Indicator	SBV Requirement	2023	2024	2025	Increase/ (Decrease) vs. 2024
1	Ratio of payment capacity in the next 30 days					
1.1	VND	≥ 50%	(*)	68.78%	66.25%	-2.52%
1.2	Foreign currencies	≥ 10%	93.04%	464.32%	(*)	-
2	Liquidity reserve ratio	≥ 10%	16.82%	14.52%	16.17%	1.64%
3	Loan-to-deposit ratio (LDR)	≤ 85%	80.75%	79.77%	77.85%	-1.91%
4	Ratio of short-term funding used for medium- and long-term lending	≤ 30%	14.44%	24.22%	26.04%	1.81%

Note: At item (*), the liquidity coverage ratio is calculated as high-quality liquid assets divided by net cash outflows over the next 30 days, in which net cash outflows = cash outflows minus cash inflows. The SBV’s Circular 30 stipulates that, in cases where net cash outflows are positive (corresponding to cash outflows > cash inflows), the ratio is calculated accordingly. Where the Bank has net cash inflows, meaning cash outflows < cash inflows, this indicates that the Bank has sufficient financial capacity to meet short-term obligations and therefore does not have high-quality liquid assets to support liquidity. In such cases, the SBV does not require the Bank to calculate this ratio.

BUSINESS OPERATIONS

Business operations overview

Organization and personnel

Subsidiaries and associates

Financial position

Shareholding structure and
changes in owners' equity

2

BUSINESS PERFORMANCE

Eximbank's business results as of December 31, 2025 are as follows:

No.	Indicator	2024	2025 Plan	2025 Actual			% of 2025 Plan
				Actual	+/- vs. 2024	% vs. 2024	
1	Total assets	239,768	265,500	273,270	33,502	13.97%	102.9%
2	Capital mobilization at year-end (*)	178,312	206,000	197,372	19,059	10.69%	95.8%
3	Outstanding credit	168,230	195,000	196,078	27,848	16.55%	100.3%
4	Non-performing loan ratio / Outstanding credit	2.53%	1.99%	2.69%	0.16%		
5	Profit before tax	4,188	5,188	1,512	-2,677	-63.9%	29.1%

CUSTOMER SEGMENT MANAGEMENT

Repositioning Customer Segments 2025 Strategy: Building a differentiated value proposition:

Rather than merely segmenting customers by assets under management (AUM) or by services used, Eximbank identified 2025 as the milestone year for establishing a “target value proposition” for each segment:

- Lifestyle-based repositioning: Coordinating with consulting units to classify customers (Affluent / Mass Affluent / Mass) based on multidimensional criteria, including spending behavior, life stage, and long-term financial goals.
- Tailored solution package strategy: Instead of offering standalone products, the Bank focuses on designing comprehensive financial solution packages aligned with each point in the customer journey.
- Optimizing operational efficiency: Concentrating resources on segments with high value and strong growth potential, ensuring that every unit of investment cost maximizes customer satisfaction.

360-degree customer understanding and personalization at every touchpoint:

Customer understanding at Eximbank is not limited to quantitative data, but extends to empathizing with customer needs in order to “stay one step ahead”:

- Phase 1 (by December 31, 2025) – Customer persona digitization: Building customer profiles from “hard” data to behavioral insights such as spending habits, preferred service channels, and unresolved “pain points.” This serves as the basis for shaping differentiated value propositions for each group.
- Phase 2 (2026) – Artificial Intelligence and interactive experience: Applying advanced analytics models and AI to forecast customer needs in real time.
- Designing a seamless customer journey: Removing barriers between physical channels (branches) and digital channels (Mobile Banking), ensuring a consistent and highly personalized experience. The Bank not only waits for customers to come, but proactively appears where customers need it most.

Building a customer-centric culture within Eximbank:

For the customer-centric strategy to truly come to life, Eximbank must address the human factor:

- Mindset transformation: Training employees from front office to back office to understand that “products are only tools; solving customer problems is the true objective.”
- Experience measurement system: Applying indicators measuring satisfaction and engagement, and linking them to performance evaluation KPIs.



RETAIL BANKING OPERATIONS

Retail credit growth:

Eximbank pursued selective retail credit growth, focusing on individual customers and household businesses with clear cash flows and borrowing needs serving production, business activities, and owner-occupied housing.

Its credit policy was selectively designed by borrower segment and loan purpose, with strict control over LTV ratios and collateral in order to improve portfolio quality.

Credit growth in 2025 was implemented in line with the credit limits assigned by the State Bank of Vietnam and the direction of monetary policy administration.

Debt management:

Eximbank pursued selective retail credit growth, focusing on individual customers and household businesses with clear cash flows and borrowing needs serving production, business activities, and owner-occupied housing.

Its credit policy was selectively designed by borrower segment and loan purpose, with strict control over LTV ratios and collateral in order to improve portfolio quality.

Credit growth in 2025 was implemented in line with the credit limits assigned by the State Bank of Vietnam and the direction of monetary policy administration.

The Bank strengthened risk management, conducted periodic portfolio reviews, classified debts, and made full provisions in accordance with regulations. At the same time, it regularly assessed latent risks in the existing loan portfolio in order to take early action.

In addition, debt recovery and overdue debt resolution activities were implemented decisively; lending to high-risk areas was restricted, with priority given to secured loans.

Overall assessment:

In 2025, Eximbank achieved credit growth in line with the policy direction of the State Bank of Vietnam. The lending portfolio was structured toward sustainability, focusing on individual customers and household businesses. The proportion of secured lending was maintained at a high level, contributing to improved credit quality and safeguarding banking operations.

Eximbank is committed to continuing credit growth within the assigned limits, while further strengthening credit quality control and limiting emerging risks in 2026, specifically:

- Continuing to shift the credit portfolio toward sustainability, focusing on production and business activities and owner-occupied housing needs, while reducing concentration risk.
- Controlling overdue debts and non-performing loans.
- Accelerating digital transformation in the credit granting process and post-disbursement management.

MOBILIZING DOMESTIC RETAIL DEPOSITS AND SERVICES

Retail deposit mobilization:

As of 31 December 2025, retail deposits reached **VND 130,161 billion**, accounting for 73% of the Bank's total deposits and representing 43% of Eximbank's total customer base.

To achieve this result, Eximbank promptly implemented deposit mobilization policies, strengthened stable funding from the retail segment in line with the orientation of the State Bank of Vietnam and market trends. In parallel, Eximbank actively rolled out programs, products and new technologies to better meet customer needs, thereby expanding its customer base and enhancing customer satisfaction when transacting with Eximbank.

Deposit products: In addition to products that meet customers' diverse savings needs, Eximbank continuously develops new utilities and features to better serve customers.

A highlight of product development in 2025 was Eximbank's strong push to introduce products tailored to customer preferences.

Combo CASA: customers who maintain the minimum CASA balance and pay the package fee are entitled to preferential offers on cards, deposits, domestic transfers, international transfers and interest rates based on customer tiers, namely Silver, Gold, Platinum and Infinite.

Customer tiering policy by product and service: customers with term deposits or loans that meet the prescribed thresholds are entitled to preferential treatment corresponding to their customer tier, namely Gold, Platinum and Infinite.

Online deposits: customers classified as Silver, Gold, Platinum or Infinite who place online deposits via the Eximbank EDigi app are entitled to preferential interest rates based on their respective customer tier.

In addition, from late 2024 to early 2025, the Retail Banking Division standardized and repositioned the retail customer segmentation model consistently into the following tiers: Silver, Gold, Platinum and Infinite.

EXIMBANK

CHUYỂN TIỀN MUÔN NƠI – PHÍ THẢNH THỜI

ƯU ĐÃI CHUYỂN TIỀN QUỐC TẾ

Tại quầy & Online

Miễn/giảm phí chuyển tiền lên đến 100%(**)

Áp dụng thứ 2, thứ 3 hàng tuần

CHÂU ÂU

CHÂU Á & ỨC

CHÂU MỸ

TRUNG ĐÔNG & CHÂU PHI

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Domestic money transfer services:

In addition to traditional domestic interbank transfer services, Eximbank has focused on expanding connectivity with banks participating in the 24/7 fast transfer service to accelerate transaction processing for customers.

In 2025, Eximbank's domestic money transfer services continued to grow strongly, with the number of transactions increasing by 223% and transaction value rising by 19% compared with 2024.

REMITTANCE AND INTERNATIONAL MONEY TRANSFER SERVICES

Over the past year, remittance and international money transfer services in Vietnam continued to grow strongly, reaffirming the critical importance of foreign currency inflows.

Remittances maintained steady growth despite fluctuations in the global economy. The volume of remittances transferred to Vietnam has contributed to increasing foreign currency supply, thereby helping sustain exchange rate policy stability and strengthening national foreign exchange reserves.

In addition, although immigration policies in various countries changed continuously, international money transfer services continued to develop.

By continuously diversifying international transfer channels and launching customer-centric incentive programs, Eximbank has provided customers with the best possible experience, offering convenience, professionalism and safety when using international transfer/payment services at Eximbank.

In 2025, the quality of Eximbank's remittance and international transfer services also delivered impressive results, with revenue increasing by 46% and income from services rising by 40% compared with 2024. In particular, Eximbank has consistently partnered with major existing corridors such as Japan, the United States and South Korea.

With the guiding principle of "Customer-centricity", Eximbank in 2026 is set to make a strong breakthrough in remittance and international money transfer services and is committed to delivering superior service quality, offering customers safer, faster and more convenient experiences when transacting at Eximbank.

RETAIL PARTNERSHIP DEVELOPMENT

Although the financial market in 2025 experienced significant volatility affecting Eximbank's business implementation in general and the Retail Banking Division in particular, the Division still achieved impressive results, creating a solid foundation for long-term development.

In 2025, the partnership development business recorded several notable activities:

- Expanding the partner network: signed cooperation agreements with 40 new partners in the areas of real estate, project housing, automobiles and other partners, thereby increasing opportunities to reach target customers.
- Standardizing processes: updated and supplemented partner linkage procedures in line with market changes; implemented cooperation policies and incentive packages promptly for project housing and real estate, helping improve consistency, transparency and efficiency in partner management and deployment.
- Promoting credit growth: increased cooperation with lending and financial support partners, thereby enhancing lending growth in retail customer segments and strengthening Eximbank's competitive position and brand presence in the partnership ecosystem as well as in the market.

Despite a volatile 2025, the Partnership Development Division demonstrated its role as a strategic spearhead, continuously expanding its cooperation network and working alongside business units to drive credit growth and enhance customer experience. These achievements not only contributed to the overall success of the Retail Banking Division but also laid an important foundation for advancing partnership development in the strategy to expand market share and create sustainable long-term value.

INSURANCE BUSINESS OPERATIONS

Bancassurance is not only a key business line at Eximbank but also a bridge that enables customers to access sound financial and protection solutions. Over the years, this business has continued to expand, meeting the diverse needs of customers across all segments while also becoming an important source of non-interest income, thereby contributing to the Bank's overall operating efficiency.

In 2025, Eximbank continued to focus on expanding its portfolio of non-life insurance products (home, automobile, cargo, etc.) and health insurance products in cooperation with leading partners in the market. Thanks to the right strategy and strong customer trust, Eximbank recorded fee income from non-life insurance and health insurance of **VND 492.7 billion**.

Looking ahead to 2026, Eximbank aims to elevate Bancassurance to a new stage of development. The Bank will proactively identify potential life insurance partners, extend invitations for cooperation and conduct negotiations toward signing a long-term exclusive agreement, thereby delivering more optimal protection solutions and greater sustainable value to customers. At the same time, Eximbank will continue to accelerate the distribution of non-life insurance and health insurance products, enhance the quality of its advisory workforce, broaden service coverage and integrate modern technology into sales processes in order to strengthen customer trust and satisfaction.

With a clear strategic direction and strong commitment, Eximbank not only accompanies customers on their journey toward financial security but also builds a diversified service ecosystem, creating long-term value for both customers and the Bank.



DIGITAL PRODUCTS AND SERVICES

Eximbank EDigi

Eximbank's digital banking platform, EDigi, has launched a wide range of new features and utilities to meet customers' increasingly diverse needs, including:

Upgrading the Eximbank EDigi interface in a modern, streamlined direction, making it easier for customers to locate functions according to their needs.

Voice OTT balance change notifications: allowing customers to receive voice notifications of balance fluctuations directly on their phones without having to access the application or unlock the device screen.

Introducing and simultaneously expanding service options for existing utilities such as airline tickets, mobile top-ups, game cards and performing arts tickets.

Compliance

Eximbank is among the pioneering banks in complying with regulations issued by competent authorities and the State Bank of Vietnam. In 2025, Eximbank implemented the following major compliance items:

- Eximbank has conducted authentication using chip-based citizen ID cards and biometric data in accordance with Circular 06. As of the end of 2025, more than 600,000 customers had completed biometric enrollment with Eximbank through online channels and at transaction counters.
- Since July 2024, Eximbank has implemented biometric authentication for high-value online transactions in accordance with Decision 2345/QĐ-NHNN; by 2025, the Bank also complied with regulations on transaction authentication under Circular TT50/TT-NHNN.
- Eximbank has deployed VNeID to verify customer information at transaction counters. The Bank is also studying the integration of the VNeID application into online customer identification/verification activities and the development of products and services on VNeID.
- From 1 January 2025, Eximbank implemented Circular 17/TT-NHNN, under which customers are only allowed to conduct financial transactions on online banking platforms after completing biometric data collection.



Eximbank Soundbox

Eximbank continued to roll out its QR code payment solution integrated with a transaction notification device (Eximbank Soundbox) for merchant customers. With this solution, buyers can scan the QR code displayed on the Eximbank Soundbox device to transfer funds to the seller (provided the seller has a payment account with Eximbank); once the transaction is completed, the device emits an audio notification announcing the amount received.

The effectiveness of the 2025 rollout is clearly reflected in impressive figures: 2,675 devices operated stably, recording 5,024,548 transactions with total transaction value reaching VND 2,797 billion. These results not only demonstrate the effectiveness of the system but also reflect customers' growing trust and usage.

Expanding the digital payments ecosystem through partner collaboration

During the year, Eximbank introduced account linking, top-up and direct payment features from Eximbank accounts on the Viettel Money application, thereby extending customer convenience to digital platforms outside the Bank's own ecosystem.

This integration helps to:

- Diversify Eximbank's financial service touchpoints;
- Enhance payment and top-up convenience for Eximbank customers beyond the Eximbank EDigi channel;
- Leverage Viettel's large ecosystem customer base to cross-sell other products and services.

This also supports Eximbank's strategy of expanding distribution channels through a digital partnership model.

CARD OPERATIONS

New products/services/utilities

In March 2025, Eximbank launched international digital wallet payment features, including Apple Pay, Google Pay, Samsung Pay and Garmin Pay.

The Bank also standardized the automatic cashback program based on credit and debit card features on the new Way4 Card Core System.

Eximbank expanded contactless fare payment services for public transportation, enabling payments on the Metro system using international cards such as Visa, Mastercard and Napas.

In addition, the Bank standardized the card fee schedule and enhanced the utilities of its card products.

Eximbank also upgraded multiple card management features and the user interface on the Eximbank EDigi digital banking application, making it easier for customers to manage their cards and monitor spending more conveniently.

Ongoing and evenly distributed promotional programs throughout the year

In 2025, card operations recorded stable growth, with total card spending volume reaching VND 7,735 billion. This result stemmed from the consistent rollout of diverse and practical promotional programs.

Stimulating spending and customer care

Driving transactions: Eximbank implemented e-voucher gift campaigns, cashback programs for payments via Apple Pay, and regular monthly promotional offers.

Reactivating cards: The Bank focused on campaigns to reactivate dormant cards and applied flexible annual fee policies to retain existing customers.

Premium privileges: Eximbank offered airport lounge services and golf fee incentives to customer groups with high spending levels.

Expanding the merchant privilege ecosystem and installment payment offerings

Multi-sector partnerships: Eximbank expanded connections with major partner networks such as Grab, Shopee, Lotte Mart, PNJ and Highlands Coffee, thereby providing cardholders with direct incentives across a wide range of daily needs.

Boosting installment payment programs: The Bank cooperated with intermediaries such as Payoo and MPOS, as well as major electronics retail chains including CellphoneS, Hoang Ha Mobile and others, to offer 0% installment plans together with direct discounts on technology products.

Expansion of the card acceptance network

Eximbank promoted the development of its card payment business in cooperation with major partners such as Payoo, VNPAY, GPay, Onefin, NCB, PVCOMBANK, KIENLONGBANK, IVB and Con Cung, thereby boosting growth in card payment turnover.

Total number of POS terminals in operation across the system: 32,919 devices.

Total transaction value: **VND 129,843,710 million.**

Average monthly transaction value: **VND 10,820,309 million** per month; in 2026, the Bank aims to maintain stable turnover in sectors related to secure, low-risk payments.

Total fee income: **VND 1,197,744 million.**

Average monthly fee income: **VND 99,812 million per month.**

RETAIL MARKETING AND COMMUNICATIONS ACTIVITIES

In 2025, marketing and communications activities of the Retail Banking Division were implemented based on the strategy of “Personalizing customer engagement across digital platforms”, playing an important role in strengthening Eximbank’s brand image as a modern, customer-centric bank that adapts flexibly to market needs.

Integrated and consistent communication campaigns

Building in-depth messaging: Communications focused on strategic product lines such as credit cards and the Eximbank EDigi digital banking platform for retail customers. Campaigns were designed in a systematic manner, with unified messages delivered across multiple platforms, enabling customers to access optimal financial solutions more easily.

Positioning customer segmentation: Eximbank implemented synchronized communications for its tiering system, including Silver, Gold, Platinum and Infinite. Through this, the Bank reinforced its commitment to delivering exclusive privileges and maximum added value for each customer segment.

Digital transformation in marketing activities

Personalized customer experience: Eximbank applied customer behavior data analytics to deliver relevant promotional messages through in-app notifications and email marketing, thereby improving outreach effectiveness and customer satisfaction.

Location-based marketing: The Bank deployed advertising and promotional programs when customers were present within partner ecosystems such as shopping centers, auto showrooms and real estate projects, thereby optimizing cross-selling opportunities.

Expanding digital touchpoints: Eximbank strengthened brand presence across key social media channels, delivering content on financial utilities and lifestyle topics, and fostering sustainable engagement with the digital community.

Developing the ecosystem and customer experience

Partner collaboration: Eximbank expanded its network to more than 40 strategic partners across consumer, education and lifestyle sectors, including Grab, Shopee, PNJ and cinema chains. Direct discount and cashback programs created a distinct “Eximbank privilege ecosystem”.

Customer events and engagement: The Bank organized thematic workshops and customer events in professional settings, creating forums for direct interaction and strengthening relationships between the Bank and its customers/partners.

Point-of-sale marketing and communication channels

Standardizing brand visibility: Eximbank refreshed POSM at branches and merchant acceptance points in a modern, minimalist direction.

Internal communications: The Bank promoted sales emulation campaigns, advisory skills training and internal communication on each product message to every employee, turning each staff member into a brand ambassador.

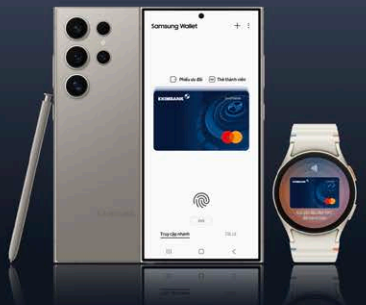
Results achieved

Brand awareness indicators in the retail segment recorded positive growth.

Customer engagement and positive feedback rates across digital platforms reached their highest levels in the past three years.

Marketing activities provided strong support for business performance, contributing to steady growth in card spending turnover and deposit mobilization in 2025.

Brand health indicators remained stable and received positive market feedback regarding improvements in service quality and product image.



Samsung Pay

Đã có mặt tại Eximbank

Chạm là thanh toán
An toàn mọi nơi

CORPORATE BANKING DIVISION OPERATIONS

LARGE CORPORATE & FDI CLIENTS

In 2025, the Large Corporate and FDI Customer segment (CIB) continued to serve as one of the Bank’s key growth drivers. CIB focused on serving large corporates, conglomerates, import-export enterprises and the FDI business segment through an integrated offering of credit solutions, capital mobilization, international payments, trade finance and digital banking services. This model helps enterprises optimize cash flows, enhance financial management efficiency and expand business operations in an increasingly integrated international environment.

Deposit mobilization

Total deposits from CIB customers in 2025 reached VND 21,686 billion, accounting for 12.2% of the Bank’s total deposit base.

This result was driven by the expansion of relationships with large corporates and FDI clients, as well as the rollout of modern cash management solutions such as Virtual Account and integrated collection-disbursement services.

Lending activities

Lending activities for CIB customers continued to grow positively in 2025, contributing significantly to the Bank’s overall business performance.

Outstanding loans to the CIB segment reached VND 32,625 billion, up 24.8% compared with the previous year. The portfolio remained focused on financially sound enterprises operating in import-export, manufacturing, trading and other sectors closely linked to the economy.

International payments and trade finance

International payment and trade finance turnover reached USD 2,850 million. The Bank continued to strengthen its support for import-export activities through preferential programs such as E-One and V-One, helping enterprises optimize financing costs and improve their competitiveness in international markets.

In addition, Eximbank implemented the Trade Return program for customers using international payment and trade finance services, thereby increasing transaction volumes and expanding relationships with enterprises operating in the import-export sector.

SMALL AND MEDIUM-SIZED ENTERPRISES

Digital banking solutions for enterprises

Alongside traditional financial products, CIB continued to accelerate digital transformation in corporate banking services. Services such as direct payments under tax and customs payment authorization, payroll disbursement, employee welfare payments, QR Code solutions for corporates and cash flow management solutions on the Bank’s digital platform were deployed to help enterprises improve financial administration efficiency.

At the same time, the Bank progressively developed API-based connectivity solutions between the Bank and enterprises tailored to each customer’s specific needs, supporting enterprises in synchronizing payment data and automating collection-disbursement and cash management processes to optimize financial operations.

Development of FDI customers

Eximbank continued to place strong emphasis on developing the foreign-invested enterprise (FDI) customer segment, which has considerable growth potential.

In 2025, the Bank organized thematic seminars and workshops for FDI enterprises in collaboration with tax and legal experts, helping businesses stay updated on new tax regulations and legal policies.

Lending

In 2025, amid continued economic recovery and an increasingly safe, efficient and sustainable operating environment, Eximbank focused on growth based on prudent and effective lending, with the SME segment positioned as a key growth focus. The Bank concentrated on developing specialized financial solutions tailored to the segment, meeting enterprises’ needs for flexible capital and improving customer experience and service accessibility.

During the year, Eximbank actively promoted outstanding programs and products for SME customers, including:

- Efast / Efast Green: a rapid credit solution for SMEs. The program increased the maximum credit limit to VND 50 billion, shortened approval procedures to only 8 hours, and streamlined loan documentation to better meet enterprises’ demand for working capital supplementation and business expansion. EFAST also standardized the appraisal process, improved processing speed and enhanced the customer experience for business clients.
- Preferential interest rate lending programs for SME customers: Eximbank launched periodic credit packages with competitive interest rates, focusing on supporting enterprises in manufacturing, trade, import-export, services, investment in expanding factories and machinery/equipment, and business projects, while applying flexible interest rate mechanisms to help enterprises optimize financial costs and manage cash flows more proactively.
- Non-performing loan ratios were maintained within a safe range, in line with the Bank’s prudent risk management orientation and sustainable development objectives.

At the end of 2025, total outstanding SME loans reached **VND 42,703 billion**. The SME non-performing loan ratio was **maintained at 2.3%**.

Deposit mobilization

Eximbank actively rolled out new programs, products and technologies to meet customer needs, thereby expanding its customer base and enhancing customer satisfaction when transacting at Eximbank.

In terms of products and deposit promotion programs, in addition to products that meet customers’ diverse deposit needs such as Preferential Deposit, VIP Corporate Deposit, Flexible-term Deposit and Long-term Deposit, in 2025 Eximbank also launched the program “Celebrating Eximbank’s 35th Anniversary”, offering preferential interest rates on fixed-term deposits for corporate customers.

In particular, Eximbank continued to expand its deposit mobilization channel through digital banking with attractive preferential interest rates. In 2025, the Bank upgraded its technology infrastructure and launched online account opening for organizational customers on Eximbank Web and the Eximbank Ebiz App, bringing greater convenience to corporate customers throughout the transaction process.



SMALL AND
MEDIUM-SIZED
ENTERPRISES

Domestic money transfer services

In 2025, Eximbank’s domestic transfer services continued to grow compared with 2024, with the number of transactions **increasing by 11%** and transaction value **rising by 19%**.

In addition to strengthening connectivity with banks through the 247 fast transfer system and upgrading payment services on Eximbank Web and the Eximbank Ebiz App, the Bank supplemented a range of payment utilities such as automatic Napas bill payment, QR code payment, e-wallet account payment, tuition fee payment and digital signature-enabled payroll services. Eximbank also actively implemented promotional programs offering waivers and reductions of transfer fees, payroll service fees and account management fees, notably the “Exim Merlo” preferential combo for enterprises, thereby enhancing customer experience, improving profitability and encouraging customers to use cashless payment services.

Guarantee services

In 2025, Eximbank continued to enhance its system to make guarantee issuance more transparent and to accelerate processing time.

The Bank launched online guarantee services on the Eximbank Ebiz application, marking a major step forward in digital transformation to meet guarantee issuance needs for business customers while delivering a faster, more convenient and more efficient customer experience.

Through BFAST Eximbank, as part of its ambition to become one of Vietnam’s leading commercial banks in construction guarantees, Eximbank introduced a breakthrough product named BFAST, with the goal of building a fast, convenient and preferential guarantee issuance process for domestic corporate customers.

For domestic corporate customers, in 2025, guarantee issuance volume **increased by 21%** and fee **income rose by 8%** compared with 2024.

Eximbank also implemented preferential guarantee fee policies for VIP domestic corporate customers, with reductions of up to 40%. In addition, the Bank introduced a bundled guarantee fee package to meet enterprises’ recurring guarantee issuance needs, under which customers only need to pay once based on the required limit and may issue guarantees an unlimited number of times over a period of 6 to 12 months.

The system also displays full information on the guarantee inquiry platform on Eximbank’s website in real time, enabling customers to monitor guarantee status transparently and comprehensively on a digital platform.

International payment and trade finance services

Eximbank’s range of international payment and trade finance products remains diversified, including L/Cs, collection, advance payment for documentary collections, export discounting and other services. In particular, Eximbank provides outward remittance services and online issuance of letters of credit through digital channels.

Its global correspondent banking network and strategic partnerships continued to be strengthened, enabling international payment transactions to be processed quickly, safely and transparently.

Eximbank maintained its position as one of the few banks in Vietnam to receive the STP Award from JPMorgan for many consecutive years, affirming its internationally standardized transaction processing capability and high straight-through processing rate.

In 2025, in addition to continuing the EFEE international payment fee package for SME customers with preferential fee reductions of up to 90% for outward remittances, Eximbank also launched “The Queen” program, offering a USD 1 fee incentive for international payment services for transactions involving the purchase of foreign currency at Eximbank. This program not only delivered direct benefits to customers but also drove fee income growth from foreign trade business activities (NFI & NFX), while generating ecosystem-wide synergies within the import-export customer base.

International payment and trade finance turnover in 2025 increased by 23% compared with 2024. This reflected the effectiveness of the Bank’s flexible pricing strategy, foreign currency-linked fee incentive policies and proactive customer development efforts undertaken by business units across the system.

Digital banking services

In 2025, Eximbank upgraded and developed new digital banking utilities to enhance customer experience and reduce operating costs and transaction processing time for corporate customers. These included online guarantee registration and issuance, online disbursement services, digital signature services (Remote Signing), QR code-enabled collection services, transaction notifications through the Soundbox device, and improvements to the online international transfer service, thereby meeting customers’ increasingly diverse needs.



TREASURY DIVISION OPERATIONS

FUNDING OPERATIONS

Despite the increasingly volatile business environment in recent years, which has created many challenges for overall operating efficiency and for interbank activities in particular, thanks to flexible operations and swift adaptation to changes in the money market, Eximbank’s Funding Division continued to play an important role in safeguarding the Bank’s liquidity and profitability, while continuously innovating and refining its treasury management and funding operations.

The Division further strengthened and established new transaction relationships with counterparties in both domestic and international markets.

It also applied a diversified range of transaction structures and instruments, thereby optimizing the cost of funding mobilization for the system.

Eximbank’s interbank funding transaction volume in 2025 was as follows:

Unit: VND billion

Transaction Volume	2025	2024	Increase/ (Decrease) vs. 2024
Borrowings	3,139,498	1,630,070	+71%
Deposits/ Placements	4,657,355	3,611,127	+12%

FOREIGN EXCHANGE OPERATIONS

In 2025, the global financial market experienced significant volatility as major central banks adjusted their monetary policies in the context of cooling inflation, while geopolitical tensions and trade disruptions remained unresolved. Despite these external pressures, Vietnam maintained macroeconomic stability and positive growth momentum. However, continued tariff measures by the United States against trading partners and expectations of a Fed rate cut caused the domestic foreign exchange market to fluctuate sharply, putting upward pressure on the USD/VND exchange rate.

Against this backdrop, Eximbank’s foreign exchange business in 2025 remained proactive and flexible, focusing on developing services and structured products tailored to customer needs. Notably, demand for FX risk hedging increased in line with heightened exchange rate volatility; the expansion of tenor products and flexible structures helped customers protect benefits more effectively and contributed positively to fee income.

Eximbank continued to affirm its leading position in Vietnam’s foreign exchange market and has for many consecutive years received prestigious awards from LSEG. In 2025, Eximbank was awarded “Vietnam’s Largest FX Volume 2024 – Most Volume Traded” by LSEG. This marked the fifth consecutive year that Eximbank was recognized as the bank with the largest FX trading volume in the market, reaffirming its role as one of the most dynamic participants in Vietnam’s foreign exchange market.

GOLD TRADING OPERATIONS

In 2025, both the domestic and international gold markets experienced strong volatility, with multiple record-breaking surges in gold prices; domestic gold prices rose by more than 80% compared with the end of 2024 due to both supply and demand factors. The Government also promulgated Decree No. 24/2012/ND-CP, as amended and supplemented by Decree No. 232/2025/ND-CP, effective from October 2025, amending and supplementing certain provisions to gradually remove SJC gold bar monopoly and expand market competition.

By taking advantage of favorable price movements while strictly complying with Government and State Bank regulations, Eximbank’s gold trading operations remained stable, transparent and sustainable, helping meet customers’ savings needs within the Bank’s service ecosystem.

FINANCIAL INVESTMENT OPERATIONS

In addition to its core banking activities of deposit-taking, lending, payment services, foreign exchange, trade finance and others, financial investment is an important line of business that helps optimize the efficiency of the Bank’s capital sources.

1. Carrying value of the financial investment portfolio as of 31 December 2025

Unit: VND billion

	31/12/2024	31/12/2025	Increase/ (Decrease)
1. Bonds	23,800	16,889	-29.0%
1.1 Government bonds	14,164	13,999	-1.2%
1.2 Credit institution bonds	9,636	2,900	-69.9%
2. Certificates of deposit	6,100	4,603	-24.5%
3. Equity investments / share purchases	512	512	0%

In 2025, as market interest rates trended upward, Eximbank reduced its investments in bonds and certificates of deposit issued by other credit institutions, thereby redirecting capital to lending activities.

With respect to government bonds, these instruments continued to serve as liquidity reserve tools and were used for open market transactions with the State Bank when necessary. Accordingly, Eximbank maintained a stable balance in this portfolio to support liquidity management.

2. Value of securities issuance as of 31 December 2025

In order to enhance funding for its operations, Eximbank actively increased the issuance of marketable securities. As a result, the value of securities issued rose sharply by 184.7%, from VND 10,865 billion in 2024 to VND 20,068 billion in 2025, the highest level ever recorded to date.



RELATIONS WITH DOMESTIC AND INTERNATIONAL FINANCIAL INSTITUTIONS

In August 2025, international credit rating agency S&P Global Ratings (S&P) upgraded Eximbank’s issuer credit rating from B+ to BB- with a Stable outlook. This rating upgrade reflects S&P’s increasingly positive assessment of Vietnam’s banking sector and acknowledges Eximbank’s positive transformation in strengthening sustainable profitability and restructuring. The BB- rating is clear evidence of the Bank’s efforts to reinforce its financial capacity, continue sustainable development and further strengthen the confidence of the market, partners and customers in Eximbank’s comprehensive restructuring journey and in the Bank’s stronger, more efficient operating model aligned with its long-term development vision.

With a network of correspondent relationships with approximately 600 banks and foreign bank branches in 68 countries and territories worldwide, Eximbank continued to maintain and strengthen its international trade finance operations, further enhancing its reputation, credibility and brand strength. In 2025, the Bank issued to ADB (Asian Development Bank) a proposal to maintain a limit of USD 115 million. The maintenance and further enhancement of trade finance limits by international partner banks not only reinforced Eximbank’s standing but also created additional opportunities for the Bank to continue supporting Vietnamese enterprises in trade finance and international payment activities.

In addition, in 2025, Eximbank was selected by ADB to participate in the Trade Finance Program’s first Green Finance Facilitation Framework in 10094-VIE: Implementing Green Finance for Climate Finance Transactions. This initiative supports ADB in mobilizing funds in Southeast Asia for the Thai Binh Offshore Wind Power Project, under which PwC Vietnam assumed the role of development advisor, marking another important step forward in Eximbank’s sustainable development strategy. Green finance is not only a governance requirement but also a driver for enhancing asset quality, broadening markets and meeting the increasing needs of enterprises shifting toward sustainable production. At the same time, Eximbank’s participation in ADB’s technical assistance program enabled the Bank to receive recognition from international institutions and strengthen financial resources supporting its positioning in line with international standards.

RELATIONS WITH NON-BANK FINANCIAL INSTITUTIONS

In 2025, Eximbank also stepped up relations with the non-bank financial institution customer segment, including insurance companies, securities companies, fund management companies and others, and recorded positive outcomes from these activities, thereby contributing to improving the efficiency of the Bank’s capital utilization. Lending activities for this customer group continued to expand in a prudent and efficient manner. The average outstanding balance and lending efficiency achieved for this group reached 180% and 140% of the annual plan, respectively. Eximbank proactively monitored the rising market trend to improve capital utilization efficiency, while adhering to prudent limits and risk controls.

OPERATIONS DIVISION ACTIVITIES

In 2025, the Operations Division marked an important transition in its restructuring journey toward a lean, digitalized and data-driven operating model. The operating model was progressively transformed from transaction-based processing to management based on systems and technology, thereby enhancing operating efficiency, service quality and overall operational safety.

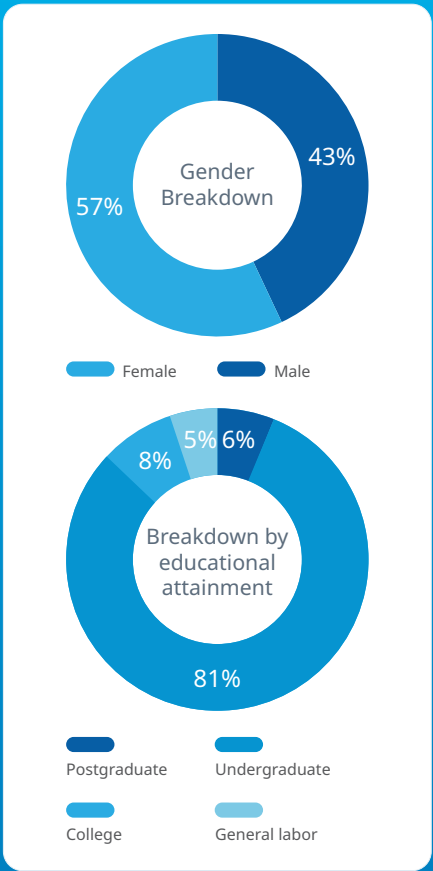
Labor productivity increased by approximately 20% compared with the previous year, enabling a 13.60% reduction in headcount while ensuring stable and uninterrupted operations across the system. The centralized operations model continued to be reorganized toward greater streamlining and flexibility, while automation and digitalization were accelerated and the initiative “Digital Banking – Digital Banking Operations” was implemented, contributing to more effective use of resources.

Service quality continued to improve as key processes were standardized under new SLA commitments, reducing processing time by 20% to 25% and maintaining a high level of stability. The system’s processing capability was maintained at a high level, improving customer experience and providing effective support to business operations. In parallel, risk control and data recovery processes were digitized and strengthened, while governance of the Bank’s vault operations and asset management was also reinforced, contributing to continuous maintenance of a transparent and stable control framework across the system.

With these achievements, the Operations Division continued to affirm its role as a foundation for efficiency, safety and sustainable competitiveness in Eximbank’s new stage of development.



ORGANIZATION AND HUMAN RESOURCES



As of 31 December 2025, Eximbank’s total headcount was 6,086 employees, down by 280 employees (equivalent to 4.4%) compared with the end of 2024. Of this total, female employees accounted for 57%; employees with undergraduate degrees or higher accounted for 87%; employees with more than five years of experience at Eximbank accounted for 43%; and managers from Deputy Head level and above accounted for 16%.

Eximbank workforce as of 31 December 2025:

No.	Category	Number of employees	Ratio (%)
I Gender breakdown			
1	Male	2,624	43%
2	Female	3,462	57%
II Breakdown by educational attainment			
1	Postgraduate	357	6%
2	Undergraduate	4,918	81%
3	College	501	8%
4	General labor	310	5%

Executive Management:

In 2025, Eximbank’s Executive Management Board comprised 7 members. The number of shares held by Executive Management Board members as of 31 December 2025 was as follows:

No.	Full name	Title	Number of shares owned	Ratio %
1	Trần Tấn Lộc	Acting Chief Executive Officer	0	0.00%
2	Đào Hồng Châu	Deputy Chief Executive Officer	14,955	0.0008%
3	Nguyễn Hồ Hoàng Vũ	Deputy Chief Executive Officer cum Chief Financial Officer; Authorized Spokesperson	43,069	0.0023%
4	Nguyễn Hướng Minh	Deputy Chief Executive Officer	0	0.00%
5	Phạm Quang Dũng	Deputy Chief Executive Officer	0	0.00%
6	Nguyễn Văn Hòa	Deputy Chief Executive Officer	0	0.00%
7	Lã Quang Trung	Chief Accountant	0	0.00%

HUMAN CAPITAL DEVELOPMENT – A FOUNDATION FOR SUSTAINABLE GROWTH

With a strong transformation orientation, in 2025 Eximbank continued to place people at the center of its development strategy, regarding human resources as the foundation for innovation and growth. The Bank focused on building a capable, streamlined, agile workforce ready to adapt to the new requirements of the transformation process.

Human resources activities were implemented consistently along three key priorities: enhancing the quality of the workforce; optimizing the organizational model; and modernizing contemporary learning. At the same time, Eximbank accelerated digital transformation in human resource management toward a more professional, transparent and efficient operating system.

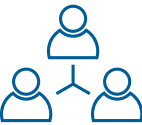


Attracting talent – Developing a high-quality workforce

In 2025, Eximbank remained steadfast in its human capital development strategy in a professional, modern direction aligned with the requirements of digital transformation.

The Bank’s attractiveness in the labor market was widely recognized through its inclusion in prestigious rankings such as the Top 10 Best Places to Work in the Industry, Top 50 Most Loved Employers, and Top 500 Leading Employers in Vietnam under the “Leading by Vui” employer branding ranking for 2025. These achievements clearly reaffirm Eximbank’s position and the effectiveness of its human capital development strategy.

Recruitment activities were comprehensively upgraded, with the recruitment system standardized in a more professional and modern direction and with strong application of technology to shorten processing time, enhance candidate experience and strengthen competitiveness in the labor market.



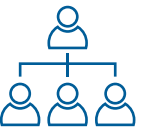
Optimizing the recruitment process

The new recruitment process focused on shortening application processing time while maintaining quality. The recruitment website was upgraded with an intuitive interface and AI Screening functionality, helping automate CV screening and enhance candidate experience.



Improving the quality of talent inflows

The proportion of recruited candidates with more than one year of experience reached 81% (compared with 76.3% in 2024), reflecting Eximbank’s priority on attracting experienced talent to meet the increasingly demanding requirements of business and operations.



Selecting management personnel

Management selection activities continued to be emphasized in order to supplement key positions with personnel possessing capability, experience and innovative thinking, particularly during the period when the Bank was implementing many large-scale strategic programs.



Enhancing operational efficiency

Recruitment SLAs were improved, ensuring that coordination among units took place quickly, transparently and efficiently. This contributed to shortening recruitment lead time while increasing the satisfaction of units with hiring needs.



Strengthening cooperation with universities

Eximbank continued to expand its employer branding presence and build a pipeline of young, dynamic and high-quality talent through annual activities such as Career Days, Eximbank Tour programs, sponsorships and scholarships.

OPTIMIZING THE ORGANIZATIONAL STRUCTURE – ENHANCING ORGANIZATIONAL CAPABILITY

Eximbank conducted a comprehensive review of its organizational model and realigned resources toward a leaner, more agile structure in line with its strategic direction. The standardization of the organizational model, the refinement of coordination mechanisms and the clarification of functions, roles and responsibilities among units contributed to greater transparency, stronger governance and improved operational efficiency across the system.

In parallel, the Bank continued to invest in and enhance its human resource management platform, including the digitalization of personnel records and HR processes. These improvements helped standardize work practices, enhance employee experience and ensure that HR management was carried out in a consistent, accurate and timely manner.

COMPENSATION POLICY – ENSURING VALUE AND DRIVING MOTIVATION

In 2025, Eximbank’s compensation policy continued to be adjusted in a flexible and competitive manner, ensuring fairness between work performance and employees’ contributions. The new KPI performance evaluation framework was rolled out across multiple business lines, reinforcing the linkage between individual objectives and the Bank’s overall strategy while improving labor productivity.

Employee benefit policies, salaries and bonus mechanisms were maintained appropriately, contributing to a positive working environment and creating a solid foundation for employees’ commitment. At the same time, the remuneration framework continued to be reviewed and updated to maintain labor market competitiveness and retain high-quality talent in the context of the Bank’s broad-based innovation initiatives.

Alongside the enhancement of compensation policies, Eximbank continued to strengthen the management and optimization of HR costs in a prudent, transparent and business-aligned manner. Personnel budgets were managed proactively, balancing cost-efficiency requirements with the maintenance of appropriate remuneration, thereby improving resource utilization efficiency and supporting the restructuring process on a sustainable basis.



TRAINING AND DEVELOPMENT – A STRONG SHIFT TOWARD DIGITAL LEARNING

In 2025, Eximbank’s training activities recorded a notable milestone as the Bank put into operation a comprehensive online learning platform, creating a strong shift in its training and capability development agenda. The digital learning platform expanded learning opportunities, enabling employees to proactively access flexible training programs tailored to each individual’s position and development orientation.

The training scale also continued to expand significantly, with total training hours in 2025 reaching 205,984 hours, average of 35.17 hours per employee. The new training model helped increase both the number of programs deployed and the breadth of content, covering critical areas such as business, risk management, operations, digital transformation and management capability enhancement for the Bank’s key managerial teams. As a result, employees were equipped with stronger skills and knowledge to meet the increasingly demanding requirements of banking operations amid rapid transformation.

BUILDING A LEARNING CULTURE AND STRENGTHENING CORE VALUES

The learning movement spread widely across the system through self-learning initiatives, thematic training, internal knowledge sharing and the spirit of self-study and self-development. The “Learning to Lead, Developing to Break Through” program continued to be strongly promoted, with learning minigames and competitions encouraging active participation by employees, fostering a culture of knowledge sharing and sustaining continuous learning momentum. These efforts contributed to shaping a modern learning culture, encouraging innovation in thinking and improving the overall quality of the Bank’s human resources.

The year 2025 also marked a special milestone in the Bank’s internal cultural development journey, as Eximbank launched a series of meaningful activities to celebrate its 35th anniversary, reconnecting the Bank’s growth journey and the values that have shaped Eximbank’s identity. These activities were not only occasions to strengthen employee engagement and team spirit, but also a foundation for building a strong corporate culture aligned with the Bank’s long-term development strategy.



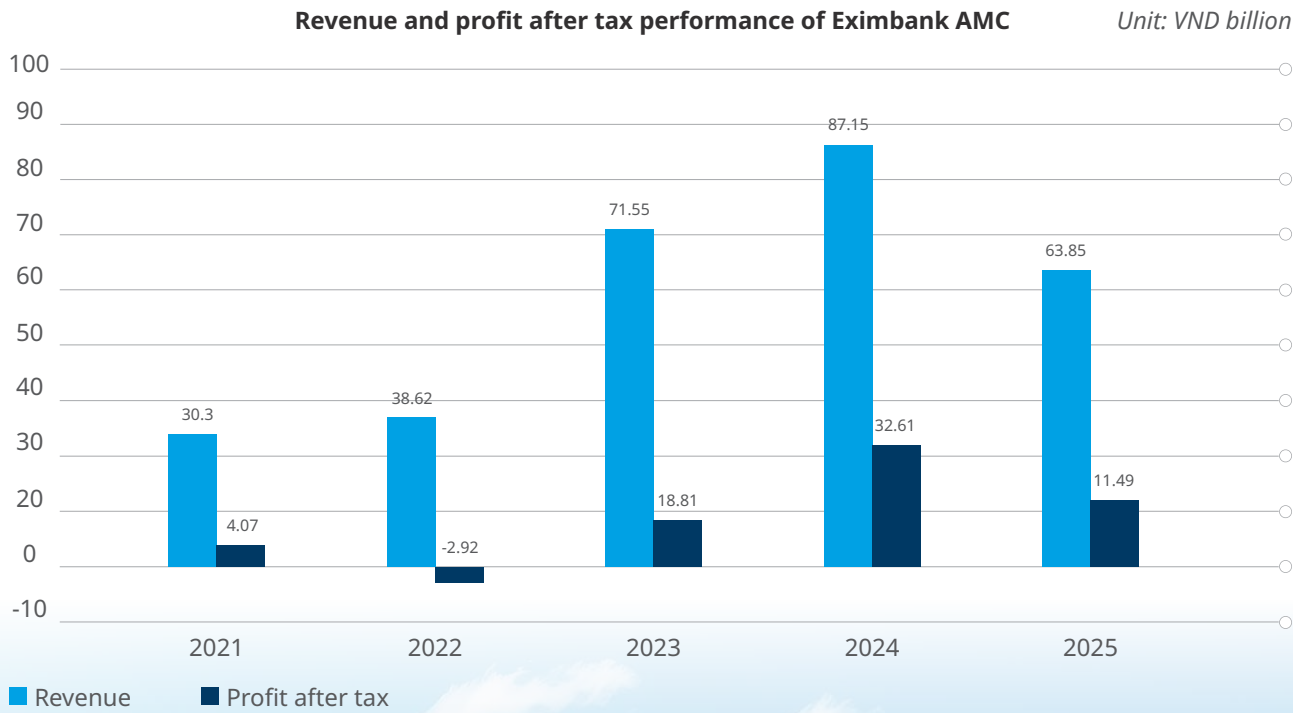
With a comprehensive human capital development strategy, Eximbank remains committed to investing in attracting, developing and retaining talent. The Bank is building a strong, professional and agile workforce — a strategic foundation that enables it to confidently lead innovation and achieve its sustainable development goals in the next phase.



SUBSIDIARIES AND ASSOCIATES

Eximbank AMC's business performance from 2021 to 2025 was as follows:

	2021	2022	2023	2024	2025
Revenue	30.30	38.62	71.55	87.15	63.85
Profit after tax	4.07	(2.92)	18.81	32.61	11.49



FINANCIAL POSITION

Unit: VND billion, %

No.	Item	2023	2024	2025	% change vs. 2024
1	Total assets	201,417	239,768	273,270	14.00%
2	Equity	22,445	25,099	26,006	3.60%
3	Charter capital	17,470	18,688	18,688	0.00%
4	Capital adequacy ratio (CAR)	13.43%	12.41%	12.41%	0.01%

SELECTED KEY BUSINESS PERFORMANCE INDICATORS

No.	Item	2023	2024	2025	
				Value	% change vs. 2024
1	Loan disbursements	278,833	364,650	300,723	-17.53%
2	Debt collection	268,889	321,155	262,218	-19.44%
3	Outstanding loans at year-end (excluding government-directed lending)	140,449	165,155	184,216	11.50%
4	Total operating income	6,555	8,558	7,292	-14.80%
5	Profit before tax	2,720	4,189	1,512	-63.9%
6	Taxes and payable obligations	-555	-862	-375	-56.50%
7	Profit after tax	2,165	3,327	1,137	-65.80%
8	ROA	1.12%	1.51%	0.44%	-
9	ROE	10.09%	13.99%	4.45%	-
10	Non-performing loan ratio	2.65%	2.53%	2.69%	-

LIQUIDITY

No.	Item	SBV requirement	2023	2024	2025	Change vs. 2024
1	Liquidity coverage ratio for the next 30 days					
1.1	VND	≥ 50%	(*)	68.78%	66.25%	-2.52%
1.2	Foreign currency	≥ 10%	93.04%	464.32%	(*)	-
2	Ratio of short-term funding used for medium- and long-term loans	≥ 10%	16.82%	14.52%	16.17%	1.64%
3	Loans to deposits ratio (LDR)	≤ 85%	80.75%	79.77%	77.85%	-1.91%
4	Ratio of short-term funding used for medium- and long-term lending	≤ 30%	14.44%	24.22%	26.04%	1.81%

Note: For items marked (*), the LCR is calculated as high-quality liquid assets divided by net cash outflows over the next 30 days, where net cash outflows = cash outflows minus cash inflows. The SBV only requires the 30-day LCR to be positive when net cash outflows are positive (i.e. outflows exceed inflows). When the Bank's net cash outflows are negative, meaning cash inflows exceed cash outflows, this indicates that the Bank has sufficient financial capacity to meet its due obligations and therefore does not need high-quality liquid assets to support liquidity, in cases where the SBV does not require the Bank to calculate this ratio.

SHAREHOLDING STRUCTURE AND CHANGES IN OWNERS' EQUITY INVESTMENTS

1. SHARES

As at 31 December 2025, total number of shares:	1.868.810.607 shares
Free-float shares:	1.868.488.514 shares
Treasury shares:	6.090.000 shares
Shares subject to transfer restrictions in accordance with Eximbank's regulations and/or in connection with customers not having fully discharged their debt obligations to Eximbank	249.801 shares

2. SHAREHOLDING STRUCTURE

Type of shareholder	Number of shareholders	Number of shares	Percentage of charter capital
Domestic individual shareholders	34,139	1,215,280,591	65.03%
Domestic institutional shareholders	209	599,740,717	32.09%
Total domestic shareholders (1)	34,348	1,815,021,308	97.12%
Foreign individual shareholders	164	1,213,387	0.06%
Foreign institutional shareholders	55	52,575,912	2.81%
Total foreign shareholders (2)	219	53,789,299	2.88%
Grand total (1) + (2)	34,567	1,868,810,607	100.00%

Detailed information on major shareholders – shareholders holding 5% or more of the Bank's total voting shares:

No.	Name of corporate shareholder	Nationality	ID No./Passport No./Business Registration No.	Authorized representative for the contributed capital at Eximbank	Ownership ratio of ordinary shares (%)	Ownership ratio of preference shares (%)
1	GELEX Group Joint Stock Company	Vietnam	0100100512	None	10.00	0

3. CHANGES IN OWNERS' EQUITY INVESTMENTS

During 2025, the Bank did not carry out any capital increase activities under any form such as public offering, private placement, convertible bond offering, rights issue, issuance of bonus shares, or dividend payment in shares.

4. TREASURY SHARE TRANSACTIONS

As at 31 December 2025, Eximbank held 6,090,000 treasury shares. During 2025, Eximbank did not conduct any purchases or sales of treasury shares.

5. OTHER SECURITIES

None.

The background is a dark blue abstract composition. On the left, a semi-transparent globe is overlaid with a complex network of white circuit lines. To the right, a red line graph trends upwards, accompanied by a series of blue and white candlestick bars. The bottom half of the image features a grid of glowing blue squares and circles, creating a sense of depth and digital connectivity.

MANAGEMENT'S ASSESSMENT REPORT

Results of Management's Operations in 2025

Business Direction for 2026

3

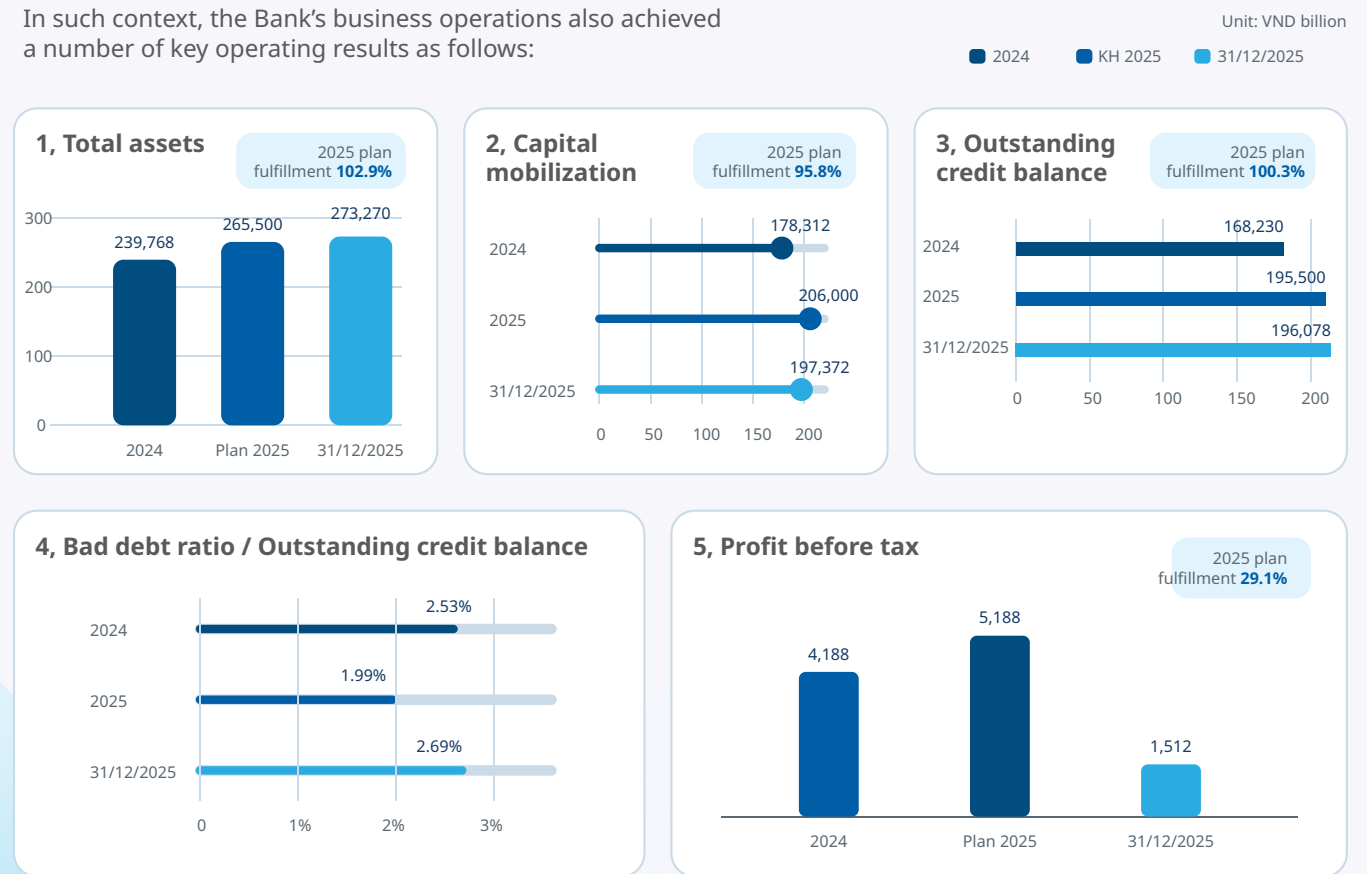
RESULTS OF EXECUTIVE MANAGEMENT IN 2025

In 2025, the global and regional economic situation evolved rapidly, complexly and unpredictably, with issues that had no precedent, and unfavorable factors, together with many risks and uncertainties stemming from geopolitical tensions, trade wars and protectionism. Overall, however, the global economy remained resilient and adapted to fluctuations in a controlled manner.

Domestically, economic growth reached 8.02%, core inflation was controlled at 3.21%, total import-export turnover of goods increased by 18.2%, and the trade surplus was nearly three times that of the previous year (FDI sector data were not available at the time of publication). Banking operations remained stable; monetary policy continued to be implemented flexibly and proactively, supporting economic growth, controlling inflation, and ensuring the safety and stability of the system. In 2025, credit growth reached 19.01% compared to the previous year; asset quality indicators were well controlled; the bad debt ratio of credit institutions (excluding weak credit institutions) stood at 1.69%, down from 1.93% at the end of 2024; lending interest rates remained low to support economic growth.

For Eximbank, the Bank's business operations achieved the following results:

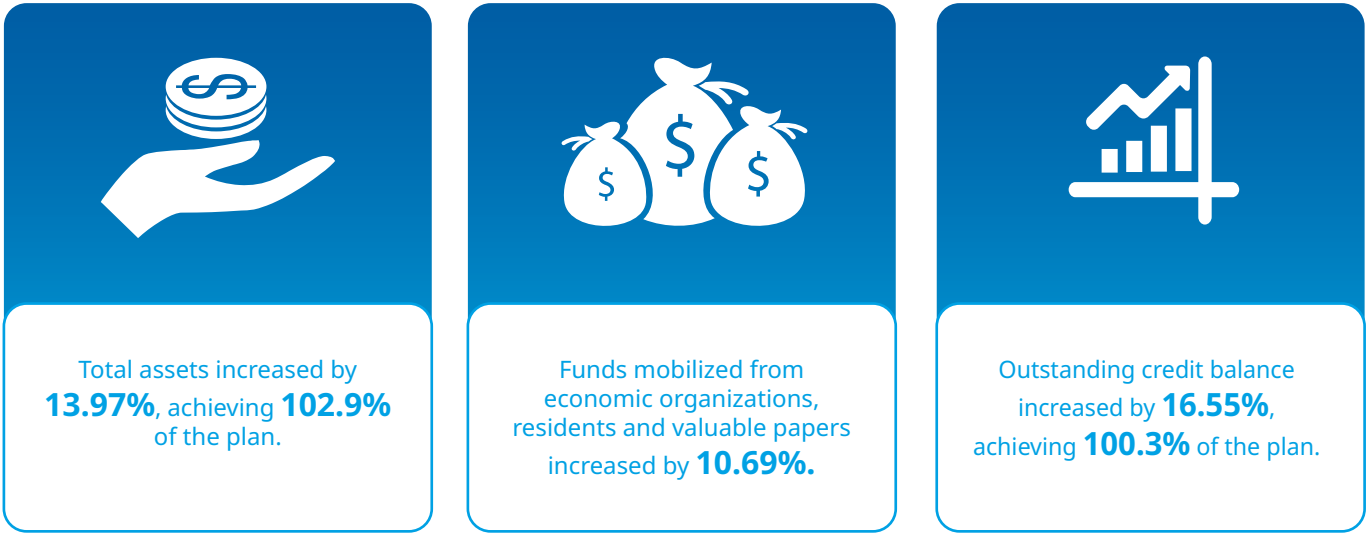
In such context, the Bank's business operations also achieved a number of key operating results as follows:



(*) Capital mobilization includes funds mobilized from economic organizations, residents, and valuable paper issuance.

BUSINESS OPERATIONS:

Business scale expanded in line with targets:



Service activities such as international payment, insurance, remittances and money transfer all recorded growth compared with 2024.

The Bank maintained capital mobilization growth in line with credit growth, ensuring growth in a rational and efficient manner and safeguarding liquidity safety. Safety indicators in banking operations were monitored and controlled in accordance with SBV regulations. The bad debt ratio was kept below 3%.

BUILDING THE MANAGEMENT AND GOVERNANCE FOUNDATION:

Managing, supervising and operating systems effectively to ensure safe banking operations toward compliance with international standards.

INFORMATION TECHNOLOGY AND OPERATIONS:

In 2025, Eximbank accelerated comprehensive digital transformation to enhance customer experience on digital channels:

Developing the next-generation omni-channel digital banking platform for retail customers, with Eximbank EDigi for individual customers and Eximbank EBiz for business customers, enabling seamless online transactions anytime and anywhere. Deploying and expanding modern electronic payment methods via digital channels and devices, including Apple Pay, Samsung Pay, Google Pay and Garmin Pay, thereby contributing to the promotion of cashless payments and the development of the digital economy.

Implementing key information technology projects - notably the successful deployment of the new Core Banking system IVA4 (May 2025) - a project to enhance the Bank's competitiveness in the card and digital banking sectors.

ORGANIZATION AND HUMAN RESOURCES:

Improving policy and remuneration mechanisms based on efficiency in order to promote business development and retain capable personnel. Investing in comprehensive welfare policies and enhancing employee engagement and satisfaction.

Arranging the formal initiation and implementation of the project to relocate the Head Office to Hanoi.

Training was given particular focus, and a culture of continuous learning was built, with emphasis on improving the capabilities of management staff and key personnel.

REPUTATION AND BRAND:

Eximbank continued to be recognized by domestic and international organizations for its achievements through the following awards: (1) Sao Khue Award 2025; (2) Outstanding Digital Transformation and Innovation Product Award 2025; (3) JCB Vietnam 2025 Award; (4) Top 10 Pioneering Brands in Innovation; (5) Asia Pacific Enterprise Awards (APEA) 2025; (6) Outstanding International Payment Quality Award; (7) Excellent Asian Enterprise; (8) Top 10 Best Places to Work in Vietnam – Banking Industry; (9) Top 50 Most Efficient Business Companies in Vietnam; along with many certificates of merit for community activities.

OPERATING PERFORMANCE OF SUBSIDIARY

Eximbank Asset Management Company Limited (Eximbank AMC), a wholly owned subsidiary of Eximbank, had charter capital of VND 300 billion as at 31 December 2025. Profit before tax in 2025 reached VND 14.5 billion, down 64.5% compared to 2024.

Results of debt recovery activities performed under Eximbank’s authorization:

Total recovered principal outstanding: VND 728 billion	Total interest collected VND 271 billion
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CORE BUSINESS ACTIVITIES

Managing the funding structure and use of funds in an efficient manner, ensuring liquidity safety in banking operations amid market developments and the Bank's capital needs. Restructuring the funding portfolio in the direction of increasing the proportion of market 1 mobilization in a manner consistent with the gradual reduction in funding costs, with a focus on effective business performance. Gradually adjusting deposit interest rates and mobilization contributions from market 1 in line with credit growth in the context of the economy's still weak capital absorption capacity.

EXPANDING OPERATING SCALE, CONTROLLING COSTS, AND ENSURING SAFETY IN BANKING OPERATIONS

- Capital mobilization: proactively restructured mobilized funding sources at reasonable cost in the context of the economy's weak capital absorption capacity, in order to improve balance efficiency.
- Successfully issued valuable papers (certificates of deposit) in market 2 after many years without conducting this activity, contributing to diversification of funding sources, while restructuring funding sources with term stability over the next 12 months.
- Effectively controlled operational safety ratios in accordance with SBV regulations before market developments and the pressure of competition affecting banking operations.
- Closely controlled credit quality.
- Effectively controlled funding costs, thereby adjusting lending interest rates appropriately in line with market conditions and SBV orientation.



INFORMATION TECHNOLOGY ACTIVITIES

RESULTS OF INFORMATION TECHNOLOGY OPERATIONS

2025 marked an important milestone in Eximbank's implementation of information technology. As the banking industry continues to accelerate the application of technology and digital transformation, Eximbank has identified information technology as one of the core foundations in banking operations, business development and governance. In 2025, Eximbank continued to implement projects to expand and upgrade supporting platforms for business operations, governance and management. Information technology projects were also prioritized for the deployment of core systems, data platforms and solutions to enhance information security. The outstanding results in 2025 are as follows:

Deployment and upgrade of core technology systems



Eximbank successfully implemented the new Way4 Card Core system of OpenWay – the world-leading card technology and payment management system. This was an important step in realizing the Bank's strategy for technology enhancement and digital platform development in line with international standards. The project played a foundational role in comprehensively restructuring the technology architecture, contributing to improved operational efficiency, enhanced risk management, and better customer experience. The Way4 Card Core system replaced legacy platforms with a modern technology architecture, enabling real-time transaction processing, greater automation of workflows, and stronger integration capabilities with operational systems as well as Eximbank's digital banking channels.

Deployment of technology platforms to support governance, executive management and improved business efficiency



Eximbank continued to deploy and expand technology platforms supporting governance, executive management and business development, including:

Expansion of business support platforms:

The Loan Origination and Business Process Management system (LOS-BPM) supports automatic management and processing of nearly 20 credit and non-credit business processes.

The management reporting system and centralized data warehouse (MIS/Data Warehouse) provide more than 200 reports supporting business operations and governance. Management reports and KPI indicators are provided promptly to the Bank's Board of Management.

The customer relationship management system (CRM/ESale+) enhances data governance efficiency and has generated more than 300,000 sales leads, helping optimize customer acquisition and development.

Promoting the digitization of governance and internal operations to standardize work processing procedures and improve the efficiency of data management across systems.

The electronic office system (E-Office) supports the processing of more than 300,000 dossiers each year, reducing approval time from 2–3 days to 4–8 hours, thereby helping optimize processes and the issuance of documents.

The Enterprise Content Management system (ECM) serves document storage, management and archiving of records and documents across the system.

The electronic form management system (E-Form) has standardized and digitized more than 40 business forms and processed more than 10,000 records in customer service procedures; ...

Deployment of technological solutions supporting credit risk management and appraisal, contributing to stronger governance over monitored watchlists and supporting appraisal, pricing and collateral valuation during the mortgage loan process and debt recovery case handling (Debt Collection), as well as the Asset Appraisal system, ...

Application of new technologies to optimize operations, improve productivity and service quality, such as:

Application of artificial intelligence in omnichannel customer care (AI Voicebot) and debt collection (AI Callbot).

Application of AI-OCR combined with RPA in the payroll process.

Deployment of robotic process automation (RPA) technology to automate repetitive processes at business divisions and operations centers, helping shorten transaction processing time, improve productivity and ensure more efficient risk control;...

Development of digital banking and ecosystem expansion



With a customer-centric orientation, Eximbank continues to invest in the development of digital banking platforms and expand the provision of financial services on digital platforms in order to enhance customer experience and promote cashless payments.

Upgrading digital banking channels such as Eximbank EDigi for individual customers and Eximbank EBiz for business customers helped expand the range of products and services in the digital environment and improve customer experience.

Expanding the implementation of non-cash payment methods through mobile payment applications and contactless payments such as Apple Pay, Samsung Pay, Google Pay and Garmin Pay, thereby increasing access to services through the payment intermediary ecosystem and supporting the development of financial products and services.

Deploying modern international payment standards and services such as SWIFT ISO 20022 and participating in the SWIFT GPI service to improve transaction processing speed and enhance transparency in cross-border payments.

Strengthening technology infrastructure and information security



In the context of an increasingly open digital environment and increasingly sophisticated cyber risks and cybercrime, Eximbank has strengthened investment in technology infrastructure and synchronously deployed advanced security solutions to improve management, supervision and information security control. In 2025, the Bank implemented many technology solutions to strengthen system security and data protection, including:

Strengthening the monitoring and protection of information technology systems through the deployment of network access control and monitoring systems (NAC) to manage and control devices accessing the network; operating a Security Operations Center (SOC) and solutions such as SIEM, SOAR to collect, analyze and monitor cybersecurity events across the system, while deploying advanced network security solutions such as Firewall, WAF, IPS, ATP, anti-DDoS solutions, etc. to enhance prevention capabilities against cyberattacks.

Strengthening access control and data protection through the deployment of multi-factor authentication (MFA)

solutions for important information technology systems; implementing anti-data leakage systems (DLP) to control and protect sensitive data during processing, transmission and storage; simultaneously applying mobile device management (MDM) solutions to control device access and use of Bank data on mobile devices.

Enhancing testing and assessment of system security and safety, including periodic security audits and penetration testing to promptly detect weaknesses in the information technology system; at the same time deploying awareness training programs and disseminating information security knowledge throughout the system.

Complying with legal regulations and international standards on information technology and information security through the implementation of solutions ensuring data security and system security, while completing the assessment and maintenance of PCI DSS international payment data security certification, thereby contributing to improving the safety, reliability and protection capability of the Bank's payment operations.

HUMAN RESOURCE
MANAGEMENT
ACTIVITIES TO
PROMOTE LABOR
PRODUCTIVITY

Restructuring and streamlining personnel at the Head Office and Business Units; consolidating the sales force; improving underperforming business units; establishing training standards, organizational structure standards and competency-based training for business units; training internal lecturers and developing internal trainers. Providing training for personnel on compliance and customer service. Gradually improving remuneration policies, incentive mechanisms, and implementing salary and bonus mechanisms for large-scale business units; restructuring personnel at business units; monitoring the efficiency linkage between the sales force and transaction staff; and measures to control payroll costs.

FINANCE AND
ACCOUNTING
ACTIVITIES

Financial and accounting management at the Bank was carried out comprehensively and rigorously, ensuring stability and efficiency in the Bank’s operations. Cost, funding, accounting, legal compliance, receivables, and internal reporting were all managed professionally. Providing accurate and timely internal reports supported management and operations effectively. At the same time, management of funding sources through coordination of funding and development of effective and secure financing instruments ensured the Bank’s liquidity and lending operations. The enhanced application of information technology in accounting and finance was highly appreciated for its transparency and accuracy. Periodic financial reports also provided detailed and complete information on the Bank’s financial condition and operations. Financial risk management was positively assessed, especially the application of risk mitigation measures to protect the Bank’s assets and profits. The Bank also demonstrated special attention to legal compliance and banking industry standards. Debt management mechanisms and internal reporting were all established and maintained in an organized and professional manner.

TRAINING ACTIVITIES

Training activities were carried out in line with the Bank’s common orientation and regulations, focusing on promoting learning and encouraging enhancement of management and sales capabilities for employees at all levels to meet new requirements. Eximbank annually organizes professional training courses and skills development programs for staff, and encourages employees to participate in training programs both domestically and internationally. At the same time, Eximbank continuously supports and facilitates employees’ participation in training courses and coaching programs to improve knowledge and working skills.

NETWORK EXPANSION
ACTIVITIES

In 2025, Eximbank relocated 7 business units to new locations and changed the names of 4 business units.

As at 31 December 2025, Eximbank’s network comprised 215 transaction offices across 19 provinces/cities nationwide.



TRAINING ACTIVITIES
FOR HUMAN
RESOURCES AND KEY
PERSONNEL

Eximbank focused on strengthening high-quality human resources, improving remuneration mechanisms and enhancing benefits to ensure a workforce capable of effectively executing business strategy. Eximbank maintained policies to attract and retain talent, while fostering a professional, dynamic working environment and a strong corporate culture.

INVESTOR RELATIONS
ACTIVITIES

Investor Relations (IR) is an important aspect, serving as a bridge for information transmission to shareholders and investors before the Company’s activities. At Eximbank, the Bank is committed to protecting the interests of investors and shareholders by preserving, maintaining and increasing enterprise value, while ensuring transparency, timely disclosure and accurate valuation of Eximbank. In addition, updates on the Bank’s business operations through IR bulletins are provided promptly to shareholders, domestic and foreign investors, thereby helping to broaden recognition and growth potential of the Bank among market organizations and investment institutions.

In 2025, Eximbank actively promoted transparency in information disclosure in accordance with Circular No. 96/2020/TT-BTC, while continuously updating and complying with regulations from state authorities such as the State Securities Commission (SSC) and the Ho Chi Minh City Stock Exchange (HOSE) to ensure that shareholders and investors are provided with access to the Bank’s business performance in a timely manner. At the 2025 Annual General Meeting of Shareholders, in addition to reports and submissions presented, shareholders were updated on the Bank’s business situation, had direct discussions with and provided feedback to the Bank’s Board of Management. After the General Meeting, all reports and information from the General Meeting were uploaded fully and promptly to the Investor Relations page, ensuring that all shareholders, including international shareholders, could access them promptly regardless of language barriers or geographical distance, especially for strategic and diversified shareholders. Eximbank also paid special attention to shareholder management. In 2025, shareholder management focused on handling complicated issues as requested by shareholders and investors, particularly shareholders with direct or indirect ownership via phone and email. Updating shareholder information was carried out promptly, in compliance with regulations, to meet shareholder and investor needs, thereby strengthening the trust of shareholders and potential investors in EIB.

- Eximbank diversified its channels for providing information to investors and shareholders, including:
- Information disclosure on the CBTT section: Eximbank website, electronic information channels of HOSE and SSC.
- Company news and emails updating shareholders.
- Periodic reports such as financial statements and annual reports.

COMMUNICATIONS
AND MARKETING
ACTIVITIES

Over the past year, Eximbank continued to strengthen communications and marketing activities in line with a professional, synchronized and customer-centric orientation, thereby contributing to enhancing brand value.

Communication campaigns, product launches, and promotional programs were implemented simultaneously across multiple channels, receiving attention and positive support from customers nationwide. Partnership initiatives, the banking industry, and trade promotion activities helped connect customers and partners, share financial solutions, update market trends, and improve service experience.

A notable highlight during the year was Eximbank’s role as a companion at the Ho Chi Minh City Night Run Eximbank 2025, contributing to the spread of a dynamic lifestyle, positivity and the spirit of community connection. Through sponsorship and event participation, Eximbank continued to improve brand recognition while affirming its commitment to contributing sustainable values to society.

BUSINESS ORIENTATION FOR 2026

BUSINESS ENVIRONMENT

2026 is forecast to be a year of difficulties and challenges for Vietnam’s economy due to increased competitive pressure from major economies, with continued global geopolitical conflicts and trade tensions, as well as risks in the real estate and bond markets for commercial banks. Continued tariff policies of the United States will affect the global economy, including Vietnam. In addition, geopolitical conflicts such as the Russia–Ukraine conflict, the United States’ recognition of Venezuela, and the Israel–Iran and Iran–Israel conflicts, together with many other regional factors, will continue to affect global supply chains.

2026 is an important year, the first year of implementing the Socio-Economic Development Plan for 2026–2030, aiming for rapid and sustainable development, innovation of the growth model, enhancement of the quality, efficiency and competitiveness of the economy, development of high-quality human resources, stabilization of the macroeconomy, institutional improvement, and administrative reform in support of the country’s development in the new era of national advancement. Therefore, the Government has set a GDP growth target of 10% or more for 2026, with GDP per capita expected to reach USD 5,400–5,500, surpassing the middle-income threshold.

BUSINESS PLAN FOR 2026 KEY BUSINESS TARGETS

Unit: VND billion

No.	Item	2025 Actual	2026 Plan	Compared with 2025	
				(+/-)	% (+/-)
1	Total assets	273,270	310,000	36,729	36.729
2	Capital mobilization	197,372	232,598	35,226	35.226
3	Outstanding credit balance	196,078	228,430	32,352	32.352
4	Bad debt ratio / Outstanding credit balance	2.69%	2.50%	-0.19%	
5	Profit before tax	1,512	1,515		

SOLUTIONS FOR IMPLEMENTING THE 2026 BUSINESS PLAN

In order to be classified among the group of “large-scale commercial banks” (ranked based on average quarterly total assets above VND 300,000 billion), in addition to the 2026 target, Eximbank must maintain its total assets above VND 300,000 billion in 2026. To achieve the above targets, Eximbank will focus on implementing the following key solutions:

Business activities:

Understanding customers: The Bank will build a customer-centric business model / philosophy; clearly understand customers, identify customer segments, target customers, customers’ pain points, and customer journeys, thereby delivering the best experience and making customers the core of all the Bank’s activities.

Enhance customer service capability: the Bank’s products and services are designed to suit each target customer segment through customer insight data in order to sell additional / cross-sell; implement customer retention programs and policies, approach customer ecosystems, and understand the characteristics of certain ecosystems and specific credit structures; deploy trade finance programs for import-export customers at business units nationwide; shift and increase the use of service products and value, and deepen product usage per customer.

Implement practical strategic initiatives to identify the right growth drivers and enhance Eximbank’s competitive capability, including focusing on increasing CASA retail, SME, and developing new products suitable to each market.

Promote strong CASA activities on the online and direct channels.

Improve NIM by promoting CASA, strengthening retail brand positioning, improving efficiency, optimizing balance sheet, continuing to reduce cost of funds, and increasing the proportion of investment assets.

Increase non-interest income from transaction fees and payment charges in the direction of increasing the contribution ratio of service fee income, reducing dependence on net interest income. Focus customer acquisition on existing customers, increase sales of insurance products and personalize financial solutions.

Establish a centralized credit processing factory for the retail segment, ensuring fast loan approval, mortgage lending, and home purchase lending; establish a suitable business model for branches depending on the Bank’s orientation and selected targets.

Control the NPL ratio and strengthen bad debt treatment on the basis of a sustainable–safe–efficient orientation, limit the occurrence of bad debt and promptly handle any early warning signs.

Operate effectively and ensure compliance with prescribed operating ratios as a basis for implementation.

Technology solution group:

- Design processes, build and invest in capabilities as well as supporting technology to create growth momentum.
- Fully digitize processes, increase the application of new technologies such as AI, automation and data analytics to optimize processes, improve experience and operational efficiency.
- Deploy technology solutions toward forming a synchronized digital ecosystem for corporate customers (API – QR – Soundbox – cash flow management), ensuring system synchronization, compliance, and wider banking coverage.
- Continue investing in infrastructure, digital platforms and information

Marketing and communications activities:

- Promote brand image in a positive direction, increasing coverage and recognition in the digital space.
- Design and implement marketing programs focused on products and solutions in a more practical manner, aligned with each market segment.
- Build and implement marketing programs that meet the needs of the business community, thereby supporting and promoting business activities.
- Strengthen social activities and practical contributions in order to accompany and promote community development.

INFORMATION TECHNOLOGY OPERATIONS

Eximbank is entering a phase of strategic technology investment, with a focus on four key pillars: improving operations, risk management and sustainable governance, and human resource management. In that context, information technology is identified as an important foundation to support key objectives such as business growth, enhancing product quality, optimizing operations, and at the same time supporting risk management in compliance with regulations, international standards, and good practices. In line with this orientation, in 2026 Eximbank plans to implement the following technology projects and initiatives under these pillars:

Digitizing customer journeys and accelerating digital transformation:

- Build and redesign customer journeys on digital platforms such as the credit journey, digital banking journey (EDigi), and digital sales support journey (Esale+) to digitize business processes and support business development.
- Develop digital payment methods and contactless payments (E-wallet) to diversify payment utilities and service delivery channels in the digital environment, while expanding connectivity with partners in the financial - technology ecosystem.
- Promote the expansion of platforms for digitization and business process automation through Robotics Process Automation (RPA) technologies and the application of artificial intelligence (AI/GenAI).



Implementing strategic initiatives:

- Upgrade the Core Banking system, modernize the technology platform, and create momentum for the Bank's business development, governance, and operations.
- Implement the Open API and Open Banking integration platform to expand connectivity with partners in the financial - technology ecosystem, promoting the development of digital financial products and services.
- Implement the Anti-Money Laundering (AML) system to support real-time transaction monitoring and early identification of suspicious transaction signs, thereby strengthening anti-money laundering capabilities.
- Implement the AI-OCR solution based on the Intelligent Data Processing (IDP) platform, enabling automatic recognition, extraction, and digitization of data from documents and business records with high accuracy.
- Build a flexible and modern technology platform: Transform the system architecture to the Microservices model and cloud-native computing, helping optimize scalability and high availability. The Bank also promotes the adoption of the Agile/DevOps model to shorten the product development cycle and respond quickly to market demands.



Developing the data platform and enhancing data utilization and analytics:

- Research, build, and implement a bank-wide data governance framework (Data Governance).
- Promote the development of centralized data platforms such as Data Warehouse, Data Lake, and Master Data Management (MDM), ... to form a unified data foundation across the entire system.
- Research and apply advanced data analytics models and artificial intelligence (AI) to deeply cover customers. Thereby proactively provide products and services, helping improve satisfaction and optimize the effectiveness of customer value extraction.

Applying advanced standards and practices in risk management and security:

- Implement initiatives under the project to build the Enterprise Risk Management framework (ERM) to improve risk management effectiveness and strengthen control capabilities across the entire system.
- Comply with legal regulations and regulations of the State Bank in information technology, data, and security activities.
- Apply and maintain international standards and practices in information technology management and operations such as the PCI DSS standard on card data security, the ISO 27001:2022 standard on information security management, and the ITIL framework on IT service management.

COMMUNICATION AND MARKETING ACTIVITIES



COMMUNICATIONS

Timely communicate the bank's orientations, activities, and achievements to customers and the public. Strengthen promotion through events, contributing to enhancing reputation and strengthening connections with the community.

Maintain and develop internal communication channels, ensuring seamless and timely information delivery to employees. Strengthen internal engagement through cultural activities and communication programs.

Develop channels such as website, email, and social media to enhance outreach and interaction effectiveness.



BRAND

Strengthen brand promotion in a positive direction, increase coverage, and enhance market recognition.



ADVERTISING AND MARKETING

Design and implement marketing programs focused on products, superior solutions, and aligned with each key customer segment.

Develop and implement marketing programs targeting the business community, contributing to supporting and promoting business activities.



COMMUNITY ACTIVITIES

Strengthen sponsorship activities and practical contributions, accompany and promote the development of the community.

FINANCE AND ACCOUNTING OPERATIONS

The 2026 plan for finance and accounting management activities at Eximbank includes the following objectives and plans:



Cost management

Apply cost-saving measures in a strict and effective manner.

Adjust internal processes to minimize losses and optimize operating costs.

Negotiate and engage in dialogue with partners to achieve the best terms and prices.



Capital management

Maintain and improve financial strategies to meet the bank’s borrowing and investment needs. The bank has successfully built an internal credit rating system to enhance needs assessment, risk management, and market access, thereby meeting the bank’s borrowing and investment needs.

Research and implement solutions to optimize funding sources and liquidity: The bank has made use of mobilized funds at low costs to create room to reduce lending rates in support of the economy in line with the SBV’s orientation. The bank also diversifies funding sources from the domestic interbank market, trade finance, and the issuance of valuable papers to optimize funding sources while maintaining stable liquidity in accordance with SBV regulations.



Accounting and reporting

- Optimize daily accounting processes to enhance transparency and accuracy in the balance sheet.
- Expand and update the financial reporting system to provide detailed and effective information.
- Manage financial risks.
- Strengthen the assessment and management of financial risks, especially those related to market fluctuations, interest rates, and bad debts.
- Implement preventive measures against risks in order to protect the bank’s assets and profits.
- Comply with laws and standards.
- Maintain a strict system to ensure full compliance with legal regulations and banking standards.
- Continuously update and adjust financial policies in line with changes in laws and standards.



Receivables management

Improve receivables management to ensure fast and effective collection.

Organize staff training on bad debt handling measures to minimize impacts on the financial situation.



Internal reporting regime

Improve and expand the internal reporting system to monitor capital sources and cash flows.

Organize timely periodic meetings to help the leadership make strategic decisions based on prompt data.



Negotiation and external relations

Strengthen negotiations with financial and banking partners to ensure the most optimal and beneficial relationships.

Participate in industry events and conferences to strengthen relationships and negotiation efforts.

HUMAN RESOURCES OPERATIONS

In 2026, focus on optimizing governance, improving the quality of human resources, and ensuring the overall working efficiency of Eximbank.

Digitalization of corporate governance

- Strengthen the application of systems for talent management (iHRPs, E-Hiring, E-Office) to improve governance efficiency and meet international integration requirements.

Quality of human resource management

- Strengthen recruitment strategies and attract high-quality human resources.
- Develop diverse training programs for employees, focusing on professional knowledge and soft skills.
- Foster a positive corporate culture and encourage individual development.

Review of the organizational structure and workforce

- Optimize the organizational structure by arranging personnel based on capability and expertise.
- Establish appropriate policies and mechanisms.
- Review and update policies and mechanisms to ensure fair income and enhance work productivity.

INVESTOR RELATIONS OPERATIONS

- Maintain full and timely information disclosure activities, especially through updating regular information on Eximbank’s website in accordance with regulations, thereby helping create market trust in the bank’s value and operations with domestic and foreign investors.
- Carry out information disclosure in compliance with regulations, ensuring transparency and providing accurate information, thereby enhancing the level of trust.
- Actively participate in seminars and training programs organized by the State Securities Commission, the Stock Exchange, and the Vietnam Securities Depository and Clearing Corporation on securities market operations and investor relations, in order to better understand market needs.
- Manage the image, reputation, and brand as top priorities, especially with regulators, partners, and investors. Maintain a positive brand image within the investor community and in the market.
- Strengthen engagement for shareholders and investors to actively participate in social welfare and charitable activities for the community, while at the same time enhancing Eximbank’s image and reputation.



REPORT OF THE BOARD OF DIRECTORS ON CORPORATE GOVERNANCE AND ITS PERFORMANCE ASSESSMENT

ASSESSMENT BY THE BOARD OF DIRECTORS ON THE COMPANY'S OPERATIONS

The Board of Directors' assessment of all
aspects of the Company's operations

The Board of Directors' assessment of
the performance of the Board of Management

The Board of Directors' key plans and
strategic directions for 2026

CORPORATE GOVERNANCE

Activities of the Board of Directors in 2025

Activities of the Supervisory Board in 2025

Transactions, remuneration, and other
benefits of the Board of Directors,
the Board of Management,
and the Supervisory Board

THE BOARD OF DIRECTORS' ASSESSMENT OF THE COMPANY'S OPERATIONS

THE BOARD OF DIRECTORS' ASSESSMENT OF THE COMPANY'S OPERATION- AL ASPECTS, INCLUDING ASSESSMENT RELATED TO ENVIRONMENTAL AND SOCIAL RESPONSIBILITIES

In 2025, amid the volatility of the financial market - banking industry and increasingly intense competitive pressure, Eximbank's Board of Directors focused on supervising and guiding the Management Board in implementing major strategies to ensure the Bank's operations remain stable, safe, and compliant with legal regulations.

The Board of Directors assessed that in 2025, Eximbank maintained stable business operations, gradually improved operational efficiency, and continued to strengthen its capabilities in risk management and internal control in line with international standards and practices. The Bank focused on improving service quality, developing suitable products and services for customer needs and increasing the application of technology in banking operations, thereby enhancing performance and competitiveness.

In addition to implementing business objectives, Eximbank continued to strengthen governance, risk control, and compliance, while step by step improving processes, policies, and control mechanisms to ensure the Bank's operations are implemented transparently, safely, and effectively. The Board of Directors also focused on improving the effectiveness of the activities of committees under the Board, thereby strengthening the role of supervision and support in strategic planning and risk governance of the Bank.

The Bank also continued to promote digital transformation programs and improve business processes to enhance customer experience, optimize operations, and improve governance capability and data quality. These activities have contributed to enhancing the efficiency of operations and the Bank's adaptability in the increasingly competitive financial - banking market environment.

In addition, Eximbank has always attached importance to fulfilling its responsibilities toward the environment and society through promoting sustainable development activities, complying with regulations on environmental protection in credit extension activities, and actively participating in social welfare activities and community support. These activities demonstrate the Bank's commitment to sustainable development and creating long-term value for customers, shareholders, and society.



THE BOARD OF DIRECTORS' ASSESSMENT OF THE OPERATIONS OF THE MANAGEMENT BOARD

In 2025, the Board of Directors continued to fully and consistently perform its supervisory function over the Management Board based on strict compliance with applicable laws, the Charter, Eximbank's internal regulations, resolutions of the Board of Directors, and internal governance rules related to the operations of the Board of Directors and the Management Board; ensuring the Bank's governance orientation remains safe, effective, risk-controlled, and in compliance with the requirements of state regulatory agencies. The Board of Directors' supervisory activities were carried out regularly, closely, and promptly through the following principal forms:

Supervision through periodic reporting systems, ad hoc reports, and direct meetings: The Executive Management submitted weekly, monthly, and quarterly reports on business results, credit quality, capital mobilization, bad debt recovery, asset quality, independent risk management activities, credit risk provisioning, capital adequacy ratio, and liquidity ratio in a comprehensive manner, and promptly reported issues arising in the course of operations to the Board of Directors for review, assessment, and timely handling under its authority.

The Board of Directors also carried out supervisory activities through periodic meetings and by reviewing reports from the Executive Management, in order to assess the business performance situation, operating conditions in key areas, and the implementation of the annual plan in accordance with the Law on Credit Institutions. Based on the 2025 business plan approved by the General Meeting of Shareholders, the Board of Directors issued resolutions and directed the Executive Management in organizing implementation and carrying out targets and plans, through regularly monitoring implementation progress, evaluating the level of completion of important targets, and promptly directing adjustments to operating solutions to ensure completion of the approved objectives.

Supervision through inspection, internal audit, and Supervisory Board activities: The Board of Directors periodically reviewed internal audit reports, internal inspection reports, and Supervisory Board oversight reports on the results of Supervisory Board activities, thereby giving direction to the Executive Management to take corrective actions, improve the internal control system, manage risks, and ensure full compliance with legal regulations and internal regulations of the Bank.

Supervision over compliance with legal regulations and requirements of state regulatory agencies: The Board of Directors regularly monitored and supervised compliance with capital safety ratios, credit extension ratios, limits and restrictions on credit extension to customers, related parties, and major shareholders in accordance with the Law on Credit Institutions, the State Bank's regulations, and relevant guidance documents. The Executive Management reviewed and updated legal documents, implementation guidance, and built internal procedures to ensure the operating system complies with legal requirements and the requirements of the State Bank.

Supervision of the progress and results of implementation of resolutions of the General Meeting of Shareholders and resolutions/decisions of the Board of Directors: The Executive Management periodically reported on the implementation of resolutions of the General Meeting of Shareholders, resolutions/decisions of the Board of Directors; periodically reported implementation progress, results achieved, difficulties and obstacles arising, and proposed handling directions for the Board of Directors' review and decision when necessary.

Supervision of the implementation of work items under the development strategy approved by the Board of Directors, closely aligned with Eximbank's development orientation and preparing the foundation for the Bank's development stage.

In 2025, the Board of Directors' supervisory activities were implemented in a synchronized and continuous manner with high efficiency, helping to ensure the Management Board's operations were under control, thereby contributing to maintaining Eximbank's safe, stable, and sustainable operations, in line with the standards of modern governance and the Bank's development orientation for the 2025 - 2030 period.

PLANS AND DIRECTIONS OF THE BOARD OF DIRECTORS

In the time ahead, Eximbank’s Board of Directors will continue to focus on implementing strategic directions to enhance governance capacity, operational efficiency, and the Bank’s position in the market. Based on the orientation of sustainable development and the message “**Resilient Journey - Strong Belief**”, the Board of Directors has identified key focal areas aimed at consolidating the governance foundation, strengthening financial capacity, and promoting stable growth in the next phase. The main directions include:

Improving the corporate governance framework

Continue to improve the Bank’s governance documentation system and corporate governance model in line with international standards and practices, while strengthening the supervisory role of the Board of Directors and its subordinate committees. Thereby, enhance the effectiveness of planning, strategic implementation, risk management, and supervision of executive operations, ensuring that the Bank’s governance system operates transparently, effectively, and in line with modern governance requirements.

Enhancing the effectiveness of the risk management, internal control, and compliance system

Continue to consolidate and improve the risk management system in accordance with advanced banking governance standards; strengthen the effectiveness of the internal control system and compliance activities to ensure that the Bank’s operations always comply with legal regulations and modern governance standards.

Promoting digital transformation and technology application

Promote the implementation of digital transformation programs and strengthen the application of technology in banking operations in order to improve operational efficiency, enhance product - service quality, and optimize customer experience. The application of technology and data will continue to play an important role in improving the Bank’s competitiveness and adaptability in the context of rapid changes in the financial - banking sector.

Strengthening financial capacity and sustainable business development

Promote the implementation of digital transformation programs and strengthen the application of technology in banking operations in order to improve operational efficiency, enhance product - service quality, and optimize customer experience. The application of technology and data will continue to play an important role in improving the Bank’s competitiveness and adaptability in the context of rapid changes in the financial - banking sector.

Enhancing information transparency and the quality of corporate governance

Continue to strengthen information transparency and improve the quality of corporate governance and the accountability of the Board of Directors to shareholders and related parties. The Board of Directors has oriented the building of Eximbank into a bank operating in accordance with advanced governance standards, aiming toward sustainable development and creating long-term value for shareholders, customers, and the community.

Through the above directions, the Board of Directors expects, together with the Executive Management, employees, and related parties, to continue acting in concert, strengthening trust and creating new momentum for Eximbank’s development journey under the message “**Resilient Journey - Strong Belief**”, aiming to build a bank that develops steadily and sustainably and increasingly enhances its position in the financial - banking market.



CORPORATE GOVERNANCE

BOARD OF DIRECTORS

MEMBERS AND STRUCTURE OF THE BOARD OF DIRECTORS:

Information on the Board of Directors for the VIII term (2020 - 2025) as of 31/12/2025 is as follows:

No.	Full name	Position at Eximbank	Number of shares personally held as of 31/12/2025	Ownership ratio	Management positions at other company
1	Ms. Pham Thi Huyen Trang	Chairwoman of the BOD - Independent member of the BOD	0	0.00%	None
2	Mr. Nguyen Canh Anh	Member of the BOD	0	0.00%	None
3	Ms. Do Ha Phuong	Member of the BOD	0	0.00%	None
4	Mr. Pham Tuan Anh	Member of the BOD	0	0.00%	None

COMMITTEES UNDER THE BOARD OF DIRECTORS

From 20/6/2025, the Procurement Council directly under the Board of Directors officially ceased operations pursuant to the resolution of the Board of Directors. As of 31/12/2025, Eximbank currently has a total of 08 councils, committees, and boards directly under the Board of Directors in operation.

Human Resources Committee

No.	List of Members	Position in the Board/Council/ Committee under the BOD
1	Ms. Pham Thi Huyen Trang <i>Chairwoman of the BOD - Independent BOD Member</i>	Chairwoman
2	Ms. Do Ha Phuong <i>BOD Member</i>	Member
3	Chief Executive Officer/Acting Chief Executive Officer	Member

Risk Management Committee

No.	List of Members	Position in the Board/Council/ Committee under the BOD
1	Ms. Do Ha Phuong <i>BOD Member</i>	Chairwoman
2	Ms. Pham Thi Huyen Trang <i>Chairwoman of the BOD - Independent BOD Member</i>	Member
3	Mr. Pham Tuan Anh <i>BOD Member</i>	Member

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No.	List of Members	Position in the Board/Council/ Committee under the BOD
1	Mr. Pham Tuan Anh <i>BOD Member</i>	Chairwoman
2	Ms. Do Ha Phuong <i>BOD Member</i>	Member
3	Ms. Pham Thi Huyen Trang <i>Chairwoman of the BOD - Independent BOD Member</i>	Member
4	Mr. Hoang The Hung <i>Independent BOD Member</i>	Member
5	Chief Executive Officer/Acting Chief Executive Officer	Member
6	Chief Accountant	Member
7	Head of Legal Department - Legal and Compliance Division	Member
8	Director of the Debt Management and Resolution Center	Member

Steering Committee for Anti-Corruption, Anti-Negative Practices and Crime Prevention

No.	List of Members	Position in the Board/Council/ Committee under the BOD
1	Ms. Pham Thi Huyen Trang <i>Chairwoman of the BOD - Independent BOD Member</i>	Head
2	Head of the Supervisory Board	Member
3	Chief Executive Officer/Acting Chief Executive Officer	Member

Strategy and Restructuring Committee

No.	List of Members	Position in the Board/Council/ Committee under the BOD
1	Ms. Pham Thi Huyen Trang <i>Chairwoman of the BOD - Independent BOD Member</i>	Chairwoman
2	Ms. Do Ha Phuong <i>BOD Member</i>	Member
3	Mr. Pham Tuan Anh <i>BOD Member</i>	Member
4	Mr. Hoang The Hung <i>Independent BOD Member</i>	Member
5	Chief Executive Officer/Acting Chief Executive Officer	Member

IT Systems Investment Council

No.	List of Members	Position in the Board/Council/ Committee under the BOD
1	Mr. Hoang The Hung <i>Independent BOD Member</i>	Chairman
2	Mr. Pham Tuan Anh <i>BOD Member</i>	Member
3	Ms. Do Ha Phuong <i>BOD Member</i>	Member
4	Chief Executive Officer/Acting Chief Executive Officer	Member

Emulation and Commendation Council

No.	List of Members	Position in the Board/Council/ Committee under the BOD
1	Ms. Pham Thi Huyen Trang <i>Chairwoman of the BOD - Independent BOD Member</i>	Chairwoman
2	Mr. Nguyen Canh Anh <i>BOD Member</i>	Member
3	Chief Executive Officer/Acting Chief Executive Officer	Member
4	Chairperson of the Trade Union	Member

ALCO Supervisory Committee

No.	List of Members	Position in the Board/Council/ Committee under the BOD
1	Mr. Pham Tuan Anh <i>BOD Member</i>	Chairman
2	Ms. Pham Thi Huyen Trang <i>Chairwoman of the BOD - Independent BOD Member</i>	Member
3	Ms. Do Ha Phuong <i>BOD Member</i>	Member

ACTIVITIES OF THE BOARD
OF DIRECTORS:

In 2025, the BOD held a total of 07 meetings and conducted 266 written consultations of the BOD to decide on matters and tasks within the functions and duties of the BOD, as well as a number of other specific issues. Of which:

The BOD for the VII term (2020 - 2025) - during the period from 01/01/2025 to 29/4/2025: held 01 BOD meeting and conducted 89 written consultations of BOD members. Specifically:

Statistics on BOD meetings:

No.	BOD Member	Number of Meetings Attended	Attendance Rate
1	Mr. Nguyen Canh Anh	01/01	100%
2	Mr. Tran Tan Loc	01/01	100%
3	Ms. Do Ha Phuong	01/01	100%
4	Mr. Pham Quang Dung	01/01	100%
5	Mr. Tran Anh Thang	01/01	100%

Statistics on written consultations of the BOD:

No.	BOD Member	Number of Meetings Attended	Attendance Rate
1	Mr. Nguyen Canh Anh	89/89	100%
2	Mr. Tran Tan Loc	89/89	100%
3	Ms. Do Ha Phuong	88/89	98.87%
4	Mr. Pham Quang Dung	88/89	98.87%
5	Mr. Tran Anh Thang	89/89	100%

The BOD for the VIII term (2025 - 2030) - during the period from 29/4/2025 to 31/12/2025: held 06 BOD meetings and conducted 177 written consultations of BOD members. Specifically:

Statistics on BOD meetings:

No.	BOD Member	Number of Meetings Attended	Attendance Rate
1	Ms. Pham Thi Huyen Trang	06/06	100%
2	Mr. Nguyen Canh Anh	06/06	100%
3	Ms. Do Ha Phuong	06/06	100%
4	Mr. Pham Tuan Anh	06/06	100%
5	Mr. Hoang The Hung	06/06	100%

Statistics on written consultations of the BOD:

No.	BOD Member	Number of Written Consultations Participated In	Participation Rate in Written Consultations
1	Ms. Pham Thi Huyen Trang	176/177	99.43%
2	Mr. Nguyen Canh Anh	177/177	100%
3	Ms. Do Ha Phuong	175/177	98.9%
4	Mr. Pham Tuan Anh	176/177	99.43%
5	Mr. Hoang The Hung	177/177	100%

The resolutions/decisions of the BOD in 2025 are presented in the attached appendix.

ACTIVITIES OF INDEPENDENT MEMBERS OF THE BOARD OF DIRECTORS

Activities of the independent members of the Board of Directors:

In 2025, Eximbank’s independent members of the Board of Directors, comprising **Ms. Pham Thi Huyen Trang and Mr. Hoang The Hung**, fully performed the rights and obligations of independent members of the Board of Directors in accordance with the law, Eximbank’s Charter, and the Bank’s internal regulations.

The independent members of the Board of Directors actively participated in meetings of the Board of Directors, made objective and independent contributions, and took part in the committees under the Board of Directors; at the same time, they performed a supervisory role over the activities of the Executive Management to ensure that the Bank’s operations were implemented safely, effectively, and in compliance with legal regulations.

In addition, Ms. Pham Thi Huyen Trang and Mr. Hoang The Hung also performed their functions and duties as prescribed when serving as Chairpersons/ Members of the councils and committees under the Board of Directors, thereby contributing to improving the effectiveness of supervision, risk governance, and corporate governance at Eximbank.

Activities of the committees under the Board of Directors:

From 20/6/2025, the Debt Trading Council under the BOD officially ceased operations pursuant to a resolution of the BOD. As of 31/12/2025, Eximbank has a total of 08 councils, committees, and boards under the BOD in operation.

A summary report on the activities of the councils, committees, and boards under the BOD in 2025 is as follows:

Human Resources Committee:

The Human Resources Committee performs: (i) advising the BOD on the size and structure of the BOD and executives in line with the Bank’s scale of operations and development strategy; (ii) advising the BOD on handling issues arising in the process of election, appointment, dismissal, and removal from office of members of the BOD, members of the Supervisory Board, and the Bank’s executives in accordance with the law and Eximbank’s Charter; (iii) advising the BOD on issuing internal regulations of the Bank under the BOD’s authority regarding salary, remuneration, bonuses, recruitment regulations, training, and other policies for executives, officers, and employees of Eximbank; (iv) other duties assigned by the BOD.

In 2025, the Human Resources Committee held 01 meeting and conducted 114 written consultations to review matters related to human resources activities under the authority delegated by the BOD.

Risk Management Committee::

The Risk Management Committee performs: (i) advising the BOD on issuing internal regulations under its authority on clear risk management related to banking operations in accordance with the law and Eximbank’s Charter; (ii) analyzing and issuing warnings on the Bank’s safety level regarding risks, potential risk factors with trends and preventive measures for such risks in both the short term and long term; (iii) reviewing and evaluating the appropriateness and effectiveness of the Bank’s current risk management processes and policies in order to make recommendations and proposals to the BOD on needs for changes to current processes, policies, and operating strategies; (iv) advising the BOD through approving investment decisions, transactions related to risk management policies, and supervising the implementation of risk prevention measures of the commercial bank within the functions and duties assigned by the BOD.

In 2025, the Risk Management Committee held 02 meetings and conducted 04 written/email consultations to discuss and approve matters within the authority delegated by the BOD.



Risk Handling Council:

The Risk Handling Council performs: (i) approving the consolidated system-wide report on debt recovery results using risk provisions; (ii) approving debt classification, provisioning, and the use of provisions for risk handling across the system for debts for which provisions are used for risk handling; (iii) approving specific debt recovery measures for debts for which provisions are used for risk handling across the system.

In 2025, the Risk Handling Council held 01 meeting and conducted 06 written consultations to approve matters related to debt classification, provisioning, and the handling of bad debts.

Steering Committee for Anti-Corruption, Anti-Negative Practices and Crime Prevention:

The Steering Committee for Anti-Corruption, Anti-Negative Practices and Crime Prevention performs: (i) inspecting and supervising anti-corruption, anti-negative practices and crime prevention activities across the Eximbank system in accordance with regulations; (ii) developing reports, programs, plans, and measures for organizing the implementation of legal regulations on anti-corruption, anti-negative practices and crime prevention; (iii) advising the BOD on decisions to temporarily suspend the work of employees under the BOD's authority.

In 2025, the Steering Committee for Anti-Corruption, Anti-Negative Practices and Crime Prevention conducted 06 written consultations to review and approve reports related to anti-corruption, anti-negative practices and crime prevention activities in accordance with the law and guidance documents of the State Bank of Vietnam and the Banking Inspection and Supervision Agency.

Strategy and Restructuring Committee:

The Strategy and Restructuring Committee performs the function of advising the BOD on strategic planning for the Bank's development, and on building a comprehensive restructuring roadmap for the Bank. The Committee also monitors, supervises, and evaluates the effectiveness of strategy implementation and the restructuring roadmap, and handles issues related to its functions as assigned by the BOD.

In 2025, the Strategy and Restructuring Committee held 02 meetings to discuss and review the plans and implementation progress of the Bank's strategic projects.

IT Systems Investment Council:

The IT Systems Investment Council performs the function of advising the BOD on determining long-term development strategy and medium-term plans related to Eximbank's information technology systems; and also advising the BOD on organizing supervision and evaluating the effectiveness of the Bank's IT system investment and procurement projects.

In 2025, the IT Systems Investment Council organized working sessions with the Information Technology Division and business divisions to define the orientation and plan for implementing IT projects serving business and operational activities, as a basis for evaluating effectiveness, determining investment levels, and monitoring the implementation progress of IT projects in 2025.

Emulation and Commendation Council:

The Emulation and Commendation Council has the function of advising the BOD on reviewing and deciding matters related to emulation and commendation activities throughout the Eximbank system in accordance with the guidance of the State Bank of Vietnam and the Bank's internal regulations. Its advisory scope includes the following matters:

- Subjects, criteria for emulation and commendation;
- Responsibilities for organizing and implementing emulation movements across the system;
- Criteria for awarding titles: Advanced Labor, Advanced Labor Collective, Excellent Labor Collective, and the Emulation Flag of the State Bank;
- Forms of commendation: Certificate of Merit of the Governor of the State Bank, Letter of Commendation, and the Medal "For the Cause of Vietnam Banking";
- Other arising matters related to emulation and commendation activities from time to time.

In 2025, the Emulation and Commendation Council conducted 02 written consultations to review matters related to commendation for officers and employees eligible for the Medal "For the Cause of Vietnam Banking" and the 2025 bonus budget, as a basis for submission to the BOD for review and approval.

ALCO Asset and Liability Supervisory Committee:

The ALCO Supervisory Committee was established by the BOD on 29/4/2025, with the function of advising the BOD on developing and supervising the implementation of policies and procedures for asset and capital management of the Bank in accordance with the law and Eximbank's Charter; and at the same time supervising the activities of the ALCO under the Chief Executive Officer to ensure compliance, efficiency, and safety in Eximbank's asset and capital management.

From the date of establishment to 31/12/2025, the Committee held 07 meetings and conducted 01 written consultation to advise the BOD on the plan for the first private bond issuance in 2025 of Eximbank and to approve periodic reports on ALCO supervisory activities for reporting to the BOD.



LIST OF BOD MEMBERS HOLDING CERTIFICATES OF CORPORATE GOVERNANCE TRAINING; LIST OF BOD MEMBERS PARTICIPATING IN CORPORATE GOVERNANCE PROGRAMS DURING THE YEAR

In 2025, the BOD, the SB, and the Executive Management of Eximbank regularly participated in training courses and conferences organized by domestic and international institutions; these were organized in both in-person and online formats to exchange knowledge, share experience in bank governance, implement projects to enhance the efficiency of the Bank’s operations and management in line with international best practices, risk management, digital transformation, and the development of a diverse, creative, law-compliant corporate culture oriented toward effective business operations to achieve the planned objectives, thereby preparing a solid foundation for Eximbank’s strategic transformation phase.

Some programs attended by Eximbank’s leadership in 2025 are as follows:

No.	Program/Conference/Training Course Title	Time
1	2025 Annual Training Program for the Supervisory Board - Internal Audit on a number of new aspects of the Law on Credit Institutions and guidance documents of the SBV.	February 2025
2	SECO/Switzerland Banking Management Training Program, 2024 - 2025 cohort - Module 2.	February 2025
3	Conference on implementing solutions to reduce interest rates.	February 2025
4	Banking sector digital transformation program/ event in 2025.	May 2025
5	Conference launching the emulation movements “The whole country competes in innovation and digital transformation” and “Digital literacy for all” in the banking sector in connection with Resolution No. 57-NQ/TW.	May 2025
6	Conference on training for Circular No. 14/2025/ TT-NHNN of the State Bank of Vietnam.	July 2025
7	Conference on implementing solutions to stabilize deposit interest rates and reduce lending interest rates of the State Bank of Vietnam.	August 2025
8	Conference on control, audit, and internal inspection activities of credit institutions in 2025.	September 2025
9	Conference on assessing the implementation of lending activities under Circular No. 39/2016/ TT-NHNN dated 30/12/2019.	September 2025
10	Training program to enhance awareness of the ASEAN Corporate Governance Scorecard (ACGS).	December 2025

ACTIVITIES OF THE SUPERVISORY BOARD IN 2025

MEMBERS AND STRUCTURE OF THE SUPERVISORY BOARD

Full name	Position currently held at the credit institution	Personal ownership percentage (%)	Number of shares personally held as of 31/12/2025	Name of the institution represented (if any)	Number of shares represented as of 31/12/2025	Percentage of shares represented (%)
Mr. Nguyen Tri Trung	Head of the Supervisory Board	0.00	0	-	-	-
Ms. Doan Ho Lan	Member	0.00	0	-	-	-
Mr. Lam Nguyen Thien Nhon	Member	0.00	0	-	-	-
Mr. Hoang Tam Chau	Member	0.00	0	-	-	-
Ms. Tran Thi Minh Ly	Member	0.00	0	-	-	-

ACTIVITIES OF THE SUPERVISORY BOARD IN 2025

n 2025, the Supervisory Board (SB) held 16 direct discussions and 103 written consultations (a total of 119 sessions), including meetings with the Board of Directors (BOD), the Executive Management (EM), councils/committees/boards under the BOD, and the Chief Executive Officer (CEO) to provide direction, direct the activities of the Internal Control Department, and decide matters and tasks within the functions and duties of the SB.

Supervisory activities of the SB in relation to the BOD, the Executive Management, and shareholders:

The SB fully performed the duties and powers stipulated by law, Eximbank’s Charter, and the Regulations on the Organization and Operation of the SB. In 2025, the SB focused on supervising the BOD and the Executive Management in implementing the business directions and objectives approved by the GMS, carrying out regular and continuous supervision of compliance with laws, the Bank’s Charter in governance and operations, and the implementation of GMS resolutions, through the following specific activities:

- Supervising the BOD/Executive Management in implementing resolutions of the GMS/BOD.
 - The Head of the SB and its members attended periodic or ad hoc meetings of the BOD and the Executive Management; participated as invited guests in meetings of the councils/committees under the BOD and the CEO. Through participation in full periodic and ad hoc meetings of the BOD and the Executive Management on governance, policies, internal regulations, and audit/supervision results of the Internal Control Department, the SB conducted independent and timely supervision to provide recommendations/reports to the BOD and the CEO, thereby ensuring Eximbank’s operations comply with laws and the Charter.
 - Supervising the truthfulness and reasonableness of financial statements and the assurance work conducted by independent auditors on monthly and annual financial reports (including financial statements audited by independent audit firms).
 - Supervising the approval and implementation of the lease
- agreement for the head office location at 27-29 Ly Thai To and Phung Ly Thai To, Hoan Kiem District, Hanoi.
 - Supervising financial indicators, limits, and prudential ratios through supervision of investment, appraisal, and business activities of Eximbank via independent reports prepared monthly, quarterly, semi-annually, and annually by the Internal Control Department.
 - Supervising debt restructuring, debt repayment extension, interest waiver/reduction, fee waiver/reduction, and maintenance of debt classification groups...
 - Supervising compliance with internal regulations on expenditure, capital mobilization, capital utilization, and credit quality,...
 - Supervising the implementation of corrective actions for recommendations stated in the conclusions of the Chief Inspector of the SBV, and recommendations of the SB and the Internal Control Department; supervising the implementation of resolutions of the GMS of Eximbank; and supervising the development and implementation of the plan
- for restructuring associated with handling bad debts at Eximbank through 2025;...
 - Participating in the Steering Committee for Anti-Corruption, Anti-Negative Practices and Crime Prevention of the Bank.
 - Supervising anti-money laundering activities.
 - Supervising and reporting as required by the SBV from time to time.
 - Monitoring the preparation of the list of shareholders owning 1% or more of charter capital, members of the BOD, members of the SB, the CEO, and related persons of members of the BOD, members of the SB, the CEO, and shareholders owning 1% or more of charter capital; storing and updating such lists whenever changes occur.
 - Monitoring the control of conflicts of interest and transactions with related parties to ensure transparency, disclosure, and protection of the legitimate interests of the Bank and shareholders.
 - Monitoring compliance with information disclosure obligations in accordance with the law.

Activities of internal audit and other activities of the Supervisory Board:

The SB directed, guided, and supervised the implementation of internal audit activities in accordance with the plan, with a focus on supervising operational safety indicators, risk management, and assessing the effectiveness of Eximbank's internal control system.

In 2025, the SB directed the Internal Audit Department to continue implementing and completing 13 audit missions under the 2024 internal audit plan and to deploy 40 audit missions under the 2025 plan at business units and Head Office departments/divisions in various areas such as: Information technology; supervision of asset-liability structure; risk management; core card system transformation; consolidated activities, statistics, and reporting under Circular 35; ... As of 31/12/2025, the Internal Audit Department had completed 34/40 missions and was finalizing reports for 06/40 missions. Through the audit missions completed in 2025 (under the 2024 and 2025 plans), the Internal Audit Department recorded 902 findings (including 20 very high-risk findings, 334 high-risk findings, 543 medium-risk findings, and 05 low-risk findings), thereby making 2,504 recommendations. Audited units actively remedied/corrected/supplemented deficiencies (with a remediation rate of 84%) in order to limit operational risks.

In addition to on-site audit activities, the Internal Audit Department also conducted supervision over the Bank's key activities through 18 criteria and supervised risks at business units through 48 criteria, with monthly reports submitted to the SB. The results of supervision, internal audit, and recommendations/proposals of the Internal Audit Department were all submitted to the Bank's leadership levels.

The SB also performed a high-level supervisory role over the Internal Audit Department through supervision of audit teams, directing the Internal Audit Department to regularly update regulations on the audit manual and regulations on assuring the quality of internal audit activities in line with practice, thereby controlling audit quality, assessing compliance with professional ethics standards, and evaluating achievements and limitations of the Internal Audit Department so as to promptly draw lessons from each audit mission. At the same time, training was strengthened to enhance the capability of the Internal Audit Department to approach modern standards.

Through supervision and internal audit activities, the SB found that the BOD and the Executive Management complied with the Charter, internal governance regulations, and the regulations on the organization and operation of the BOD. The BOD directed the full and timely implementation of the Government's policies, the SBV's directives, and GMS resolutions, and issued resolutions and decisions to orient and timely direct the activities of the entire system. The CEO organized the implementation of tasks and plans in accordance with the contents, directions, and requirements of the resolutions and decisions of the BOD. The internal control, risk management, and compliance system continued to be maintained and gradually improved, contributing to supporting Eximbank's safe and stable operations.

Coordination between the Supervisory Board, the Board of Directors, and the Executive Management:

The coordination between the Supervisory Board, the Board of Directors, and the Executive Management always ensured compliance with legal regulations, Eximbank's Charter, and the common interests of the Bank, specifically as follows:

- Periodic meetings of the Board of Directors, councils/committees under the Board of Directors, the Executive Management, and councils under the Chief Executive Officer were all attended by representatives of the Supervisory Board/Internal Audit leadership.
- The Supervisory Board was fully provided by the Board of Directors and the Executive Management with information, data, and reports as requested for the Supervisory Board to perform its duties.
- Through the inspection results of audit missions during the year, the Supervisory Board provided opinions, recommendations, and proposals to the Board of Directors and the Executive Management on measures to strengthen controls, reduce risks, and ensure compliance with legal regulations, the Charter, and internal rules. Recommendations and proposals of the Supervisory Board/Internal Audit were directed by the Board of Directors and the Chief Executive Officer for serious implementation by relevant units, including remedying and correcting violations and drawing lessons to avoid recurrence of errors that had been recommended and noted by internal audit.
- Reports of the Supervisory Board submitted to the GMS and the annual Internal Audit Plan were all prepared with reference to opinions of the Board of Directors and the Chief Executive Officer.
- The Supervisory Board closely coordinated with the Board of Directors and the Chief Executive Officer in organizing the 2025 extraordinary GMS (26/02/2025) and the 2025 annual GMS (29/04/2025).
- The Supervisory Board closely coordinated with the Board of Directors and the Chief Executive Officer in remedying and correcting recommendations of the SBV Inspectorate.

Overall, the coordination among the Supervisory Board, the Board of Directors, the Executive Management, and other managers of Eximbank in 2025 was carried out smoothly, in compliance with legal regulations, Eximbank's Charter, and internal regulations.



TRANSACTIONS, REMUNERATION, AND BENEFITS OF THE BOARD OF DIRECTORS AND THE BOARD OF MANAGEMENT

A) SALARIES, BONUSES, REMUNERATION, AND BENEFITS

Salaries, bonuses, remuneration, other benefits, and expenses for each member of the Board of Directors, members of the Supervisory Board/Audit Committee, Director or Chief Executive Officer, and executives. The value of such remuneration, benefits, and expenses must be disclosed in detail for each individual and stated separately. Non-monetary benefits or benefits that cannot be quantified in monetary terms must also be stated and fully disclosed.

Salaries, bonuses, remuneration, and benefits:

Detailed remuneration, salaries, and bonuses of members of the Board of Directors, the Board of Management, and the Chief Accountant of the Bank are as follows:	Unit: VND million			
	Full name	Position	This year	Previous year
BOARD OF DIRECTORS				
	Ms. Pham Thi Huyen Trang	Chairwoman (from 04 December 2025) / Independent Member (from 29 April 2025) / Standing Vice Chairwoman (from 30 June 2025 to 04 December 2025)	2,380	
	Mr. Nguyen Canh Anh	Member (from 04 December 2025) / Chairman (until 04 December 2025)	3,990	3,307
	Ms. Do Ha Phuong	Member (from 29 April 2025) / Vice Chairwoman (until 29 April 2025)	3,873	3,409
	Mr. Hoang The Hung	Independent Member (from 29 April 2025)	2,369	
	Mr. Pham Tuan Anh	Member (from 29 April 2025)	2,379	
	Mr. Tran Tan Loc	Vice Chairman (until 29 April 2025)	1,500	3,307
	Mr. Tran Anh Thang	Independent Member (until 29 April 2025)	1,500	3,307
	Mr. Pham Quang Dung	Member (until 29 April 2025)	1,500	3,307

(*) The above amounts are presented on an actual received basis after deduction of personal income tax.

Detailed remuneration, salaries, and bonuses of members of the Board of Directors, the Board of Management, and the Chief Accountant of the Bank are as follows:

Unit: VND million			
Full name	Position	This year	Previous year
BOARD OF MANAGEMENT AND CHIEF ACCOUNTANT			
Mr. Tran Tan Loc	Acting Chief Executive Officer (from 01 July 2025) / Deputy Chief Executive Officer (from 16 May 2025 to 30 June 2025)	2,297	
Mr. Dao Hong Chau	Deputy Chief Executive Officer	4,135	3,517
Mr. Nguyen Ho Hoang Vu	Deputy Chief Executive Officer cum Chief Financial Officer	4,320	2,700
Mr. Nguyen Huong Minh	Deputy Chief Executive Officer	4,387	3,652
Mr. Nguyen Van Hoa	Deputy Chief Executive Officer (from 01 July 2025)	1,414	
Mr. Tran Anh Thang	Deputy Chief Executive Officer (from 08 May 2025 to 04 December 2025)	2,146	
Mr. Pham Quang Dung	Deputy Chief Executive Officer (from 08 May 2025)	2,390	
Mr. Nguyen Hoang Hai	Chief Executive Officer (until 01 July 2025)	4,751	4,592
Mr. La Quang Trung	Chief Accountant	1,730	1,317

(*) The above amounts are presented on an actual received basis after deduction of personal income tax.

B) SHARE TRANSACTIONS OF INSIDERS:

Information on share transactions of members of the Board of Directors, members of the Supervisory Board/Audit Committee, Director (Chief Executive Officer), Chief Accountant, executives, Company Secretary, major shareholders, and related persons of the above-mentioned subjects: None.

C) CONTRACTS OR TRANSACTIONS WITH INSIDERS:

Information on contracts or transactions signed or implemented during the year with the company, subsidiaries, and companies over which the company exercises control by members of the Board of Directors, members of the Supervisory Board/Audit Committee, Director (Chief Executive Officer), executives, and related persons of the above-mentioned subjects.

- Information on the credit card limit transaction for Mr. Nguyen Van Hoa – Deputy Chief Executive Officer of Eximbank, specifically as follows:
- Credit card limit: VND 350 million
- Limit term: 36 months
- Purpose: personal consumption

D) ASSESSMENT OF THE IMPLEMENTATION OF REGULATIONS ON CORPORATE GOVERNANCE:

In 2025, Eximbank implemented corporate governance regulations in accordance with current laws, the Bank’s Charter, and related internal regulations. The Board of Directors, the Supervisory Board, and the Executive Management closely coordinated in organizing and supervising governance activities, ensuring transparency, effectiveness, and compliance with corporate governance standards applicable to credit institutions.

Regulations on corporate governance relating to the organizational structure, functions, duties, and powers of the Board of Directors and committees under the Board of Directors, the Supervisory Board, and the Executive Management were implemented in accordance with the law and the Bank’s internal regulations. Information disclosure activities, transparency of information, and protection of shareholders’ rights continued to be carried out by Eximbank in accordance with legal regulations and corporate governance practices.

In addition, in order to further enhance the effectiveness of corporate governance, Eximbank is implementing programs to review and improve its governance document system and corporate governance framework in line with international standards and practices. The improvement of the Bank’s governance system is expected to contribute to enhancing transparency, governance efficiency, and supervisory capacity in the Bank’s operations in the coming time.



SUSTAINABLE DEVELOPMENT

Message from the Management on Sustainable Development

Sustainable Development Strategy

Activities for Environmental and Social Sustainability

Report on Responsibilities toward Local Communities

Report on Environmental Impacts

Report on Green Capital Market Initiatives

5

MESSAGE FROM THE MANAGEMENT ON SUSTAINABLE DEVELOPMENT

MESSAGE FROM THE MANAGEMENT ON SUSTAINABLE DEVELOPMENT

With more than 36 years of operation, Eximbank is not only an enterprise focused on business growth and profits, but also places responsibility to the environment, society, and employees at the center as an indispensable priority. We believe that sustainable development is not only a goal but also a philosophy that must be put into practice. We are committed to promoting sustainable development through the application of green solutions, the use of renewable energy, and the creation of good working conditions for employees, thereby bringing benefits to shareholders and customers and contributing to community development.

Reports and assessments of Eximbank's level of impact on stakeholders in key areas of operation, as well as our commitments to the community, society, and related parties, are how we demonstrate our responsibility and commitment. We review every aspect of our business activities to ensure that we are working toward a sustainable future.

Eximbank not only seeks to maximize resources and new opportunities, but also places special emphasis on implementing the United Nations Sustainable Development Goals (SDGs). We recognize that sustainable development not only benefits the Bank but also contributes to the development of the community and society.

Eximbank is committed to preparing a Sustainable Development Report (SDGs) to ensure transparency in our activities and to demonstrate our efforts to create value for the Bank, shareholders, the community, and the environment. In addition, Eximbank also complies with and applies the principles and guidance of GRI (Global Reporting Initiative) to ensure that sustainable development reporting is carried out in a transparent and reliable manner.

SUSTAINABLE DEVELOPMENT STRATEGY

EXIMBANK'S SUSTAINABLE DEVELOPMENT STRATEGY

In the context of the financial - banking sector becoming increasingly associated with social responsibility and compliance with international standards, Eximbank identifies sustainable development as a consistent strategic orientation. The Bank is committed to building a growth model that harmonizes business efficiency, transparent governance, and responsibility toward the community and the environment.

Sustainable development governance:

Eximbank has established a sustainable development governance framework under the direct supervision of the Board of Directors. ESG policies (Environmental - Social - Governance) are integrated into decision-making processes, ensuring that all business activities are directed toward long-term goals, risk reduction, and value enhancement for shareholders.

Sustainable development process:

Eximbank has built a process for assessing environmental and social impacts in lending activities, especially for projects that may affect the community. Green financial products, preferential credit for environmentally friendly businesses, and energy-saving digital banking services are being implemented to promote green growth.

Green capital market and transparent reporting:

Eximbank is committed to complying with international standards on sustainable development reporting, including disclosure of information related to the green capital market. The Bank aims to issue green financial instruments, while increasing transparency of data on emissions, energy efficiency, and social impacts in its annual reports.

International cooperation:

Eximbank has been selected by the Asian Development Bank (ADB) to participate in Program TA 10094-VIE: Promoting Financial Inclusion and Climate Finance (the green finance component). The program is supported by the Japan Fund for Prosperous and Resilient Asia and the Pacific, and PwC Vietnam acts as the implementation advisor, marking an important step in Eximbank's sustainable development strategy. This is an important foundation demonstrating Eximbank's commitment to organizing and orienting sustainable finance activities, contributing to the green transformation process of Vietnam's economy. At the same time, it also reflects Eximbank's high credibility in the international market, having been recognized by international institutions and supported with financial resources to help Eximbank position and implement in accordance with international standards.

This is also a strategic step in the Bank's long-term development roadmap, and Eximbank commits to closely coordinating with ADB and PwC to implement the program on schedule and effectively. At the same time, Eximbank also aims to gradually integrate sustainability factors into business operations, develop green financial products for businesses and individuals, and expand access to international funding sources serving green growth.



ENVIRONMENTAL AND SOCIAL ACTIVITIES

Policies related to employees

Workforce: number of employees, average salary for employees.

AVERAGE SALARY IN 2025: VND 25.71 MILLION/PERSON/MONTH

Labor relations are built and oriented toward stability and harmony; social security, especially ensuring stable livelihoods for Eximbank employees, is always given priority. Therefore, policies on salaries, bonuses, welfare, and insurance for employees are always designed appropriately and to better meet the increasingly higher development needs of employees. Eximbank’s workforce as of 31/12/2025 was 6,086 employees. The average salary in 2025 was VND 25.71 million/person/month (calculated based on Eximbank employees only, excluding Eximbank AMC).

Salary, bonus, and welfare policies for employees

Employees working at Eximbank are entitled to the following salary, bonus, and welfare regimes:

Salary is paid according to the level of responsibility of each position, individual capability, and the performance results of each individual and department (KPIs). The Company has a bonus mechanism consisting of the 13th-month salary and bonuses based on work performance and the Bank’s business results. Linking salary to job position and work efficiency creates motivation and improves labor productivity. In addition, the Company also has bonus policies for public holidays and Tet holidays (Solar New Year, Lunar New Year, 30/4, 1/5, etc.). Employees are also considered for salary increases, promotion and appointment, and performance-based rewards. Employees are entitled to days off on public holidays and Tet holidays with full salary, including Hung Kings Commemoration Day, National Day, Labor Day, etc., and for special occasions such as marriage and bereavement of relatives. In addition, employees who have worked for 12 months or more are entitled to 12 days of annual leave, and employees are granted 01 additional annual leave day for every 05 consecutive years of service with the Company. Employees are entitled to insurance in accordance with the regulations of the State of Vietnam, ensuring their benefits in cases of illness, maternity, accidents, and medical examination. In addition to statutory insurance, the Company also purchases supplementary health insurance and accident insurance for employees. Employees are entitled to welfare regimes such as sightseeing trips, vacations, support when they or their families are ill or experience natural disasters or epidemics. Eximbank also implements a policy allowing employees to borrow at preferential interest rates, helping them improve housing, purchase transportation, and support daily living needs, ...



Healthcare

- Social insurance
- Health insurance
- Health insurance
- 24/24 accident insurance
- Periodic health check-ups
- Unemployment insurance



Allowances and rewards

- Lunch allowance
- Travel allowance
- Housing allowance
- Telephone allowance
- Performance-based bonuses



Policies for female employees

- Programs for International Women’s Day (8/3) and Vietnamese Women’s Day (20/10)
- Maternity leave/support policies



Employees’ rights through the trade union organization

Eximbank Trade Union, with its key mission of caring for the material and spiritual well-being of Eximbank union members, has built programs and activities to connect emulation movements in celebration of public holidays and Eximbank’s anniversary, actively promoting communication and improving capacity and creativity in trade union activities. In 2025, Eximbank Trade Union effectively completed activities caring for employees’ lives, ensuring employees’ rights and creating a positive atmosphere and sense of responsibility among employees.

Eximbank Trade Union implemented many effective activities throughout the system. Currently, Eximbank Trade Union has 50 affiliated grassroots unions with 6,086 union members. Trade union activities ensured quality, were implemented in a rich and timely manner for union members, and included a number of material-life care activities for female union members on occasions such as International Women’s Day 8/3, Vietnamese Family Day 28/6, and Vietnamese Women’s Day 20/10, together with flower-arranging contests, cooking contests, and practical gifts serving daily life. Along with material care activities, Eximbank Trade Union also promoted activities caring for employees’ spiritual life and strengthening connection among union members, such as system-wide sports tournaments including badminton, table tennis, tennis, tug-of-war, ... Especially during Lunar New Year, Eximbank Trade Union implemented a Tet care program with support of VND 800,000/union member.

Activities to protect the lawful and legitimate rights and interests of union members

Eximbank Trade Union applies comprehensive care policies for employees in both material and spiritual aspects. Eximbank employees are always cared for by trade union officers at all levels. It implements the collective labor agreement, supervises the implementation of the collective labor agreement and policies for employees, and organizes dialogue at the enterprise.

Activities to develop union members and improve the quality of trade union operations

100% of Eximbank employees with official labor contracts participate in the trade union organization. Trade union officers are trained in professional skills and topics relating to trade unions, culture, arts, and organizational activities to improve the quality of key trade union officers.

Eximbank Trade Union activities always receive attention and support from the Party Committee, the Board of Directors, and the Board of Management. Since its establishment, the Trade Union has received guidance from leaders from Head Office to branches, and the internal computer network system has enabled smooth communication, advocacy, and movement-launching activities of the Trade Union. The Trade Union has achieved many favorable results. Most union members have cultural and professional qualifications and work in an integrated and developed environment, which has encouraged employees to strive for learning, improve their educational level and professional expertise. Trade union officers are also updated with knowledge through practical activities, study materials, and professional training courses.

REPORT ON RESPONSIBILITY TOWARD THE LOCAL COMMUNITY

In 2025, Eximbank continued to implement social welfare activities directed toward local communities, in line with the orientation of sustainable development and corporate social responsibility. The programs were carried out across the entire system, focusing on caring for people's lives, honoring meritorious contributors, supporting education, and assisting disadvantaged groups in society.

1

Tet care program for families in difficult circumstances on the occasion of Lunar New Year 2025

During Lunar New Year 2025, Eximbank implemented various Tet care activities for disadvantaged families in localities where the Bank operates. Through practical gift packages, the Bank and its branches actively and promptly supported households in difficult circumstances, contributing to sharing the burden during the traditional Tet holiday and demonstrating the Bank's connection with local communities.



2

Social welfare program on the occasion of War Invalids and Martyrs Day (27 July)

In response to War Invalids and Martyrs Day (27 July), Eximbank organized programs to visit and present gifts to Vietnamese Heroic Mothers, war invalids, sick soldiers, and meritorious contributors, while also supporting poor students with outstanding academic achievements. The program was implemented with a total budget of VND 228 million, mobilized from donations by Eximbank employees nationwide, reflecting the spirit of gratitude and the collective responsibility of Eximbank employees in community activities.



3

Support Program for People Affected by the 2025 Storms and Floods

In response to the call of the Prime Minister, the Central Committee of the Vietnam Fatherland Front, and the campaign launched by the State Bank of Vietnam, Eximbank contributed VND 7 billion to support people affected by the severe storms and floods in 2025. This contribution helped localities recover from the consequences of natural disasters, stabilize residents' lives, and restore socio-economic activities.



4

2025 Community Blood Donation Day

With the message "Connecting the community, spreading love", the 2025 Community Blood Donation Day was organized by Eximbank and received enthusiastic support from employees at Head Office, Ho Chi Minh City, the Southeast region, the South Central region, and the Central region. The activity contributed to creating social value, while also demonstrating the spirit of volunteerism and the humane corporate culture maintained and promoted at Eximbank through the wholehearted and active participation of employees throughout the system.



5

"Eximbank - Nurturing Talent" Scholarship Program

In 2025, Eximbank continued to implement the "Eximbank - Nurturing Talent" scholarship program as an important part of its corporate social responsibility strategy, aimed at supporting students with good academic performance to continue their educational journey and contribute to developing high-quality human resources for society. Under this program, Eximbank awarded scholarships worth VND 300 million to students of the University of Economics Ho Chi Minh City (UEH), while also sponsoring the program and scholarship awards to students of the Banking Academy and the University of Banking Ho Chi Minh City in 2025. This activity not only provides practical support to students but also reaffirms the Bank's long-term commitment to investing in education and integrating social responsibility into its sustainable development strategy.

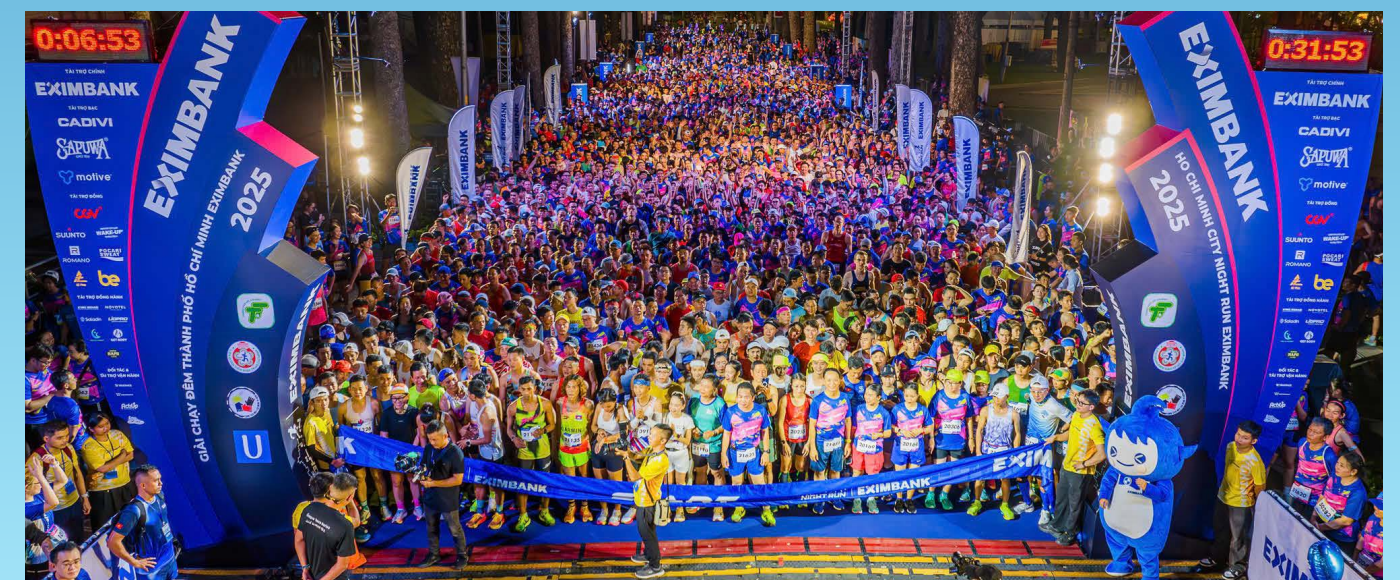


6

Eximbank accompanies the Ho Chi Minh City Night Run Eximbank 2025

Eximbank accompanied the Ho Chi Minh City Night Run Eximbank 2025, a sports event organized by the Ho Chi Minh City Athletics Federation, Ho Chi Minh City Television, Youth Newspaper, and UNIQUE, with the coordination of the Ho Chi Minh City Youth Union, under the direction of the Department of Culture and Sports of Ho Chi Minh City. The race attracted participants in distances of 5 km, 10 km, and 21 km, helping promote the movement of physical training and sports, improve community health, and promote the image of Ho Chi Minh City as dynamic by night.

Through community responsibility activities in 2025, Eximbank continued to affirm its role as a responsible commercial bank, accompanying the community and making active contributions to the sustainable development of society.



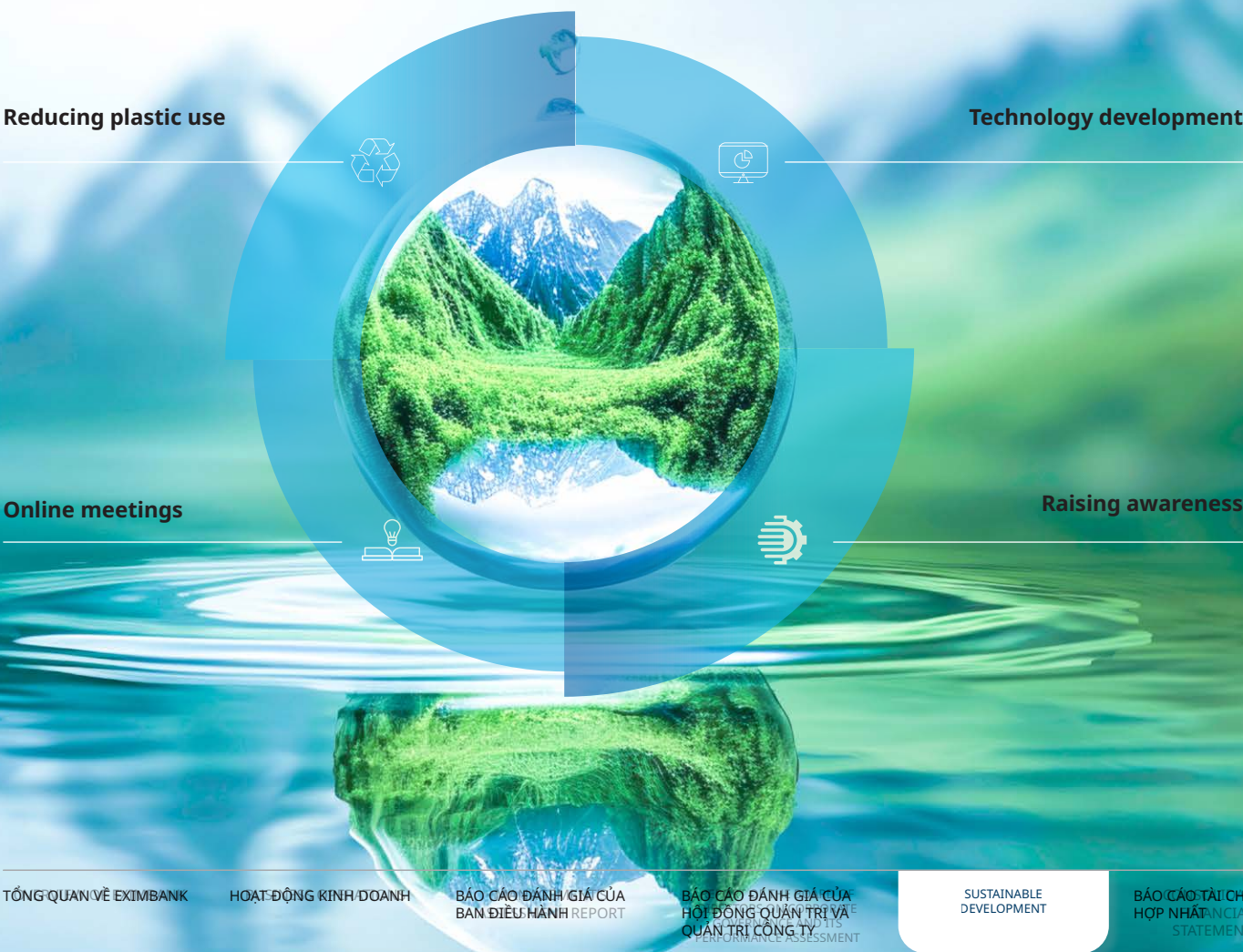
REPORT ON ENVIRONMENTAL IMPACTS

Environmental responsibility management at Eximbank

With the objective of sustainable development, Eximbank not only focuses on operational efficiency and profit growth but also aims to bring benefits to the environment and society through concrete initiatives associated with long-term development goals of the organization and the country. The Bank sets the common goal of joining hands to improve the social environment, promote sustainable growth, carry out social welfare activities, fulfill responsibilities to the community, implement green projects, protect the environment, and build an image as a social bank in line with sustainable development objectives.

The Bank always strictly complies with legal regulations in its operations to ensure control of emissions into the environment

In 2025, water resource management and waste generated were tightly controlled. Eximbank continued to implement many measures to improve the quality of water and waste discharged from offices, branches, transaction offices, and projects. Investment in technology innovation, energy use management, and efficient energy utilization created a competitive advantage contributing to environmental protection, which is the inevitable development path toward green growth and sustainable development goals. During the year, Eximbank always complied with and did not violate environmental laws and regulations, therefore the total amount of fines for violations due to non-compliance with environmental laws and regulations was zero. Compliance with environmental laws and regulations demonstrates Eximbank's basic responsibility for its environmental impacts. Eximbank always ensures the highest level of compliance. At Eximbank, the Executive Management is responsible for implementing and handling environmental matters.



Management of raw materials and energy consumption

Eximbank currently only provides financial services. Therefore, the Bank's main raw materials and inputs for its business processes are mainly paper, ink, and office supplies. The total cost of raw materials consumed is insignificant compared with the Bank's business scale. However, thanks to cost-saving measures, expenditures on input materials have always been kept at a low level.

- Some measures for managing and saving raw materials implemented by the Bank include:
- Developing technology products and services to reduce paper-based procedures.
- Organizing online meetings using online document management technology, reducing paper use in document circulation and archiving.
- Communicating to improve employees' awareness of saving paper and office supplies.
- Raising awareness and building a culture of reducing plastic use, such as using personal water bottles made of stainless steel, ...

Management of electricity consumption

Energy used in Eximbank's business operations mainly comes from electricity for lighting, maintenance of office operations, water heating, fuel for service vehicles of the Bank, ... Before the active transformation actions and the far-reaching effects on the future, Eximbank has always focused on monitoring the use of energy resources and other natural resources in order to help reduce carbon emissions and environmental impacts.

At Eximbank, attention is always paid to raising employee awareness of saving electricity, turning off unnecessary electrical equipment. Lighting equipment at the Bank is selected for energy efficiency; air conditioners do not emit gases that are harmful to the environment.

In 2025, all Eximbank employees actively responded to activities during Earth Hour:

- Turn off all unnecessary electrical equipment throughout the working area from 17:00 to 18:00.
- Use stairs instead of electric lighting devices when moving around.
- Do not use elevators when moving fewer than 3 floors.

Management of water consumption

Eximbank uses water mainly for the daily living activities of all employees, for irrigating green areas, operating fire protection systems, sanitation, and washing vehicles of executives, ... in accordance with the type of office operation, as prescribed by the building. Wastewater generated is collected and treated centrally in accordance with building regulations. Water costs are not high, but Bank employees always consciously practice maximum water saving, such as using just enough water, using water storage containers during personal work, using cold water instead of hot water when possible, and reusing glass bottles many times. For meetings and external receptions, the Bank equips reusable water cups instead of disposable paper cups.

Number of cases sanctioned for violations due to non-compliance with environmental laws and regulations: None.

Total amount of fines due to violations resulting from non-compliance with environmental laws and regulations: None.

REPORT ON THE GREEN CAPITAL MARKET

REPORT ON THE GREEN CAPITAL MARKET

Eximbank always ensures safety and sustainability when financing projects. Projects must satisfy stringent domestic and international standards on environmental protection and energy and resource efficiency.

Recognizing that the banking system plays the role of an intermediary that can affect the environment through customers' activities, Eximbank has greened its investment activities by channeling financial resources into green sectors such as enterprises applying high technology, renewable energy projects, supporting industries, rural agriculture, small and medium-sized hydropower projects, biomass, wastewater treatment, waste treatment, ... in order to increase the proportion of green credit in the Bank's credit investment portfolio, thereby encouraging borrowing customers to shift projects and loan purposes toward environmentally friendly projects.

Therefore, when assessing projects, we rely on environmental and social risk assessment tools issued by reputable environmental organizations. Accordingly, in making credit decisions, EIB usually supplements loan agreements with the customer's obligations and commitments in improving environmental and social risk management, an action plan and timeline to mitigate risks before or after loan disbursement, and the Bank's actions to limit environmental and social liabilities arising from transactions.

We believe that when the Bank strengthens environmental risk management in lending activities, it will create motivation for businesses to improve production efficiency in a cleaner direction. As a result, it will raise customer awareness of finance and banking services, environmental protection, social security, and sustainable development. This will help businesses and farming households expand business operations and promote the development of agriculture, renewable energy, and energy efficiency sectors in Vietnam. At the same time, it will connect enterprises across the value chain from production and processing to consumption and export, thereby creating more jobs for workers.

CONSOLIDATED FINANCIAL STATEMENTS

Report of the Board of Management

Independent Auditor's Report

Audited Consolidated Financial Statements

Consolidated Statement of Income

Consolidated Statement of Cash Flows

Notes to the Consolidated
Financial Statements

6

VIETNAM EXPORT IMPORT COMMERCIAL JOINT STOCK BANK
No. 27-29 Ly Thai To, Hoan Kiem Ward, Hanoi City, Vietnam

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Vietnam Export Import Commercial Joint Stock Bank (hereinafter referred to as the “Bank”) presents this report together with the Bank’s consolidated financial statements for the financial year ended 31 December 2025

The members of the Board of Directors, the Board of Supervisors, the Board of Management, and the Chief Accountant of the Bank during the year and to the date of this report are as follows:

BOARD OF DIRECTORS

	Chairwoman (from 04 December 2025)
Ms. Pham Thi Huyen Trang	Independent Member (from 29 April 2025)
	Standing Vice Chairwoman (from 30 June 2025 to 04 December 2025)
Mr. Nguyen Canh Anh	Member (from 04 December 2025)
	Chairman (until 04 December 2025)
Ms. Do Ha Phuong	Member (from 29 April 2025)
	Vice Chairwoman (until 29 April 2025)
Mr. Hoang The Hung	Independent Member (from 29 April 2025)
Mr. Pham Tuan Anh	Member (from 29 April 2025)
Mr. Tran Tan Loc	Vice Chairman (until 29 April 2025)
Mr. Tran Anh Thang	Independent Member (until 29 April 2025)
Mr. Pham Quang Dung	Member (until 29 April 2025)

BOARD OF SUPERVISORS

Mr. Nguyen Tri Trung	Chief Supervisor (from 29 April 2025)
	Member (from 26 February 2025 to 29 April 2025)
Ms. Doan Ho Lan	Member
	Chief Supervisor(from 5 March 2025 to 29 April 2025)
Mr. Hoang Tam Chau	Member (from 29 April 2025)
Mr. Lam Nguyen Thien Nhon	Member (from 26 February 2025)
Ms. Tran Thi Minh Ly	Member (from 26 February 2025)
Ms. Pham Thi Mai Phuong	Member (until 29 April 2025)

BOARD OF MANAGEMENT AND THE CHIEF ACCOUNTANT

Mr. Tran Tan Loc	Acting General Director (from 01 July 2025)
	Deputy General Director (from 16 May 2025 to 30 June 2025)
Mr. Dao Hong Chau	Deputy General Director
Mr. Nguyen Ho Hoang Vu	Deputy General Director cum Chief Financial Officer
Mr. Nguyen Huong Minh	Deputy General Director
Mr. Nguyen Van Hoa	Deputy General Director (from 01 July 2025)
Mr. Tran Anh Thang	Deputy General Director (from 08 May 2025 to 04 December 2025)
Mr. Pham Quang Dung	Deputy General Director (from 08 May 2025)
Mr. Nguyen Hoang Hai	Acting General Director (until 01 July 2025)
Ms. Le Thi Mai Loan	Deputy General Director (until 10 January 2025)
Mr. Pham Dang Khoa	Deputy General Director (until 10 January 2025)
Mr. La Quang Trung	Chief Accountant

VIETNAM EXPORT IMPORT COMMERCIAL JOINT STOCK BANK
No. 27-29 Ly Thai To, Hoan Kiem Ward, Hanoi City, Vietnam

STATEMENT OF THE BOARD OF
MANAGEMENT (CONTINUED)

Authorized person for signing the consolidated financial statements

Mr. Tran Tan Loc: Acting General Director
(According to Authority letter No. 15/2025/UQ-EIB dated 04 December 2025 of the Chairwoman of the Board of Directors cum the legal representative of the Bank)

RESPONSIBILITIES OF THE BOARD OF MANAGEMENT

The Board of Management of the Bank is responsible for preparing the consolidated financial statements, which give a true and fair view of the consolidated financial position of the Bank as at 31 December 2025, and of its consolidated financial performance and its consolidated cash flows for the financial year then ended, in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting. In preparing these consolidated financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the consolidated financial statements;
- Prepare the consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Bank will continue in business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the consolidated financial statements so as to minimize errors and frauds.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the consolidated financial position of the Bank, and that the consolidated financial statements comply with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting. The Board of Management is also responsible for safeguarding the assets of the Bank and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of Management confirms that the Bank has complied with the above requirements in preparing these consolidated financial statements.

For and on behalf of the Board of Management,



Tran Tan Loc
Acting General Director

Ho Chi Minh City, 30 March 2026

VIETNAM EXPORT IMPORT COMMERCIAL JOINT STOCK BANK
No. 27-29 Ly Thai To, Hoan Kiem Ward, Hanoi City, Vietnam

INDEPENDENT AUDITORS' REPORT

To: The Shareholders
The Board of Directors and Board of Management
Vietnam Export Import Commercial Joint Stock Bank

We have audited the accompanying consolidated financial statements of Vietnam Export Import Commercial Joint Stock Bank (hereinafter referred to as the "Bank"), dated 30 March 2026, from page 05 to page 58, which comprise the consolidated statement of financial position as at 31 December 2025, the consolidated income statement, the consolidated statement of cash flows for the financial year then ended, and a summary of significant accounting policies and other explanatory information.

The Board of Management's Responsibility

The Board of Management of the Bank is responsible for the preparation and fair presentation of the Bank's consolidated financial statements in accordance with the accounting standards, the accounting regime applicable to credit institutions in Vietnam, and relevant legal regulations on the preparation and presentation of consolidated financial statements, and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements 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 consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, 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 consolidated financial statements 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 the Board of Management, as well as evaluating the overall presentation of the consolidated financial statements.

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

Opinion

In our opinion, the consolidated financial statements present fairly, in all material respects, the Bank's consolidated financial position as at 31 December 2025, and its consolidated financial performance and consolidated cash flows for the financial year then ended, in accordance with the accounting standards, the accounting regime applicable to credit institutions in Vietnam, and relevant legal regulations on the preparation and presentation of consolidated financial statements..

Other Matter

The Bank's consolidated financial statements for the year ended 31 December 2024 were audited by another auditor who expressed an unmodified opinion on those statements on 28 March 2025.



Tran Thi Thuy Ngoc
Audit Partner
Audit Practising Registration Certificate
No. 0031-2023-001-1



Nguyen Khuong Duy
Auditor
Audit Practising Registration Certificate
No. 5063-2025-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

30 March 2026
Hanoi, S.R. Vietnam

VIETNAM EXPORT IMPORT COMMERCIAL JOINT STOCK BANK
No. 27-29 Ly Thai To, Hoan Kiem Ward, Hanoi City, Vietnam

FORM B02/TCTD
Issued under Circular No. 49/2014/TT-NHNNdated 31
December 2014 of the SBV

Đơn vị: Triệu VND

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2025

Unit: VND Million

NO	ITEMS	Notes	Closing balance	Opening balance
A.	ASSETS			
I.	Cash, gold	5	2,135,895	2,095,973
II.	Balances with the State Bank of Vietnam ("SBV")	6	6,358,545	4,335,534
III.	Placements with other credit institutions	7	42,348,308	29,829,638
1.	Placements with other credit institutions		42,348,308	29,829,638
IV.	Trading securities	8	-	3,031,363
1.	Trading securities		-	3,031,363
V.	Derivatives financial instruments and other financial assets	19	129,928	291,886
VI.	Loans to customers		181,901,791	163,385,744
1.	Loans to customers	9	184,215,863	165,154,897
2.	Provisions for losses on loans to customers	10	(2,314,072)	(1,769,153)
VII.	Debts purchasing activities	11	10,543,699	794,000
1.	Purchased debts		10,623,374	800,000
2.	Provision for losses on purchased debts		(79,675)	(6,000)
VIII.	Investment securities	12	22,782,269	29,119,180
1.	Available-for-sale investment securities	12.1	6,854,657	13,506,598
2.	Held-to-maturity investment securities	12.2	16,099,023	15,849,762
3.	Provisions for losses on investment securities	12.5	(171,411)	(237,180)
IX.	Fixed assets		3,852,166	3,775,847
1.	Tangible fixed assets	13	1,136,482	1,109,154
a.	Cost		2,715,904	2,573,008
b.	Accumulated depreciation		(1,579,422)	(1,463,854)
2.	Intangible fixed assets	14	2,715,684	2,666,693
a.	Cost		3,187,084	3,069,898
b.	Accumulated amortisation		(471,400)	(403,205)
X.	Other assets	15	3,217,806	3,108,829

NO	ITEMS	Notes	Closing balance	Opening balance
1.	Other receivables	15.1	1,308,543	1,364,559
2.	Interests and fees receivables		1,593,454	1,540,576
3.	Deferred tax assets		20,726	20,727
4.	Other assets	15.2	761,096	648,947
5.	Provisions for losses on other balance sheet assets	15.3	(466,013)	(465,980)
TOTAL ASSETS			273,270,407	239,767,994
B.	B. LIABILITIES AND OWNERS' EQUITY			
I.	Borrowings from the SBV	16	4,389,250	2,079,510
1.	Borrowings from the SBV		4,389,250	2,079,510
II.	Deposits and borrowings from other credit institutions	17	40,908,083	29,670,330
1.	Deposits from other credit institutions	17.1	30,835,216	22,067,863
2.	Borrowings from other credit institutions	17.2	10,072,867	7,602,467
III.	Deposits from customers	18	177,303,877	167,447,644
IV.	Valuable papers issued	20	20,067,657	10,864,503
V.	Other liabilities		4,595,197	4,606,601
1.	Interests and fees payables		2,943,938	2,119,353
2.	Other payables and liabilities	21	1,651,259	2,487,248
TOTAL LIABILITIES			247,264,064	214,668,588
VI.	Owners' equity	23	26,006,343	25,099,406
1.	Contributed capital		18,781,551	18,781,551
a.	Charter capital		18,688,106	18,688,106
b.	Investment and construction capital		15,396	15,396
c.	Shares premium		156,322	156,322
d.	Treasury shares		(78,273)	(78,273)
2.	Reserves		3,789,921	3,562,209
3.	Retained earnings		3,434,871	2,755,646
TOTAL LIABILITIES AND OWNERS' EQUITY			273,270,407	239,767,994

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
(CONTINUED)

As at 31 December 2025

OFF-BALANCE SHEET ITEMS

Unit: VND Million

NO	ITEMS	Notes	Closing balance	Opening balance
1.	Credit guarantees	38	1,100	
2.	Foreign exchange transactions commitments	38	170,724,541	102,756,003
	Foreign currency purchase commitments		6,559,699	3,679,596
	Foreign currency sale commitments		6,795,293	3,919,378
	Swap contracts		157,369,549	95,157,029
3.	Letters of credit (L/C) commitments	38	1,227,443	2,252,224
4.	Other guarantees	38	4,079,426	3,234,191
5.	Other commitments	38	3,789,101	3,981,783
6.	Uncollected interest income and fees	39	3,266,607	3,417,157
7.	Bad debts written off	40	13,139,392	11,147,623
8.	Other assets and documents	41	425,259	362,093


Truong Hoang Tin
Preparer


La Quang Trung
Chief Accountant


Tran Tan Loc
Acting General Director



30 March 2026

CONSOLIDATED INCOME STATEMENT

For the financial year ended 31 December 2025

Unit: VND Million

NO	ITEMS	Notes	Current year	Prior year
1.	Interest and similar income	24	15,521,993	13,234,075
2.	Interest and similar expense	25	(9,542,308)	(7,310,550)
I.	Net interest income		5,979,685	5,923,525
3.	Income from services		1,803,607	2,165,867
4.	Expense from service		(1,563,107)	(1,085,567)
II.	Net gain from services	26	240,500	1,080,300
III.	Net gain from foreign currencies trading	27	580,096	673,796
IV.	Net gain from securities trading	28	31,941	-
V.	Net (loss) from investment securities	29	(27,003)	(68,479)
5.	Other incomes		682,795	1,079,063
6.	Other expenses		(198,093)	(131,955)
VI.	Net gain from other activities	30	484,702	947,108
VII.	Income from capital contribution, equity investments	31	1,635	1,385
VIII.	Operating expenses	32	(4,253,362)	(3,400,146)
IX.	Net profit from operating activities before credit provision expenses		3,038,194	5,157,489
X.	Provision expenses for credit losses		(1,526,402)	(969,072)
XI.	Profit before tax		1,511,792	4,188,417
7.	Current corporate income tax expense	33	(374,852)	(861,791)
8.	Deferred corporate income tax (expense)/ income		(1)	178
XII.	Corporate income tax		(374,853)	(861,613)
XIII.	Profit after tax		1,136,939	3,326,804
XIV.	Basic earnings per share (VND/share)	34	610	1,663


Truong Hoang Tin
Preparer


La Quang Trung
Chief Accountant


Tran Tan Loc
Acting General Director



30 March 2026

CONSOLIDATED CASH FLOW STATEMENT

For the financial year ended 31 December 2025

Unit: VND Million

NO	ITEMS	Current year	Prior year
CASH FLOWS FROM OPERATING ACTIVITIES			
01.	Interest and similar income received	15,215,553	12,911,207
02.	Interest and similar expense paid	(8,871,387)	(7,731,193)
03.	Income received from services	675,488	680,300
04.	Net cash received from dealing in foreign currencies and trading securities	603,715	649,959
05.	Other income	45,851	346,806
06.	Cash recovered from bad debts written off or compensated by provision for credit losses	472,169	834,202
07.	Payments to employees and for operating management	(4,166,930)	(3,147,755)
08.	Corporate income tax paid for the year	(729,723)	(690,214)
Net cash from operating profit before movements in assets and working capital		3,244,736	3,853,312
Movements in operating assets			
09.	Movements in trading securities	8,398,401	(24,200,443)
10.	Movements in derivatives and other financial assets	134,995	(291,886)
11.	Movements in loans to customers and purchased debts	(28,884,340)	(25,505,973)
12.	Movements in provision for credit losses	(982,808)	(729,693)
13.	Movements in other operating assets	107,482	(122,779)
Movements in operating liabilities			
14.	Movements in borrowings from the Government and the SBV	2,309,740	2,059,640
15.	Movements in deposits and borrowings from other credit institutions	11,237,753	13,306,461

Unit: VND Million

16.	Movements in deposits from customers	9,856,233	11,118,476
17.	Movements in issued valuable papers (excluding issued valuable papers charged to financial activities)	9,203,154	8,864,503
18.	Movements in derivatives and other financial liabilities	26,963	(230,822)
19.	Movements in other operating liabilities	(703,650)	649,231
20.	Payments from reserves of credit institutions	(2)	(137)
I.	Net cash flows from/(used in) operating activities	13,948,657	(11,230,110)
CASH FLOWS FROM INVESTING ACTIVITIES			
01.	Acquisition of fixed assets	(450,162)	(300,268)
02.	Proceeds from sales, disposal of fixed assets	45,831	5,194
03.	Dividends and profit received from long-term investments in other entities	1,635	1,385
II.	Net cash flows (used in) investing activities	(402,696)	(293,689)
CASH FLOW FROM FINANCING ACTIVITIES			
01.	Dividends paid	-	(522,260)
III.	Net cash flows (used in) financing activities	-	(522,260)
IV.	Net cash flows during the year	13,545,961	(12,046,059)
V.	Cash and cash equivalents at the beginning of year	37,296,787	49,342,846
VI.	Cash and cash equivalents at the end of year (Notes 35)	50,842,748	37,296,787

Truong Hoang Tin
Preparer

La Quang Trung
Chief Accountant

Tran Tan Loc
Acting General Director

30 March 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

THESE NOTES ARE AN INTEGRAL PART OF AND SHOULD BE READ IN CONJUNCTION WITH THE ACCOMPANYING CONSOLIDATED FINANCIAL STATEMENTS

01. GENERAL INFORMATION

Vietnam Export Import Commercial Joint Stock Bank (hereinafter referred to as the “Bank”) is a commercial joint stock bank incorporated and registered in the Socialist Republic of Vietnam.

Stablishment and operations

On 06 April 1992, the Bank was granted under Establishment and Operation License No. 0011/NHGP issued by the State Bank of Vietnam (“SBV”) for a period of 99 years from the date of issuance. Decision No. 247/QĐ-NHNN amending and supplementing the contents of the latest Operating License issued by the SBV on 13 February 2026.

The Bank’s Business Registration Certificate No. 0301179079 dated 23 July 1992 was issued by Department of Planning and Investment of Ho Chi Minh City (currently known as Department of Finance of Ho Chi Minh City) and the Bank commenced operations on 17 January 1990. The latest (32th) amended Enterprise Registration Certificate was issued by Department of Planning and Investment of Ho Chi Minh City on 10 May 2024.

The principal activities of the Bank are to mobilise and receive short, medium and long-term funds from organisations and individuals; to grant short, medium and long-term loans to organisations and individuals based on the nature and capabilities of the Bank’s capital resources; to trade foreign currencies; to provide international trade finance services; to discount commercial notes, bonds and other valuable papers; to provide settlement services; to provide treasury services for credit institutions, foreign bank branches and to provide other banking services in accordance with SBV’s approval.

Charter capital

As at 31 December 2025, the Bank’s charter capital is VND 18,688,106 million. In which, GELEX Group Joint Stock Company is a major shareholder due to holding 186,924,306 shares, equivalent to 10.00% of charter capital of the Bank.

Operating network

As at 31 December 2025, the Bank has one (01) Head Office; one (01) local representative office in Hanoi City; forty-eight (48) branches and one hundred and sixty-seven (167) transaction offices in provinces and cities across the country.

On 13 February 2026, the SBV issued Decision No. 247/QĐ-NHNN amending location of the Head Office in Operating License No. 0011/NH-GP dated 06 April 1992. The Head Office of the Bank is located at No. 27-29 Ly Thai To, Hoan Kiem Ward, Hanoi City

Subsidiary

As at 31 December 2025, the Bank has one (01) directly owned subsidiary as follows:

NO.	Company name	Establishment and Operation		Principal	Bank’s
		License		activities	
1	Eximbank Asset Management Company	Business Registration Certificate No. 0310280974 dated 24 August 2010 issued by Ho Chi Minh City Authority for Planning and Investment		Debt management and asset exploitation	100%

Employees

The total number of employees of the Bank and the Subsidiary as at 31 December 2025 was 6,141 (as at 31 December 2024: 6,437).

Disclosure of information comparability in the consolidated financial statements

The comparative figures are the figures of the Bank’s audited consolidated financial statements for the year ended 31 December 2024.

02. ACCOUNTING CONVENTION AND FINANCIAL YEAR

Accounting convention

The accompanying consolidated financial statements, expressed in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting. However, due to the Bank’s large scale of operation, for the purpose of preparing these consolidated financial statements, the figures are rounded to and presented in millions of Vietnamese Dong (VND Million). This presentation does not materially impact the consolidated financial statements in terms of the consolidated financial position, the consolidated financial performance and consolidated cash flows of the Bank. With regard to the number of shares, the Bank presented the figures to the units presented in Note 23.3.

The accompanying consolidated financial statements are not intended to present the Bank’s consolidated financial position, consolidated results of operations, or consolidated cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

Financial year

The Bank’s financial year begins on 01 January and ends on 31 December.

03. APPLICATION OF NEW GUIDANCE AND NEW GUIDANCE IN ISSUE BUT NOT YET EFFECTIVE

Application of new guidance

Law No. 96/2025/QH15 dated 27 June 2025

On 27 June 2025, the National Assembly of Vietnam issued Law No. 96/2025/QH15 (“Law 96”) amending and supplementing a number of articles of Law on Credit Institutions No.32/2024/QH15 dated 18 January 2024. Key changes of Law 96 that have impacts on the Bank’s consolidated financial statements in the future including the regulation on special loans from the State Bank of Vietnam and certain conditions when settling the bad debts and collateral of bad debts. Law 96 takes effect from 15 October 2025.

Key changes of Decree 135 that have impacts on the Bank’s consolidated financial statements during the year include:.

Decree No. 135/2025/ND-CP dated 12 June 2025

On 12 June 2025, the Government issued Decree No. 135/2025/ND-CP (“Decree 135”) replacing Decree No. 93/2017/ND-CP dated 07 August 2017 regulating the financial regime applicable to credit institutions, foreign bank branches, and the financial supervision and evaluation of the efficiency of state capital investment in wholly state-owned credit institutions and state-invested credit institutions. Decree 135 takes effect from 01 August 2025.

Key changes of Decree 135 that have impacts on the Bank’s consolidated financial statements during the year include:

- Type of revenue and expenses and revenue recognition and expense recognition principles for commercial banks;
- Stipulation on management and use of capital and assets;
- Stipulation on an appropriation of 10% of the remaining profit after tax after deducting the prescribed amounts to the supplementary charter capital reserves but not exceeding the charter capital of the credit institution.

Circular No. 16/2025/TT-NHNN dated 11 July 2025

On 11 July 2025, the SBV issued Circular No. 16/2025/TT-NHNN (“Circular 16”) amending and supplementing a number of articles of Circular No. 04/2021/TT-NHNN dated 05 April 2021 of the State Bank of Vietnam regulating on re-capitalization for credit institutions after the credit institutions lend to Vietnam Airlines JSC and restructuring of debt repayment terms, retention of debt category, provision for credit losses on loans to Vietnam Airlines JSC due to the impact of the Covid-19 pandemic. Circular 16 takes effect from 11 July 2025.

VIETNAM EXPORT IMPORT COMMERCIAL JOINT STOCK BANK
No. 27-29 Ly Thai To, Hoan Kiem Ward, Hanoi City, Vietnam

FORM B05/TCTD-HN

Circular No. 31/2025/TT-NHNN dated 30 September 2025

On 30 September 2025, the SBV issued Circular No. 31/2025/TT-NHNN (“Circular 31”) providing regulations on the operations of subsidiaries and associates of credit institutions in the field of debt management and asset exploitation. Circular 31 takes effect from 01 December 2025, replacing Decision No. 1390/2001/QĐ-NHNN dated 07 November 2001 by the SBV on the issuance of the model charter for the organization and operation of debt management companies under commercial banks.

The Bank’s Board of Management has applied the aforementioned regulations in the preparation and presentation of the consolidated financial statements for the financial year ended 31 December 2025.

New guidance in issue but not yet effective

Circular No. 70/2025/TT-NHNN dated 31 December 2025

On 31 December 2025, the State Bank of Vietnam issued Circular No. 70/2025/TT-NHNN (“Circular 70”) amending and supplementing a number of provisions of legal normative documents in the accounting field. Circular 70 amends and supplements certain articles of Decision No. 479/2004/QĐ-NHNN on the promulgation of the chart of accounts applicable to credit institutions, and Decision No. 1789/2005/QĐ-NHNN on the promulgation of the banking accounting voucher regime. Circular 70 takes effect from 01 January 2026.

The Bank’s Board of Management assesses that the adoption of Circular 70 may not have any material impact on the comparative figures of the Bank’s consolditated financial statements in future periods.

04. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the significant accounting policies adopted by the Bank in the preparation of these consolidated financial statements:

Accounting estimates

The preparation of the consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime applicable to credit institutions in Vietnam and legal regulations relating to consolidated financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the consolidated financial statements and the reported amounts of revenues and expenses during the financial year. Although these accounting estimates are based on the Board of Management’s best knowledge, actual results may differ from those estimates and assumptions

Basis of Consolidation

The consolidated financial statements incorporate the separate financial statements of the Bank and the financial statements of the enterprises/bank controlled by the Bank (its subsidiaries) for the financial year end 31 December 2025. Control is achieved when the Bank has the power to govern the financial and operating policies of investee enterprises so as to obtain benefits from their activities.

The operating results of subsidiaries acquired or disposed of during the period are included in the consolidated income statement from the effective date of acquisition or up to the effective date of disposal, as appropriate. Where necessary, adjustments are made to the consolidated financial statements of subsidiaries to bring the accounting policies used in line with those used by the Bank. All internal transactions and balances between the Bank and its subsidiaries are eliminated in full on consolidation.

The assets, liabilities and contingent liabilities of the subsidiaries are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is recognized as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is recorded in the consolidated income statement of the year of acquisition.

Foreign currencies

According to the Bank’s accounting system, all transactions are recorded in original currencies. At the date of the consolidated financial statements, monetary assets and liabilities denominated in foreign currencies are translated into VND using the average buying and selling spot exchange rates at the close of business of the period-end date if the difference between this rate and the weighted average buying and selling exchange rate of the same day is less than 1% (see details of foreign currency rates applied as at 31 December 2025 in Note 51). Otherwise, the Bank uses the weighted average buying and selling exchange rates ruling at the financial year-end date for conversion. Income and expenses arising in foreign currencies of the Bank are converted into VND at exchange rates ruling at the transaction dates. Foreign exchange differences arising from the translation of monetary assets and liabilities from foreign currencies into VND are recognized in the consolidated income statement.

Cash and cash equivalents

Cash and cash equivalents comprise cash, gold, current accounts at the SBV, current accounts, time deposits with term of three months or less from the deposit date at other credit institutions and securities investment with the original maturity of three months or less from the transaction date.

Placements with other credit institutions

Placements with other credit institutions are disclosed and presented at their outstanding principal amounts at the end of the financial year.

The credit risk classification for placements with other credit institutions and the corresponding provisioning shall comply with the provisions of the Circular No. 31/2024/TT-NHNN (“Circular 31”) dated 30 June 2024 issued by the SBV and Decree No. 86/2024/ND-CP (“Decree 86”) dated 11 July 2024 issued by Prime Minister. Accordingly, the Bank makes specific provisions for deposits (except for current deposits at other domestic credit institutions and foreign bank branches, and placements with Vietnam Bank for Social Policies following the regulations of the SBV on maintaining the balance of deposits at Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank branches as prescribed by law, and deposits (except for current deposits) at overseas credit institutions in a similar way to those for loans to customers.

Derivatives

Foreign currency forward and swap contracts

For foreign currency forward and swap contracts, the difference between equivalent VND amounts of foreign currency purchase/sale commitments using the forward exchange rate and the spot exchange rate as at effective date of the contract is recognized immediately at the effective date of the contract under “Interest and fee receivables” item or “Interest and fee payables” item in the consolidated statement of financial position. The difference is subsequently allocated to “Net gain/ (loss) from foreign currency trading” item on a straight-line basis over the term of the contract.

Commitments of foreign currency forward contracts and swap contracts are revalued and exchange differences arising from the revaluation of foreign currency-denominated balances of these contracts are recognized in the consolidated income statement.

Interest rate swap contracts

Commitments of one-currency-interest-rate swap contracts are not recorded in the consolidated statement of financial position.

For two-currency-interest-rate swap contracts with nominal principal swap, at the effective date of the contract, commitments and exchanged principals are recognized in the consolidated statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis.

For two-currency-interest-rate swap contracts without nominal principal swap, at the effective date of the contract, commitments are recognized in the consolidated statement of financial position. Income and expenses arising from interest rate effects are recorded on the accrual basis.

Loans to customers

Loans to customers are disclosed and presented at their principal amounts outstanding at the end of the financial year.

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Credit risk provision

Classification of loans

Under Circular 31 and Decree 86, the Bank is required to apply loan classification and credit risk provisioning to the Assets (hereinafter referred to as “debts”) including:

- Loans;
- Finance leasing;
- Discounts, rediscounts of negotiable instruments and other valuable papers;
- Factoring;
- Credit facilities in the form of credit card issuance;
- Payments on behalf under off-balance-sheet commitments include payments made on behalf of customers under transactions of guarantee and letters of credit (L/C) (except for payments made on behalf of customers under transactions of Usance Payable at Sight (UPAS) L/C that allow the beneficiary to be paid immediately or before the L/C due date, and those under transactions of L/C reimbursement as agreed with customers using the reimbursing bank’s funds from the date the reimbursing bank pays the beneficiary; transactions of L/C payment negotiation) and other payments made on behalf of customers under off-balance sheet commitments;
- Amounts for purchase and entrustment of purchase of corporate bonds (including bonds issued by other credit institutions) which have not yet been listed on stock exchanges nor registered for trading on the UPCoM trading system (hereinafter referred to as unlisted bonds), excluding the purchase of unlisted bonds with trusted funds to which the trustee bears the risk;
- Credit granting entrustment;
- Deposits (except for current accounts at other domestic credit institutions and foreign bank branches, and deposits at Vietnam Bank for Social Policies following regulations of the SBV on maintaining the balance of deposits at Vietnam Bank for Social Policies of state credit institutions) at other credit institutions and foreign bank branches as prescribed by law, and deposits (except for current deposits) at overseas credit institutions;
- Debt sale and purchase according to the State Bank’s regulations except for bad debt buying and selling transactions conducted between credit institutions or foreign bank branches and Vietnam Asset Management Company (VAMC);
- Repos of Government bonds in the stock market following the law on issuance, registration, depository, listing and trading of Government debt securities in the stock market;
- Purchase of certificates of deposit issued by other credit institutions and foreign bank branches;
- Transactions of Usance Payable at Sight (UPAS) L/C that allow the beneficiary to be paid immediately or before the L/C due date, and those under transactions of L/C reimbursement as agreed with customers using the reimbursing bank’s funds from the date the reimbursing bank pays the beneficiary; transactions of L/C payment negotiation;
- Outright purchase without recourse of sets of documents presented under L/Cs, except where a commercial bank or foreign bank branch purchases outright without recourse of documents presented under an L/C which it has issued

Accordingly, customers’ debt group is determined to be the highest of risk group as classified under Article 10 and Article 11 of Circular 31 and customers’ highest debt group at credit institutions provided by the Credit Information Center (“CIC”) of the SBV at the time of loan classification.

The Bank maintains the same debt group for a number of loans in accordance with the provisions of Circular No. 02/2023/TT-NHNN dated 23 April 2023 (“Circular 02”) and Circular No. 06/2024/TTNHNN dated 18 June 2025 (“Circular 06”) of the SBV amending and supplementing a number of articles of Circular 02 providing instructions for credit institutions and foreign bank branches on debt rescheduling and debt category maintaining to assist borrowers in difficulty and documents of the SBV on debt classification and risk provisioning.

Loans are classified by risk level into the following groups: Current, Special mention, Sub-standard, Doubtful and Loss. Loans classified as either Substandard, Doubtful or Loss are considered bad debts.

Provision for credit losses

Loans are classified and provisioned for credit losses at the end of each month. The credit loss provision as at 31 December is recognised in the consolidated income statement for the year.

Specific provision

The specific provision as at 31 December is calculated by subtracting the discounted value of collateral from the outstanding loan balance multiplied by the specific provision rate based on the loan classification result as at 31 December. The specific provision rate for each debt group according to Decree 86 is prescribed as follows::

Group	Category	Specific provision rate
1	Current	0%
2	Special mention	5%
3	Sub-standard	20%
4	Doubtful	50%
5	Loss	100%

Up to 31 December 2025, the Bank has made 100% of the specific provision for additional provisions for loan balance restructured in accordance with Circular 02.

General provision

Following Decree 86, a general provision is made for credit losses that are yet to be identified during the loan classification and specific provisioning process as well as in cases where the credit institutions encounter potential financial difficulties due to the deterioration in loan quality. Accordingly, the Bank is required to make and maintain a general provision at 0.75% of the total outstanding loan balances which are classified into groups 1 to 4, excluding deposits at domestic credit institutions and foreign bank branches as prescribed by law and deposits at overseas credit institutions; loans and forward purchase of valuable papers among credit institutions and foreign bank branches in Vietnam; purchases of certificates of deposit or bonds issued locally by other credit institutions and foreign bank branches; and repurchase agreements of Government bonds on the stock market in accordance with the legal regulations on issuance, registration, depository listing and trading of government debt instruments in the stock market and other debts arising between credit institutions and foreign bank branches in Vietnam in accordance with the provisions of law.

Write-off of bad debts

Provision is recorded as an expense on the consolidated income statement and used to write-off bad debts. In accordance with Decree 86, the Bank must set up Risk Handling Council to deal with bad debts if they are classified as Group 5, or if borrowers are either liquidated or bankrupted legal entities or deceased or missing individual.

After a minimum period of 05 years from the date of using the reserve to handle risks and after all measures of the Risk Handling Council have been taken to recover the debt but have not been recovered, the debt may be removed from the off-balance sheet according to the decision of the Bank’s Annual General Meeting of Shareholders.

Classification of off-balance-sheet commitments

The Bank classifies guarantee, acceptances of payment and irrevocable loan commitments and other credit risk-bearing commitments (collectively referred to as “off-balance-sheet commitments”) into groups as stipulated in Article 09, Article 10, or Article 11 of Circular 31. Accordingly, off-balance-sheet commitments are classified by risk level into the following groups: Current, Special mention, Sub-standard, Doubtful and Loss.

The Bank does not make general and specific provisions for off-balance-sheet commitments in accordance with the guidance of Decree 86.

Debt purchase activities

Debt purchases are recorded at the debt purchase price, which is the amount the Bank must pay to the debt seller under the debt purchase contract.

In case the debt purchase amount is less than or equal to the principal balance of the purchased debt

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The principal amount collected under the credit contract of the purchased debt, the Bank records the recovery in the debt purchase amount. In case the debt purchase amount has been fully recovered, the remaining principal amount (the remaining difference between the principal amount of the purchased debt and the debt purchase amount) collected is recorded in income.

The interest amount collected under the credit contract of the purchased debt, the Bank records in income.

In case the debt purchase amount is greater than the principal balance of the purchased debt

The principal and interest amount collected under the credit contract of the purchased debt, the Bank records the recovery in the debt purchased amount. At the time when the remaining debt purchased amount is less than or equal to the principal balance of the purchased debt at that time, the principal and interest amount collected under the credit contract of the purchased debt, the Bank records as in the above-mentioned case.

In case the entire amount of debt purchased cannot be recovered, the Bank handles the unrecoverable amount in accordance with the financial regime applicable to the credit institution and prevailing regulations.

Classification and provisioning for risks of debt purchase activities

The Bank classifies the paid amount to purchase the debt into a group with a risk level not lower than the group in which the debt was classified at the most recent time before purchase and continuously classifies the debt purchased amount similarly to loans to customers at the Bank itself (see details in the accounting policy notes for “Provision for credit losses”).

Investments

Trading securities

Trading securities include debt securities and equity securities that the Bank has bought and had the intention to sell in the near future 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 derived from trading securities are recognized on a cash basis in the consolidated income statement.

These securities are subject to impairment review at the date of the consolidated financial statements. Provisions for securities that are stipulated in the scope of Circular 31 (as described in the summary of significant accounting policies for “Provision for credit losses”) are made in accordance with Decree 86. Provisions for impairment of securities that are not stipulated in the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations.

The difference between the provision made at the end of this financial year and the provision made at the end of the prior financial year is recognized in the consolidated income statement as “Net gain/(loss) from trading securities”.

Investment securities

Available-for-sale investment securities

Available-for-sale securities include debt and equity securities that the Bank holds for investment and available-for-sale purposes, not frequently traded but can be sold when there is a benefit. For equity securities, the Bank is neither the founding shareholder nor the strategic partner of the investees.

Available-for-sale equity securities are recognized at cost at the transaction date and subsequently recorded at cost during the holding period.

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 amortization (for debt securities with interest payment in advance) is recorded in a separate account. Any discount or premium, which is the negative/positive 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 amortization (if any), is also recorded in a separate account.

During the term of those securities in subsequent period, these securities are recorded at par value, and the discount/premium (if any) is amortized into the consolidated income statement using the straight-line method over the estimate remaining term of securities. The interest received during the securities term is recorded as follows: accumulative interest income before the purchasing date is recorded as a decrease 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 in advance is recorded as income from securities investment using the straight-line method over the period of securities investment.

Periodically, available-for-sale securities are subject to impairment review. Provisions for securities that are stipulated in the scope of Circular 31 (as described in the summary of significant accounting policies for “Provision for credit losses”) are made in accordance with Decree 86. Provisions for impairment of securities that are not stipulated in the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing

accounting regulations. Provision for impairment is recorded in the consolidated income statement as “Net gain/(loss) from investment securities”.

Held-to-maturity investment securities

Held-to-maturity investment securities are debt securities that the Bank purchases for investment purposes to gain interest and the Bank has the intention and the capacity to hold the securities until maturity, including special bonds issued by Vietnam Debt and Asset Trading Corporation (“DATC”). Held-to-maturity securities have determinable value 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 are subject to impairment review. Provisions for securities that are fallen within the scope of Circular 31 (as described in the summary of significant accounting policies for “Provision for credit losses”) are made in accordance with Decree 86. Provisions for impairment of securities that are not fallen within the scope of Circular 31 are made when their carrying values are higher than their market values determined in accordance with prevailing accounting regulations. Provision for impairment is recorded in the consolidated income statement as “Net gain/(loss) from investment securities”.

Reclassification

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

Recognition

The Bank recognizes investment securities at the date when the Bank performs the contractual terms (transaction-date based policy). Investment securities are initially recognized at cost. After initial recognition, investment securities are recognized under the above accounting policies.

Derecognition

Investment in securities is derecognized when the rights to receive cash flows from the investments end or when the Bank transfers to the buyer the significant risks and rewards associated with the ownership of the investments.

Repurchase and re-sale contracts

Securities sold under agreements to be repurchased at a specific date in the future (repos) are recorded in the consolidated financial statements. The corresponding cash received from these agreements is recognized in the consolidated statement of financial position as a borrowing and the difference between the sale price and the repurchase price is allocated to the consolidated income statement over the agreement validity period using the straight-line method based on the contractual interest rate.

Securities purchased under agreements to be resold at a specific date in the future (reverse repos) are not recognized in the consolidated financial statements. The corresponding cash paid under these agreements is recognized in the consolidated statement of financial position as a loan and the difference between the purchase price and resale price is amortized into the consolidated income statement over the agreement validity period using the straight-line method based on the contractual interest rate.

Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed asset comprises all the Bank’s purchase price plus any directly attributable costs of bringing the asset to working conditions for its intended use.

Costs related to additions and improvements are capitalized and expenditures for maintenance and repairs are charged to the consolidated income statement when incurred. When assets are sold or disposed, their cost and accumulated depreciation are written off and any net gains or losses resulting from their disposals are recorded in the consolidated income statement.

Intangible assets

Intangible assets are stated at cost less accumulated amortization. The cost of an intangible asset comprises all the Bank’s expenditures paid to acquire the asset until it is put into use.

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Expenditures for improvements of intangible assets are capitalized. The expenditures related to intangible assets incurred after initial recognition and evaluated with certainty, increasing the economic benefits of the intangible fixed assets compared to the initial activity level, are capitalized. Other expenditures related to intangible assets incurred after initial recognition are charged to the consolidated income statement. When intangible assets are sold or disposed, their cost and accumulated amortization are written off and any net gains or losses resulting from their disposals are recorded in the consolidated income statement.

Leasing

A lease is classified as a finance lease when significant rights and risks relating to ownership of the leased item are transferred to the lessee. All leases other than finance leases are classified as operating leases.

Operating lease assets are not recognized in the consolidated statement of financial position. Rentals under operating leases are recorded in “Operating expenses” on a straight-line basis over the lease term..

Construction in progress

Assets under construction for administrative purposes or for any other purpose are recorded at cost including design costs, construction costs, equipment installation costs and other costs necessary to form the asset in accordance with the Bank’s accounting policy. These costs are recorded and monitored until the asset is completed and ready for use and recorded as an increase in cost of fixed assets.

The depreciation of these assets is applied from the time the asset is ready to use.

Depreciation and amortization

Depreciation and amortization of tangible fixed assets and intangible assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

Assets	Estimated useful life (Years)
Buildings and structures	05 - 50
Machinery and equipment	05 - 12
Motor vehicles	05 - 10
Management tools, equipment	05 - 12
Other tangible assets	04 - 10
Computer software	05 - 10

Land use rights are not amortized if they are granted by the Government of Vietnam for an indefinite term. Land use rights with definite term are amortized over the granted term.

Prepaid expenses

Prepaid expenses include actual expenses that have arisen but are related to the business performance of many accounting periods. Prepaid expenses comprise prepaid office rentals and other prepaid expenses.

Prepaid office rentals represent the office rental paid in advance and is allocated to the consolidated income statement using the straight-line method over the rental period.

Other prepaid expenses include repair, maintenance costs for assets, costs of tools and supplies issued for consumption, prepaid service charges and other prepaid expenses, which are expected to provide future economic benefits to the Bank. These expenses are capitalized as prepaid expenses and are allocated to the consolidated income statement using the straight-line method over the period of three years or less in accordance with prevailing accounting regulations.

Receivables

Receivables other than those from credit activities in the Bank’s operation are initially recognized at cost and subsequently recorded at cost. Other receivables are subject to impairment review for provision-making based on the overdue status of the outstanding receivables or based on the expected loss for the following cases: institutional debtors who have fallen into bankruptcy or have been in the process of dissolution; or individual debtors who are missing, escaping, prosecuted, on trial or

passed away even though receivables are not overdue. Provision expense incurred is recorded as “Operating expenses” in the consolidated income statement during the period.

Provision rates for doubtful receivables are applied in accordance with the prevailing accounting regulations.

Other provisions

Other provisions are recognized when the Bank has a present obligation as a result of a past event, and it is probable that the Bank will be required to settle that obligation. Other provisions are measured at the management’s best estimate of the expenditure required to settle the obligation as at the end of the financial year.

Deposits and borrowings from other credit institutions, deposits from customers and valuable papers

Deposits and borrowings from other credit institutions, deposits from customers and valuable papers in issue are recorded at their principal balances at the reporting date.

At the time of initial recognition, the issuance costs of valuable papers in issue are recorded as a reduction in the principal balance of valuable papers in issue. Subsequently, the Bank allocates these costs to the item “Interest and similar expenses” based on a straight-line basis over the term of valuable papers in issue.

Common shares

Common shares are classified as owners’ equity.

Share premium

When capital is received from shareholders, the difference between selling price and par value is recorded as share premium in owners’ equity. Incurred expenses that directly relate to the issuance of common shares are recognized as a decrease in share premium.

Treasury shares

When issued shares by the Bank are repurchased, the aggregate amount paid, including expenses that directly relate to the repurchase of shares, after deducting taxes, is recorded as treasury shares and stated as a decrease in owners’ equity.

When treasury shares are reissued or sold, the cost of reissued or sold shares is determined using the weighted average method. Any difference between the consideration received and the cost of the reissued or sold shares is recognized in share premium.

Profit distribution

Reserves are used for specific purposes and are appropriated from the Bank’s profit after tax based on the regulated ratios in the following sequence:

- Supplementary charter capital reserve: 10% of profit after tax but not exceeding the Bank’s charter capital;
- Financial reserve fund: 10% of the remaining after-tax profit after appropriations to the supplementary charter capital reserve fund; and
- Development Investment fund and other reserves: appropriated in accordance with current regulations and the Decisions of the General Shareholders’ Meeting.

Bonus and welfare funds are appropriated in accordance with the decision of the Annual General Shareholders’ Meeting and are recognized as a payable in the consolidated statement of financial position.

Income and expenses

Interest and similar income/expenses

Interest income and interest expenses are recognized in the consolidated income statement on the accrual basis. The recognition of accrued interest income arising from the loans that are classified from group 2 upwards in accordance with Circular 31, accrued interest income on loans restructured and maintained as Current loan (group 1) will not be recognized in the consolidated income statement. Accrued interest income on such loans is recorded as an off-balance-sheet item and is recognized in the consolidated income statement upon actual receipt.

Interest income from debt purchasing activities is recognized in the consolidated income statement on the accrual basis. The recognition of debt purchasing arising from the loans that are classified from group 2 upwards in accordance with Circular 31 will not be recognized in the consolidated income statement. Accrued interest income on such debt purchasing

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is recorded as an off-balancesheet item and is recognized in the consolidated income statement upon actual receipt.

Interest income and interest expenses from investment securities are recorded in the consolidated income statement on the accrual basis. Accrued interest income of securities that are fallen within the scope of Circular 31 and classified from group 2 upwards is not recognized in the consolidated income statement. These accruals are recorded as off-balance-sheet items and are only recognized in the consolidated income statement upon actual receipt.

Income from service charges and commissions

Income from service charges and commissions includes fee received from settlement services, treasury services and other services, which are recognised on an accrual basis in the consolidated income statement when service is rendered.

Income from service charges and commissions is only recognised when all four (4) of the following conditions are satisfied:

- (a) The amount of income can be measured reliably;
- (b) It is probable that the economic benefits associated with the transaction will flow to the Bank;
- (c) The percentage of completion of the transaction at the consolidated statement of financial position date can be measured reliably; and
- (d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Income from investment, securities trading

Income from investment, securities trading is recognized as difference between selling price and cost of securities sold.

Recognition of dividends and profits received

Cash dividends and profits received from investment and capital contributions activities are recorded in the consolidated income statement when the Bank's right to receive dividends and profits has been established. Share dividends, which are distributed from profits of joint stock companies, are recognized neither as an increase in the value of received shares nor financial income in the consolidated financial statements but are only used for tracking the increase in the number of shares.

Recognition of unrecoverable receivables

According to Circular No. 16/2018/TT-BTC dated 07 February 2018 ("Circular 16") issued by the Ministry of Finance, 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 income has been accrued in the same financial year or recorded as expenses if accrued in different financial year and monitored off-balance-sheet for collection. Upon actual receipt of these receivables, the Bank recognizes them as income according to the nature of the income in the consolidated income statement.

Taxation

Corporate income tax expense represents the sum of the current corporate income tax expense and deferred tax. The current corporate income tax expense is calculated based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods (including loss carried forward, if any) and it further excludes items that are never taxable or deductible. Deferred tax is recognized on temporary differences between carrying amounts of assets and liabilities in the consolidated financial statements and the corresponding tax bases.

Deferred tax liabilities are generally recognized for all taxable temporary differences, unless they occurred from the initial recognition of an asset or liability of a transaction which has no impact on accounting profit or taxable profit/(loss) at the transaction date. Deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realized. Deferred tax is charged or credited to the consolidated income statement, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to corporate income taxes levied by the same tax authority and the Bank intends to settle its current tax assets and liabilities on a net basis.

The determination of the current corporate income tax expense is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of

the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

Employee benefits

Post-employment benefits

Post-employment benefits are paid to retired employees of the Bank by the Social Insurance Agency, a government-affiliated agency. The Bank is required to contribute to these postemployment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% of the employee's monthly basic salary for their working period.

Unemployment insurance

According to Article 57 of the Law on Employment No. 38/2013/QH13 effective from 01 January 2015 and Decree No. 28/2015/ND-CP dated 12 March 2015 regulating the implementation of the Employment Law on unemployment insurance, the Bank is obliged to pay unemployment insurance to eligible employees at 1% of their salary fund allocated for unemployment insurance.

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);
- (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).

Offsetting

Financial assets and financial liabilities are offset and the net amounts are reported in the consolidated statement of financial position if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

05. CASH, GOLD

	Closing balance	Opening balance
	VND Million	VND Million
Cash in VND	1,087,662	917,181
Cash in foreign currencies	894,761	1,120,673
Monetary golds	153,472	58,119
	2,135,895	2,095,973

06. BALANCES WITH THE STATE BANK OF VIETNAM (“SBV”)

	Closing balance	Opening balance
	VND Million	VND Million
CURRENT ACCOUNT AT THE SBV		
In VND	5,354,473	3,576,990
In foreign currencies	1,004,072	758,544
	6,358,545	4,335,534

Balances with the SBV are for the purpose of payment and compulsory reserves at the SBV as required.

Under SBV's regulations relating to compulsory reserve, the Bank is permitted to maintain a floating balance within the month for the compulsory reserve requirement. The monthly average balance of the reserve must not be less than compulsory reserve requirement rates multiplying with the preceding month's average balances of each type of deposit in scope.

07. PLACEMENTS WITH AND LOANS TO OTHER CREDIT INSTITUTIONS

	Closing balance	Opening balance
	VND Million	VND Million
Demand deposits	3,655,246	7,781,405
In VND	254,272	596,950
In foreign currencies	3,400,974	7,184,455
Term deposits	38,693,062	22,048,233
In VND	31,929,850	16,887,770
In foreign currencies	6,763,212	5,160,463
	42,348,308	29,829,638

Analysis of placements with and loans to other credit institutions (excluding demand deposits at other domestic credit institutions and foreign bank branches, and placements with Vietnam Bank for Social Policies following the regulations of the SBV on maintaining the balance of deposits at Vietnam Bank for Social Policies of state credit institutions under Circular 31) by quality is as follows:

	Closing balance	Opening balance
	VND Million	VND Million
Current loans	38,693,062	22,048,233
	38,693,062	22,048,233

08. TRADING SECURITIES

	Closing balance	Opening balance
	VND Million	VND Million
DEBT SECURITIES	-	1,995,721
Government securities	-	1,035,642
Debt securities issued by other domestic credit institutions	-	3,031,363

Listing status of trading securities

	Closing balance	Opening balance
	VND Million	VND Million
Debt securities		
Government securities	-	1,995,721
- Listed	-	1,995,721
Debt securities issued by other domestic credit institutions	-	1,035,642
- Unlisted	-	1,035,642
	-	3,031,363

Analysis of quality of trading securities classified as credit-risk bearing assets

	Closing balance	Opening balance
	VND Million	VND Million
Current loans	-	1,035,642
	-	1,035,642



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09. LOANS TO CUSTOMERS

	Closing balance	Opening balance
	VND Million	VND Million
Loans to local business entities and individuals	183,624,890	164,188,646
Discounted promissory notes and valuable papers	589,022	966,251
Payments made on behalf of customers	1,951	-
	184,215,863	165,154,897

Analysis of loan portfolio by quality

	Closing balance	Opening balance
	VND Million	VND Million
Current loans	176,751,504	159,302,560
Special-mention loans	2,191,606	1,671,528
Sub-standard loans	701,512	450,668
Doubtful loans	1,091,465	758,237
Loss loans	3,479,776	2,971,904
	184,215,863	165,154,897

Analysis of loan portfolio by original term

	Closing balance	Opening balance
	VND Million	VND Million
Short-term loans (up to 01 year)	106,500,722	100,977,722
Medium-term loans (above 01 to 05 years)	11,694,962	10,853,250
Long-term loans (above 05 years)	66,020,179	53,323,925
	184,215,863	165,154,897

Analysis of loan portfolio by type of customers

	Closing balance	Opening balance
	VND Million	VND Million
Household businesses, individuals	104,980,893	89,861,880
Limited companies	39,842,769	47,563,043
Joint stock companies	36,632,355	24,424,463
State-owned enterprises	1,775,329	1,956,355
Private companies	51,677	347,492
Foreign invested enterprises	293,352	267,399
Cooperatives, cooperative unions	134,360	108,424
Others	505,128	625,841
	184,215,863	165,154,897

Analysis of loan portfolio by currency

	Closing balance	Opening balance
	VND Million	VND Million
In VND	175,165,066	151,981,254
In foreign currencies	9,050,797	13,173,643
	184,215,863	165,154,897

Analysis of loan porfolito by purpose of use

	Closing balance	Opening balance
	VND Million	VND Million
Wholesale and retail; repair of cars, motorcycles, motorbikes and other motor vehicles	46,534,476	53,078,314
Housing loans and loans to purchases land use rights for housing of individuals	36,231,647	26,724,805
Household services, production of material products and services for household self-consumption	31,515,717	18,658,009
Production and processing	12,293,959	15,693,598
Construction	13,670,195	13,126,601
Real estate business	10,839,095	9,333,666
Financial services and insurance	16,382,857	6,445,399
Transportation and warehousing	4,551,389	4,993,717
Agriculture, forestry and aquaculture	4,554,893	4,834,445
Information and communication	1,230,071	702,627
Electricity, gas, steam and air conditioning manufacturing and distributions	414,087	1,271,797
Accommodation and food service activities	647,962	1,303,278
Water supply, sewerage, waste management and remediation activities	159,757	307,104
Science and technology activities	192,638	221,982
Health and social support activities	168,759	223,542
Education and training	144,884	138,784
Administrative activities and supporting services	348,206	248,776
Others	4,335,271	7,848,453
	184,215,863	165,154,897

10. PROVISIONS FOR CREDIT LOSSES ON LOANS TO CUSTOMERS

Movements in provisions for credit losses on loans to customers for the financial year ended 31December 2025 are as follows:

	General provision	Specific provision	Total
	VND Million	VND Million	VND Million
Opening balance	1,213,191	555,962	1,769,153
Appropriation of provision for the year	142,325	1,310,402	1,452,727
Provision used to write off bad debts for the year	-	(907,808)	(907,808)
Closing balance	1,355,516	958,556	2,314,072

Movements in provisions for credit losses on loans to customers for the financial year ended 31 December 2024 are as follows:

	General provision	Specific provision	Total
	VND Million	VND Million	VND Million
Opening balance	1,039,356	496,418	1,535,774
Appropriation of provision for the year	173,835	789,237	963,072
Provision used to write off bad debts for the year	-	(729,693)	(729,693)
Closing balance	1,213,191	555,962	1,769,153

11. DEBT PURCHASING ACTIVITIES

	General provision	Specific provision
	VND Million	VND Million
Purchased debts in VND	10,623,374	800,000
General provision on purchased debts	(79,675)	(6,000)
	10,543,699	794,000

Principal of purchased debts

	General provision	Specific provision
	VND Million	VND Million
Purchased debt principal	10,623,374	800,000
	10,623,374	800,000

Analysis of quality of debt purchasing activities

	General provision	Specific provision
	VND Million	VND Million
Current loans	10,623,374	800,000
	10,623,374	800,000

12. INVESTMENT SECURITIES

12.1. Available-for-sale investment securities

	General provision	Specific provision
	VND Million	VND Million
Debt securities	6,641,789	13,293,730
Government bonds	-	693,518
Debt securities issued by other domestic credit institutions	5,403,133	10,400,029
Debt securities issued by domestic economic entities	1,238,656	2,200,183
Equity securities	212,868	212,868
Equity securities issued by domestic economic entities	212,868	212,868
Available-for-sale investment securities	6,854,657	13,506,598
Provisions for impairment of available-for-sale investment securities	(171,411)	(162,180)
Provisions for impairment	(162,121)	(145,679)
Specific provision	(9,290)	(16,501)
	6,683,246	13,344,418

12.2 Held-to-maturity investment securities

	General provision	Specific provision
	VND Million	VND Million
Debt securities	16,099,023	15,849,762
Government bonds	13,999,023	11,474,762
Debt securities issued by other domestic credit institutions	2,100,000	4,300,000
	-	75,000
Debt securities issued by domestic economic entities	-	(75,000)
Provisions for impairment of held-to-maturity investment securities	-	(75,000)
Specific provision	16,099,023	15,774,762

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12.3. Listing status of investment securities

	General provision	Specific provision
	VND Million	VND Million
Debt securities		
Government bonds (*)	13.999.023	12.168.280
- Listed	13.999.023	12.168.280
Debt securities issued by other domestic <i>credit institutions</i> (*)	7.503.133	14.700.029
- Listed	500.000	-
- Unlisted	7.003.133	14.700.029
<i>Debt securities issued by domestic economic entities</i>	1.238.656	2.275.183
- Unlisted	1.238.656	2.275.183
Equity securities		
<i>Equity securities issued by domestic economic entities</i>	212.868	212.868
- Unlisted	212.868	212.868
	22.953.680	29.356.360

(*) As at the date of the consolidated financial statements, several government bonds and debt securities issued by other domestic credit institutions were being pledged to borrow funds and to be granted for transaction limits with other credit institutions or to conduct discounting and rediscounting transactions (Note 37.2)

12.4. Analysis of quality of securities classified as credit risk assets

	General provision	Specific provision
	VND Million	VND Million
Current loans	8,741,789	16,900,212
Loss loans	-	75,000
	8,741,789	16,975,212

12.5. Provision for credit losses of investment securities

Movements in provisions for credit losses of investment securities for the financial year ended 31 December 2025 are as follows:

	Available-for-sale investment securities			Held-to-maturity investment securities		Total
	General	Specific	Impairment	General	Specific	
	provision	provision	provision	provision	provision	
	VND Million	VND Million	VND Million	VND Million	VND Million	
Opening balance	16,501	-	145,679	-	75,000	237,180
Provision (reversal)/ appropriation of for the year	(7,211)	-	16,442	-	-	9,231
Provision used for the year	-	-	-	-	(75,000)	(75,000)
Closing balance	9,290	-	162,121	-	-	171,411

Movements in provisions for credit losses of investment securities for the financial year ended 31 December 2024 are as follows:

	Available-for-sale investment securities			Held-to-maturity investment securities		Total
	General	Specific	Impairment	General	Specific	
	provision	provision	provision	provision	provision	
	VND Million	VND Million	VND Million	VND Million	VND Million	
Opening balance	-	-	152,785	563	15,000	168,348
Provision (reversal)/ appropriation for the year	16,501	-	(7,106)	(563)	60,000	68,832
Closing balance	16,501	-	145,679	-	75,000	237,180

13. TANGIBLE FIXED ASSETS

	Building, structures	Machinery, equipment	Motor vehicles	Office equipment	Total
	VND Million	VND Million	VND Million	VND Million	VND Million
Cost					
Opening balance	457,620	1,089,198	422,066	604,124	2,573,008
Increase during the year	15,887	99,385	36,600	130,471	282,343
Disposals	-	(2,546)	(118,068)	(18,833)	(139,447)
Reclassification	839	(12,534)	(2,118)	13,813	-
Closing balance	474,346	1,173,503	338,480	729,575	2,715,904
Accumulated depreciation					
Opening balance	115,397	767,649	207,332	373,476	1,463,854
Depreciation charged for the year	12,098	77,330	49,327	80,661	219,416
Disposals	-	(2,546)	(83,915)	(17,387)	(103,848)
Reclassification	865	(12,460)	(2,118)	13,713	-
Closing balance	128,360	829,973	170,626	450,463	1,579,422
Net book value					
Opening balance	342,223	321,549	214,734	230,648	1,109,154
Closing balance	345,986	343,530	167,854	279,112	1,136,482

Other information of tangible fixed assets:

	Closing balance	Opening balance
	VND Million	VND Million
Cost of tangible fixed assets that were fully depreciated but still in use	916,766	897,494
	916,766	897,494

14. INTANGIBLE FIXED ASSETS

	Land use rights	Computer software and other intangible assets	Total
	VND Million	VND Million	VND Million
Cost			
Opening balance	2,347,333	722,565	3,069,898
Increase during the year	-	117,186	117,186
Closing balance	2,347,333	839,751	3,187,084
Accumulated amortisation			
Opening balance	-	403,205	403,205
Amortisation charged for the year	-	68,195	68,195
Closing balance	-	471,400	471,400
Net book value			
Opening balance	2,347,333	319,360	2,666,693
Closing balance	2,347,333	368,351	2,715,684

Các thông tin khác về tài sản cố định hữu hình:

	Closing balance	Opening balance
	VND Million	VND Million
Cost of intangible fixed assets that were fully amortised but still in use	174,824	158,927
	174,824	158,927

15. OTHER ASSETS

15.1. Receivables

	Closing balance	Opening balance
	VND Million	VND Million
Construction in progress (i)	349,360	259,428
Purchases of fixed assets (ii)	89,418	119,715
External receivables (iii)	797,817	851,925
Internal receivables (iv)	71,948	133,491
	1,308,543	1,364,559

(i) Construction in progress

	Closing balance	Opening balance
	VND Million	VND Million
Eximbank Tower Project, No. 07 Le Thi Hong Gam (*)	196,428	196,428
The headquarters building at 27-29 Ly Thai To Street	89,250	-
Building No. 55 Nguyen Chi Thanh	10,577	10,577
Training Center Project – Phu My Hung	6,890	6,890
Other projects	46,215	45,533
	349,360	259,428

(*) On 29 April 2025, the 2025 Annual General Meeting of Shareholders approved the termination of the investment approval to build the Bank’s Head Office at No. 07 Le Thi Hong Gam Street, Ben Thanh Ward, Ho Chi Minh City, which was approved by the Annual General Meeting of Shareholders according to the Resolution dated 27 May 2022 and assigned the Board of Directors to implement the work and make decision on other related matters.

According to Resolution No. 266/2025/EIB/NQ-HĐQT dated 04 July 2025, the Board of Directors approved the implementation of the project “Investment in the Construction of the Bank’s Office in Ho Chi Minh City” at No. 07 Le Thi Hong Gam Street, Ben Thanh Ward, Ho Chi Minh City. As at the date of the consolidated financial statements, the Bank is in the process of conducting research and implementing a project for the purpose of office building construction.

(ii) Purchases of fixed assets

	Closing balance	Opening balance
	VND Million	VND Million
Software	45,710	74,713
Building and office	35,679	35,679
Other assets	8,029	9,323
	89,418	119,715

(iii) Các khoản phải thu bên ngoài

	Closing balance	Opening balance
	VND Million	VND Million
Receivables from card settlement activities	118,107	199,122
Receivables from the State Budget	69,283	77,460
Deposits and security deposits	127,048	96,824
Receivables from individuals relating to major litigation cases (**)	402,380	402,380
Others	80,999	76,139
	797,817	851,925

(**) Receivables from individuals relating to major litigation cases include:

- The litigation arose from the unauthorised withdrawal of customers’ savings deposits, which were misappropriated by the former Deputy Director of the Ho Chi Minh City Branch (“Former Deputy Director”). On 23 November 2018, the People’s Court of Ho Chi Minh City issued a First Instance judgment requiring the Bank to repay this customer, including principal and accumulated interest as of 18 August 2018. The Bank then filed an appeal on 07 December 2018, contesting the First Instance judgment regarding the Bank’s civil liability toward these customers. Additionally, the customer filed an appeal concerning the late payment of interest by the Bank as decided in the First Instance judgment. On 19 April 2019, the People’s Court of Ho Chi Minh City issued an Appellate judgment, accordingly, the Court did not accept the Bank’s appeal, which sought to hold the customer partially liable for the withdrawn deposits, and simultaneously accepted the customer’s appeal, requiring the Bank to repay unsettled interest at the rate applied to normal customers based on the Bank’s announced interest rate notices, plus penalty interest on late payments. As at the date of the consolidated financial statements, the Bank had settled all principal deposits, interest, and penalty interest in accordance with the First Instance and Appellate judgments. Furthermore, the Bank recorded a receivable from the Former Deputy Director, for which full provisions have been made with an amount of 380,699 VND million. The civil liability of the Former Deputy Director regarding indemnification to the Bank will be determined when the Former Deputy Director is taken into custody.
- The litigation involving six customers pertained to the unauthorised withdrawal of customers’ savings deposits at the Do Luong Transaction Office – Vinh Branch of the Bank. According to the First Instance judgment No. 86/2018/HS-ST dated 16 July 2018 and the Appellate judgment No. 648/2019/HS-PT dated 23 October 2019, the Bank was held responsible for settling saving deposits to these six customers involved in this litigation, while the former employee of the Do Luong Transaction Office was required to return this amount to the Bank. As at the date of the consolidated financial statements, the Bank recorded receivables from the aforementioned former employee and for which full provisions have been made with an amount of 21,681 VND million corresponding with principal deposits, interest, and penalty interest that the Bank had settled to these six customers. The Bank followed the collection and distraint of assets from the former employee at the Do Luong Transaction Office and other individuals involved in the case.

(iv) Internal receivables

	Closing balance	Opening balance
	VND Million	VND Million
Advances for operational activities	71,948	95,678
Others	-	37,813
	71,948	133,491

15.2. Other assets

	Closing balance	Opening balance
	VND Million	VND Million
Foreclosed assets awaiting resolutions (i)	427,872	475,109
Prepaid expenses awaiting for allocation	301,751	151,254
Materials and tools	17,200	16,542
Other assets	14,273	6,042
	761,096	648,947

(i) Represent the value of collateral being real estate accepted by the Bank in lieu of the fulfilment of the obligations of the guarantor, which were transferred to the Bank awaiting resolutions.

15.3. Provisions for other balance sheet assets

	Closing balance	Opening balance
	VND Million	VND Million
Provision for bad debts	466,013	465,980
- Receivables from individuals relating to major litigation cases (Note 15.1)	402,380	402,380
- Others	63,633	63,600
	466,013	465,980

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16. BORROWINGS FROM THE SBV

	Closing balance	Opening balance
	VND Million	VND Million
Borrowings from the SBV	4,389,250	2,079,510
Discounting valuable papers	4,379,376	2,064,679
Others	9,874	14,831
	4,389,250	2,079,510

17. DEPOSITS AND BORROWINGS FROM OTHER CREDIT INSTITUTIONS

17.1. Deposits from other credit institutions

	Closing balance	Opening balance
	VND Million	VND Million
Demand deposits	211,790	147,134
- In VND	211,463	146,835
- In foreign currencies	327	299
Term deposits	30,623,426	21,920,729
- In VND	25,800,050	16,226,425
- In foreign currencies	4,823,376	5,694,304
	30,835,216	22,067,863

17.2. Vay các TCTD khác

	Closing balance	Opening balance
	VND Million	VND Million
- In VND	2,334,204	990,465
In which: Borrowings from discounting and rediscounting	2,334,204	990,465
- In foreign currencies	7,738,663	6,612,002
	10,072,867	7,602,467

18. DEPOSITS FROM CUSTOMERS

	Closing balance	Opening balance
	VND Million	VND Million
Demand deposits	23,217,403	23,301,517
- Demand deposits in VND	19,044,118	18,636,287
- Demand deposits in foreign currencies	4,173,285	4,665,230
Term deposits	152,228,800	142,126,215
- Term deposits in VND	141,502,461	136,051,653
- Term deposits in foreign currencies	10,726,339	6,074,562

	Closing balance	Opening balance
	VND Million	VND Million
Deposits for specific purpose	1,321,254	667,170
- Deposits for specific purpose in VND	1,312,416	654,731
- Deposits for specific purpose in foreign currencies	8,838	12,439
Margin deposits	536,420	1,352,742
- Margin deposits in VND	514,822	1,322,675
- Margin deposits in foreign currencies	21,598	30,067
	177,303,877	167,447,644

Customer deposit portfolio by type of customers

	Closing balance	Opening balance
	VND Million	VND Million
Household businesses, individuals	130,161,420	113,519,746
Other limited companies	17,562,036	20,762,974
Other joint stock companies	20,496,570	20,766,088
State-owned enterprises	3,349,672	6,814,701
Foreign invested enterprises	4,056,627	4,069,437
Administrative units, the Party, unions and associations	515,346	485,887
Others	1,162,206	1,028,811
	177,303,877	167,447,644

19. DERIVATIVE FINANCIAL INSTRUMENTS AND OTHER FINANCIAL LIABILITIES

	Total contract value (at the exchange rate as of the effective date)	Total carrying amount (at the exchange rate as of the date of the consolidated financial statements)		
		Asset	Liability	Net amount
	VND Million	VND Million	VND Million	VND Million
As at 31 December 2025				
Currency derivatives	84,080,526	180,652	(53,512)	127,140
- Forward contracts	11,321,443	-	(53,512)	(53,512)
- Swap contracts	72,759,083	180,652	-	180,652
Interest rate derivatives	1,800,419	2,788	-	2,788
	85,880,945	183,440	(53,512)	129,928
As at 31 December 2024				
Currency derivatives	59,603,536	318,435	(14,664)	303,771
- Forward contracts	13,269,073	-	(14,664)	(14,664)
- Swap contracts	46,334,463	318,435	-	318,435
Interest rate derivatives	1,892,313	-	(11,885)	(11,885)
	61,495,849	318,435	(26,549)	291,886

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20. VALUABLE PAPERS ISSUED

	Closing balance	Opening balance
	VND Million	VND Million
Less than 12 months	18,300,000	7,200,000
Par value of certificates of deposit in VND	18,300,000	7,200,000
From 12 months to under 5 years	1,780,000	3,680,000
Par value of certificates of deposit in VND	200,000	-
Par value of bond in VND	1,580,000	3,680,000
Cost of valuable papers in issue	(12,343)	(15,497)
	20,067,657	10,864,503

21. OTHER LIABILITIES

	Closing balance	Opening balance
	VND Million	VND Million
Internal payables	409,819	156,521
External payables (i)	1,066,206	2,051,073
Bonus and welfare funds	175,234	279,654
	1,651,259	2,487,248

(i) Details of external payables

	Closing balance	Opening balance
	VND Million	VND Million
Corporate income tax payable (Note 22)	18,798	373,669
Unearned revenue	36,958	32,312
Other taxes payable (Note 22)	18,631	117,737
Payables relating to interest rate subsidies	29,826	29,826
Payables relating to L/C	165,363	193,746
Money transfer payable	510,521	733,860
Other pending payments	268,511	561,626
Other payables	17,598	8,297
	1,066,206	2,051,073

22. THE BANK’S OBLIGATIONS TO THE STATE BUDGET

	Movement in the year			
	Opening balance	Payable	Paid	Closing balance
	VND Million	VND Million	VND Million	VND Million
Corporate income tax	373,669	374,852	729,723	18,798
Value added tax	111,507	164,115	268,919	6,703
Personal income tax	6,230	189,007	183,309	11,928
Other taxes	-	116,543	116,543	-
	491,406	844,517	1,298,494	37,429

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23. OWNERS' EQUITY

23.1. STATEMENT OF CHANGES IN OWNERS' EQUITY

	Charter capital	Share remium	Treasury share	Capital supplementary reserve	Financial reserve	Development Investment fund	Capital construction investment	Retained earnings	Total
	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Prior year's opening balance	17,469,561	156,322	(78,273)	979,623	1,917,037	326	15,396	1,985,007	22,444,999
Shares issuance to pay dividends	1,218,545	-	-	-	-	-	-	(1,218,545)	-
Dividend paid in cash	-	-	-	-	-	-	-	(522,260)	(522,260)
Profit after tax for the year	-	-	-	-	-	-	-	3,326,804	3,326,804
Appropriation to reserves	-	-	-	332,680	332,680	-	-	(665,360)	-
Appropriation to bonus and welfare funds	-	-	-	-	-	-	-	(150,000)	(150,000)
Utilisation during the year	-	-	-	-	(137)	-	-	-	(137)
Current year's opening balance	18,688,106	156,322	(78,273)	1,312,303	2,249,580	326	15,396	2,755,646	25,099,406
Profit after tax for the year	-	-	-	-	-	-	-	1,136,939	1,136,939
Appropriation to reserves	-	-	-	119,849	107,865	-	-	(227,714)	-
Appropriation to bonus and welfare funds (*)	-	-	-	-	-	-	-	(230,000)	(230,000)
Utilisation during the year	-	-	-	-	(2)	-	-	-	(2)
Closing balance	18,688,106	156,322	(78,273)	1,432,152	2,357,443	326	15,396	3,434,871	26,006,343

(*) According to the Resolution of the Annual General Meeting of Shareholders dated 29 April 2025, the Bank has appropriated bonus and welfare funds from retained earnings in the amount of VND 230,000 million, equivalent to nearly 7% of after-tax profit in 2024.

23.2. DETAILS OF THE BANK'S CAPITAL

	Closing balance		Opening balance	
	Ordinary shares	Preference shares	Ordinary shares	Preference shares
	VND Million	VND Million	VND Million	VND Million
Contributed capital	18,688,106	-	18,688,106	-
GELEX Group Joint Stock Company	1,869,243	-	1,869,243	-
Other shareholders	16,818,863	-	16,818,863	-
Capital expenditure on basic construction	15,396	-	15,396	-
Share premium	156,322	-	156,322	-
Treasury shares	(78,273)	-	(78,273)	-
	18,781,551	-	18,781,551	-

23.3. Details of the Bank's shares

	Closing balance	Opening balance
Number of ordinary registered shares for issue	1,868,810,607	1,868,810,607
Number of ordinary shares in issuance	1,868,810,607	1,868,810,607
Number of ordinary shares repurchased	(6,090,000)	(6,090,000)
Number of ordinary shares in circulation	1,862,720,607	1,862,720,607
Par value of share (VND/share)	10,000	10,000

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24. INTEREST AND SIMILAR INCOME

	Current year	Prior year
	VND Million	VND Million
Interest from loans to customers	12,793,591	11,402,314
Interest from deposits	1,273,133	1,085,950
Interest from trading, investment in debt securities	1,244,313	689,747
Income from guarantee services	71,658	50,688
Income from debt purchasing	110,609	373
Other income from credit activities	28,689	5,003
	15,521,993	13,234,075

25. INTEREST AND SIMILAR EXPENSE

	Current year	Prior year
	VND Million	VND Million
Interest expense on deposits	8,268,637	6,973,403
Interest expense on borrowings	378,612	115,313
Interest expense on valuable papers issued	891,787	218,068
Expenses on other credit activities	3,272	3,766
	9,542,308	7,310,550

26. NET GAIN FROM SERVICES

	Current year	Prior year
	VND Million	VND Million
Income from services	1,803,607	2,165,867
Income from settlement services	1,600,263	1,361,022
Income from treasury services	29,412	27,105
Income from entrusted and agency services	20,488	8,214
Others	153,444	769,526
Expenses for services	(1,563,107)	(1,085,567)
Expenses for settlement services	(1,390,119)	(928,075)
Expenses for entrusted and agency services	(393)	(2,550)
Expenses for treasury activities	(46,929)	(40,634)
Others	(125,666)	(114,308)
Lãi thuần từ hoạt động dịch vụ	240,500	1,080,300

27. NET GAIN FROM FOREIGN CURRENCIES TRADING

	Current year	Prior year
	VND Million	VND Million
Income from foreign currencies trading	7,704,784	8,181,913
Income from spot foreign currencies trading	6,605,132	7,430,858
Income from derivative financial instruments	999,770	697,107
Income from gold trading	99,882	53,948
Expenses for foreign currencies trading	(7,124,688)	(7,508,117)
Expenses for spot foreign currencies trading	(5,887,186)	(6,701,709)
Expenses for derivative financial instruments	(1,224,054)	(792,326)
Expense for gold trading	(13,448)	(14,082)
	580,096	673,796

28. NET GAIN FROM SECURITES TRADING

	Current year	Prior year
	VND Million	VND Million
Income from securities trading	31,941	-
	31,941	-

29. NET (LOSS) FROM INVESTMENT SECURITIES

	Current year	Prior year
	VND Million	VND Million
Income from investment securities trading	380	5,402
(Expenses) for investment securities trading	(18,152)	(5,049)
(Appropriation) of provision for credit losses of investment securities	(9,231)	(68,832)
	(27,003)	(68,479)

30. NET GAIN FROM OTHER ACTIVITIES

	Current year	Prior year
	VND Million	VND Million
Other income	682,795	1,079,063
Income from recovery of written off loans	472,169	834,202
Income from transfer, disposal of assets	42,703	175,300
Income from other derivative	154,653	61,981
Other incomes	13,270	7,580
Other expenses	(198,093)	(131,955)
Expense for other derivative	(124,112)	(76,509)
Expense for transfer, disposal of assets	(1,894)	(705)
Other expenses	(72,087)	(54,741)
	484,702	947,108

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31. INCOME FROM CAPITAL CONTRIBUTION, EQUITY INVESTMENTS

	Current year	Prior year
	VND Million	VND Million
Dividends income from capital contributions, equity investments	1,635	1,385
- From long-term investments	1,635	1,385

32. OPERATING EXPENSES

	Current year	Prior year
	VND Million	VND Million
Taxes, fees and charges	58,651	37,421
Staff cost	2,350,167	1,866,829
- Salaries and allowances	1,965,363	1,520,053
- Salary-based expenses	182,123	169,047
- Other allowances	82,193	63,129
- Other expenses	120,488	114,600
Expenses for fixed assets	943,616	769,807
- Depreciation and amortisation expenses	287,611	249,372
- Office rental expenses	469,984	365,151
- Repair and maintenance expenses	157,359	119,279
- Others	28,662	36,005
Expenses for operating management	733,683	576,042
- Per diems	23,847	19,457
- Advertising, marketing and promotion expenses	118,047	95,373
- Receptionist and guest expenses	71,177	154,517
- Utilities expenses	72,995	68,847
- Others	447,617	237,848
Insurance premium for customers' deposits	167,245	150,047
	4,253,362	3,400,146

33. CORPORATE INCOME TAX EXPENSE (“CIT”)

	Current year	Prior year
	VND Million	VND Million
Profit before corporate income tax	1,511,792	4,188,417
<i>Adjustments:</i>		
- Non-deductible expense	206,548	98,173
- Profit before tax of subsidiary	(14,490)	(40,817)
- Others	(2,333)	(808)
Taxable profit of Parent bank	1,701,517	4,244,965
Corporate income tax rate	20%	20%
CIT expense of parent bank calculated based on tax rate	340,303	848,993
Adjustment for previous year's CIT	31,552	4,598
CIT expense of subsidiary calculated based on tax rate	2,997	8,200
Total CIT for the year	374,852	861,791
CIT payable at the beginning of the year	373,669	202,092
CIT paid in the year	729,723	690,214
CIT payable at the end of the year	18,798	373,669



34. BASIC EARNINGS PER SHARE

Profit for calculation of basic earnings per share

	Current year	Prior year (Restated)	Prior year (Previously reported)
	VND Million	VND Million	VND Million
Profit after tax	1,136,939	3,326,804	3,326,804
Appropriation to bonus and welfare funds (*)	-	(230,000)	-
Profit attributable to ordinary shareholders	1,136,939	3,096,804	3,326,804

The appropriation to bonus and welfare funds for the previous year has been restated based on the actual figures in the Annual General Meeting of Shareholders’ Resolution dated 29 April 2025, and the Board of Directors’ Resolution No. 121/2025/EIB/NQ-HDQT dated 08 April 2025, which were approved during 2025 and prior to the issuance of the audited consolidated financial statements for the financial year ended 31 December 2025.

As at the date of these consolidated financial statements, the Bank and its subsidiaries have not yet estimated the appropriation to bonus and welfare funds for the financial year ended 31 December 2025. Accordingly, basic earnings per share is calculated based on an estimate that excludes the appropriation to bonus and welfare funds. The actual distribution to bonus and welfare funds will be approved at the 2026 Annual General Meeting of Shareholders; therefore, the basic earnings per share may differ from the figures presented above

Average number of ordinary shares outstanding for basic earnings per share

	Current year	Prior year
	VND Million	VND Million
Number of ordinary shares issued carried forward from previous year	1,862,720,607	1,862,720,607
Weighted average number of ordinary shares for the purpose of calculating basic earnings per share	1,862,720,607	1,862,720,607

Basic earnings per share

	Current year	Prior year (Restated)	Prior year (Previously reported)
	VND Million	VND Million	VND Million
Basic earnings per share	610	1,663	1,786

35. CASH AND CASH EQUIVALENTS

Cash and cash equivalents on the consolidated cash flow statement include items on the consolidated statement of financial position as follows:

	Closing balance	Opening balance
	VND Million	VND Million
Cash, gold	2,135,895	2,095,973
Balances with the SBV	6,358,545	4,335,534
Current deposits at other credit institutions	3,655,246	7,781,405
Deposits at other credit institutions with terms not exceeding 03 months	38,693,062	22,048,233
Securities with collection period or original maturities of 03 months or less from purchase date	-	1,035,642
	50,842,748	37,296,787

36. EMPLOYEE’S INCOM

	Current year	Prior year
	VND Million	VND Million
I. Total average number of employees (person)	6,371	6,303
II. Employees’ income		
1. Total salary fund	1,965,362	1,520,053
2. Bonus	265,806	186,404
3. Other income	81,627	76,706
4. Total income (1+2+3)	2,312,795	1,783,163
5. Average salary per month (VND million/person)	25.71	20.10
6. Average income per month (VND million/person)	30.25	23.58

37. ASSETS AND VALUABLE PAPERS AS COLLATERALS AND FOR DISCOUNTING AND REDISCOUNTING

37.1. Assets and valuable papers received as collaterals and for discounting and rediscounting

	Closing balance	Opening balance
	VND Million	VND Million
Real estate	238,567,380	239,614,343
Deposit and Certificate of Deposit	35,860,955	29,043,170
Shares, bonds	16,260,426	8,842,407
Moveable assets	6,019,899	6,659,570
Gold, silver and precious stones	4,343,987	1,497,983
Others	7,869,841	12,001,015
	308,922,488	297,658,488

37.2. Assets, valuable papers placed as collaterals and for discounting and rediscounting

	Closing balance	Opening balance
	VND Million	VND Million
nvestment securities	6,900,000	5,170,805
	6,900,000	5,170,805

38. OFF-BALANCE-SHEET ITEMS WHERE THE BANK BEARS SIGNIFICANT RISKS

	Closing balance	Opening balance
	VND Million	VND Million
Contingent liabilities	5,307,969	5,486,415
Credit guarantees	1,100	-
Letters of Credit (L/C) commitments	1,227,443	2,252,224
Other guarantees	4,079,426	3,234,191
Commitments	174,513,642	106,737,786
Foreign exchange transaction commitments	170,724,541	102,756,003
Other commitments	3,789,101	3,981,783

39. UNCOLLECTED INTEREST AND FEES RECEIVABLES

	Closing balance	Opening balance
	VND Million	VND Million
Uncollected loan interest	2,963,290	3,120,199
Uncollected fees receivables	303,317	296,958
	3,266,607	3,417,157

40. BAD DEBTS WRITTEN OFF

	Closing balance	Opening balance
	VND Million	VND Million
Principal of written-off bad debts under observation	6,732,400	5,888,590
Interest of written-off bad debts under observation	6,406,992	5,259,033
	13,139,392	11,147,623

41. OTHER ASSETS AND DOCUMENTS

	Closing balance	Opening balance
	VND Million	VND Million
Precious metals and stones kept-on-behalf	287,478	224,312
Collateral assets received as substitution for the performance obligations of the guarantors awaiting resolutions	137,781	137,781
	425,259	362,093

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42. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

List of related parties with significant transactions and balances during the year

Related party	Relationship
GELEX Group Joint Stock Company (*)	Major shareholder
Portcoast Consultant Corporation	Other related party
Viet First Securities Corporation	Other related party
Other individuals	Close family members of members of the Board of Directors, the Supervisory Board and the Board of Management

(*) GELEX Group Joint Stock Company became a major shareholder as from 12 August 2024. Details of significant transactions with related parties during the financial year ended 31 December 2025 are as follows:

	Closing balance	Opening balance
	VND Million	VND Million
Interest expense on deposits		
Members of the Board of Directors, the Supervisory Board, the Board of Management and their related parties	1,184	269
Expense	3,458	4,666
Interest expense on deposits	3,312	4,483
Payment service expenses	146	183
Income	408	105
Interest income from loans	361	56
Income from payment service fees	47	49
Salaries, bonuses and remuneration	67,294	49,370
The Board of Management and Chief Accountant	27,570	17,869
Board of Directors	19,491	22,501
Board of Supervisors	20,233	9,000

Details of significant balances with related parties as at 31 December 2025 are as follows:

	Closing balance	Opening balance
	VND Million	VND Million
Major shareholders and their related parties		
Demand deposits	704,289	6
Members of the Board of Directors, Board of Supervisors, Board of Management and their related parties		
Deposits from customers	56,610	51,288
Inerest payable on deposits	1,484	919
Loans to customers – credit cards	1,942	2,123
Interest receivable on loans – credit cards	32	5

Details of remuneration, salaries and bonuses paid to the Board of Directors, the Board of Management and the Chief Accountant:

Name	Title	Closing balance	Opening balance
		VND Million	VND Million
BOARD OF DIRECTORS			
Ms. Pham Thi Huyen Trang	Chairwoman (from 04 December 2025) Independent Member (from 29 April 2025) Standing Vice Chairwoman (from 30 June 2025 to 04 December 2025)	2,380	-
Mr. Nguyen Canh Anh	Member (from 04 December 2025) Chairman (until 04 December 2025)	3,990	3,307
Ms. Do Ha Phuong	Member (from 29 April 2025) Vice Chairwoman (until 29 April 2025)	3,873	3,409
Mr. Hoang The Hung	Independent Member (from 29 April 2025)	2,369	-
Mr. Pham Tuan Anh	Member (from 29 April 2025)	2,379	-
Mr. Tran Tan Loc	Vice Chairman (until 29 April 2025)	1,500	3,307
Mr. Tran Anh Thang	Independent Member (until 29 April 2025)	1,500	3,307
Mr. Pham Quang Dung	Member (until 29 April 2025)	1,500	3,307
Ms. Luong Thi Cam Tu	Vice Chairwoman (from 26 April 2024 to 28 November 2024) Member (until 26 April 2024)	-	2,932
Mr. Nguyen Ho Nam	Vice Chairman (from 26 April 2024 to 28 November 2024)	-	1,911
Ms. Le Thi Mai Loan	Member(until 26 April 2024)	-	1,021
BOARD OF MANAGEMENT AND THE CHIEF ACCOUNTANT			
Mr. Tran Tan Loc	Acting General Director (from 01 July 2025) Deputy General Director (from 16 May 2025 to 30 June 2025)	2,297	-
Mr. Dao Hong Chau	Deputy General Director	4,135	3,517
Mr. Nguyen Ho Hoang V	Deputy General Director cum Chief Financial Officer	4,320	2,700
Mr. Nguyen Huong Min	Deputy General Director	4,387	3,652
Mr. Nguyen Van Hoa	Deputy General Director (from 01 July 2025)	1,414	-
Mr. Tran Anh Thang	Deputy General Director (from 08 May 2025 to 04 December 2025)	2,146	-
Mr. Pham Quang Dung	Deputy General Director (from 08 May 2025)	2,390	-
Mr. Nguyen Hoang Hai	Acting General Director (until 01 July 2025)	4,751	4,592
Mr. La Quang Trung	Chief Accountant	1,730	1,317
Ms. Le Thi Mai Loan	Deputy General Director (until 10 January 2025)	-	1,663
Mr. Pham Dang Khoa	Deputy General Director (until 10 January 2025)	-	428

(*) The above amounts are presented on a net-of-tax basis, after deduction of personal income tax.

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43. CONCENTRATION OF ASSETS, LIABILITIES AND OFF-BALANCE-SHEET
ITEMS BY GEOGRAPHICAL REGION

	Total loan balance	Total deposits	Credit commitments	Derivatives (Total contract value)	Trading and investment securities (Difference between debit - credit)
	VND Million	VND Million	VND Million	VND Million	VND Million
Domestics	184,215,863	206,752,986	5,307,969	85,813,657	22,953,680
Overseas	-	1,386,107	-	67,288	-
	184,215,863	208,139,093	5,307,969	85,880,945	22,953,680

44. SEGMENT REPORTING

A business segment is a distinguishable component of the Bank that is engaged in providing services and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of the Bank that is engaged in providing services and that is subject to risks and returns that are different from those of components operating in other economic environments.

Primary segment report of the Bank is business segment report; secondary segment report of the Bank is geographical segment report.

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Segment report by business lines

NO.	ITEMS	Banking and financial services	Non- banking financial services	Adjustment	Total
		VND Million	VND Million	VND Million	VND Million
I.	Income	25,799,543	63,852	(116,260)	25,747,135
1.	Interest income	15,521,993	14,479	(14,479)	15,521,993
2.	Income from services	1,794,464	49,302	(40,159)	1,803,607
3.	Other income	8,483,086	71	(61,622)	8,421,535
II.	Expenses	(22,714,284)	(49,362)	54,705	(22,708,941)
1.	Interest expenses	(9,556,787)	-	14,479	(9,542,308)
2.	Depreciation and amortization expenses	(287,404)	(207)	-	(287,611)
3.	Expenses directly related to business operation	(12,870,093)	(49,155)	40,226	(12,879,022)
	Net profit from operating activities before provision expenses for credit losses	3,085,259	14,490	(61,555)	3,038,194
	Provision expenses for credit losses	(1,526,402)	-	-	(1,526,402)
	Segment profit before tax	1,558,857	14,490	(61,555)	1,511,792
	Corporate income tax expense	(371,856)	(2,997)	-	(374,853)
	Segment profit after corporate income tax	1,187,001	11,493	(61,555)	1,136,939
III.	Assets	273,523,841	363,989	(617,423)	273,270,407
1.	Cash, gold	2,135,895	-	-	2,135,895
2.	Fixed assets	3,827,720	24,446	-	3,852,166
3.	Other assets	267,560,226	339,543	(617,423)	267,282,346
IV.	Liabilities	247,553,711	27,776	(317,423)	247,264,064
1.	External liabilities	247,147,576	24,092	(317,423)	246,854,245
2.	Internal liabilities	406,135	3,684	-	409,819

Geographical segment report

NO.	ITEMS	Northern	Central region	Southern (*)	Adjustments	Total
		VND Million	VND Million	VND Million	VND Million	VND Million
I.	Segment profit before tax	634,740	225,960	651,092	-	1,511,792
	Current corporate income tax expense Segment profit after	-	-	(374,853)	-	(374,853)
II.	Corporate income tax	634,740	225,960	276,239	-	1,136,939
III.	Segment assets	58,180,830	16,444,734	224,283,422	(25,638,579)	273,270,407
IV.	Segment liabilities	57,546,090	16,218,774	199,137,779	(25,638,579)	247,264,064

(*) As at 31 December 2025, the Head Office in Southern region calculated and paid corporate income tax for all Bank's branches.

45. RISK MANAGEMENT POLICIES RELATED TO FINANCIAL INSTRUMENTS

Risk is inherent in the Bank's activities and is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. Risk management process is critical to the Bank's capabilities to generate profits and each individual within the Bank is accountable for the risk prevention within their responsibilities. The Bank is exposed to credit risk, liquidity risk and market risk. Besides, the Bank is also subject to operational risks.

Risk management structure

Board of Directors:

- Is responsible for monitoring overall risk management process within the Bank.

Risk Management Committee:

- Advises the Board of Directors in promulgation of procedures and policies under their jurisdiction relating to risk management in the Bank's operation.
- Analyses, provides warnings about safety against threats, potential risks that may affect the Bank's operation and provides preventive measures for these risks in short term and long term.
- Reviews and evaluates the appropriateness and effectiveness of current risk management policies and procedures of the Bank in order to propose recommendations, suggestions to the Board of Directors on requests to change procedures, policies and operational strategies.

Board of Supervisors:

- Has responsibilities to control the overall risk management process within the Bank.

Internal Audit:

- Audits the operational processes of the Bank according to annual internal audit plan, to ensure completeness and compliance.
- Communicates audit results with the Board of Management and reports findings and recommendations to the Board of Supervisors.

Risk measurement and reporting systems

Monitoring and controlling risks are primarily performed based on limits established by the Bank, which is in compliance with SBV's regulations. These limits reflect business strategy and market environment of the Bank as well as the level of risk that the Bank is willing to accept. Information compiled from business activities is examined and processed in order to analyse, control and early identify risks. Management shall receive comprehensive quarterly risk reports, which are designed to provide all the necessary information to assess and conclude on the Bank's level of risks.

Concentration risk

Concentration risk arises when a number of counterparties of the Bank is engaged in similar business activities, or activities in the same geographic region, or have similar economic features that would affect customers' payment obligations when being due under changes in economic, political or other conditions.

In order to avoid excessive concentration risk, the Bank's policies and procedures include specific guidelines to diversify portfolios. Identified concentrations of credit risk are controlled and managed accordingly. Selective risk prevention is also used within the Bank in respect of industries and other related factors.

46. CURRENCY RISKS

Currency risk is the risk that the Bank's asset or value of an investment fluctuates due to changes in foreign exchange rates.

The Bank was incorporated and operates in Vietnam and its reporting currency is VND. The Bank's main transaction currency is VND, while a part of the Bank's asset-capital is in foreign currencies (USD, EUR, etc.). Thus, currency risk may arise.

To prevent the risk of exchange rate fluctuations, the Bank has synchronously applied the following measures:

Based on actual data, growth requirements of member units and business orientations, the Asset Liability Management Department analyses and forecasts cash inflows and outflows across the system. On this basis, the Division proposes business capital plans to senior management by currency type (with detailed amounts in VND and in USD, EUR and other currencies converted), which are then managed and executed based on daily actual cash flows to ensure the safety and efficiency of the Bank's overall operations.

The Bank's capital mobilization and lending activities are mainly in VND, with a small part is in USD, EUR and other foreign currencies. According to each period's business plan, the Bank has a currency position in its capital trading activities when making financial transactions on the market. The Bank sets limits for positions of each main currency based on the Bank's risk appetite, internal risk capacity and regulations of relevant regulatory authorities.

Currency positions are managed on a daily basis and hedging strategies are used by the Bank to ensure that the positions of currencies are maintained within the established limits.

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The book value of cash assets and cash liabilities denominated in foreign currencies as at 31 December 2025 are as follows:

ITEMS	EUR equivalent	USD equivalent	Gold equivalent	Other currency equivalent	Total
	VND Million	VND Million	VND Million	VND Million	VND Million
Assets					
Cash, gold	52,283	635,049	153,472	207,429	1,048,233
Balances with the State Bank of Vietnam	-	1,004,072	-	-	1,004,072
Placements with other credit institutions	113,775	8,725,639	-	1,324,772	10,164,186
Derivative financial instruments and other financial assets	(630)	5,823,873	-	56,890	5,880,133
Loans to customers (*)	16,851	9,033,062	884	-	9,050,797
Other assets (*)	(264)	66,606	-	(247)	66,095
Total assets	182,015	25,288,301	154,356	1,588,844	27,213,516
Liabilities					
Deposits and borrowings from other credit institutions	16	12,562,313	-	37	12,562,366
Deposits from customers	173,679	14,116,846	-	639,535	14,930,060
Other liabilities	5,512	234,587	-	407,437	647,536
Total liabilities	179,207	26,913,746	-	1,047,009	28,139,962
Balance sheet currency position	2,808	(1,625,445)	154,356	541,835	(926,446)
Off-balance sheet currency position	3,387	287,759	-	(526,740)	(235,594)
Balance sheet, off-balance sheet currency position	6,195	(1,337,686)	154,356	15,095	(1,162,040)

47. NTEREST RATE RISKS

Interest rate risk is the possibility of the Bank’s income or asset value being affected when market interest rate fluctuates. The Bank regularly controls structure of the proportions and terms of the liabilities and assets in the Bank’s books and also manages interest rate risks by controlling the interest rate difference according to the maturity scale.

The re-pricing period for effective interest rate is the remaining period from the date of the consolidated financial statements to the nearest interest rate re-pricing term of assets and capital. The following assumptions and conditions have been adopted in the analysis of the re-pricing period of the Bank’s assets and liabilities:

- Cash, gold; derivative financial instruments and other financial assets; capital contribution, long-term investments; other assets (include fixed assets and other assets) and other liabilities are classified as non-interest-bearing items;
- Balances with the SBV are classified as current deposits, so the actual interest rate repricing period is classified as up to one (01) month;
- The actual interest rate repricing period of trading securities and investment securities is calculated based on the most

recent interest rate repricing period of each type of securities from the date of preparation of the consolidated financial statements;

- The actual interest rate repricing period of placements with and loans to other credit institutions; loans to customer; borrowings from the Government and the SBV; deposits and borrowings from other credit institutions; customer deposits is determined as follows:
 - Items with fixed interest rate during the contractual period: the effective interest rate repricing term is determined from the reporting date to maturity date;
 - Items with floating interest rate: the effective interest rate re-pricing term is determined from the reporting date to the nearest interest rate re-pricing date;
- The actual interest rate repricing period of valuable papers issued items is based on the remaining maturity of each type of valuable papers issued.

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	Overdue	Current							Total
		Non-interest bearing	Up to 01	From 01 to 03 months	From 03 to 06 months	From 06 to 12 months	From 01 to 05 years	Over 05 years	
Assets	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Cash, gold									
Balances with the SBV	-	2,135,895	-	-	-	-	-	-	2,135,895
Placements with other credit institutions	-	-	6,358,545	-	-	-	-	-	6,358,545
Derivative financial instruments	-	-	38,725,468	3,622,840	-	-	-	-	42,348,308
and other financial assets	-	127,140	978	(33)	(85)	(169)	2,097	-	129,928
Loans to customers (*)	7,464,359	-	22,952,351	59,162,099	44,121,552	22,101,254	28,183,998	230,250	184,215,863
Debt purchasing (*)	-	-	3,081,703	-	2,871,671	3,000,000	1,670,000	-	10,623,374
Investment securities (*)	-	212,868	628,629	813,136	3,500,000	2,500,024	1,352,687	13,946,336	22,953,680
Fixed assets	-	3,852,166	-	-	-	-	-	-	3,852,166
Other assets (*)	466,013	3,217,806	-	-	-	-	-	-	3,683,819
Total assets	7,930,372	9,545,875	71,747,674	63,598,042	50,493,138	27,601,109	31,208,782	14,176,586	276,301,578
Liabilities									
Borrowings from the Government and SBV	-	-	1,000,051	3,379,325	9,874	-	-	-	4,389,250
Deposits and borrowings from other credit institutions	-	-	30,631,566	3,067,667	7,208,850	-	-	-	40,908,083
Deposits from customers	-	-	57,863,161	33,382,350	50,784,670	24,275,014	10,998,682	-	177,303,877
Valuable papers issued	-	-	1,800,000	-	6,000,000	10,700,000	1,567,657	-	20,067,657
Other liabilities	-	4,595,197	-	-	-	-	-	-	4,595,197
Total liabilities	-	4,595,197	91,294,778	39,829,342	64,003,394	34,975,014	12,566,339	-	247,264,064
Balance sheet net interest gap	7,930,372	4,950,678	(19,547,104)	23,768,700	(13,510,256)	(7,373,905)	18,642,443	14,176,586	29,037,514
Off-balance sheet commitments affect the interest rate sensitivity of assets and liabilities (net)	-	-	-	-	-	-	-	-	-
Balance sheet, off-balance sheet net interest gap	7,930,372	4,950,678	(19,547,104)	23,768,700	(13,510,256)	(7,373,905)	18,642,443	14,176,586	29,037,514

(*) Excluding provision

48. LIQUIDITY RISK

Liquidity risk is defined as the risk that the Bank has difficulties in meeting obligations associated with its financial liabilities. Liquidity risk arises when the Bank might be unable to meet its payment obligations at their due dates under normal or difficult scenarios or when the Bank has to mobilize funds at higher cost to meet its payment obligations.

The maturity of assets and liabilities represents the remaining time from the reporting date of the consolidated financial statements until the payment date regulated in the contract or terms of issuance.

The following assumptions and conditions have been adopted in the analysis of the Bank's maturity relating to its assets and liabilities:

- Cash, gold and balances with the SBV are classified into maturity up to one month
- The maturity terms of placement with and loans to other credit institutions; derivative financial instruments and other financial assets; loans to customers; investment securities; other assets; borrowings from the Government and the SBV; valuable papers issued; other liabilities is determined based on the contractual maturity date
- The maturity of trading securities is calculated on the basis of the probable time to convert bonds into cash;
- The maturity date of capital contribution, long-term investments is classified as over five (05) years as these investments have no defined maturity;
- The maturity of deposits and borrowings from other credit institutions and customer deposits is determined based on the nature of these amounts or the maturity date stipulated in the contract. Current deposits from other credit institutions and current deposits made at the request of customers are classified as non-term. The maturity date for loans and term deposits is determined based on the maturity date stipulated in the contract. In practice, these amounts may be rolled over, thus remaining for a longer period than the original maturity date;
- The maturity of fixed assets is determined based on the remaining useful life of the asset.

Liquidity risk management

The purpose of liquidity risk management is to ensure the availability of funds to meet financial obligations.

To mitigate liquidity risk, the Bank mobilizes funds from a variety of sources other than the Bank's core capital. At the same time, the Bank has a flexible liquid asset management policy, monitoring future cash flows and liquidity on a daily basis. The Bank also assesses expected cash flows and the availability of current collateral in case of need to mobilize additional funds.

Liquidity risk is limited by holding a large amount of cash and cash equivalents in the form of current accounts, deposits at the State Bank of Vietnam, bonds issued by the Government or guaranteed by the Government, placements with and overnight loans to other credit institutions. Risk-weighted safety ratios are also used to manage the Bank's liquidity risk.



VIETNAM EXPORT IMPORT COMMERCIAL JOINT STOCK BANK
No. 27-29 Ly Thai To, Hoan Kiem Ward, Hanoi City, Vietnam

FORM B05/TCTD-HN

	Overdue			Current				Total
	Over 03 months	Up to 03 months	Up to 01 month	From 01 to 03 months	From 03 to 12 months	From 01 to 05 years	Over 05 years	
Item	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million	VND Million
Assets								
Cash, gold	-	-	2,135,895	-	-	-	-	2,135,895
Balances with the SBV	-	-	6,358,545	-	-	-	-	6,358,545
Placements with other credit institutions	-	-	38,725,468	3,622,840	-	-	-	42,348,308
Derivative financial instruments and other financial assets	-	-	142,145	(54,601)	40,287	2,097	-	129,928
Loans to customers (*)	5,272,753	2,191,606	14,369,389	42,756,983	50,492,102	24,994,266	44,138,764	184,215,863
Debt purchasing (*)	-	-	2,665,703	192,000	6,095,671	1,670,000	-	10,623,374
Investment securities (*)	-	-	212,868	203,109	4,400,000	2,591,343	15,546,360	22,953,680
Fixed assets	-	-	-	388	4,512	611,813	3,235,453	3,852,166
Other assets (*)	466,013	-	740,048	498,401	965,935	954,095	59,327	3,683,819
Total assets	5,738,766	2,191,606	65,350,061	47,219,120	61,998,507	30,823,614	62,979,904	276,301,578
Liabilities								
Borrowings from the Government and SBV	-	-	1,000,051	3,379,325	9,874	-	-	4,389,250
Deposits and borrowings from other credit institutions	-	-	30,631,566	3,067,667	7,208,850	-	-	40,908,083
Deposits from customers	-	-	57,863,161	33,382,350	75,059,684	10,998,682	-	177,303,877
Valuable papers issued	-	-	1,800,000	-	16,700,000	1,567,657	-	20,067,657
Other liabilities	-	-	1,828,995	932,378	1,617,576	216,248	-	4,595,197
Total liabilities	-	-	93,123,773	40,761,720	100,595,984	12,782,587	-	247,264,064
Net liquidity difference	5,738,766	2,191,606	(27,773,712)	6,457,400	(38,597,477)	18,041,027	62,979,904	29,037,514

(*) Excluding provision

49. CREDIT RISK

Credit risk is the risk that results in the Bank’s loss because its customers or counterparties default on their contractual obligations or fail to fulfil their committed obligations.

The Bank controls and manages credit risk by setting credit limits that reflect the level of risk it is willing to accept for each customer and for each geographic and industry segment, and by monitoring exposures against those limits.

The Bank has established a credit review process that allows for early identification of changes in customer creditworthiness, including regular collateral reviews. Credit limits for each customer are established through the use of a credit rating system, in which each customer is assigned a risk level. This risk level may be revised and updated regularly.

Maximum exposures to credit risk irrespective of collateral or their credit enhancement

	Undue and unimpaired	Overdue and unimpaired	Impaired and made provision	Total
	VND Million	VND Million	VND Million	VND Million
Placements with other credit institutions	42,348,308	-	-	42,348,308
Loans to customers (*)	176,751,504	2,432,698	5,031,661	184,215,863
Debt purchasing (*)	10,623,374	-	-	10,623,374
Investment securities (*)	22,240,812	-	712,868	22,953,680
- Available-for-sale investment securities	6,141,789	-	712,868	6,854,657
- Held-to-maturity investment securities	16,099,023	-	-	16,099,023
Total	251,963,998	2,432,698	5,744,529	260,141,225

(*) Excluding provision.

50. OPERATING LEASE COMMITMENT

The Bank is required to make the following minimum payments under non-cancellable operating lease agreements in the future:

	Closing balance	Opening balance
	VND Million	VND Million
Up to 01 year	459,708	286,861
Above 01 years to 05 years	1,361,713	760,129
Above 05 years	799,027	124,847
Total	2,620,448	1,171,837

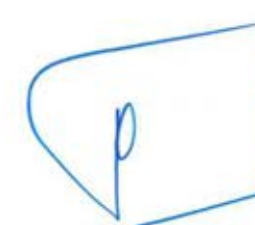
51. EXCHANGE RATES OF CERTAIN FOREIGN CURRENCIES AT THE END OF THE FINANCIAL YEAR

	Closing balance	Opening balance
	VND	VND
USD	26,214	25,421
EUR	30,796	26,516
GBP	35,287	31,967
CHF	32,706	28,176
JPY	168	162
SGD	20,424	18,485
CAD	19,165	17,726
AUD	17,545	15,819
NZD	15,150	14,335
THB	835	745
HKD	3,324	3,234
GD1	15,180,000	8,320,000

52. SUBSEQUENT EVENTS

No events occurred after the reporting date that had or could have a material effect on the operations of the Bank, its consolidated financial position and its consolidated financial performance that required adjustment or disclosure in the consolidated financial statements.


Trương Hoàng Tín
Preparer


La Quang Trung
Chief Accountant


Trần Tân Lộc
Acting General Director


30 March 2026

PHỤ LỤC - THỐNG KÊ NGHỊ QUYẾT CỦA HỘI ĐỒNG QUẢN TRỊ
APPENDIX - LIST OF RESOLUTIONS OF THE BOARD OF DIRECTORS

Stt/ No.	Số nghị quyết/ Resolution no	Ngày ban hành/ Issued date	Nội dung/ Contents	Tỷ lệ thông qua/ approval rate
	01/2025/EIB/NQ-HĐQT	02/01/2025	Triển khai thực hiện kiến nghị của Cơ quan có thẩm quyền /Implement recommendations of competent authorities	100% (5/5)
	02/2025/EIB/NQ-HĐQT	03/01/2025	Phê duyệt các nội dung liên quan đến việc triển khai sản phẩm tại Eximbank /Approve contents related to product deployment at Eximbank	100% (5/5)
	03/2025/EIB/NQ-HĐQT	03/01/2025	Thông qua nội dung dự thảo Quy chế tổ chức và hoạt động của Hội đồng trực thuộc HĐQT / Approval of the draft regulation on organization and operation of the Council under the Board of Directors	100% (5/5)
	05/2025/EIB/NQ-HĐQT	03/01/2025	Tạm ứng thù lao và chi phí hoạt động của HĐQT, BKS năm 2025 /Advance payment of remuneration and operating expenses of the Board of Directors and Board of Supervisors in 2025	100% (5/5)
	06/2025/EIB/NQ-HĐQT	07/01/2025	Thông qua danh sách nhân sự dự kiến bổ nhiệm làm nhân sự cấp cao để trình NHNN chấp thuận /Approving the list of personnel expected to be appointed as senior personnel to submit to the State Bank for approval	100% (5/5)
	07/2025/EIB/NQ-HĐQT	07/01/2025	Phân công nhân sự cán bộ quản lý cấp cao Eximbank AMC /Assignment of senior management staff of Eximbank AMC	100% (5/5)
	10/2025/EIB/NQ-HĐQT	07/01/2025	Phê duyệt chi phí đầu tư cải tạo địa điểm hoạt động /Approve investment costs for renovating operating locations	100% (5/5)
	12/2025/EIB/NQ-HĐQT	09/01/2025	Tuyển dụng và bổ nhiệm Giám đốc Chi nhánh Eximbank /Recruitment and appointment of Eximbank Branch Director	100% (5/5)
	13/2025/EIB/NQ-HĐQT	09/01/2025	Chuẩn hóa chính sách phúc lợi của Ban lãnh đạo Eximbank /Standardizing the welfare policy of Eximbank's Board of Directors	100% (5/5)
	14/2025/EIB/NQ-HĐQT	09/01/2025	Thu nợ và giải chấp tài sản khoản nợ của khách hàng tại Chi nhánh Eximbank/Debt collection and asset release of customer debt at Eximbank Branch	100% (5/5)
	15/2025/EIB/NQ-HĐQT	10/01/2025	Xử lý Đơn từ nhiệm đề ngày 30/12/2024 của Phó Tổng giám đốc Eximbank /Processing of Resignation Letter dated December 30, 2024 of Eximbank Deputy General Director	100% (5/5)
	16/2025/EIB/NQ-HĐQT	10/01/2025	Miễn nhiệm chức vụ Phó Tổng giám đốc đối với nhân sự của Eximbank / Dismissal of Deputy General Director position for Eximbank personnel	100% (5/5)
	19/2025/EIB/NQ-HĐQT	15/01/2025	Tăng hạn mức tín dụng cho khách hàng /Increase credit limit for customers	100% (5/5)
	20/2025/EIB/NQ-HĐQT	16/01/2025	Thông qua chương trình và tài liệu họp ĐHĐCĐ bất thường ngày 26/02/2025 của Eximbank /Approval of the Agenda and documents for the EGM of Shareholders on February 26, 2025 of Eximbank	100% (5/5)

Stt/ No.	Số nghị quyết/ Resolution no	Ngày ban hành/ Issued date	Nội dung/ Contents	Tỷ lệ thông qua/ approval rate
	22/2025/EIB/NQ-HĐQT	17/01/2025	Kết quả đánh giá KPI năm 2024, kết quả xét trao giải thưởng và chi thưởng cho cán bộ nhân viên theo kết quả KPIs cá nhân /KPI assessment results in 2024, results of award consideration and bonus payment for staff based on individual KPIs	100% (5/5)
	23/2025/EIB/NQ-HĐQT	21/01/2025	Điều chỉnh hạn mức sản phẩm cho vay tái tài trợ dành cho Khách hàng cá nhân /Adjustment of refinancing loan product limit for individual customers	100% (5/5)
	25/2025/EIB/NQ-HĐQT	21/01/2025	Thông qua báo cáo tình hình quản trị Công ty năm 2024 /Approval of the 2024 Corporate Governance Report	100% (5/5)
	27/2025/EIB/NQ-HĐQT	22/01/2025	Tái ký Hợp đồng lao động và tái bổ nhiệm đối với Giám đốc Chi nhánh Eximbank / Renew of Labor Contract and reappointment of Eximbank Branch Director	100% (5/5)
	28/2025/EIB/NQ-HĐQT	22/01/2025	Hoạt động liên quan đến giải tỏa mặt bằng theo chủ trương của Cơ quan có thẩm quyền/Work related to site clearance according to the policy of the competent authority	100% (5/5)
	30/2025/EIB/NQ-HĐQT	24/01/2025	Thông qua dự thảo hợp đồng nguyên tắc thuê địa điểm đặt trụ sở chính /Approval of draft contract in principle for leasing head office location	100% (5/5)
	31/2025/EIB/NQ-HĐQT	04/02/2025	Bổ sung hoạt động cung ứng dịch vụ ngân quỹ cho tổ chức tín dụng, chi nhánh ngân hàng nước ngoài /Supplementing treasury service provision activities for credit institutions and foreign bank branches	100% (5/5)
	32/2025/EIB/NQ-HĐQT	04/02/2025	Tái bổ nhiệm đối với Giám đốc Chi nhánh Eximbank /Re-appointment of Eximbank Branch Director	100% (5/5)
	35/2025/EIB/NQ-HĐQT	04/02/2025	Cập nhật, điều chỉnh dự thảo Chính sách tại Hội sở Eximbank /Update and adjust the draft Policy on purchasing insurance for operational risks	100% (5/5)
	37/2025/EIB/NQ-HĐQT	05/02/2025	Thực hiện thủ tục liên quan việc đề nghị NHNN chấp thuận nhân sự dự kiến bổ nhiệm chức danh Tổng giám đốc Eximbank /Carry out procedures related to requesting the State Bank to approve the personnel expected to be appointed to the position of CEO of Eximbank	100% (5/5)
	38/2025/EIB/NQ-HĐQT	06/02/2025	Tổ chức ĐHĐCĐ thường niên năm 2025 của Eximbank /Organizing the 2025 AGM of Shareholders of Eximbank	100% (5/5)
	39/2025/EIB/NQ-HĐQT	10/02/2025	Tuyển dụng và bổ nhiệm Giám đốc Chi nhánh Eximbank /Recruitment and appointment of Eximbank Branch Director	100% (5/5)
	40/2025/EIB/NQ-HĐQT	10/02/2025	Hoạt động nhân sự đối với lãnh đạo cấp cao của Eximbank AMC / Personnel work for senior leaders of Eximbank AMC	100% (5/5)
	43/2025/EIB/NQ-HĐQT	13/02/2025	Thay đổi địa điểm họp Đại hội đồng cổ đông bất thường ngày 26/02/2025 của Eximbank /Change of venue for Eximbank's EGM of Shareholders on February 26, 2025	100% (5/5)
	45/2025/EIB/NQ-HĐQT	13/02/2025	Thay đổi tên và địa điểm Eximbank Chi nhánh Quận 4 /Change of name and location of Eximbank District 4 Branch	100% (5/5)

Stt/ No.	Số nghị quyết/ Resolution no	Ngày ban hành/ Issued date	Nội dung/ Contents	Tỷ lệ thông qua/ approval rate
	46/2025/EIB/NQ-HĐQT	14/02/2025	Thực hiện yêu cầu của Cơ quan có thẩm quyền / Comply with the request of the Competent authority	100% (5/5)
	47/2025/EIB/NQ-HĐQT	14/02/2025	Điều chuyển và bổ nhiệm Giám đốc lưu động - Văn phòng Khu vực Eximbank /Transfer and appointment of Mobile Director - Eximbank Regional Office	100% (5/5)
	49/2025/EIB/NQ-HĐQT	14/02/2025	Thủ tục liên quan đến địa điểm làm việc của Eximbank /Procedures related to Eximbank's working location	100% (5/5)
	50/2025/EIB/NQ-HĐQT	17/02/2025	Bổ nhiệm Giám đốc Chi nhánh Eximbank / Appointment of Eximbank Branch Director	100% (5/5)
	52/2025/EIB/NQ-HĐQT	17/02/2025	Thông qua kết quả đánh giá nội bộ về mức đủ vốn (ICAAP) năm 2024 /Approval of the 2024 Internal Capital Adequacy Assessment (ICAAP) results	100% (5/5)
	53/2025/EIB/NQ-HĐQT	17/02/2025	Điều chỉnh tỷ lệ cho vay trên giá trị TSBD (“LTV”) áp dụng đối với sản phẩm cho vay mua BĐS dành cho KHCN /Adjustment of loan-to-value ratio (“LTV”) applicable to real estate loan products for SMEs	100% (5/5)
	54/2025/EIB/NQ-HĐQT	17/02/2025	Phương án khai thác tài sản thuộc sở hữu của Eximbank /Plan to exploit assets owned by Eximbank	100% (5/5)
	55/2025/EIB/NQ-HĐQT	17/02/2025	Thông qua kế hoạch kinh doanh năm 2025 của Eximbank. /Approval of Eximbank's 2025 business plan.	100% (5/5)
	56/2025/EIB/NQ-HĐQT	20/02/2025	Cấp tín dụng trung hạn, phát hành bảo lãnh chủ đầu tư cho khách hàng /Providing medium-term credit, issuing investor guarantees to customers	80% (4/5)
	57/2025/EIB/NQ-HĐQT	20/02/2025	Phê duyệt khái toán chi phí cải tạo, di dời Chi nhánh Eximbank /Approval of cost estimates for renovation and relocation of Eximbank Branch	100% (5/5)
	58/2025/EIB/NQ-HĐQT	20/02/2025	Thông qua nội dung dự thảo Quy chế Xử lý, thu hồi nợ đã cập nhật các nội dung sửa đổi, bổ sung /Through the draft content of the debt collection and handling regulations, the revised and supplemented contents have been updated.	100% (5/5)
	60/2025/EIB/NQ-HĐQT	21/02/2025	Thông báo tiêu chuẩn, điều kiện và các thủ tục đề cử nhân sự dự kiến bầu vào Hội đồng quản trị, Ban kiểm soát Eximbank nhiệm kỳ VIII (2025 - 2030). /Announcement of standards, conditions and procedures for nominating candidates for election to the Board of Directors and Board of Supervisors Eximbank for the 8th term (2025 - 2030).	100% (5/5)
	62/2025/EIB/NQ-HĐQT	24/02/2025	Cập nhật, bổ sung chương trình họp ĐHĐCĐ bất thường ngày 26/02/2025 theo Văn bản kiến nghị của nhóm cổ đông /Update and supplement the agenda of the EGM of Shareholders on February 26, 2025 according to the Proposal of the group of shareholders	100% (5/5)
	63/2025/EIB/NQ-HĐQT	25/02/2025	Thực hiện đánh giá Tài sản, Nợ chuẩn bị cho xây dựng chiến lược Ngân hàng 2026 - 2030 /Conduct Asset and Liability assessment to prepare for building the Banking strategy 2026 - 2030	100% (5/5)
	64/2025/EIB/NQ-HĐQT	26/02/2025	Đồng hành, tháo gỡ và hỗ trợ khách hàng trong giai đoạn khó khăn /Accompany, resolve and support customers during difficult times	100% (5/5)

Stt/ No.	Số nghị quyết/ Resolution no	Ngày ban hành/ Issued date	Nội dung/ Contents	Tỷ lệ thông qua/ approval rate
	65/2025/EIB/NQ-HĐQT	27/02/2025	Bổ sung chức năng, nhiệm vụ của Khối tại Hội sở / Supplementing functions and tasks of the Block at the Headquarters	100% (5/5)
	67/2025/EIB/NQ-HĐQT	28/02/2025	Gia hạn thời hạn bổ nhiệm đối với Giám đốc Khối tại Hội sở /Extension of appointment term for Division Director at Headquarters	100% (5/5)
	69/2025/EIB/NQ-HĐQT	04/03/2025	Chấm dứt HĐLĐ theo nguyện vọng đối Giám đốc Chi nhánh Eximbank /Termination of labor contract at will of Eximbank Branch Director	100% (5/5)
	71/2025/EIB/NQ-HĐQT	04/03/2025	Bổ nhiệm Giám đốc Chi nhánh Eximbank / Appointment of Eximbank Branch Director	100% (5/5)
	74/2025/EIB/NQ-HĐQT	06/03/2025	Hoạt động nhân sự đối với Giám đốc Khu vực của Eximbank / Personnel work for Regional Director of Eximbank	100% (5/5)
	76/2025/EIB/NQ-HĐQT	06/03/2025	Hoạt động nhân sự đối với Giám đốc Khu vực của Eximbank và điều chuyển, bổ nhiệm Giám đốc Chi nhánh Eximbank / Personnel work for Regional Director of Eximbank and transfer, appoint Director of Eximbank Branch	100% (5/5)
	79/2025/EIB/NQ-HĐQT	10/03/2025	Chấm dứt hiệu lực Nghị quyết của HĐQT / Termination of the Board of Directors' Resolution	100% (5/5)
	81/2025/EIB/NQ-HĐQT	10/03/2025	Thông qua thông báo mời họp ĐHĐCĐ thường niên năm 2025 của Eximbank /Approval of the notice of invitation to the 2025 Annual General Meeting of Shareholders of Eximbank	100% (5/5)
	82/2025/EIB/NQ-HĐQT	10/03/2025	Thông qua nội dung Quy chế tổ chức và hoạt động của Eximbank AMC /Approving the content of the Organization and Operation Regulations of Eximbank AMC	100% (5/5)
	83/2025/EIB/NQ-HĐQT	12/03/2025	Đánh giá việc đáp ứng các quy định về quy tắc, chuẩn mực đạo đức nghề nghiệp do Eximbank ban hành /Assess compliance with regulations on rules and professional ethics standards issued by Eximbank	100% (5/5)
	84/2025/EIB/NQ-HĐQT	12/03/2025	Phê duyệt đầu tư dự án CNTT /Approval of IT project investment	100% (5/5)
	86/2025/EIB/NQ-HĐQT	14/03/2025	Thay đổi địa điểm của PGD Dĩ An trực thuộc CN Bình Dương /Change of location of Dĩ An Branch under Binh Duong Branch	100% (5/5)
	87/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua dự thảo Văn bản đề nghị NHNN chấp thuận danh sách nhân sự dự kiến bầu vào HĐQT, BKS Eximbank nhiệm kỳ VIII (2025 - 2030) /Approval of the draft Document requesting the State Bank to approve the list of personnel expected to be elected to the Board of Directors and Board of Supervisors of Eximbank for the 8th term (2025 - 2030)	100% (5/5)
	88/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào HĐQT Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN / Approve the proposed candidates for election to the Board of Directors of Eximbank for Term VIII (2025-2030) for submission to the State Bank of Vietnam	100% (5/5)

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	89/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào HĐQT Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN / Approve the proposed candidates for election to the Board of Directors of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	90/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào HĐQT Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN / Approve the proposed candidates for election to the Board of Directors of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	91/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào HĐQT Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN / Approve the proposed candidates for election to the Board of Directors of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	92/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào HĐQT Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN / Approve the proposed candidates for election to the Board of Directors of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	93/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào BKS Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN / Approve the proposed candidates for election to the Supervisory Board of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	94/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào BKS Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN /Approve the proposed candidates for election to the Supervisory Board of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	95/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào BKS Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN /Approve the proposed candidates for election to the Supervisory Board of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	96/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào BKS Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN /Approve the proposed candidates for election to the Supervisory Board of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	97/2025/EIB/NQ-HĐQT	17/03/2025	Thông qua nhân sự dự kiến bầu vào BKS Eximbank nhiệm kỳ VIII (2025 - 2030) trình NHNN /Approve the proposed candidates for election to the Supervisory Board of Eximbank for Term VIII (2025–2030) for submission to the State Bank of Vietnam	100% (5/5)
	98/2025/EIB/NQ-HĐQT	20/03/2025	Thành lập Phòng trực thuộc Khối tại Hội sở / Establish a Department under the Block at the Headquarters	100% (5/5)
	100/2025/EIB/NQ-HĐQT	20/03/2025	Điều chỉnh nội dung liên quan đến khoản vay của khách hàng /Adjust content related to customer loans	100% (5/5)
	101/2025/EIB/NQ-HĐQT	24/03/2025	Thông qua nội dung dự thảo Quy chế cơ cấu lại thời hạn trả nợ /Approval of the draft Regulation on debt repayment restructuring	100% (5/5)

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	103/2025/EIB/NQ-HĐQT	26/03/2025	Tham gia BHXH cho Lãnh đạo cấp cao /Social Insurance for Senior Leaders	100% (5/5)
	104/2025/EIB/NQ-HĐQT	26/03/2025	Chấp thuận việc công bố báo cáo tài chính cho năm tài chính kết thúc ngày 31/12/2024 / Approve the disclosure of the financial statements for the fiscal year ended December 31, 2024	100% (5/5)
	105/2025/EIB/NQ-HĐQT	26/03/2025	Tái cấp và tăng hạn mức tín dụng cho khách hàng /Re-issue and increase credit limits for customers	100% (5/5)
	106/2025/EIB/NQ-HĐQT	27/03/2025	Duy trì hạn mức tín dụng cho khách hàng /Maintain credit limits for customers	100% (5/5)
	107/2025/EIB/NQ-HĐQT	27/03/2025	Cấp tín dụng cho khách hàng /Credit to customers	100% (5/5)
	108/2025/EIB/NQ-HĐQT	31/03/2025	Tái bổ nhiệm Giám đốc Khối tại Hội sở /Re-appointment of Division Director at Headquarters	100% (5/5)
	110/2025/EIB/NQ-HĐQT	31/03/2025	Gia hạn thời hạn bổ nhiệm và tái ký Hợp đồng lao động đối Giám đốc Khu vực của Eximbank / Extension of appointment term and re-signing of labor contract for Regional Director of Eximbank	100% (5/5)
	112/2025/EIB/NQ-HĐQT	31/03/2025	Gia hạn thời hạn bổ nhiệm đối với Giám đốc Khu vực của Eximbank /Extension of appointment term for Regional Director of Eximbank	100% (5/5)
	114/2025/EIB/NQ-HĐQT	31/03/2025	Gia hạn thời hạn bổ nhiệm Giám đốc Khu vực của Eximbank /Extension of appointment term of Regional Director of Eximbank	100% (5/5)
	116/2025/EIB/NQ-HĐQT	31/03/2025	Tái bổ nhiệm Giám đốc Khu vực của Eximbank kiêm Giám đốc Chi nhánh Eximbank /Re-appointment of Eximbank Regional Director and Eximbank Branch Director	100% (5/5)
	119/2025/EIB/NQ-HĐQT	31/03/2025	Bổ nhiệm Giám đốc PGD Eximbank /Appointment of Director of Eximbank Transaction Office	100% (5/5)
	120/2025/EIB/NQ-HĐQT	04/04/2025	Phê duyệt dự toán trang bị cấp đổi phương tiện /Approve the budget for equipment and vehicle exchange	100% (5/5)
	121/2025/EIB/NQ-HĐQT	08/04/2025	Thông qua tài liệu họp Đại hội đồng cổ đông thường niên năm 2025 của Eximbank /Approval of documents for the 2025 Annual General Meeting of Shareholders of Eximbank	100% (5/5)
	125/2025/EIB/NQ-HĐQT	14/04/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank /Re-appointment of Eximbank Branch Director	100% (5/5)
	126/2025/EIB/NQ-HĐQT	14/04/2025	Hoạt động nhân sự đối với Giám đốc Chi nhánh Eximbank /Personnel work for Eximbank Branch Director	100% (5/5)
	129/2025/EIB/NQ-HĐQT	16/04/2025	Thông qua nội dung và thiết kế báo cáo thường niên 2024 của Eximbank /Approval of the content and design of Eximbank's 2024 annual report	100% (5/5)
	130/2025/EIB/NQ-HĐQT	18/04/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank /Re-appointment of Eximbank Branch Director	100% (5/5)

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	132/2025/EIB/NQ-HĐQT	25/04/2025	Gia hạn Hợp đồng thuê văn phòng làm việc /Office Lease Contract Extension	100% (5/5)
	133/2025/EIB/NQ-HĐQT	28/04/2025	Thay đổi địa điểm của Eximbank Chi nhánh Bình Phước. /Change of location of Eximbank Binh Phuoc Branch.	100% (5/5)
	134/2025/EIB/NQ-HĐQT	28/04/2025	Điều chỉnh lương đối với Giám đốc Chi nhánh Eximbank /Salary adjustment for Eximbank Branch Director	100% (5/5)
	135/2025/EIB/NQ-HĐQT	28/04/2025	Ký HĐLĐ với Giám đốc Chi nhánh Eximbank / Signing labor contract with Eximbank Branch Director	100% (5/5)
	136/2025/EIB/NQ-HĐQT	28/04/2025	Tái bổ nhiệm Kế toán trưởng Eximbank /Re-appointment of Chief Accountant of Eximbank	100% (5/5)
	137/2025/EIB/NQ-HĐQT	28/04/2025	Tái ký HĐLĐ và gia hạn bổ nhiệm đối với Giám đốc Chi nhánh Eximbank /Re-signing labor contract and extending appointment for Eximbank Branch Director	100% (5/5)
	138/2025/EIB/NQ-HĐQT	28/04/2025	Tái ký Hợp đồng lao động và gia hạn bổ nhiệm đối với Giám đốc Chi nhánh Eximbank /Re-signing of Labor Contract and extension of appointment for Eximbank Branch Director	100% (5/5)
	139/2025/EIB/NQ-HĐQT	28/04/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank /Re-appointment of Eximbank Branch Director	100% (5/5)
	140/2025/EIB/NQ-HĐQT	28/04/2025	Tái bổ nhiệm và tái ký Hợp đồng lao động Giám đốc Chi nhánh Eximbank /Re-appointment and re-signing of Labor Contract of Eximbank Branch Director	100% (5/5)
	141/2025/EIB/NQ-HĐQT	28/04/2025	Tái ký Hợp đồng lao động và gia hạn bổ nhiệm đối với Giám đốc Chi nhánh Eximbank /Re-signing of Labor Contract and extension of appointment for Eximbank Branch Director	100% (5/5)
	148/2025/EIB/NQ-HĐQT	29/04/2025	Bầu Chủ tịch HĐQT Eximbank nhiệm kỳ VIII (2025-2030) - Người đại diện theo pháp luật /Election of Chairman of the Board of Directors of Eximbank for term VIII (2025-2030) - Legal representative	100% (5/5)
	149/2025/EIB/NQ-HĐQT	29/04/2025	Phân công nhân sự tham gia các Hội đồng/ Ủy ban/ Ban trực thuộc HĐQT /Assign personnel to participate in Councils/Committees/Boards under the Board of Directors	100% (5/5)
	150/2025/EIB/NQ-HĐQT	29/04/2025	Thành lập Ủy ban trực thuộc HĐQT /Establishment of a Committee under the Board of Directors	100% (5/5)
	153/2025/EIB/NQ-HĐQT	07/05/2025	Hoạt động nhân sự đối với Giám đốc Khối tại Hội sở /Personnel work for Division Directors at Headquarters	100% (5/5)
	154/2025/EIB/NQ-HĐQT	07/05/2025	Hoạt động nhân sự đối với Giám đốc Khối tại Hội sở /Personnel work for Block Directors at Headquarters	100% (5/5)
	158/2025/EIB/NQ-HĐQT	08/05/2025	Tuyển dụng và bổ nhiệm Phó Tổng giám đốc Eximbank /Recruitment and appointment of Deputy General Director of Eximbank	100% (5/5)
	160/2025/EIB/NQ-HĐQT	08/05/2025	Tuyển dụng và bổ nhiệm Phó Tổng giám đốc Eximbank /Recruitment and appointment of Deputy General Director of Eximbank	100% (5/5)

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	164/2025/EIB/NQ-HĐQT	13/05/2025	Thông qua nội dung dự thảo Quy chế Tổ chức và hoạt động của Ủy ban trực thuộc HĐQT /Approval of the draft Regulations on Organization and Operation of the Committee under the Board of Directors	100% (5/5)
	166/2025/EIB/NQ-HĐQT	16/05/2025	Chấp thuận thành lập Khối tại Hội sở /Approval to establish a Block at Headquarters	100% (5/5)
	169/2025/EIB/NQ-HĐQT	16/05/2025	Thông qua nội dung các văn bản nội bộ /Through the content of internal documents	100% (5/5)
	174/2025/EIB/NQ-HĐQT	16/05/2025	Chấp thuận việc thay đổi liên quan đến Eximbank AMC /Approval of changes related to Eximbank AMC	100% (5/5)
	175/2025/EIB/NQ-HĐQT	16/05/2025	Tuyển dụng và bổ nhiệm Phó Tổng giám đốc Eximbank /Recruitment and appointment of Deputy General Director of Eximbank	100% (5/5)
	177/2025/EIB/NQ-HĐQT	19/05/2025	Gia hạn thời hạn bổ nhiệm Giám đốc Chi nhánh Eximbank /Extension of appointment term of Eximbank Branch Director	100% (5/5)
	180/2025/EIB/NQ-HĐQT	20/05/2025	Thành lập Trung tâm trực thuộc Tổng giám đốc / Establishment of a Center under the General Director	100% (5/5)
	182/2025/EIB/NQ-HĐQT	20/05/2025	Bổ sung thành viên vào Hội đồng trực thuộc HĐQT /Add members to the council under the Board of Directors	100% (5/5)
	183/2025/EIB/NQ-HĐQT	20/05/2025	Tái bổ nhiệm đối với 04 Giám đốc Khu vực của Eximbank /Reappointment of 04 Regional Directors of Eximbank	100% (5/5)
	190/2025/EIB/NQ-HĐQT	22/05/2025	Tái bổ nhiệm Phó Tổng giám đốc Eximbank / Re-appointment of Deputy General Director of Eximbank	100% (5/5)
	192/2025/EIB/NQ-HĐQT	27/05/2025	Hoạt động nhân sự đối với Lãnh đạo cấp cao tại Eximbank AMC /Personnel work for Senior Leaders at Eximbank AMC	100% (5/5)
	193/2025/EIB/NQ-HĐQT	27/05/2025	Bổ nhiệm Lãnh đạo cấp cao tại Eximbank AMC kiêm nhiệm Giám đốc Trung tâm tại Hội sở Eximbank /Appointing Senior Leader at Eximbank AMC concurrently as Center Director at Eximbank Headquarters	100% (5/5)
	196/2025/EIB/NQ-HĐQT	29/05/2025	Kiện toàn Ban chỉ đạo triển khai hoạt động thay đổi địa điểm đặt trụ sở chính của Eximbank / Strengthening the Steering Committee to implement the change of Eximbank's head office location	100% (5/5)
	198/2025/EIB/NQ-HĐQT	30/05/2025	Thay đổi địa điểm Eximbank Chi nhánh Quảng Ninh /Change location of Eximbank Quang Ninh Branch	100% (5/5)
	199/2025/EIB/NQ-HĐQT	30/05/2025	Phân công nhân sự cấp cao phụ trách từng lĩnh vực nghiệp vụ /Assign senior personnel to be in charge of each professional area	100% (5/5)
	202/2025/EIB/NQ-HĐQT	05/06/2025	Thay đổi Người đại diện pháp luật và sửa đổi điều lệ Eximbank AMC /Change of Legal Representative and Amendment of Eximbank AMC Charter	100% (5/5)

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	205/2025/EIB/NQ-HĐQT	06/06/2025	Thông qua nội dung dự thảo Quy chế tổ chức và hoạt động của Trung tâm tại Hội sở /Approval of the draft Regulations on organization and operation of the Center at the Head Office	100% (5/5)
	207/2025/EIB/NQ-HĐQT	09/06/2025	Thông qua nội dung dự thảo Quy chế tại Hội sở /Approval of the draft Regulations at the Headquarters	100% (5/5)
	209/2025/EIB/NQ-HĐQT	09/06/2025	Thực hiện kiến nghị của Cơ quan có thẩm quyền / Recommendations of the Competent Authority	100% (5/5)
	210/2025/EIB/NQ-HĐQT	10/06/2025	Lựa chọn đơn vị thực hiện kiểm toán liên quan việc phát hành trái phiếu riêng lẻ /Selecting the unit to conduct the audit related to the issuance of individual bonds	100% (5/5)
	212/2025/EIB/NQ-HĐQT	11/06/2025	Phát hành Thư cam kết cấp tín dụng cho khách hàng /Issuing a letter of credit commitment to customers	100% (5/5)
	213/2025/EIB/NQ-HĐQT	11/06/2025	Thay đổi địa điểm Eximbank PGD Xuân Thủy / Change of location of Eximbank Xuan Thuy Transaction Office	100% (5/5)
	214/2025/EIB/NQ-HĐQT	12/06/2025	Triển khai hoạt động liên quan thuế GTGT / Deploying VAT related work	100% (5/5)
	215/2025/EIB/NQ-HĐQT	12/06/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank /Re-appointment of Eximbank Branch Director	100% (5/5)
	216/2025/EIB/NQ-HĐQT	12/06/2025	Thông qua Phương án phát hành trái phiếu riêng lẻ Eximbank năm 2025 lần 1 /Approval of Eximbank's 1st private bond issuance plan in 2025	100% (5/5)
	218/2025/EIB/NQ-HĐQT	13/06/2025	Triển khai phân loại Đơn vị kinh doanh triển khai cho vay mǎng Ngân hàng bán lẻ /Deployment of Business Unit classification for Retail Banking lending	100% (5/5)
	219/2025/EIB/NQ-HĐQT	13/06/2025	Tăng HMTD cho khách hàng /Increase credit limits to customers	100% (5/5)
	220/2025/EIB/NQ-HĐQT	13/06/2025	Tái cấp và duy trì Hạn mức tín dụng cho khách hàng /Reissue and maintain customer credit limits	100% (5/5)
	221/2025/EIB/NQ-HĐQT	13/06/2025	Thành lập Ban triển khai Dự án xây dựng Chiến lược của Eximbank /Establishment of the Project Implementation Board for Eximbank's Strategy Development	100% (5/5)
	222/2025/EIB/NQ-HĐQT	16/06/2025	Thay đổi địa điểm trụ sở Eximbank PGD Hồng Bàng trực thuộc CN Chợ lớn / Change of head office location of Eximbank Hong Bang Transaction Office under Cho Lon Branch	100% (5/5)
	223/2025/EIB/NQ-HĐQT	16/06/2025	Duy trì hạn mức tín dụng cho khách hàng /Maintain credit limits for customers	100% (5/5)
	224/2025/EIB/NQ-HĐQT	17/06/2025	Hoạt động nhân sự đối với Giám đốc Khối tại Hội sở /Personnel work for Division Directors at Headquarters	100% (5/5)
	225/2025/EIB/NQ-HĐQT	17/06/2025	Phân công nhân sự kiêm nhiệm chức vụ Giám đốc Khối tại Hội sở /Assign personnel to concurrently hold the position of Division Director at Headquarters	100% (5/5)

Stt/ No.	Số nghị quyết/ Resolution no	Ngày ban hành/ Issued date	Nội dung/ Contents	Tỷ lệ thông qua/ approval rate
	226/2025/EIB/NQ-HĐQT	17/06/2025	Cấp bậc công việc (PC) của Giám đốc Khối tại Hội sở / Position Class of Division Director at Head Office	100% (5/5)
	227/2025/EIB/NQ-HĐQT	18/06/2025	Triển khai hợp tác giai đoạn tiếp theo với đối tác / Implementing the next phase of cooperation with partners	100% (5/5)
	228/2025/EIB/NQ-HĐQT	18/06/2025	Thông qua nội dung dự thảo Quy chế về tiêu chuẩn, định mức trang bị xe ô tô, khoán chi phí sử dụng xe ô tô /Approval of the draft Regulations on standards and norms for car equipment and car usage cost allocation	100% (5/5)
	230/2025/EIB/NQ-HĐQT	20/06/2025	Thông qua nội dung dự thảo Quy chế Phòng, chống rửa tiền, tài trợ khủng bố và tài trợ phổ biến vũ khí hủy diệt hàng loạt /Approval of the draft Regulation on Prevention of Money Laundering, Terrorist Financing and Proliferation of Weapons of Mass Destruction	100% (5/5)
	232/2025/EIB/NQ-HĐQT	20/06/2025	Thông qua dự thảo các quy chế liên quan đến Hội đồng Mua, bán nợ đã cập nhật sửa đổi, bổ sung / Approval of draft regulations related to the Debt Purchase and Sale Council, updated, amended and supplemented	100% (5/5)
	235/2025/EIB/NQ-HĐQT	23/06/2025	Thay đổi công ty kiểm toán độc lập cho năm tài chính 2025 /Change of independent auditor for fiscal year 2025	100% (5/5)
	236/2025/EIB/NQ-HĐQT	24/06/2025	Trích Quỹ Phúc lợi thực hiện chương trình Bảo hiểm sức khỏe và Bảo hiểm tai nạn cho Cán bộ Nhân viên năm 2025. /Deduct the Welfare Fund to implement the Health Insurance and Accident Insurance program for Staff in 2025.	100% (5/5)
	237/2025/EIB/NQ-HĐQT	25/06/2025	Triển khai đầu tư hạ tầng văn phòng trụ sở chính của Eximbank /Deploying investment in Eximbank's head office infrastructure	100% (5/5)
	240/2025/EIB/NQ-HĐQT	26/06/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank /Re-appointment of Eximbank Branch Director	100% (5/5)
	241/2025/EIB/NQ-HĐQT	26/06/2025	Tái bổ nhiệm đối với Giám đốc Chi nhánh Eximbank /Re-appointment of Eximbank Branch Director	100% (5/5)
	242/2025/EIB/NQ-HĐQT	26/06/2025	Thông qua nội dung dự thảo các quy chế liên quan đến hoạt động xử lý nợ /Approval of draft regulations related to debt settlement activities	100% (5/5)
	247/2025/EIB/NQ-HĐQT	30/06/2025	Điều chỉnh phân khúc Khách hàng triển khai hoạt động cấp tín dụng tại Khối Ngân hàng bán lẻ. / Adjust the Customer segment to implement credit activities in the Retail Banking Division.	100% (5/5)
	248/2025/EIB/NQ-HĐQT	30/06/2025	Bầu Thành viên độc lập HĐQT giữ chức danh Phó Chủ tịch thường trực HĐQT Eximbank nhiệm kỳ VIII (2025-2030) /Electing an independent member of the Board of Directors to hold the position of Permanent Vice Chairman of the Board of Directors of Eximbank for term VIII (2025-2030)	100% (5/5)
	250/2025/EIB/NQ-HĐQT	30/06/2025	Thông qua danh sách Thành viên Hội đồng/ Ủy ban/ Ban trực thuộc HĐQT /Through the list of Board Members/Committees/Boards under the Board of Directors	100% (5/5)

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	251/2025/EIB/NQ-HĐQT	30/06/2025	Phân công Thành viên HĐQT theo dõi, giám sát, hỗ trợ từng mảng nghiệp vụ /Assign Board of Directors members to monitor, supervise and support each business area.	100% (5/5)
	253/2025/EIB/NQ-HĐQT	30/06/2025	Chấp thuận Đơn từ nhiệm thôi giữ chức vụ Quyền Tổng giám đốc của ông Nguyễn Hoàng Hải theo nguyện vọng, hiệu lực từ ngày 01/7/2025 / Approve the resignation letter of Mr. Nguyen Hoang Hai from the position of Acting Chief Executive Officer, at his own request, effective from July 1, 2025.	100% (5/5)
	255/2025/EIB/NQ-HĐQT	30/06/2025	Bổ nhiệm Quyền Tổng giám đốc Eximbank, hiệu lực từ ngày 01/7/2025 /Appointment of Acting General Director of Eximbank, effective from July 1, 2025.	100% (5/5)
	257/2025/EIB/NQ-HĐQT	30/06/2025	Bổ nhiệm lãnh đạo cấp cao tại Eximbank / Appointment of senior leaders at Eximbank	100% (5/5)
	258/2025/EIB/NQ-HĐQT	30/06/2025	Bổ nhiệm Phó Tổng giám đốc kiêm nhiệm chức vụ Giám đốc Khối tại Hội sở, hiệu lực từ ngày 01/7/2025/Appointment of Deputy General Director to concurrently hold the position of Division Director at Head Office, effective from July 1, 2025.	100% (5/5)
	260/2025/EIB/NQ-HĐQT	02/07/2025	Tái ký HĐLĐ và tái bổ nhiệm Quyền Giám đốc Chi nhánh Eximbank / Renewing labor contract and re-appointing Acting Director of Eximbank Branch	100% (5/5)
	261/2025/EIB/NQ-HĐQT	02/07/2025	Tái ký HĐLĐ và tái bổ nhiệm Quyền Giám đốc Chi nhánh Eximbank / Renewing labor contract and re-appointing Acting Director of Eximbank Branch	100% (5/5)
	265/2025/EIB/NQ-HĐQT	04/07/2025	Triển khai hợp tác với đối tác / Implementing cooperation with partners	100% (5/5)
	266/2025/EIB/NQ-HĐQT	04/07/2025	Thành lập Ban chỉ đạo liên quan thực hiện dự án / Establishing a Steering Committee for project implementation	100% (5/5)
	267/2025/EIB/NQ-HĐQT	04/07/2025	Lựa chọn đơn vị thực hiện lập báo cáo nghiên cứu tiền khả thi dự án / Selecting a unit to prepare the project's pre-feasibility study report	100% (5/5)
	268/2025/EIB/NQ-HĐQT	04/07/2025	Gia hạn thời hạn bổ nhiệm Giám đốc Chi nhánh Eximbank, chấm dứt HĐLĐ theo nguyện vọng / Extending the appointment term of Eximbank Branch Director, terminating labor contract as per resignation request.	100% (5/5)
	269/2025/EIB/NQ-HĐQT	04/07/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank / Re-appointing Eximbank Branch Director	100% (5/5)
	270/2025/EIB/NQ-HĐQT	04/07/2025	Báo cáo đánh giá Giám đốc Chi nhánh Eximbank / Evaluation report of Eximbank Branch Director	100% (5/5)
	271/2025/EIB/NQ-HĐQT	04/07/2025	Chấp thuận gửi văn bản cho cơ quan có thẩm quyền để xin ý kiến / Approving the submission of documents to competent authorities for opinions	100% (5/5)
	272/2025/EIB/NQ-HĐQT	04/07/2025	Thông qua nội dung dự thảo Quy chế tỷ lệ an toàn vốn / Approving the draft Regulation on capital adequacy ratios	100% (5/5)

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	279/2025/EIB/NQ-HĐQT	10/07/2025	Chấm dứt hiệu lực Nghị quyết của HĐQT về việc thay đổi địa điểm của Eximbank Bình Phước và Eximbank Dĩ An / Terminating the validity of the Board of Directors' Resolution regarding the relocation of Eximbank Binh Phuoc and Eximbank Di An	100% (5/5)
	281/2025/EIB/NQ-HĐQT	14/07/2025	Cấp hạn mức giao dịch năm 2025 cho đối tác / Granting 2025 transaction limits to partners	100% (5/5)
	282/2025/EIB/NQ-HĐQT	14/07/2025	Tuyển dụng và bổ nhiệm Giám đốc Khối Eximbank / Recruiting and appointing Eximbank Division Director	100% (5/5)
	284/2025/EIB/NQ-HĐQT	17/07/2025	Tái bổ nhiệm đối với Giám đốc Chi nhánh Eximbank / Re-appointing Eximbank Branch Director	100% (5/5)
	285/2025/EIB/NQ-HĐQT	17/07/2025	Phê duyệt dự án đầu tư xây dựng / Approving construction investment projects	100% (5/5)
	286/2025/EIB/NQ-HĐQT	17/07/2025	Phát hành Cam kết cấp tín dụng cho khách hàng / Issuing credit commitments to customers	100% (5/5)
	287/2025/EIB/NQ-HĐQT	17/07/2025	Điều chỉnh mô hình, phân cấp quản lý và triển khai hoạt động truyền thông chiến lược của Ngân hàng / Adjusting the model, management decentralization, and implementing the Bank's strategic communication	100% (5/5)
	289/2025/EIB/NQ-HĐQT	17/07/2025	Phê duyệt bổ sung thành viên Ban Chỉ đạo triển khai dự án / Approving the addition of members to the Project Implementation Steering Committee	100% (5/5)
	290/2025/EIB/NQ-HĐQT	18/07/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank / Re-appointing Eximbank Branch Director	100% (5/5)
	291/2025/EIB/NQ-HĐQT	18/07/2025	Tái ký Hợp đồng lao động với Giám đốc Khối Eximbank / Renewing labor contract with Eximbank Division Director	100% (5/5)
	294/2025/EIB/NQ-HĐQT	24/07/2025	Thay đổi địa điểm trụ sở Eximbank Hội An / Relocation of Eximbank Hoi An branch	100% (5/5)
	295/2025/EIB/NQ-HĐQT	25/07/2025	Kế hoạch bố trí nhân sự tại Trụ sở chính ở Hà Nội / Personnel allocation plan at the Head Office in Hanoi	100% (5/5)
	296/2025/EIB/NQ-HĐQT	28/07/2025	Thông qua báo cáo tình hình quản trị công ty 6 tháng đầu năm 2025 / Approving the corporate governance report for the first 6 months of 2025	100% (5/5)
	298/2025/EIB/NQ-HĐQT	28/07/25	Thông qua việc ký kết thỏa thuận hợp tác giữa Eximbank và Công ty TNHH MTV Quản lý nợ và khai thác tài sản - Eximbank / Through the signing of a cooperation agreement between Eximbank and Eximbank Asset Management and Debt Collection Company Limited.	100% (5/5)
	299/2025/EIB/NQ-HĐQT	28/07/2025	Phê duyệt tham gia quảng bá thương hiệu và đẩy mạnh truyền thông dịch vụ thông qua đơn vị truyền thông cho Eximbank / Approving participation in brand promotion and strengthening service communication through media units for Eximbank	100% (5/5)
	300/2025/EIB/NQ-HĐQT	01/08/2025	Tái bổ nhiệm Giám đốc Khối Eximbank / Re-appointing Eximbank Division Director	100% (5/5)

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	302/2025/EIB/NQ-HĐQT	04/08/2025	Điều chỉnh phân khúc khách hàng triển khai hoạt động cấp tín dụng tại Khối Ngân hàng bán lẻ / Adjusting customer segments for credit activities at the Retail Banking Division	100% (5/5)
	303/2025/EIB/NQ-HĐQT	05/08/2025	Phát hành cam kết cấp tín dụng cho khách hàng / Issuing credit commitments to customers	100% (5/5)
	306/2025/EIB/NQ-HĐQT	12/08/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank / Re-appointing Eximbank Branch Director	100% (5/5)
	308/2025/EIB/NQ-HĐQT	13/08/2025	Tăng HMTD cho khách hàng / Increasing credit limits for customers	100% (5/5)
	309/2025/EIB/NQ-HĐQT	13/08/2025	Phê duyệt và công bố báo cáo tài chính giữa niên độ cho kỳ sáu tháng kết thúc ngày 30/06/2025 / Approving and disclosing the interim financial statements for the six-month period ending June 30, 2025	100% (5/5)
	310/2025/EIB/NQ-HĐQT	14/08/2025	Chủ trương liên quan đến việc bổ sung nghiệp vụ hoạt động của Eximbank / Policy related to expanding Eximbank's business operations.	100% (5/5)
	311/2025/EIB/NQ-HĐQT	14/08/2025	Phương án xử lý khoản vay của khách hàng / Plan for handling customer loans	100% (5/5)
	312/2025/EIB/NQ-HĐQT	14/08/2025	Thông qua nội dung dự thảo Quy chế tổ chức và hoạt động của các cấp phê duyệt tín dụng / Approving the draft Regulation on the organization and operation of credit approval levels	100% (5/5)
	314/2025/EIB/NQ-HĐQT	15/08/2025	Chấp thuận việc tiếp tục áp dụng phụ cấp lưu trú và sinh hoạt phí đối với Giám đốc Chi nhánh Eximbank / Approving the continued application of accommodation and living allowances for Eximbank Branch Directors	100% (5/5)
	315/2025/EIB/NQ-HĐQT	15/08/2025	Chấp thuận sử dụng Quỹ phúc lợi để triển khai chương trình tặng quà Tết Trung thu năm 2025 cho cán bộ nhân viên; / Approving the use of the Welfare Fund to implement the 2025 Mid-Autumn Festival gift program for employees;	100% (5/5)
	316/2025/EIB/NQ-HĐQT	27/08/2025	Tăng hạn mức tín dụng cho khách hàng / Increasing credit limits for customers	100% (5/5)
	317/2025/EIB/NQ-HĐQT	28/08/2025	Tuyển dụng và bổ nhiệm Giám đốc Chi nhánh Eximbank / Recruiting and appointing Eximbank Branch Director	100% (5/5)
	318/2025/EIB/NQ-HĐQT	28/08/2025	Trích Quỹ Phúc lợi chi cho CBNV nhân dịp lễ Quốc khánh 2/9 năm 2025 / Allocating the Welfare Fund for employees on the occasion of National Day, September 2, 2025	100% (5/5)
	319/2025/EIB/NQ-HĐQT	28/08/2025	Phân công hoạt động đối với Lãnh đạo / Assigning tasks to Executives	100% (5/5)
	323/2025/EIB/NQ-HĐQT	29/08/2025	Chấm dứt Hợp đồng lao động theo nguyện vọng của Giám đốc Chi nhánh Eximbank / Terminating labor contract as per resignation request of Eximbank Branch Director	100% (5/5)
	326/2025/EIB/NQ-HĐQT	10/09/2025	Tái ký HĐLĐ đối với Lãnh đạo cấp cao Eximbank AMC / Renewing labor contract for senior leaders of Eximbank AMC	100% (5/5)

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	327/2025/EIB/NQ-HĐQT	10/09/2025	Tái ký Hợp đồng lao động và tái bổ nhiệm đối với Giám đốc Chi nhánh Eximbank / Renewing labor contract and re-appointing Eximbank Branch Director	100% (5/5)
	328/2025/EIB/NQ-HĐQT	10/09/2025	Bổ nhiệm Giám đốc Chi nhánh Eximbank / Appointing Eximbank Branch Director	100% (5/5)
	329/2025/EIB/NQ-HĐQT	10/09/2025	Phê duyệt tham gia quảng bá thương hiệu và đẩy mạnh truyền thông dịch vụ thông qua đơn vị truyền thông cho Eximbank / Approving participation in brand promotion and strengthening service communication through media units for Eximbank	100% (5/5)
	332/2025/EIB/NQ-HĐQT	11/09/2025	Gia hạn bổ nhiệm giữ chức vụ Giám đốc Chi nhánh Eximbank / Extending the appointment of Eximbank Branch Director	100% (5/5)
	333/2025/EIB/NQ-HĐQT	11/09/2025	Thông qua dự thảo Quy chế tổ chức và hoạt động của Trung tâm Marketing và Truyền thông / Approving the draft Regulation on the organization and operation of the Marketing and Communication Center	80% (4/5)
	336/2025/EIB/NQ-HĐQT	17/09/2025	Triển khai ký kết thỏa thuận khung về dịch vụ với các đối tác / Implementing the signing of service framework agreements with partners	100% (5/5)
	337/2025/EIB/NQ-HĐQT	18/09/2025	Chấp thuận tái ký hợp đồng lao động xác định thời hạn 12 tháng với Giám đốc Chi nhánh Eximbank / Approving the renewal of a 12-month fixed-term labor contract with Eximbank Branch Director	100% (5/5)
	338/2025/EIB/NQ-HĐQT	19/09/2025	Áp dụng phụ cấp lưu trú và sinh hoạt phí đối với Giám đốc Khối Eximbank / Applying accommodation and living allowances for Eximbank Division Director	100% (5/5)
	339/2025/EIB/NQ-HĐQT	22/09/2025	Cấp tín dụng từng lần trung hạn cho khách hàng / Granting individual medium-term credit to customers	100% (5/5)
	340/2025/EIB/NQ-HĐQT	23/09/2025	Điều chỉnh điều kiện phê duyệt cho khách hàng / Adjusting approval conditions for customers	100% (5/5)
	341/2025/EIB/NQ-HĐQT	25/09/2025	Khen thưởng cán bộ nhân viên được khen tặng kỷ niệm chương "Vì sự nghiệp Ngân hàng Việt Nam" / Rewarding employees awarded the "For the Cause of Vietnam Banking" commemorative medal	100% (5/5)
	342/2025/EIB/NQ-HĐQT	29/09/2025	Sử dụng hạn mức không TSBĐ của đối tác để giao dịch / Using the partner's unsecured limit for transactions	100% (5/5)
	343/2025/EIB/NQ-HĐQT	30/09/2025	Ký văn bản gửi cơ quan có thẩm quyền để đề nghị hướng dẫn các thủ tục / Signing documents to be sent to competent authorities to request guidance on procedures	100% (5/5)
	344/2025/EIB/NQ-HĐQT	01/10/2025	Thông qua nội dung dự thảo Quy chế cấp tín dụng hợp vốn / Approving the draft Regulation on syndicated credit granting	100% (5/5)
	346/2025/EIB/NQ-HĐQT	02/10/2025	Thay đổi địa điểm trụ sở Eximbank Thăng Long / Changing the location of Eximbank Thang Long headquarters	100% (5/5)
	347/2025/EIB/NQ-HĐQT	02/10/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank / Re-appointing Eximbank Branch Director	100% (5/5)

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	348/2025/EIB/NQ-HĐQT	03/10/2025	Triển khai ký kết Bản Mô tả công việc với đối tác / Implementing the signing of Job Descriptions with partners	100% (5/5)
	350/2025/EIB/NQ-HĐQT	06/10/2025	Thay đổi địa điểm Eximbank Phú Mỹ Hưng / Changing the location of Eximbank Phu My Hung	100% (5/5)
	351/2025/EIB/NQ-HĐQT	06/10/2025	Chấm dứt hiệu lực Nghị quyết của HĐQT về việc thay đổi địa điểm của Eximbank Hội An / Terminating the validity of the Board of Directors' Resolution regarding the relocation of Eximbank Hoi An	100% (5/5)
	352/2025/EIB/NQ-HĐQT	06/10/2025	Cấp tín dụng trung hạn cho khách hàng / Granting medium-term credit to customers	100% (5/5)
	353/2025/EIB/NQ-HĐQT	06/10/2025	Giải quyết nghỉ việc theo nguyện vọng đối với Giám đốc Chi nhánh Eximbank / Settling resignation request for Eximbank Branch Director	100% (5/5)
	354/2025/EIB/NQ-HĐQT	06/10/2025	Giải quyết nghỉ việc theo nguyện vọng đối với Giám đốc Chi nhánh Eximbank / Settling resignation request for Eximbank Branch Director	100% (5/5)
	355/2025/EIB/NQ-HĐQT	06/10/2025	Chương trình thúc đẩy tăng trưởng dự nợ khách hàng cuối năm / Program to promote year-end customer debt growth	100% (5/5)
	356/2025/EIB/NQ-HĐQT	06/10/2025	Triển khai ký kết Phụ lục hợp đồng dịch vụ với đối tác / Implementing the signing of service contract addendums with partners	100% (5/5)
	357/2025/EIB/NQ-HĐQT	07/10/2025	Phê duyệt kế hoạch bán thanh lý tài sản / Approving the asset liquidation sale plan	100% (5/5)
	361/2025/EIB/NQ-HĐQT	09/10/2025	Giao bổ sung thẩm quyền phê duyệt / Granting additional approval authority	100% (5/5)
	363/2025/EIB/NQ-HĐQT	10/10/2025	Triển khai ký kết thỏa thuận khung về dịch vụ / Implementing the signing of service framework agreements	100% (5/5)
	364/2025/EIB/NQ-HĐQT	10/10/2025	Điều chỉnh lương đối với Lãnh đạo thuộc Hội sở / Adjusting salaries for Head Office Executives	100% (5/5)
	365/2025/EIB/NQ-HĐQT	14/10/2025	Áp dụng hình thức xử lý kỷ luật lao động đối với Giám đốc Chi nhánh Eximbank / Applying labor disciplinary measures against Eximbank Branch Director	100% (5/5)
	366/2025/EIB/NQ-HĐQT	14/10/2025	Thông qua dự thảo Hợp đồng thuê phần diện tích sân xây dựng trong công trình xây dựng giữa	100% (5/5)
			Eximbank với Công ty Cổ phần Tập đoàn Gelex - Cổ đông lớn của Eximbank / Approving the draft lease agreement for the head office location between Eximbank and Gelex Group Joint Stock Company - a major shareholder of Eximbank	
	367/2025/EIB/NQ-HĐQT	14/10/2025	Tái cấp hạn mức tín dụng cho khách hàng / Re-granting credit limits to customers	100% (5/5)
	368/2025/EIB/NQ-HĐQT	14/10/2025	Áp dụng hình thức xử lý kỷ luật lao động đối với Giám đốc Chi nhánh Eximbank / Applying labor disciplinary measures against Eximbank Branch Director	100% (5/5)

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	371/2025/EIB/NQ-HĐQT	16/10/2025	Triển khai ký kết bản mô tả công việc với đối tác / Implementing the signing of job descriptions with partners	100% (5/5)
	372/2025/EIB/NQ-HĐQT	17/10/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank / Re-appointing Eximbank Branch Director	100% (5/5)
	374/2025/EIB/NQ-HĐQT	27/10/2025	Thay đổi tên gọi của PGD Eximbank Trảng Bom / Changing the name of Eximbank Trang Bom Transaction Office	100% (5/5)
	375/2025/EIB/NQ-HĐQT	27/10/2025	Cấp tín dụng cho khách hàng / Granting credit to customers	100% (5/5)
	376/2025/EIB/NQ-HĐQT	29/10/2025	Phê duyệt bổ sung ngân sách Truyền thông / Approving additional Communication budget	100% (5/5)
	377/2025/EIB/NQ-HĐQT	29/10/2025	Thông qua nội dung dự thảo Quy chế tài chính / Approving the draft Financial Regulation	100% (5/5)
	379/2025/EIB/NQ-HĐQT	30/10/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank / Re-appointing Eximbank Branch Director	100% (5/5)
	380/2025/EIB/NQ-HĐQT	30/10/2025	Thiết lập bộ chỉ tiêu trọng tâm toàn hàng năm 2025 / Establishing bank-wide key targets for 2025	100% (5/5)
	381/2025/EIB/NQ-HĐQT	30/10/2025	Chấm dứt Hợp đồng thuê văn phòng / Terminating office lease agreement	100% (5/5)
	383/2025/EIB/NQ-HĐQT	03/11/2025	Thay đổi tên và địa điểm của Eximbank Bình Tân / Changing the name and location of Eximbank Binh Tan	100% (5/5)
	384/2025/EIB/NQ-HĐQT	03/11/2025	Cấp tín dụng từng lần dài hạn cho khách hàng / Granting individual long-term credit to customers	100% (5/5)
	385/2025/EIB/NQ-HĐQT	04/11/2025	Áp dụng hình thức xử lý kỷ luật lao động đối với Giám đốc Chi nhánh Eximbank / Applying labor disciplinary measures against Eximbank Branch Director	100% (5/5)
	386/2025/EIB/NQ-HĐQT	04/11/2025	Điều chỉnh lương đối với Giám đốc Chi nhánh Eximbank / Adjusting salary for Eximbank Branch Director	100% (5/5)
	387/2025/EIB/NQ-HĐQT	07/11/2025	Điều chỉnh việc hợp tác với đối tác / Adjusting cooperation with partners	100% (5/5)
	389/2025/EIB/NQ-HĐQT	10/11/2025	Chủ trương cấp đổi và bổ sung nội dung hoạt động của Eximbank / Policy on renewing and supplementing Eximbank's operational content.	100% (5/5)
	390/2025/EIB/NQ-HĐQT	10/11/2025	Triển khai ký kết Bản Mô tả công việc với đối tác / Implementing the signing of Job Descriptions with partners	100% (5/5)
	391/2025/EIB/NQ-HĐQT	11/11/2025	Chấp thuận chủ trương trang bị xe mới phục vụ hoạt động cho Lãnh đạo cấp cao / Approving the policy of equipping new vehicles for Senior Executives' business use	100% (5/5)
	392/2025/EIB/NQ-HĐQT	18/11/2025	Tái ký Hợp đồng lao động và tái bổ nhiệm đối với Giám đốc Chi nhánh Eximbank / Renewing labor contract and re-appointing Eximbank Branch Director	100% (5/5)

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	393/2025/EIB/NQ-HĐQT	18/11/2025	Thay đổi tên Chi nhánh quản lý của Eximbank An Lạc / Change of managing branch name for Eximbank An Lac	100% (5/5)
	394/2025/EIB/NQ-HĐQT	18/11/2025	Hoạt động xử lý khoản vay của khách hàng / Handling customer loans	100% (5/5)
	395/2025/EIB/NQ-HĐQT	18/11/2025	Báo cáo kết quả xử lý KLLĐ đối với Giám đốc Chi nhánh Eximbank / Report on the results of labor disciplinary actions against Eximbank Branch Director	100% (5/5)
	396/2025/EIB/NQ-HĐQT	19/11/2025	Mua một phần khoản nợ / Purchasing a portion of debt	100% (5/5)
	399/2025/EIB/NQ-HĐQT	20/11/2025	Duy trì hạn mức tín dụng cho khách hàng / Maintaining credit limits for customers	100% (5/5)
	400/2025/EIB/NQ-HĐQT	21/11/2025	Tăng hạn mức cho khách hàng / Increasing limits for customers	100% (5/5)
	401/2025/EIB/NQ-HĐQT	21/11/2025	Giảm hạn mức tín dụng khách hàng / Decreasing customer credit limits	100% (5/5)
	402/2025/EIB/NQ-HĐQT	24/11/2025	Ủng hộ đồng bào bị ảnh hưởng bởi bão lũ theo Công văn của Ngân hàng Nhà nước Việt Nam / Supporting people affected by storms and floods according to the Official Dispatch of the State Bank of Vietnam	100% (5/5)
	403/2025/EIB/NQ-HĐQT	25/11/2025	Bổ nhiệm Giám đốc Khối Eximbank / Appointing Eximbank Division Director	100% (5/5)
	405/2025/EIB/NQ-HĐQT	27/11/2025	Giải chấp một phần tài sản bảo đảm cho Khách hàng / Partially releasing collateral for Customers	100% (5/5)
	406/2025/EIB/NQ-HĐQT	28/11/2025	Tăng hạn mức thẻ tín cho khách hàng Nguyễn Văn Hòa - Phó Tổng giám đốc Eximbank / Increasing credit card limits for Mr Nguyen Van Hoa - Deputy CEO of Eximbank	100% (5/5)
	407/2025/EIB/NQ-HĐQT	28/11/2025	Thông qua việc điều chỉnh tỷ lệ giới hạn tối đa cấp tín dụng không tài sản bảo đảm tại Eximbank / Approving the adjustment of the maximum unsecured credit limit at Eximbank	100% (5/5)
	408/2025/EIB/NQ-HĐQT	28/11/2025	Mua một phần khoản nợ của Khách hàng / Purchasing a portion of Customer's debt	100% (5/5)
	409/2025/EIB/NQ-HĐQT	28/11/2025	Mua một phần khoản nợ của Khách hàng / Purchasing a portion of Customer's debt	100% (5/5)
	410/2025/EIB/NQ-HĐQT	28/11/2025	Mua một phần khoản nợ của Khách hàng / Purchasing a portion of Customer's debt	100% (5/5)
	411/2025/EIB/NQ-HĐQT	02/12/2025	Phê duyệt dự toán mua sắm đợt xe ô tô chuyên dùng chở tiền / Approving the procurement estimate for specialized cash-carrying vehicles	100% (5/5)

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	412/2025/EIB/NQ-HĐQT	04/12/2025	Miễn nhiệm chức vụ Phó Tổng giám đốc kiêm nhiệm chức vụ Giám đốc Khối Ngân hàng bán lẻ theo nguyện vọng cá nhân của ông Trần Anh Thắng. / Dismissing Mr. Tran Anh Thang from the position of Deputy CEO cum Director of Retail Banking Division as per his personal request.	100% (5/5)
	413/2025/EIB/NQ-HĐQT	04/12/2025	Chấm dứt Hợp đồng lao động theo Nguyên vọng đối với ông Trần Anh Thắng. / Terminating labor contract as per resignation request for Mr. Tran Anh Thang.	100% (5/5)
	414/2025/EIB/NQ-HĐQT	04/12/2025	Miễn nhiệm chức vụ Chủ tịch HĐQT, Người đại diện pháp luật của Eximbank / Dismissing the Chairman of the Board of Directors and the Legal Representative of Eximbank	100% (5/5)
	415/2025/EIB/NQ-HĐQT	04/12/2025	Bầu Chủ tịch HĐQT Eximbank, Người đại diện theo pháp luật của Eximbank / Electing the Chairman of the Board of Directors and the Legal Representative of Eximbank	100% (5/5)
	417/2025/EIB/NQ-HĐQT	05/12/2025	Tái bổ nhiệm Giám đốc Khu vực Eximbank / Re-appointing Eximbank Regional Director	100% (5/5)
	419/2025/EIB/NQ-HĐQT	08/12/2025	Tái bổ nhiệm ông Giám đốc Khu vực Eximbank / Re-appointing Eximbank Regional Director	100% (5/5)
	420/2025/EIB/NQ-HĐQT	08/12/2025	Kiện toàn nhân sự Ban Chỉ đạo triển khai hoạt động thay đổi địa điểm đặt trụ sở chính của Eximbank. / Consolidating personnel for the Steering Committee to relocate Eximbank's head office.	100% (5/5)
	422/2025/EIB/NQ-HĐQT	08/12/2025	Điều chỉnh kế hoạch dư nợ tín dụng Eximbank năm 2025 / Adjusting Eximbank's credit balance plan for 2025	60% (3/5)
	425/2025/EIB/NQ-HĐQT	09/12/2025	Áp dụng hình thức xử lý kỷ luật lao động đối với Giám đốc Chi nhánh Eximbank / Applying labor disciplinary measures against Eximbank Branch Director	80% (4/5)
	428/2025/EIB/NQ-HĐQT	11/12/2025	Phân công nhân sự tham gia các Hội đồng/ Ủy ban/ Ban trực thuộc HĐQT / Assigning personnel to Councils/Committees/Boards under the Board of Directors	100% (5/5)
	429/2025/EIB/NQ-HĐQT	15/12/2025	Triển khai ký kết Thỏa thuận khung và Bản mô tả công việc với đối tác / Implementing the signing of Framework Agreements and Job Descriptions with partners	60% (3/5)
	430/2025/EIB/NQ-HĐQT	15/12/2025	Mua một phần khoản nợ của khách hàng / Purchasing a portion of customer debt	60% (3/5)
	431/2025/EIB/NQ-HĐQT	15/12/2025	Chấm dứt Hợp đồng lao động đối với đối với Giám đốc Chi nhánh Eximbank / Terminating labor contract for Eximbank Branch Director	60% (3/5)
	432/2025/EIB/NQ-HĐQT	15/12/2025	Điều chuyển và bổ nhiệm Giám đốc Chi nhánh Eximbank / Transferring and appointing Eximbank Branch Director	60% (3/5)
	433/2025/EIB/NQ-HĐQT	15/12/2025	Chấm dứt HĐLĐ đối với đối với Giám đốc Chi nhánh Eximbank và phương án nhân sự thay thế / Terminating labor contract for Eximbank Branch Director and planning for replacement personnel	60% (3/5)

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	434/2025/EIB/NQ-HĐQT	15/12/2025	Cơ chế và tuyển dụng nhân sự / Personnel mechanisms and recruitment	60% (3/5)
	440/2025/EIB/NQ-HĐQT	17/12/2025	Phân công Lãnh đạo kiêm nhiệm chức vụ tại Eximbank AMC / Assigning Executives to concurrent positions at Eximbank AMC	60% (3/5)
	441/2025/EIB/NQ-HĐQT	18/12/2025	Tái bổ nhiệm Giám đốc Chi nhánh Eximbank / Re-appointing Eximbank Branch Director	60% (3/5)
	442/2025/EIB/NQ-HĐQT	18/12/2025	Trích Quỹ phúc lợi chi cho cán bộ nhân viên nhân dịp Tết Dương lịch và Tết Nguyên đán 2026 / Allocating the Welfare Fund for employees on the occasion of New Year and Lunar New Year 2026	60% (3/5)
	445/2025/EIB/NQ-HĐQT	19/12/2025	Tăng hạn mức giao dịch cho khách hàng / Increasing transaction limits for customers	60% (3/5)
	446/2025/EIB/NQ-HĐQT	19/12/2025	Thông qua việc xác định các hoạt động trọng yếu và danh mục rủi ro trọng yếu của Eximbank. / Approving the identification of key activities and key risk categories of Eximbank.	60% (3/5)
	447/2025/EIB/NQ-HĐQT	19/12/2025	Thông qua nội dung dự thảo Quy chế quản lý, sử dụng con dấu của Eximbank và điều chỉnh số lượng con dấu Hội sở. / Approving the draft Regulation on management and use of Eximbank's seals and adjusting the number of Head Office seals.	60% (3/5)
	449/2025/EIB/NQ-HĐQT	22/12/2025	Chọn công ty kiểm toán độc lập cho năm tài chính năm 2026 / Selecting an independent auditing firm for the 2026 fiscal year	60% (3/5)
	450/2025/EIB/NQ-HĐQT	22/12/2025	Chấm dứt Hợp đồng tư vấn / Terminating consultancy contract	100% (5/5)
	451/2025/EIB/NQ-HĐQT	22/12/2025	Thông qua nội dung sửa đổi, bổ sung tại dự thảo các Quy chế liên quan đến hoạt động xử lý nợ / Approving amendments and supplements to the draft Regulations related to debt settlement	60% (3/5)
	454/2025/EIB/NQ-HĐQT	24/12/2025	Thông qua nội dung dự thảo Quy chế mạng lưới hoạt động của Eximbank / Approving the draft Regulation on Eximbank's operation network	60% (3/5)
	456/2025/EIB/NQ-HĐQT	24/12/2025	Triển khai ký kết Bản Mô tả công việc với đối tác / Implementing the signing of Job Descriptions with partners	60% (3/5)
	457/2025/EIB/NQ-HĐQT	29/12/2025	Tạm ứng thù lao cho Thành viên HĐQT/BKS và ngân sách hoạt động của HĐQT/BKS năm 2026 / Advancing remuneration for members of the BOD/ Supervisory Board and the operating budget of the BOD/Supervisory Board for 2026	80% (4/5)

Tổng cộng HĐQT đã ban hành 292 Nghị quyết / In total, the Board of Directors issued 292 Resolutions.

Notes: Ngân hàng đã thực hiện nghĩa vụ CBTT đầy đủ theo các quy định về hoạt động CBTT lên trang thông tin điện tử website và cổng thông tin của Sở Giao dịch Chứng khoán HCM, UBCKNN



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