

DISCLOSURE INFORMATION ON THE CAPITAL ADEQUACY RATIO

30/6/2025



DISCLOSURE INFORMATION ON THE CAPITAL ADEQUACY RATIO JUNE 30, 2025

*(Issued together with Decision No 683.01/2025/QĐ-TGD, dated October 20th, 2025 by
the CEO of Orient Commercial Joint Stock Bank)*

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LIST OF ABBREVIATIONS

The following abbreviations are used in the document:

CAR	: Capital Adequacy Ratio
BOD	: Board of Directors
RW	: Risk Weight
SBV	: State Bank of Vietnam
OCB	: Orient Commercial Joint Stock Bank
RM	: Risk Management
ORM	: Operational Risk Management
RM	: Risk Management
MRM	: Market Risk Management
OR	: Operational Risk
CR	: Credit Risk
MR	: Market Risk
RWA	: Risk-Weighted Asset
FI	: Financial Institution
CI	: Credit Institution
RMC	: Risk Management Committee

OVERVIEW

Regulations on Capital Adequacy Ratio

Applying Basel II standards is an urgent requirement for Vietnamese commercial banks to ensure the safety and stability of banking operations.

The legal framework for implementing Basel II in Vietnam includes:

- Circular 41/2016/TT-NHNN (referred to as Circular 41) effective from January 1, 2020, regulates the capital adequacy ratio for banks and guides the implementation of Pillars 1 and 3 according to the Basel II standard approach.
- Circular 13/2018/TT-NHNN (referred to as Circular 13), effective from January 1, 2019, stipulates Pillar 2 of Basel II, including the risk management organizational structure, the assessment of specific types of risks, as well as the requirement for additional capital for crisis situations and risks not addressed in Pillar 1.

Orient Commercial Joint Stock Bank (abbreviated as "OCB") was recognized by the State Bank of Vietnam as one of the first three banks to complete risk

management items according to Basel II international standards by the end of 2018.

Scope of Application

The Public Disclosure on Capital Adequacy Ratio as of June 30, 2025, was prepared and published by OCB to comply with the provisions of Circular 41. The information in the Public Disclosure is collected and calculated by OCB in accordance with the provisions of Circular 41 and OCB's Internal Regulations on the collection and publication of capital adequacy information.

The Public Disclosure on Capital Adequacy Ratio includes the following information: (1) Core capital, (2) Capital adequacy ratio and (3) Three main types of risks.

As of June 30, 2025, OCB has two subsidiaries: Orient Commercial Bank International Money Transfer Limited Company and Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited. OCB does not have any investment in subsidiaries operating in the insurance business.

Table 1: List of Subsidiaries

Unit: billion VND

No.	ID	Subsidiary	Charter capital of the subsidiary	Investment value of OCB
1	OIMT	Orient Commercial Bank International Money Transfer Limited Company	25	25
2	PHUONG DONG AMC	Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited	100	100

1 – OWNER’S CAPITAL

Components of Owner’s Capital

According to the law, owner’s capital has divided into two main components according to Circular 41: Tier 1 capital and Tier 2 capital, based on the holding period and the ability to absorb capital losses. The main characteristics of capital instruments issued by OCB are as follows:

Tier 1 capital: includes equity and disclosed reserves. There is no obligation to pay periodic interest or dividends to shareholders contributing this capital.

Tier 2 capital: includes

- (i) Other reserve funds extracted from profit after corporate income tax;
- (ii) 50% of the increase due to revaluation of fixed assets;
- (iii) 45% of the increase due to revaluation of long-term investment capital contributions;
- (iv) 80% of general reserves according to the regulations of the State Bank of Vietnam on asset classification, level of provisions, method of risk provisions and use of risk provisions;
- (v) Equity instruments with debt nature issued by OCB;
- (vi) Subordinated debt issued and signed

by OCB that fully meets the conditions of the State Bank of Vietnam in Circular 41.

Some deductions specified in Appendix 1 of Circular 41 have applied to determine the bank's core capital.

OCB has researched various capital increase plans for potential future implementation, ensuring these plans support asset growth while meeting capital adequacy requirements according to the law and international standards:

- Capital increase through the issuance of bonus shares from retained earnings and funds;
- Capital increase through the issuance of new shares to existing and new shareholders;
- Tier 2 capital increase through the issuance of bonds.

Fluctuation of Owner’s Capital

Compared to December 31, 2024, total single and consolidated capital as of June 30, 2025 increased by VND 1,460 billion and VND 1,528 billion respectively compared to December 31, 2024, representing a growth of 4.5% and 4.7%. The increase was primarily driven by the expansion of Tier 1 capital.

Chart 1: Fluctuation of Owner's Capital

Unit: billion VND

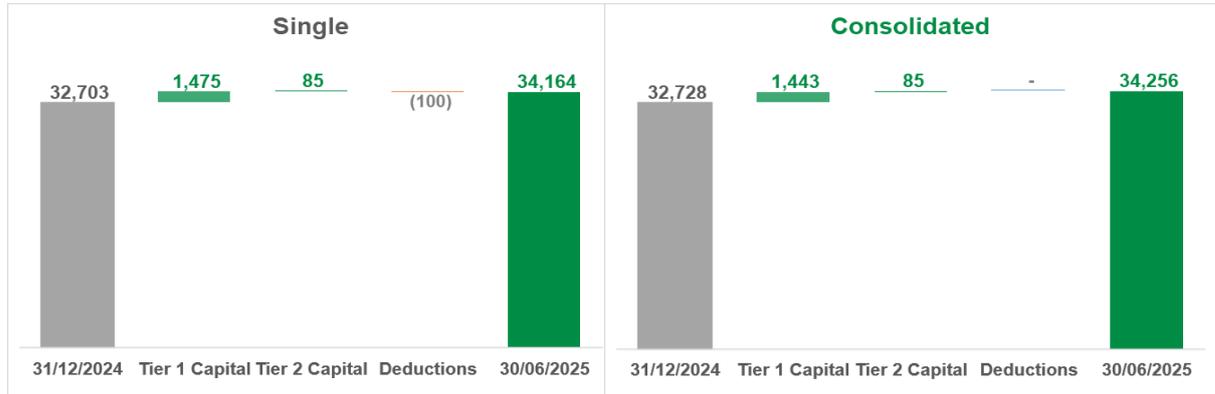


Table 2: Components of Owner's Capital

Unit: billion VND

SINGLE	31/12/2024	30/06/2025	Changes
1 Tier 1 Capital	31,671	33,146	1,475
2 Tier 2 Capital	1,058	1,143	85
3 Deductions from Owner's Capital	25	125	(100)
Owner's Capital (C) = (1) + (2) - (3)	32,703	34,164	1,460
CONSOLIDATED			
1 Tier 1 Capital	31,671	33,113	1,443
2 Tier 2 Capital	1,058	1,143	85
3 Deductions from Owner's Capital	-	-	-
Owner's Capital (C) = (1) + (2) - (3)	32,728	34,256	1,528

2 - CAPITAL ADEQUACY RATIO

CAR Calculation Process

OCB has issued the CAR Calculation Process and the Procedure for disclosing information on capital adequacy ratio. According to regulations, the calculation and disclosure of information are carried out as follows:

- (i) Information collection: information is taken directly from OCB's data warehouse to minimize the risk of data errors;
- (ii) Capital adequacy ratio calculation: OCB has developed a capital adequacy ratio calculation tool that allows capital calculation to be performed quickly and accurately;
- (iii) Control of calculation results: The Risk Management Division is the focal point for coordinating with internal units to confirm the accuracy of the calculation results;
- (iv) Approval of results and information disclosure content: results and disclosure contents have approved by the Risk Management Committee (RMC) before disclosed externally.

Capital Plan to Ensure Maintenance of Capital Adequacy Ratio

OCB actively manages the capital adequacy ratio, ensuring compliance with the regulations of the SBV and the established risk appetite limit. In addition

to the annual capital increase plan from retained earnings and new issuance to supplement core capital, OCB has been implementing measures to minimize risk coefficients and increase asset quality to stabilize and maintain the capital adequacy ratio according to OCB's target plan.

To ensure effective and safe capital management, OCB has implemented the Internal Capital Adequacy Assessment Process (ICAAP) for 3 years. This process is carried out annually to ensure adequate capital to maintain the minimum capital adequacy ratio in both normal and adverse scenarios, serving as a basis for developing and adjusting OCB's business plan. Accordingly, required capital and target capital are determined based on business strategy, risk profile and stress test results:

- OCB's risk appetite statement sets the target CAR at 11%, which is 3% higher than the SBV's mandatory CAR of 8%.
- Economic capital is calculated for credit risk (including counterparty credit risk), concentration risk, market risk, operational risk, interest rate risk in the banking book and includes a capital buffer for adverse scenarios identified through stress test results.

Capital Adequacy Ratio Fluctuation

By mid-2025, OCB maintained a Capital Adequacy Ratio (CAR) of 12.40% on a standalone basis and 12.44% on a consolidated basis. Compared to December 31, 2024, risk-weighted assets (RWA) increased by approximately 4.7%

for standalone and 4.6% for consolidated figures, corresponding to a capital increase of 4.5% and 4.7%, respectively.

During the first half of 2025, the CAR ratio remained consistently above the minimum safety ratio of 8% as per Circular 41 and the minimum target ratio of 11% based on the risk appetite.

Chart 2: Capital Adequacy Ratio

Unit: %, billion VND

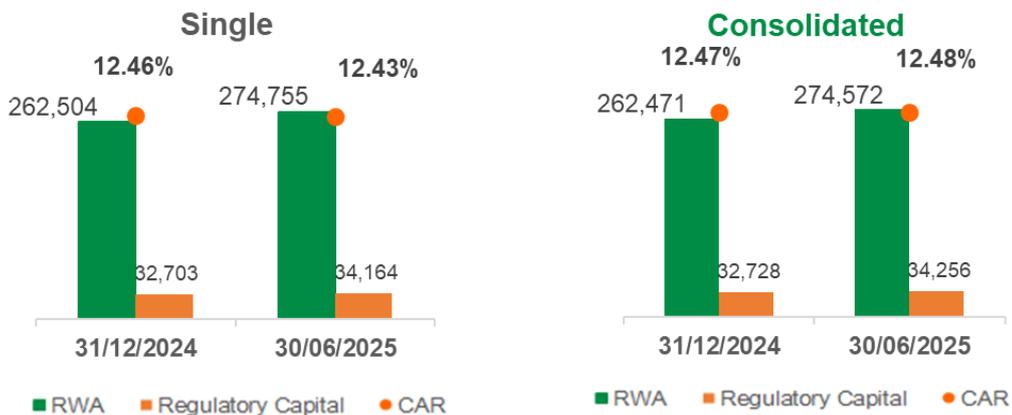


Table 3: Capital Adequacy Ratio and Risk-Weighted Assets

Unit: %, billion VND

No.	Items	31/12/2024	30/06/2025	Changes
SINGLE				
1	Credit risk weighted assets (RWA)	238,347	247,991	9,644
	Credit risk weighted assets (RWA _{CR})	237,456	246,973	9,517
	Counterparty credit risk weighted assets (RWA _{CCR})	891	1,018	127
2	Regulatory capital for Operational risk (K_{OR})	1,654	2,055	401
3	Regulatory capital for Market risk (K_{MR})	278	86	(192)
4	Tier 1 Capital Adequacy Ratio	12.06%	12.06%	0.00%
5	Capital Adequacy Ratio	12.46%	12.43%	(0.02%)

No.	Items	31/12/2024	30/06/2025	Changes
CONSOLIDATED				
1	Credit risk weighted assets (RWA)	238,311	247,805	9,494
	Credit risk weighted assets (RWA _{CR})	237,420	246,786	9,366
	Counterparty credit risk weighted assets (RWA _{CCR})	891	1,018	127
2	Regulatory capital for Operational risk (K_{OR})	1,655	2,055	401
3	Regulatory capital for Market risk (K_{MR})	278	86	(192)
4	Tier 1 Capital Adequacy Ratio	12.07%	12.06%	(0.01%)
5	Capital Adequacy Ratio	12.47%	12.48%	0.01%

3 - RISK MANAGEMENT

Operating in the financial sector, OCB is fully aware of its important responsibility in risk management. Therefore, the risk management system applied at OCB is implemented comprehensively, from the Head Office to each business unit. Accordingly, the responsibility for risk management lies with all employees, including those directly and indirectly involved in the bank's operations.

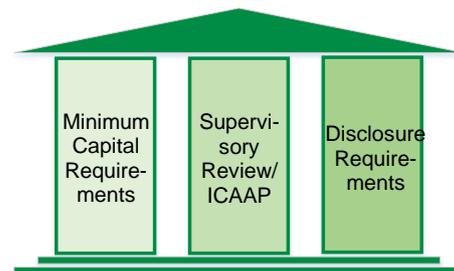
Risk Management Principles

Risk management for each specific type of risk is stipulated in OCB's General Risk Management Policy and the corresponding Risk Management Regulations issued by the Board of Directors (BOD), which are applied consistently throughout OCB's operations. OCB's risk management principles include the following key elements:

- (i) Compliance with laws;
- (ii) Transparency;
- (iii) Alignment with business objectives, strategies and risk management policies;
- (iv) Continuous improvement of risk control. All regulations, rules, and procedures in OCB's operations fully comply with the legal requirements and OCB's general risk policies. OCB's employees, in the course of their duties, must adhere to legal regulations and internal rules. All

business regulations are reviewed periodically or as requested by the Board of Directors to ensure they are in line with legal requirements and the actual business situation.

Application of Basel standards



OCB's risk management activities are continuously improved, aligning with the business development strategy, the direction of the State Bank of Vietnam (SBV), and international standards according to Basel.

OCB has applied Basel II standards, implemented Circular 41 ahead of schedule since the end of 2018, and completed the Capital Adequacy Assessment Process as required by Circular 13. In 2022, OCB finalized the implementation and application of more comprehensive risk management standards for Market Risk (Basel II IMA) and Liquidity Risk (Basel III). In April 2023, OCB announced the completion of the advanced Basel II cloud computing capital calculation platform (internal ratings-based (IRB) approach) for Credit Risk.

Full compliance with the three Basel pillars enables OCB to identify, measure, and evaluate material risks effectively. This compliance also facilitates the development of a complete database and internal review process, allowing the bank to assess potential impacts under both normal and crisis conditions. Consequently, the bank can formulate contingency plans, allocate capital for key risks appropriately, and enhance the effectiveness of risk control and management.

OCB's risk management policy is designed for a three-year period and is reviewed annually or as necessary. The

Board of Directors prescribes general risk management policies for the entire system, while the CEO sets specific limits according to business blocks, industries, products, customers, etc. These limits are strictly controlled by relevant departments. The bank develops a risk management policy for all key risks, including credit risk, market risk, liquidity risk, operational risk, concentration risk, and interest rate risk in the bank book. The risk management policy details the target capital adequacy ratio, income targets, and management strategies for each type of risk.

4 - CREDIT RISK

Disclosure of Information on Credit Risk Management Policy

The Credit Risk Management (CRM) policy is issued by the Board of Directors (BOD), adjusting objectives every 3 years and reviewed annually, while being disclosed in the Risk Appetite statement. The CRM policy is effectively communicated from the highest leadership level to every employee of OCB.

Credit risk limits are monitored periodically (daily, weekly, monthly, depending on the type), with warnings and actions taken when thresholds are reached. Limits are also regularly reviewed and proposed for changes if they do not comply with legal regulations and actual business situations.

To improve service quality, OCB continuously improves and perfects the credit granting process, collateral management process, loan guarantee, etc. by automating and digitizing some steps to shorten the time to grant credit to customers, improve credit records, enhance service quality, and minimize errors, risks, and human impacts.

OCB has also applied credit rating models in credit granting activities for various customer types, such as retail banking, community banking, and financial institutions. The models are regularly upgraded and developed using

technology and digitization to improve rating efficiency and meet market development trends. Since 2022, OCB has built and fully tested models for the retail and corporate segments as required, including Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD) for each segment and product. The evaluation results show that the models fully meet Basel requirements and international practices, contributing to improving credit risk management capacity and ensuring accurate risk measurement and capital adequacy ratio. This forms the basis for OCB to implement proactive portfolio management methods and apply flexible lending interest rates according to the risk level for each loan. In addition, OCB has been developing and perfecting a set of credit scoring criteria for each specific product/customer to support the loan appraisal and approval process, moving towards an automated appraisal model.

CRM activities are always prioritized through the supervision of senior management, including the BOD, the CRM, the CEO, and the Risk Council. The CRM and the Risk Council hold regular and ad hoc meetings to closely monitor the risk management situation at OCB and provide timely instructions for risk management activities at OCB.

Disclosure Information on Credit Risk-Weighted Assets

Compared to December 31, 2024, consolidated credit risk-weighted assets

increased by VND **9,366** billion, equivalent to approximately 4%. Of this, corporate receivables accounted for more than 57%.

Table 4: Asset Structure Calculated by Credit Risk by Merged Entity

Unit: billion VND

No.	Items	31/12/2024	30/06/2025	Changes
1	Claims on Government	-	-	-
2	Claims on Financial Institutions	48,640	44,666	(3,974)
3	Claims on Corporates	124,310	141,356	17,046
4	Claims secured by real estate	9,100	7,886	(1,214)
5	Mortgage loans	864	697	(167)
6	Retail loans	36,411	36,139	(272)
7	Non-performing loans	7,559	8,790	1,231
8	Other assets	10,536	7,252	(3,284)
	Total	237,420	246,786	9,366

Disclosure Information on The Use of Independent Credit Ratings

The list of independent credit rating agencies used when calculating the capital adequacy ratio includes Moody's, Standard & Poor's, Fitch Rating.

Standard & Poor's/ Fitch Rating		Moody's
AAA, AA+, AA, AA-		Aaa, Aa1, Aa2, Aa3
A+, A, A-		A1, A2, A3
BBB+, BBB, BBB-		Baa1, Baa2, Baa3
BB+, BB, BB-		Ba1, Ba2, Ba3
B+, B, B-		B1, B2, B3
Rating CCC+ or below	or	Rating Caa1 or below

Circular 41 requires the use of independent credit rating results from credit rating agencies to determine the risk coefficient for the following types of assets:

- Claims on governments and central banks of various countries;

- Claims on non-central government public sector entities (PSEs), local governments of various countries;
- Claims on financial institutions;

As of June 30, 2025, OCB has no Claims on foreign governments and central banks, nor Claims on non-central government public sector entities (PSEs) and local governments of various countries. Therefore, only Claims on financial institutions are assigned risk coefficients based on assessments by independent credit rating agencies.

Chart 3: Credit Risk-Weighted Assets according to The Independent Credit Rating of The Consolidated Financial Institution

Unit: billion VND

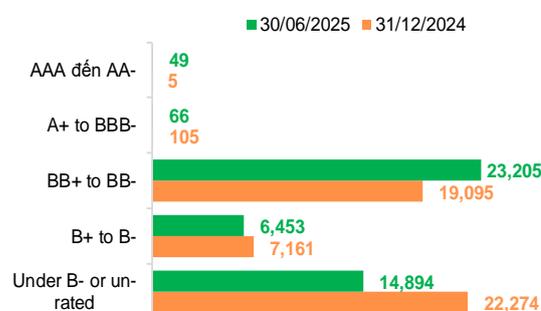


Table 5: Credit Risk-Weighted Assets based on Independent Credit Ratings for Consolidated Financial Institutions as at June 30, 2025

Unit: billion VND

Credit rating	Risk Weight	31/12/2024	30/06/2025	Changes
Claims on foreign financial institutions, branches of foreign banks in Vietnam				
AAA to AA-	20%	5	49	44
A+ to BBB-	50%	104	66	(39)
BB+ to B-	100%	-	-	-
Under B- or un-rated	150%	420	401	(19)
Claims on domestic credit institutions which original maturity is at least 3 months				
AAA to AA-	20%	-	-	-
A+ to BBB-	50%	-	-	-
BB+ to BB-	80%	14,309	17,429	3,121
B+ to B-	100%	4,343	4,567	224
Under B- or un-rated	150%	13,377	9,916	(3,460)
Claims on domestic credit institutions which original maturity is fewer than 3 months				
AAA to AA-	10%	-	-	-
A+ to BBB-	20%	1	-	(1)
BB+ to BB-	40%	4,786	5,775	989
B+ to B-	50%	2,818	1,886	(932)
Under B- or un-rated	70%	8,478	4,577	(3,901)
Total		48,640	44,666	(3,974)

Disclosure Information on Credit Risk Weighted Assets by Industry

Outstanding credit balance at OCB is divided into 21 sectors.

As of June 30, 2025, the two sectors with the highest proportion of credit risk-

weighted assets (RWA) among corporate customers were financial, banking and insurance activities (approximately 18.5%) and real estate business activities (approximately 16.1%).

Table 6: Consolidated Credit Risk-Weighted Assets by Industry

Unit: billion VND

No.	Industry	31/12/2024	30/06/2025	Changes
I	Individuals and household businesses	45,200	45,324	124
II	Economic entities	181,463	193,823	12,360
1	Agriculture, forestry and fishery	2,505	2,537	32
2	Mining	2,280	1,712	(568)
3	Manufacturing and processing	8,162	9,259	1,097
4	Production and distribution of electricity, gas, hot water, steam and air conditioners	14,334	14,262	(72)
5	Water supply; management and treatment of waste water and solid waste	3,130	3,144	14
6	Construction	5,543	17,830	12,287
7	Wholesale and retail; repairing automobiles, motorbikes and other powered vehicles	12,053	11,092	(961)
8	Logistics (transportation and warehousing)	16,681	15,515	(1,166)
9	Accommodation and restaurants	5,438	7,794	2,356
10	Information and communication	97	113	16
11	Finance, business and insurance	54,274	45,771	(8,503)
12	Real estate activities	34,449	39,751	5,302
13	Professional, scientific and technological activities	17,306	17,383	77
14	Financial services and support services	221	335	114

No.	Industry	31/12/2024	30/06/2025	Changes
15	Activities of the Communist Party, civil society, regulators, public security and national defense, compulsory social assurance	-	-	-
16	Education and training	561	684	123
17	Healthcare and social safety net	174	1,019	845
18	Art and entertainment	4,238	5,411	1,173
19	Other services	2	1	(1)
20	Activities of hiring out work in households, producing material products and services for household self-consumption	16	210	194
21	Activities of international organizations	-	-	-
III	Other assets	10,757	7,639	(3,118)
	Total	237,420	246,786	9,366

Disclosure of Information on Credit Risk Mitigation

According to Circular 41, credit risk mitigation has carried out through the following measures: using collateral, balance sheet offsetting, third-party guarantees, and credit derivatives.

The list of collateral assets eligible for recognition of credit risk mitigation, as prescribed in Article 12, Circular 41 includes:

(i) Valuable papers and savings cards

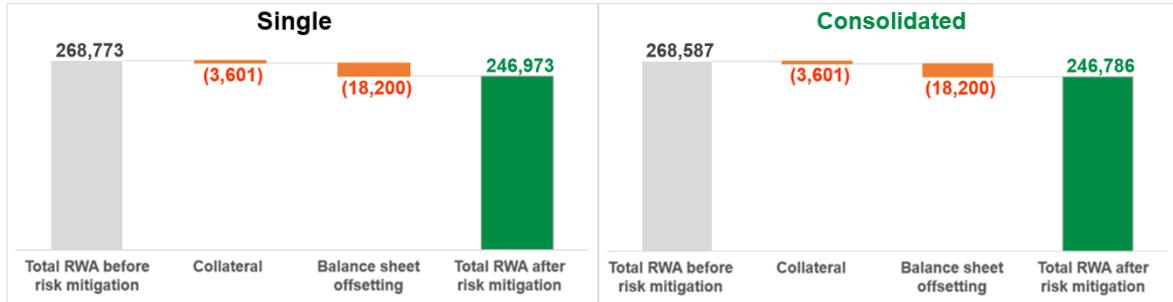
issued by credit institutions and foreign bank branches;

- (ii) Valuable papers issued or guaranteed for payment by the Vietnamese Government and the State Bank of Vietnam;
- (iii) Shares listed on the Ho Chi Minh and Hanoi Stock Exchanges.

OCB currently has no assets that are mitigated against credit risks through credit derivatives and third-party guarantees.

Chart 4: Credit Risk Mitigation

Unit: billion VND



Disclosure Information on Counterparty Credit Risk

Counterparty credit risk arises from derivative financial products and forward trading of valuable papers. This risk occurs when a counterparty fails or is unable to perform its contractual obligations. It is calculated for both the trading book and the banking book.

As of June 30, 2025, counterparty credit risk-weighted assets accounted for 0.37% of total risk-weighted assets only.

Compared to December 31, 2024, counterparty credit risk-weighted assets increased by 14% (equivalent to VND 127 billion), mainly due to an increase in repo and foreign exchange derivative transactions, which rose by VND 78 billion and VND 50 billion, respectively.

Table 7: Counterparty Credit Risk-Weighted Assets

Unit: billion VND

No.	Items	31/12/2024	30/06/2025	Changes
By product				
1	Proprietary transactions	868	798	(70)
2	Repo and reverse repo transactions	22	99	78
3	Foreign exchange, main assets for the purpose of serving the needs of customers and partners specified in Item d, Clause 32, Article 2 of Circular 41	1	121	119
By transactions				
1	Claims on Credit Institutions, Financial Institutions	889	897	8
2	Claims on Enterprises that are not Credit Institutions, Foreign Bank Branches	1	121	119

5 - MARKET RISK

Market risk (MR) is the risk caused by adverse fluctuations in interest rates, exchange rates, gold prices, stock prices and commodity prices in the market. Market risk is one of the major risks for banks. According to Circular 41, to determine the required capital for market risk, banks must establish:

- Written policies that specify the conditions and criteria for determining items in the trading book for calculating the risk exposure in the trading book, ensuring separation from the banking book;
- Policies and procedures for determining the risk exposure for calculating the Capital Requirement for Market Risk. These policies and procedures include at least: (i) Proprietary trading strategies; (ii) Market risk limits; and (iii) Market risk management procedures.

Market Risk Management Policy

Market risk management (MRM) at OCB is consistent with its business objectives, strategies, and risk appetite, while ensuring compliance with the policies and regulations of the SBV and other relevant laws.

To enhance the effectiveness of market risk management, process reviews are conducted periodically, or on an ad hoc basis depending on market fluctuations,

at least annually. These reviews ensure compliance with relevant regulations and closely align with the actual business situation.

Market risk limits are monitored and reported to the Board of Management on a regular basis (daily, monthly, quarterly, depending on the type) to ensure timely and effective warnings and interventions when thresholds are reached. In the first six months of 2025, OCB did not record any breaches of market risk appetite indicators.

Market Risk Management Tools

OCB employs the following tools to measure, control and report on market risks, based on the principle that market risks must be measured to assess the short-term and long-term impact on OCB's current and future earnings and capital. Market risk management tools include:

- (i) Mark to market/ Mark to Model;
- (ii) Value at Risk (VaR);
- (iii) PV01 – Price Value of a Basis Point;
- (iv) Stress Testing;
- (v) The market risk management limit system must, at a minimum, include limits on interest rate risk, foreign exchange risk, and commodity price risk (if applicable)

Proprietary Strategy

OCB's proprietary strategy is built on

forecasts of the macro and micro economic situation, cash flow, fluctuations in market factors and financial situation and assigned trading limits. Based on these assessments, OCB's proprietary department will build a trading portfolio focusing on highly liquid maturities in the market and consider factors affecting market supply and demand to structure an appropriate investment portfolio. This aims to maximize profit for OCB while controlling risks within the allowed limits.

List of OCB Business Books

The list of assets in OCB's business book as of June 30, 2025 includes:

- (i) Government bonds;
- (ii) Foreign currency positions (including spot, forward and foreign currency

- swap transactions);
- (iii) Gold positions.

Capital Requirements for Consolidated Market Risk

As of June 30, 2025, market risk-weighted assets comprised solely interest rate risk (IRR), accounting for an insignificant proportion (0.39%) of total risk-weighted assets. OCB does not calculate capital requirements for equity risk, commodity risk, or option risk, as these activities are not part of the Bank's trading or investment portfolio.

The capital requirement for market risk decreased by VND 192 billion (approximately 69%), primarily due to a reduction in the size of the trading bond portfolio (approximately VND 1,697 billion) compared to December 31, 2024.

Table 8: Capital Requirements for Market Risk

Unit: billion VND

No.	Item	31/12/2024	30/06/2025 Changes	
1	Regulatory Capital for IRR (K_{IRR})	278	86	(192)
2	Regulatory Capital for equity price risk (K_{ER})			
3	Regulatory Capital for foreign exchange risk (K_{FXR})	-	-	-
4	Regulatory Capital for commodity price risk (K_{CMR})			
5	Capital requirements for options trading (K_{OPT})			
	Capital requirements for market risk (K_{MR})	278	86	(192)

6 - OPERATIONAL RISK

Operational Risk Management Policy

OCB's operational risk management (ORM) is carried out through the establishment and implementation of an operational risk management framework applied consistently throughout the system to ensure compliance with the regulations of the State Bank of Vietnam and the Law.

Operational Risk Management Tools

Along with reviewing, adjusting, and issuing policies and operational risk limits in accordance with business strategy and risk appetite, OCB continues to effectively apply operational risk management tools, including:

- (i) Loss data collection and analysis;
- (ii) Risk Control Self Assessment (RCSA);
- (iii) Key Risk indicators;
- (iv) Early identification of risks through assessing the operational risk levels of products, processes, regulations, and technology application

development before operation;

- (v) In addition to the effective application of risk management tools, OCB actively utilizes insurance as a risk mitigation measure (including comprehensive bank and cybercrime insurance, as well as data and cybersecurity insurance), while also successfully implementing a system for monitoring, detecting, and preventing fraudulent transactions in customer activities, thereby laying the foundation for safe and sustainable development.

Business Continuity Plan (BCP)

OCB has developed and implemented a Business Continuity Plan (BCP) that prioritizes drills for scenarios such as robbery attacks, fires, explosions, natural disasters, and activates the Disaster Recovery system for key information technology systems. Annual simulation exercises are conducted to ensure readiness in response and to maintain the continuity of business operations in the event of disruptive incidents.

Capital Requirements for Operational Risk

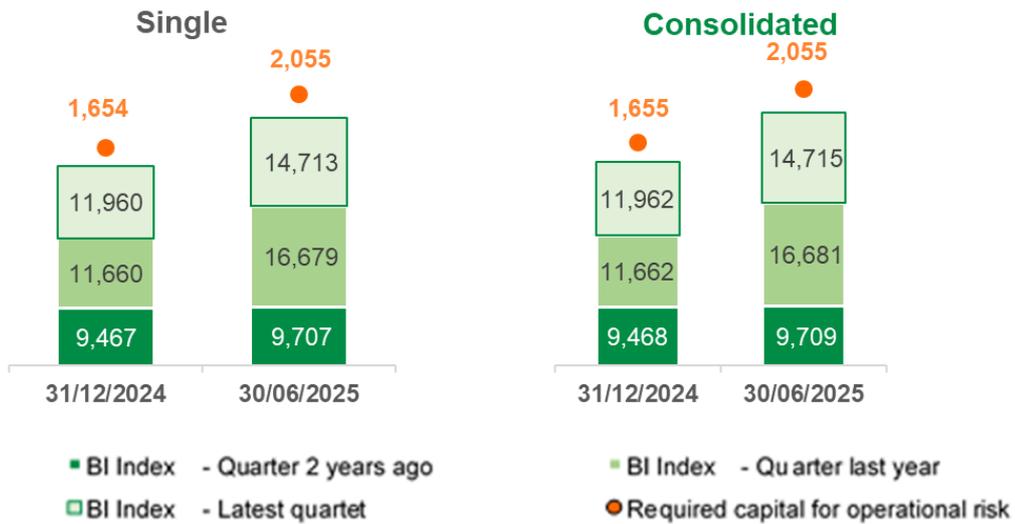
Capital requirements for operational risks Under Circular 41 are calculated using the standard method, which applies a fixed percentage (15%) of the average business indicators over the last three consecutive years. The business indicator (BI) consists of 3 components from the bank's income statement, including interest, service and financial component.

RWA for operational risk is equal to capital charge multiplied by 12.5.

As of June 30, 2025, operational risk-weighted assets accounted for 9.3% of total risk-weighted assets, representing an increase of approximately 24.2% and 0.6% compared to the standalone and consolidated figures as of December 31, 2024, respectively. This increase was to meet the Bank's business expansion requirements.

Chart 5: Regulatory Capital for Operational Risk based on Business Indicator Approach

Unit: billion VND



**Table 9: Regulatory Capital for Operational Risk as A
 Component of The Consolidated Business Indicators**

Unit: billion VND

Item	Item on Income Statement	31/12/2024			30/06/2025		
		3-year average	Capital requirements	RWA	3-year average	Capital requirements	RWA
IC	Interest and similar income	16,716	2,507	31,343	17,948	2,692	33,653
	Interest and similar expenses	9,276	1,391	17,393	10,010	1,501	18,768
SC	Fees and commission income	1,065	160	1,997	1,102	165	2,067
	Fees and commission expenses	123	18	230	137	21	257
	Income from other activities	1,102	165	2,066	2,135	320	4,003
	Expense of other activities	667	100	1,251	1,685	253	3,159
FC	Net gain/loss from forex trading	27	4	51	20	3	38
	Net gain/loss from investment securities	325	49	609	371	56	696
	Net gain/loss from gold and foreign exchange trading activities	282	42	528	312	47	585
	Net gain/loss from trading of interest rates/commodities/derivatives	-	-	-	-	-	-
		11,031	1,654	20,682	13,702	2,055	25,691