

No. 14197/CV-VPB

Hanoi, October 19, 2026

*(Explanation of changes in profit after tax of the
quarter III 2026 and for the nine-month period
ended 30 September 2026)*

**Attention: - State Securities Commission of Vietnam
- Hochiminh Stock Exchange
- Hanoi Stock Exchange**

***Explanation of changes in profit after tax
of the quarter III 2026 and for the nine-month period ended 30 September 2026***

1. Organization: Vietnam Prosperity Joint Stock Commercial Bank (“VPBank”)
2. Sticker symbol: VPB
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4. Telephone: (84-24) 3928 8869
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6. Detailed explanation:

Pursuant to Circular No. 96/2020/TT-BTC dated 16 November 2020 issued by the Ministry of Finance guiding information disclosure on the stock market, Vietnam Prosperity Joint Stock Commercial Bank would like to explain its separate and consolidated business performance for Q3 2026 and for the nine-month period ended 30 September 2026 as follows:

For the nine-month ended 30 September 2026, the Bank’s separate profit after tax amounted to VND 20,197,378 million, increased by VND 6,496,360 million, equivalent to 47.42% compared with the corresponding period of the previous year. In the third quarter of 2026, the separate profit after tax reached VND 7,743,942 million, increased by VND 2,641,155 million, equivalent to 51.76 % compared with the corresponding period of the previous year.

The consolidated profit after tax of the Bank and its subsidiaries for the nine-month period ended 30 September 2026 reached VND 23,968,287 million, increased by VND 7,732,100 million, equivalent to 47.62%, compared with the corresponding period of



the previous year. In the third quarter of 2026, the consolidated profit after tax was VND 8,862,910 million, increased by VND 1,499,173 million, equivalent to 20.36% compared with the corresponding period of the previous year.

The profit growth for the third quarter of 2026 and the nine-month accounting period ended 30 September 2026 were driven by contributions from both the Parent Bank and its subsidiaries, with the Parent Bank continuing to be the principal growth engine of VPBank Group. This performance was primarily attributed by sustained credit growth across customer segments, which supported strong growth in net interest income. In addition, the Bank continued to enhance its non-interest income streams, particularly from service, payment, insurance, and investment banking activities, while strengthening debt recovery initiatives. Furthermore, asset quality remained well controlled, with the non-performing loan ratio maintained below the planned level, contributing to improved operational efficiency and enhanced profitability.

Details of the changes in profit after tax for the third quarter of 2026 and the nine-month period ended 30 September 2026 are presented in Appendix 1 & Appendix 2 attached hereto.

We hereby commit that the information published above is truthful and take full responsibility before law for the content of the published information.

We respectfully submit this report!

**VIETNAM PROSPERITY JOINT STOCK
COMMERCIAL BANK**

CHIEF EXECUTIVE OFFICER

Recipients:

- As per the addressees
- Office (archived).
- General Accounting and Accounting policy Dept



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**APPENDIX 1: EXPLANATION OF CHANGES IN PROFIT AFTER TAX
OF THE SEPARATE FINANCIAL STATEMENTS FOR QUARTER III 2026
AND FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026**

Unit: VND million

Content	Quarter III				Accumulated since beginning of the Year until end of this Quarter			
	2026	2025	Increase / (Decrease)		2026	2025	Increase / (Decrease)	
			Amount	Percentage			Amount	Percentage
Net interest and similar income	14,240,321	11,372,769	2,867,552	25.21%	41,644,408	31,446,889	10,197,519	32.43%
Net fee and commission income	2,087,334	963,885	1,123,449	116.55%	4,690,440	2,390,154	2,300,286	96.24%
Net gain/ (loss) from trading of foreign currencies	(740,247)	9,713	(749,960)	-7721.20%	(2,004,932)	232,245	(2,237,177)	-963.28%
Net gain/(loss) from held-for-trading securities	-	(172)	172	100.00%	-	1,677	(1,677)	100.00%
Net gain/ (loss) from investment securities	8,416	(40,954)	49,370	120.55%	29,191	(127,592)	156,783	122.88%
Net gain from other operating activities	1,623,308	1,063,235	560,073	52.68%	4,501,060	2,703,112	1,797,948	66.51%
Income from investments in other entities	3,934	3,147	787	25.01%	3,934	210,937	(207,003)	-98.13%
Total operating expenses	(3,612,625)	(3,241,420)	371,205	11.45%	(10,265,575)	(9,142,328)	1,123,247	12.29%
Provision expenses for credit losses	(3,931,497)	(3,752,448)	179,049	4.77%	(13,352,780)	(10,641,960)	2,710,820	25.47%
Profit before tax	9,678,944	6,377,755	3,301,189	51.76%	25,245,746	17,073,134	8,172,612	47.87%
Corporate income tax expense	(1,935,002)	(1,274,968)	660,034	51.77%	(5,048,368)	(3,372,116)	1,676,252	49.71%
Profit after tax	7,743,942	5,102,787	2,641,155	51.76%	20,197,378	13,701,018	6,496,360	47.42%



**APPENDIX 2: EXPLANATION OF CHANGES IN PROFIT AFTER TAX
OF THE CONSOLIDATED FINANCIAL STATEMENTS FOR QUARTER III 2026
AND FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2026**

Unit: VND million

Content	Quarter III				Accumulated since beginning of the Year until end of this Quarter			
	2026	2025	Increase / (Decrease)		2026	2025	Increase / (Decrease)	
			Amount	Percentage			Amount	Percentage
Net interest and similar income	18,158,215	15,061,208	3,097,007	20.56%	53,092,341	41,895,538	11,196,803	26.73%
Net fee and commission income	3,088,867	2,392,034	696,833	29.13%	8,643,520	4,904,085	3,739,435	76.25%
Net gain from trading of foreign currencies	(729,179)	3,621	(732,800)	-20237.50%	(1,995,944)	216,327	(2,212,271)	-1022.65%
Net gain from held-for-trading securities	(363,061)	1,286,954	(1,650,015)	-128.21%	(84,944)	1,797,699	(1,882,643)	-104.73%
Net gain from investment securities	(2,861)	(43,693)	40,832	93.45%	113,965	(140,013)	253,978	181.40%
Net gain from other operating activities	1,887,901	1,413,139	474,762	33.60%	5,601,332	3,531,489	2,069,843	58.61%
Income from investments in other entities	43,733	24,293	19,440	80.02%	105,186	33,150	72,036	217.30%
Total operating expenses	(4,807,933)	(4,427,750)	380,183	8.59%	(13,740,340)	(12,706,078)	1,034,262	8.14%
Provision expenses for credit losses	(6,244,795)	(6,543,509)	(298,714)	-4.57%	(21,824,264)	(19,136,493)	2,687,771	14.05%
Profit before tax	11,030,887	9,166,297	1,864,590	20.34%	29,910,852	20,395,704	9,515,148	46.65%
Corporate income tax expense	(2,167,977)	(1,802,560)	365,417	20.27%	(5,942,565)	(4,159,517)	1,783,048	42.87%
Profit after tax	8,862,910	7,363,737	1,499,173	20.36%	23,968,287	16,236,187	7,732,100	47.62%

