

Số/No: 4983.01 /2025/TB - OCB

Tp. Hồ Chí Minh, ngày 28 tháng 10 năm 2025
Ho Chi Minh City, 28 October 2025

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi/To:

- Ủy ban Chứng khoán Nhà nước/*The State Securities Commission*
- Sở giao dịch Chứng khoán TP.HCM/*The Ho Chi Minh Stock Exchange*

- Tên tổ chức: **NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG**

Organization: Orient Commercial Joint Stock Bank

- Mã chứng khoán: **OCB**

Stock symbol: OCB

- Địa chỉ trụ sở chính: Tòa nhà The Hallmark, Số 15 Trần Bạch Đằng, P. An Khánh, TP. Hồ Chí Minh

Head office: The Hallmark, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City

- Điện thoại/Telephone: (84-28) 38 220 960 - 38 220 961

- Fax: (84-28) 38 220 963

- Người thực hiện công bố thông tin: Ông NGUYỄN ĐỨC HIẾU

Information disclosing person: Mr. NGUYEN DUC HIEU

- Chức vụ: Giám đốc Khối Thị trường tài chính kiêm Giám đốc Tài chính

Position: Head of Financial Market Division cum Chief Financial Officer

- Loại thông tin công bố: ☒ Định kỳ ☐ Bất thường ☐ 24h ☐ theo yêu cầu

Type of information to be disclosed: ☒ Periodic ☐ Extraordinary ☐ 24h ☐ upon request

- Nội dung thông tin công bố: Báo cáo tài chính Quý 3 năm 2025 (Riêng lẻ + Hợp nhất), giải trình biến động lợi nhuận sau thuế so với cùng kỳ trên Báo cáo tài chính Quý 3 năm 2025

Information disclosure content: Financial statements for Q3.2025 (Separate + Consolidated), explanation on changes of profit after tax compared to the same period in the Financial Statements of Q3.2025

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 28/10/2025 tại đường dẫn: <https://ocb.com.vn/vi/nha-dau-tu#thong-tin-tai-chinh>

This information was disclosed on OCB's website from 28 October 2025 at: <https://www.ocb.com.vn/en/investors#>

Tôi xin 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 certify the truthfulness of the information stated above and take the full responsibility before the law for the disclosed information.

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Đại diện tổ chức/Organization Representative

Người ủy quyền CBTT

Authorized representative

Handwritten signature

Nơi nhận/Recipients:

- Như trên/As above
- Lưu: Văn thư, Phòng Kế toán/
Archive: Office, Accounting Department.



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NGUYỄN ĐỨC HIẾU

SEPARATE FINANCIAL STATEMENTS

Q3 2025

SEPARATE STATEMENT OF FINANCIAL POSITION

as at September 30, 2025

	Notes	30/09/2025 VND	31/12/2024 VND
ASSETS			
Cash, gold and gemstones		1,191,390,675,319	787,773,771,826
Balances with the State Bank of Vietnam ("SBV")		3,139,269,162,935	2,377,473,012,237
Deposits and loans to other credit institutions		51,585,086,557,334	39,126,199,257,631
Deposits at other credit institutions		51,475,359,557,334	38,922,550,757,631
Loans to other credit institutions		109,727,000,000	203,648,500,000
Loan risk provisions to other credit institutions		-	-
Securities held for trading		-	-
Securities held for trading		-	-
Security provisions held for trading		-	-
Derivatives instruments and other financial assets	V.1	-	-
Loans to customers		192,730,756,354,787	168,295,145,827,686
Loans to customers	V.2	195,671,011,149,589	170,844,469,638,663
Provision for credit loss of loans to customers	V.3	(2,940,254,794,802)	(2,549,323,810,977)
Purchased debts		4,350,002,622,316	5,041,128,156,935
Purchased debts		4,382,874,178,656	5,079,222,324,368
Provision for credit loss of purchased debts		(32,871,556,340)	(38,094,167,433)
Investment securities	V.4	53,031,424,700,875	52,589,033,787,156
Available-for-sale securities		53,066,164,802,260	52,635,610,527,457
Held-to-maturity investment securities		-	-
Provision for investment securities		(34,740,101,385)	(46,576,740,301)
Long-term capital contribution, investment	V.5	125,000,000,000	25,000,000,000
Investment in subsidiaries		125,000,000,000	25,000,000,000
Joint venture capital		-	-
Investment in Affiliates		-	-
Other Long-Term Investments		-	-
Long-term investment depreciation reserve		-	-
Fixed assets		770,647,681,120	629,786,003,479
Tangible fixed assets		365,105,904,693	341,299,885,196
Cost		962,386,301,512	897,989,633,453
Accumulated depreciation		(597,280,396,819)	(556,689,748,257)
Financial lease fixed assets		-	-
Cost		-	-
Accumulated depreciation		-	-
Intangible fixed assets		405,541,776,427	288,486,118,283
Cost		791,501,264,872	635,944,945,135
Accumulated depreciation		(385,959,488,445)	(347,458,826,852)
Investment real estate		-	-
Cost		-	-
Accumulated depreciation		-	-
Other assets		8,362,154,696,341	7,639,204,971,652
Receivables		2,946,909,005,468	2,867,038,481,608
Interest and fee receivable		3,207,126,570,325	2,778,453,061,157
Deferred CIT assets		-	-
Other assets		2,212,919,120,548	1,998,513,428,887
In which: Goodwill		-	-
Provision for other on-balance assets		(4,800,000,000)	(4,800,000,000)
TOTAL ASSETS		315,285,732,451,027	276,510,744,788,602

SEPARATE STATEMENT OF FINANCIAL POSITION

as at September 30, 2025

	Notes	30/09/2025 VND	31/12/2024 VND
LIABILITIES			
Amounts due to the Government and the SBV		4,708,712,023,514	3,469,535,552,139
Deposits and borrowings from the Government, the SBV	V.6	4,708,712,023,514	3,469,535,552,139
Transactions on sale and repurchase of Government bonds with the State Treasury		-	-
Deposits and borrowings from other credit institutions	V.7	53,597,345,476,823	45,008,281,205,498
Deposits from other credit institutions		51,441,196,476,823	43,798,252,294,422
Borrowings from other credit institutions		2,156,149,000,000	1,210,028,911,076
Customer deposits	V.8	155,364,656,105,693	142,482,818,601,895
Derivatives and other financial liabilities	V.1	160,195,671,897	356,262,657,844
Grants, entrusted funds and loans exposed to risks		6,090,700,857,435	5,942,083,509,395
Valuable papers issued	V.9	58,668,400,000,000	44,010,712,500,000
Other liabilities		4,048,343,724,366	3,570,173,600,088
Interest and fee payable		2,805,955,773,704	2,656,125,820,313
Deferred CIT payable		-	-
Other payables	V.10	1,242,387,950,662	913,053,268,483
Provision for contingent liabilities and off-balance sheet commitments	V.10	-	994,511,292
TOTAL LIABILITIES		282,638,353,859,728	244,839,867,626,859
OWNERS' EQUITY			
Capital and funds	V.12	32,647,378,591,299	31,670,877,161,743
Capital of credit institutions		26,683,794,827,348	24,711,163,507,348
Charter capital		26,630,522,840,000	24,657,891,520,000
Capital construction investment		-	-
Share premium		53,271,987,348	53,271,987,348
Treasury shares		-	-
Preference shares		-	-
Other capital		-	-
Credit institution funds		3,223,626,131,166	3,223,626,131,166
Exchange rate differences		(40,468,755)	-
Asset revaluation differences		-	-
Undistributed earnings		2,739,998,101,540	3,736,087,523,229
TOTAL LIABILITIES AND OWNERS' EQUITY		315,285,732,451,027	276,510,744,788,602



Form No.: - B02a/TCTD
(Issued under Circular No. 49/2014/TT-NHNN
dated December 31, 2014 of the State Bank of
Vietnam)

as at September 30, 2025

SEPARATE OFF-BALANCE SHEET ITEMS

	30/09/2025	31/12/2024
<i>Notes</i>	<i>VND</i>	<i>VND</i>
Credit guarantees	908,236,260,399	89,245,268,842
Foreign exchange commitments	180,366,288,874,112	138,719,544,097,903
Spot foreign exchange commitments - buy	1,046,656,675,951	662,365,672,412
Spot foreign exchange commitments - sell	1,048,490,527,918	663,446,975,491
Swap contracts	178,271,141,670,243	137,393,731,450,000
Letters of credit	679,231,687,090	669,334,223,912
Other guarantees	10,327,553,893,075	6,161,163,020,259
Other commitments	4,467,838,504,332	2,498,925,000,000
Uncollected interest and receivable fees	2,393,926,809,184	1,854,843,084,325
Written-off debts	17,164,188,592,865	14,880,784,832,530
Other assets and documents	74,673,158,697,371	68,135,411,858,929

Prepared by


Nguyễn Minh Thanh

Chief Accountant

Nguyễn Văn Anh

Ho Chi Minh City, October 28, 2025
Chief Executive Officer

Ho Chi Minh City,
Chief Executive Officer

**NGÂN HÀNG
THƯƠNG MẠI CỔ PHẦN
PHƯƠNG ĐÔNG**

THÀNH PHỐ HỒ CHÍ MINH

Phạm


Pham Hong Hai

SEPARATE STATEMENT OF PROFIT OR LOSS

Quarter 03.2025

Items	Notes	Q3.2025	Q3.2024	Cumulative from the beginning of the year to the end of Q3.2025	Cumulative from the beginning of the year to the end of Q3.2024
Interest and similar income	VI.13	5,466,240,396,584	4,369,896,039,487	15,326,984,729,305	12,845,533,253,963
Interest and similar expenses	VI.14	(3,042,974,407,510)	(2,305,525,170,173)	(8,561,661,650,427)	(6,894,426,723,983)
NET INTEREST INCOME		2,423,265,989,074	2,064,370,869,314	6,765,323,078,878	5,951,106,529,980
Income from services		249,267,499,933	232,380,690,549	772,401,278,704	564,015,482,872
Expenses on services		(63,811,785,190)	(33,673,245,955)	(159,496,703,231)	(95,580,776,435)
Net gain from services		185,455,714,743	198,707,444,594	612,904,575,473	468,434,706,437
Net gain from trading foreign currencies		66,220,215,893	65,788,101,940	177,655,103,004	288,669,042,189
Net gain/ (loss) from trading securities	VI.15	118,000,000	-	(824,300,000)	330,060,000
Net loss from investment securities	VI.16	(5,112,293,207)	(32,902,742,896)	(205,056,459,544)	(122,364,196,234)
Income from capital contribution, equity investments		317,400,000	1,072,015,796	463,137,114	1,072,015,796
Other operating income		273,373,780,381	35,190,065,204	554,733,227,474	335,743,101,378
Other operating expenses		(13,392,450,913)	(39,574,276,076)	(60,285,736,189)	(71,501,299,226)
Net gain from other activities		259,981,329,468	(4,384,210,872)	494,447,491,285	264,241,802,152
TOTAL OPERATING INCOME		2,930,246,355,971	2,292,651,477,876	7,844,912,626,210	6,851,489,960,320
OPERATING EXPENSES	VI.17	(1,069,069,883,658)	(918,359,139,432)	(3,079,499,087,666)	(2,741,520,859,546)
NET PROFIT FROM OPERATING ACTIVITIES		1,861,176,472,313	1,374,292,338,444	4,765,413,538,544	4,109,969,100,774
Provision expenses for credit losses		(323,675,853,617)	(933,166,463,488)	(1,335,257,386,557)	(1,555,845,492,202)
PROFIT BEFORE TAX		1,537,500,618,696	441,125,874,956	3,430,156,151,987	2,554,123,608,572
Corporate income tax expense		(310,083,079,840)	(92,928,733,370)	(697,167,063,010)	(535,397,791,004)
PROFIT AFTER TAX		1,227,417,538,856	348,197,141,586	2,732,989,088,977	2,018,725,817,568

Prepared by


Nguyen Minh Thanh

Chief Accountant


Nguyen Van Anh

Ho Chi Minh City, October 28, 2025
Chief Executive Officer



Pham Hong Hai

SEPARATE CASH FLOW STATEMENT

as at September 30, 2025

<i>Items</i>	<i>Notes</i>	<i>Cumulative from the beginning of the year to the end of Q3.2025</i>	<i>Cumulative from the beginning of the year to the end of Q3.2024</i>
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and similar receipts		14,994,051,917,453	12,905,171,479,092
Interest and similar payments		(8,396,783,668,134)	(8,898,653,126,010)
Income from services		518,150,791,874	476,357,131,680
Net receipts/ payments from dealing in foreign currencies, gold and securities trading activities		(40,062,295,456)	172,433,945,135
Other income		50,211,690,929	174,612,017,937
Recoveries from bad debts previously written-off		444,596,705,440	104,591,776,752
Payments for operating and salary expenses		(3,077,817,208,251)	(2,755,211,106,166)
Corporate income tax paid during the year		(694,286,038,969)	(760,522,938,295)
Net cash flows from operating profit before changes in operating assets and liabilities		3,798,061,894,886	1,418,779,180,125
<i>Changes in operating assets</i>			
Decrease in deposits and loans to other credit institutions		93,921,500,000	1,439,489,534,449
Increase in investment securities		(430,554,274,803)	(9,738,680,384,017)
Increase in other derivative and financial assets		-	(22,278,837,486)
Increase in loans to customers		(24,130,193,365,214)	(12,836,350,621,236)
Decrease in provision to write off (credit, security, long- term investment) losses		(950,543,525,117)	(1,323,937,519,337)
Decrease in other operating assets		56,295,471,212	208,497,176,585
<i>Changes in operating liabilities</i>			
Increase in amounts due to the Government and the SBV		1,239,176,471,375	1,426,985,387,968
Increase in deposits and borrowings from other credit institutions		8,589,064,271,325	18,778,383,528,288
Increase in customer deposits		12,881,837,503,798	10,589,876,002,764
Increase/ (decrease) in issuance of valuable papers (except for valuable papers issued included in financial activities)		14,657,687,500,000	(1,958,552,500,000)
Increase/ (decrease) in grants, trusted funds, and borrowing that the bank bears the risk		148,617,348,040	(456,475,393,008)
Decrease in derivatives and other financial liabilities		(196,066,985,947)	-
Increase/ (decrease) in other operating liabilities		285,698,093,877	(1,220,004,560,670)
Utilization of funds		(5,403,000,000)	(10,462,000,000)
Net cash flows from operating activities		16,037,598,903,432	6,295,268,994,425

SEPARATE CASH FLOW STATEMENT

as at September 30, 2025

<i>Items</i>	<i>Notes</i>	<i>Cumulative from the beginning of the year to the end of Q3.2025</i>	<i>Cumulative from the beginning of the year to the end of Q3.2024</i>
Purchases of fixed assets		(508,446,452,697)	(182,801,528,597)
Proceeds from sales, disposal of fixed assets		1,429,615,455	444,601,453
Payments for other long-term investments		(100,000,000,000)	-
Dividends and profit received from long-term investments and capital contribution		463,137,114	1,072,015,796
Net cash flows from investing activities		(606,553,700,128)	(181,284,911,348)
CASH FLOWS FROM FINANCING ACTIVITY			
Dividends paid to shareholders		(1,712,782,880,655)	(17,881,944)
Cash flows used in financing activities		(1,712,782,880,655)	(17,881,944)
Net cash flows for the period		13,718,262,322,649	6,113,966,201,133
Cash and cash equivalents at the beginning of the period		42,087,797,541,694	40,049,013,547,932
Adjustment for the impact of exchange rate changes		(40,468,755)	(21,376,650,921)
Cash and cash equivalents at the end of the period		55,806,019,395,588	46,141,603,098,144

Prepared by



Nguyen Minh Thanh

Chief Accountant



Nguyen Van Anh

Hà Nội, October 28, 2025
Chief Executive Officer



Pham Hong Hai

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

Q3 2025

I. OPERATIONAL CHARACTERISTICS**ABOUT THE BANK**

Orient Commercial Joint Stock Bank ("the Bank") is a joint stock commercial bank established in the Socialist Republic of Vietnam.

1. Establishment & Operation

The bank is a joint stock commercial bank established in Vietnam pursuant to Banking License No. 0061/NH-GP issued by the State Bank of Vietnam for a period of 99 years from April 13, 1996 and Business Registration Certificate No. 0300852005 dated May 10, 1996 issued by the Department of Planning and Investment of Ho Chi Minh City and other regulatory licenses.

The bank's principal activities include mobilising short-term, medium-term and long-term deposits from various organisations and individuals in the form of term deposits and demand deposits in Vietnam Dong and foreign currencies; receiving entrusted funds from domestic organisations; taking borrowings from the SBV and other credit institutions; granting short-term, medium-term and long-term loans to various organisations and individuals based on the bank's nature and capacity of the capital resources; discounting of commercial papers, bonds and valuable papers; venturing capital and joint-venture, buying shares under the current regulations; conducting payment transactions services; conducting foreign currency and gold trading transactions, international trade finance service; mobilising overseas sources of funds and other international banking services with overseas counterparties as approved by the SBV; performing insurance agency services following current regulations; trading bonds following current regulations; providing credit facility under form of discounting, re-discounting of transferrable instruments; re-discounting of valuable papers; issuing credit cards; providing bank guarantees; opening current accounts for customers; opening current account at the SBV; opening current accounts at other credit institutions, foreign bank branches; conducting internal settlement system, participating in the national interbank settlement system; providing cash management service, banking and financial consulting, services of keeping and managing precious assets, renting safe boxes; consulting on corporate finance, acquisition, consolidation, merger and investment consulting; bidding for Treasury bills, transferrable instruments, Government bonds, the SBV's bills and other valuable documents in the monetary market; providing monetary brokerage service; issuing certificates of deposits, bills, bonds, promissory notes to mobilise funds under the Law on Credit Institutions, Law on Securities, Government's regulations and guidance of the SBV; depositing, receiving funds from other credit institutions, foreign bank branches, domestic and foreign financial organisations under current regulation and guidance from the SBV; performing entrusted, agency activities in banking operation, insurance, managing assets in accordance with the prevailing regulations and guidance from the SBV; purchasing debts and trading gold.

NOTES TO THE FINANCIAL STATEMENTS
Q3.2025

Form No.: - B05a/TCTD
(Issued under Circular No. 49/2014/TT-NHNN
dated December 31, 2014 of the State Bank of
Vietnam)

2. Charter capital

As at September 30, 2025, the bank's charter capital is VND 26,630,522,840,000 (December 31, 2024: VND 24,657,891,520,000).

3. Board of Directors

The members of the Board of Directors as at September 30, 2025 are as follows:

<i>Full name</i>	<i>Position</i>
Mr. Trinh Van Tuan	Chairman
Mr. Ngo Ha Bac	Member
Ms. Trinh Thi Mai Anh	Member
Mr. Yoshizawa Toshiki	Member
Mr. Segawa Mitsuhiro	Member
Mr. Phan Trung	Member
Mr. Duong Ky Hiep	Independent member

Board of Supervision

The members of the Board of Supervision as at September 30, 2025 include:

<i>Full name</i>	<i>Position</i>
Ms. Dang Thi Thanh Huyen	Head
Ms. Dang Thi Quy	Member
Mr. Nguyen Van Hai	Member
Mr. Nguyen Trong Hai	Member
Mr. Pham Quang Vinh	Member

4. Board of Management

The members of the Board of Management as at September 30, 2025 include:

<i>Full name</i>	<i>Position</i>
Mr. Pham Hong Hai	Chief Executive Officer
Ms. Huynh Le Mai	Deputy Chief Executive Officer (Resigned on 01 July 2025)

5. Head Office, Branches

Orient Commercial Joint Stock Bank has its head office located at The Hallmark, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh city, Vietnam. As of September 30, 2025, Orient Commercial Joint Stock Bank has one (01) Head Office, sixty-two (62) main branches, one hundred thirteen (113) transaction offices in provinces and cities across the country.

NOTES TO THE FINANCIAL STATEMENTS
Q3.2025

Form No.: - B05a/TCTD
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6. Subsidiary

As of September 30, 2025, the bank has 02 subsidiaries, established in Vietnam:

Orient commercial bank international money transfer company limited company was established under Business Registration Certificate No. 0314327542 dated April 3, 2017 with a capital contribution ratio of 100%.

Phuong Dong bank assets exploitation and debt management one member company limited was established under Business Registration Certificate No. 0318933777 dated April 28, 2025 with a capital contribution ratio of 100%.

7. Employees

The total number of employees of the bank as at 30 September 2025 is 6,926 employees (31 December 2024: 7,021 employees).

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Fiscal Year

The financial year of the bank begins on 01 January and ends on 31 December.

2. Accounting Currency

The bank's financial statements are prepared in Vietnam Dong ("VND").

III. APPLIED ACCOUNTING STANDARDS AND SYSTEM

- Statement of Compliance with the Vietnamese Accounting Standards (VAS)

The bank's Board of Directors affirms that the accompanying financial statements are prepared in compliance with Vietnamese Accounting Standards and the Vietnamese Accounting System for Credit Institutions.

- Applied accounting standards and system

The presentation of the financial statements requires Directors to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent liabilities. These estimates and assumptions also affect the reported income, expenses and reserve figures. These estimates are based on assumptions about a number of factors that involve varying degrees of subjectivity and uncertainty. As a result, actual results may vary, resulting in future adjustments to the related items.

- Basis of preparation of financial statements and significant accounting estimates

The bank's financial statements have been prepared in accordance with Decision No. 479/2004/QĐ-NHNN dated 29 April 2004, Decision No. 16/2007/QĐ-NHNN dated 18 April 2007, Circular No. 10/2014/TT-NHNN dated 20 March 2014, Circular No. 49/2014/TT-NHNN dated 31 December 2014, Circular No. 22/2017/TT-NHNN dated 29 December 2017 ("Circular 22"), and Circular No. 27/2021/TT-NHNN dated 31 December 2021.

NOTES TO THE FINANCIAL STATEMENTS
Q3.2025

Form No.: - B05a/TCTD
(Issued under Circular No. 49/2014/TT-NHNN
dated December 31, 2014 of the State Bank of
Vietnam)

The accompanying financial statements have been prepared in accordance with accounting principles and practices generally accepted in Vietnam. The statements of financial position, the statement of profit or loss, the cash flow statement and the notes thereto and their utilisation are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the statements of financial position, the statement of profit or loss, the cash flow statement of the bank in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

- **Consolidated statements**

The bank also prepares the consolidated financial statements of the bank and its subsidiary for the period ended 30 September 2025.

IV. APPLIED ACCOUNTING POLICIES

1. Currencies Conversion

According to Circular 22/2017/TT-NHNN dated December 29, 2017, all transactions of the bank are accounted for in the original currency. Monetary items denominated in foreign currencies are converted into VND at the weighted average buying and selling exchange rate of that foreign currency ("spot exchange rate") at the end of the last working day of the accounting period if this spot exchange rate differs by less than 1% from the weighted average buying and selling exchange rate of the last working day of the accounting period. In case the spot exchange rate at the end of the last working day of the accounting period differs by more than or equal to 1% from the weighted average buying and selling exchange rate of the last working day of the accounting period, the bank shall use the weighted average buying and selling exchange rate of the last working day of the accounting period. Non-monetary items denominated in foreign currencies are converted into VND at the exchange rate on the date of the transaction.

Transactions relating to income and expenses in foreign currencies of the bank are translated into VND at the closing exchange rate on the date of the transaction.

Exchange rate differences resulting from revaluation of foreign currency assets and liabilities into VND at the monthly reporting date are recorded in the "Foreign exchange differences" account on the statement of financial position and are recorded in the statement of profit or loss at the end of the annual accounting period.

2. Derivative Financial Instruments

Foreign currency forward and swap contracts

Foreign currency forward and swap contracts are recorded at net value in the financial statements based on the contract value. The difference between the currency amount committed to buy/sell at the exchange rate stated in the contract and the currency amount committed to buy/sell translated at the spot exchange rate at the effective date of the currency forward contracts and currency swap contracts is allocated to the statement of profit or loss on a straight-line basis over the effective period of these contracts.

The balance of the currency forward contract is revalued at the spot exchange rate at the end of each day. Unrealized gains/losses are recorded in the "Foreign exchange differences"

account in equity and transferred to the statement of income at the end of the annual accounting period. The revaluation exchange rate is prescribed in Circular 22.

3. **Interest Income & Interest Expense**

Interest income and interest expense are recognized in the statement of profit or loss on an accrual basis. Accrued interest income arising from loans classified from groups 2 to 5 under Circular 31/2024/TT-NHNN dated 30 June 2024 ("Circular 31"), Decree No. 86/2024/ND-CP dated 11 July 2024 ("Decree 86") and loans with restructured repayment terms under Circular 01/2020/TT-NHNN dated 13 March 2020 ("Circular 01"), Circular 03/2021/TT-NHNN dated 02 April 2021 ("Circular 03"), Circular 14/2021/TT-NHNN dated 07 September 2021 ("Circular 14"), Circular 02/2023/TT-NHNN dated 23 April 2023 ("Circular 02"), Circular 06/2024/TT-NHNN dated 18 June 2024 ("Circular 06"), Circular 53/2024/TT-NHNN dated 04 December 2024 ("Circular 53") will not be recognized in the statement of profit or loss. The accrued interest on these debts is transferred to off-balance sheet accounts and recognized in the statement profit and loss when the bank actually collects them.

4. **Fees & Commissions**

Service fees and commissions are recognised when the services are provided.

Cash dividends received from investment activities are recognised as income when the bank's right to receive dividends is established. Stock dividends and bonus shares received are not recognised as income of the bank but only the number of shares is updated.

5. **Loans to Customers**

- **Loan recognition principles**

Loans to customers are disclosed and presented at the principal balance at the end of the accounting period.

Short-term loans are loans with a term of 12 months or less from the date of disbursement. Medium-term loans are loans with a term of more than 12 months to 60 months from the date of disbursement. Long-term loans are loans with a term of more than 60 months from the date of disbursement.

- **Loan classification and credit risk assessment, provision for credit losses and writing off irrecoverable loans**

The bank applies the quantitative method prescribed in Article 10 of Circular 31 in classifying loans for the following assets, namely deposits at and loans to financial institutions and other credit institutions; purchase and entrustment of purchase of unlisted corporate bonds (including bonds issued by other credit institutions); lending to customers; entrustment of credit granting; purchase and sale of debts according to regulations; repurchase of government bonds on the stock market; purchase of promissory notes, treasury bills, and deposit certificates issued by other credit institutions and foreign bank branches (collectively referred to as "loan"); Usance Payable at Sight Letter of Credit with a clause that allows the beneficiary to be paid immediately or in advance of the letter of credit's due date, and the transaction of reimbursing the letter of credit according to an agreement with the customer, using the bank's funds for reimbursement starting from the date the bank reimburses the beneficiary; the transaction of negotiating the payment of the letter of credit; and the outright

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purchase of the documents presented under the letter of credit without recourse, except in the case where a commercial bank or a foreign bank branch purchases the documents without recourse under the letter of credit issued by the same commercial bank or foreign bank branch.

Loans classified as *Substandard*, *Doubtful* and *Loss* are considered Non-performing Loans.

Specific provisions are determined by the outstanding loan after deducting the value of the collateral that has been deducted multiplied by the provision ratio according to the loan classification results. The basis for determining the value and deductible value of each type of collateral is specified in Decree 86. Specific provision ratios for each specific loan classification are as follows:

Category		Provision Rate
1	Standard	0%
2	Special mention	5%
3	Substandard	20%
4	Doubtful	50%
5	Loss	100%

In case a customer has more than one loan with the bank and any loan is transferred to a higher risk loan classification, the bank will classify the remaining loans of that customer into a higher risk loan classification corresponding to the risk level.

For outstanding loans that have been restructured in terms of repayment terms, exempted or reduced interest, and kept in the same overdue loan classification according to the restructured term and are not further restructured in terms of repayment terms and kept in the same loan classification according to current regulations, the bank will classify loans and set aside risk provisions according to Circular 31 and Decree 86.

The bank makes general provisions in accordance with Decree 86 at a rate of 0.75% of the total outstanding balance of loans from groups 1 to 4, except for deposits at and loans to other credit institutions; purchases of promissory notes, treasury bills, deposit certificates, bonds issued by other credit institutions and branches of foreign banks in the country; and purchases and repurchases of government bonds.

Provisions are recorded as an expense on the single statement of profit or loss and are used to handle non-performing loans. According to Decree 86, the bank shall establish a Risk Settlement Council to handle non-performing loans if they are classified into Group 5 or if the borrower is an organization that is dissolved, bankrupt, or an individual who is dead or missing.

Loans to customers affected by Covid-19 pandemic and loans to customers who face difficulties in production and business activities, as well as facing difficulties in repaying loans to meet their daily life and consumption needs are classified and made provisions as prescribed in Circular 01, Circular 03, Circular 14, Circular 02, Circular 06, Circular 53.

6. Securities Trading & Investment

6.1 Securities held for trading

Classification

Trading securities include debt securities acquired for trading purposes. Trading securities are initially recorded at cost.

Measurement

Trading securities are recorded on the principle of the lower of book value and market value. Securities are provided for impairment when the book value is higher than the market value determined in accordance with the provisions of Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on August 8, 2019 and Circular No. 24/2022/TT-BTC dated April 7, 2022 amending and supplementing Circular 48. The impairment provision is recorded in the statement of profit or loss under "Net gain/loss from trading securities."

For debt securities not listed on the stock market, the bank makes provision for credit risks in accordance with the provisions of Circular 31 and Decree 86.

The risk provision for trading securities mentioned above will be reversed when the subsequent increase in the recoverable value of the trading securities is due to an objective event occurring after the provision was recorded. The provision is reversed only up to the maximum amount equal to the carrying amount of these securities before the provision was made.

Gains or losses on the sale of trading securities are recognised in the statement of income.

Cash interest earned during the holding period of trading securities is recognised in the consolidated statement of profit or loss on a cash basis.

Derecognised

Trading securities are derecognized when the rights to receive cash flows from these securities have expired or the bank has transferred substantially all risks and benefits of ownership.

6.2 Available-for-sale securities

Classification and recognition

Available-for-sale securities include debt and equity securities that are acquired by the bank for the investment and available-for-sale purposes, not regularly traded but can be sold when there is a benefit. For equity securities, the bank is also neither the founding shareholder nor the strategic partner and does not have the ability to make certain influence in establishing and making the financial and operating policies of the investees through a written agreement on assignment of its personnel to the Board of Directors/Management.

Available-for-sale equity securities are initially recognized at cost at the purchase date and continuously presented at cost in subsequent periods.

Available-for-sale debt securities are recognized at par value at the purchase date. Accrued interest (for debt securities with interest payment in arrears) and deferred interest (for debt securities with interest payment in advance) is recognized in a separate account.

Discount/premium, which is the difference between the cost and the amount being the par value plus (+) accrued interest (if any) or minus (-) deferred interest (if any) is also recognized in a separate account.

In subsequent periods, these securities are continuously recorded at par value, and the discount/premium (if any) is amortized to the consolidated statement of profit or loss on a straight-line basis over the remaining term of securities. Interest received in arrears is recorded as follows: Cumulative interest incurred before the purchasing date is recorded as a decrease in the accrued interest; cumulative interest incurred after the purchasing date is recognized as income of the bank based on the accumulated method. Interest received in advance is amortized into the securities investment interest income on a straight-line basis over the term of securities investment.

Measurement

Available-for-sale securities are subject to impairment review at the end of fiscal year.

Equity securities are provided for impairment when their book value is higher than their market value as determined in accordance with Circular No. 48/2019/TT-BTC and Circular No. 24/2022/TT-BTC. In cases where the market value of securities cannot be determined, no allowance will be made for impairment. The allowance for impairment is recorded in the statement of operations under the item "*Net gain/loss from investment securities.*"

For corporate bonds that are not listed on the stock exchange or not registered for trading on the trading market of unlisted public companies, the bank shall make allowance for risks in accordance with Circular 31 and Decree 86.

7. Intangible fixed assets

- Land use rights

Land use rights include legally transferred land use rights.

Land use rights with a definite term are stated at cost less accumulated depreciation. The cost of land use rights with a definite term includes the purchase price and any costs incurred in connection with the acquisition of the land use rights. Depreciation is calculated on a straight-line basis over a period of 35 to 50 years.

Land use rights with an indefinite term are stated at cost and are not amortized. The cost of land use rights with an indefinite term includes the payment price and any costs incurred in connection with the acquisition of the land use rights.

- Computer software

The cost of acquiring new computer software, which is not an integral part of the related hardware, is capitalized and accounted for as an intangible asset. Computer software is amortized on a straight-line basis over a period of 3 to 10 years.

8. Tangible fixed assets

- Cost

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of a tangible fixed asset comprises its purchase price, import duties, non-refundable purchase taxes and

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any directly attributable costs of bringing the asset to its working condition and location for its intended use. Expenditure incurred after the tangible fixed asset has been put into operation, such as repairs, maintenance and overhaul costs, is charged to the consolidated statement of profit or loss in the period in which the expenditure is incurred. In situations where it can be clearly demonstrated that the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of an asset beyond its originally assessed standard of performance, the expenditure is capitalized as an additional cost of tangible fixed assets.

- **Depreciation**

Depreciation is calculated using the straight-line method over the estimated useful lives of tangible fixed assets. The estimated useful lives are as follows:

Housing and structures	5 - 50 years
Machinery and power equipment	6 - 10 years
Equipment and vehicles	6 - 10 years
Management tools	3 – 8 years
Other types of intangible fixed assets not specified in the above groups	4 - 25 years

9. Lease transactions

Leases made by the bank

Lease payments under operating leases are allocated to the "Operating expenses" item in the consolidated statement of profit or loss on a straight-line basis over the lease term.

10. Cash and cash equivalents

On the cash flow statement, cash and cash equivalents include cash, gold and gemstones, current deposits and placements with State Bank of Vietnam, demand and term deposits at other banks, with a maturity of no more than three months from the date of deposit, and government bills and other short-term valuable papers eligible for rediscounting by the State Bank of Vietnam.

11. Provisions, contingent liabilities and unknown assets

The bank classifies off-balance sheet commitments and set aside risk provisions according to Circular 31 and Decree 86.

12. Obligations to employees

12.1 Pension benefits

Employees of the bank who are eligible for pension will receive pension benefits from the Social Security's fund. In addition, the bank is not obliged to pay pension benefits to employees.

12.2 Severance pay

Pursuant to Article 46 of the Labor Code No. 45/2019/QH14 effective from 1 January 2021, the bank is obliged to pay severance allowance equal to half a month's salary for each year

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of employment up to 31 December 2008 plus other allowances (if any) to employees who voluntarily resign. From 1 January 2009, the average monthly salary calculated for severance allowance payment will be based on the average salary of the six most recent months up to the date of the employee's resignation. Accordingly, the working time at the bank for calculating severance allowance is the total actual working time at the bank minus the time the employee has participated in unemployment insurance in accordance with the law on unemployment insurance and the working time for which the employer has paid severance allowance.

12.3 Unemployment insurance

According to current regulation, the Bank is required to contribute to the unemployment insurance at the rate of 1% of salary, and wage fund of unemployment insurance joiners and deduct 1% of monthly salary and wage of each employee to contribute to the unemployment insurance.

13. Principles and methods of recording corporate income tax and corporate income tax expenses**- Current income tax**

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be paid to (or recovered from) the taxation authorities. The tax rates and tax laws are applied and enacted at the end of the reporting period.

Current income tax is recognised in the statement of profit or loss, except when it relates to items recognised directly to equity, in which case the current tax is also recognised directly to equity.

The bank offsets current tax assets and current tax liabilities only when the bank has a legally enforceable right to set off current tax assets against current tax liabilities and the bank intends to settle its current tax assets and current tax liabilities on a net basis.

The bank's tax returns are subject to examination by the tax authorities. Since the application of tax laws and regulations to different types of transactions is susceptible to varying interpretations, the tax amounts reported in the financial statements may be changed upon final determination by the tax authorities.

- Deferred income tax

Deferred income tax is recognized for all temporary differences at the date the statement of financial position is prepared between the tax base of assets and liabilities and their carrying amount reported in the separate financial statements.

Deferred income tax payable is recognized for all taxable temporary differences, except:

- ▶ where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the related transaction affects neither the accounting profit nor taxable profit or loss; and
- ▶ in respect of taxable temporarily differences associated with investments in subsidiaries and associates, and interests in joint ventures where timing of the reversal of the temporary difference can be controlled and it is probable that the temporary difference will not reverse in the foreseeable future.

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Deferred income tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilized, except:

- ▶ where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss; and
- ▶ in respect of deductible temporarily differences associated with investments in subsidiaries, associates, and interests in joint ventures, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

The carrying amount of deferred tax assets should be reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Previously unrecognised deferred tax assets are reviewed at the end of each reporting period and are recognised to the extent that it is probable that sufficient taxable profit will be available against which the unrecognised deferred tax assets can be utilised.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted at the end of the reporting period.

Deferred income tax is recognised in the consolidated statement of profit or loss, except when it relates to items recognised directly in equity, in which case the deferred income tax is also recognised directly in equity.

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

14. Borrowings

Principle of recording borrowing costs: recorded as business expenses in the period incurred, monthly estimates are made.

15. Equity

Share capital of the bank for the period from January 1, 2025 to September 30, 2025:

	<i>Charter capital</i>	<i>Share premium</i>	<i>Total</i>
Balance as at 1 January 2025	24.657.891.520.000	53.271.987.348	24.711.163.507.348
Increase within the period	1.972.631.320.000	-	1.972.631.320.000
Decrease within the period	-	-	-
Balance as at 30 September 2025	26.630.522.840.000	53.271.987.348	26.683.794.827.348

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF FINANCIAL POSITION

(Figures as of December 31, 2024 that have been presented according to figures in the 2024 audited report)

1. Derivatives and other financial instruments

	Total contract value (according to exchange rate on contract effective date)	Total net book value (at the exchange rates as at the date of the financial statements)	
		Assets	Liabilities
<u>As at 30/09/2025</u>			
Currency derivatives			
- Swap contracts	162,583,524,470,243	-	66,112,490,083
- Forward contracts	7,439,560,337,140	-	9,228,168,650
Other derivatives			
- Interest rate swap contracts	2,213,164,517,496	-	84,855,013,164
Total	172,236,249,324,879	-	160,195,671,897
			160,195,671,897
<u>As at 31/12/2024</u>			
Currency derivatives			
- Swap contracts	68,222,986,950,000	-	309,670,330,000
- Forward contracts	115,214,689,592	332,672,156	-
Other derivatives			
- Interest rate swap contracts	1,226,000,000,000	-	46,925,000,000
Total	69,564,201,639,592	332,672,156	356,595,330,000
			356,262,657,844

2. Loans to customers

	<u>30/09/2025</u>	<u>31/12/2024</u>
Loans to local economic entities and individuals	194,299,200,634,810	169,237,595,853,438
Payments on behalf of customers	17,973,882,737	1,397,894,380
Loan by funded capital, investment delegation	93,428,412,959	142,985,348,083
Frozen and pending debts awaiting resolution	1,260,408,219,083	1,462,490,542,762
Total	195,671,011,149,589	170,844,469,638,663

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- Analysis of loan portfolio by quality

	<u>30/09/2025</u>	<u>31/12/2024</u>
Current	183,423,277,232,057	160,039,885,864,687
Special mention	3,747,218,892,960	3,933,969,784,987
Substandard	1,476,102,397,612	1,075,776,805,310
Doubtful	1,777,763,654,468	1,710,943,603,143
Loss	3,987,205,903,409	2,621,403,037,774
Debts pending for settlement secured by foreclosed assets and unsettled debts with collaterals	1,259,443,069,083	1,462,490,542,762
Total	195,671,011,149,589	170,844,469,638,663

- Analysis of loan portfolio by original term

	<u>30/09/2025</u>	<u>31/12/2024</u>
Short-term loans	50,784,855,256,282	49,564,199,330,061
Medium-term loans	54,063,136,787,764	34,385,606,526,892
Long-term loans	90,823,019,105,543	86,894,663,781,710
Total	195,671,011,149,589	170,844,469,638,663

3. Provisions for credit losses on loans to customers

	<u>General provision</u>	<u>Specific provision</u>
<u>Q3.2025</u>		
Provision at the beginning of the quarter	1,362,159,436,033	1,253,869,756,884
Provision charged for the period	66,288,618,612	257,936,983,273
Provision used to write off bad debts	-	-
End of quarter balance	1,428,448,054,645	1,511,806,740,157
<u>Q3.2024</u>		
Provision at the beginning of the quarter	1,120,514,755,159	1,480,469,000,341
Provision charged for the period	35,035,019,692	895,539,998,323
Provision used to write off bad debts	-	(816,433,114,209)
End of quarter balance	1,155,549,774,851	1,559,575,884,455

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4. Investment securities

	<u>30/09/2025</u>	<u>31/12/2024</u>
Available-for-sale securities		
a. Debt securities	53,000,609,993,113	52,570,055,718,310
- Securities issued by the Government	16,739,695,667,273	19,132,716,627,953
- Securities issued by other local credit institutions	33,451,951,675,504	29,050,157,917,998
- Securities issued by local economic entities	2,808,962,650,336	4,387,181,172,359
b. Equity securities	65,554,809,147	65,554,809,147
- Securities issued by other local credit institutions	14,236,945,147	14,236,945,147
- Securities issued by local economic entities	51,317,864,000	51,317,864,000
c. Provision of available-for-sale securities	(34,740,101,385)	(46,576,740,301)
Total	53,031,424,700,875	52,589,033,787,156

5. Long-term investments

	<u>30/09/2025</u>	<u>31/12/2024</u>
Investments in subsidiary	125,000,000,000	25,000,000,000
Total	125,000,000,000	25,000,000,000

- Details of investments in subsidiary

	<u>30/09/2025</u>	<u>31/12/2024</u>
Orient Commercial Bank International Money Transfer Company Limited	25,000,000,000	25,000,000,000
Phuong Dong bank assets exploitation and debt management one member company limited	100,000,000,000	-
Total	125,000,000,000	25,000,000,000

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6. Borrowings for the Government and the State Bank of Vietnam

	<u>30/09/2025</u>	<u>31/12/2024</u>
Borrowings from the State Bank of Vietnam	4,708,712,023,514	3,469,535,552,139
Borrowings by credit profile	59,744,192,912	76,348,421,538
Discounted borrowings, rediscounted valuable papers	4,648,967,830,602	3,393,187,130,601
Total	4,708,712,023,514	3,469,535,552,139

7. Deposits and borrowings from other institutions

	<u>30/09/2025</u>	<u>31/12/2024</u>
Deposits from other institutions		
a. Demand deposits	7,103,976,823	7,090,294,422
- In VND	7,103,976,823	7,090,294,422
b. Term deposits	51,434,092,500,000	43,791,162,000,000
- In VND	48,203,400,000,000	39,666,885,000,000
- In foreign currencies	3,230,692,500,000	4,124,277,000,000
Total	51,441,196,476,823	43,798,252,294,422
Borrowings from other institutions		
- In VND	2,156,149,000,000	1,188,082,692,211
- In foreign currencies	-	21,946,218,865
Total	2,156,149,000,000	1,210,028,911,076
Total deposits and borrowings from other institutions	53,597,345,476,823	45,008,281,205,498

8. Customer deposits

- Notes by deposit types

	<u>30/09/2025</u>	<u>31/12/2024</u>
Demand deposits	24,169,953,818,174	20,520,484,034,414
- Demand deposits in VND	23,086,043,176,075	19,725,686,573,559
- Demand deposits in foreign currencies	1,083,910,642,099	794,797,460,855
Term deposits	130,462,817,221,075	121,271,590,004,312
- Term deposits in VND	130,086,107,915,033	120,782,830,009,157
- Term deposits in foreign currencies	376,709,306,042	488,759,995,155
Deposits for specific purposes	401,747,279,677	276,256,373,743
Margin deposits	330,137,786,767	414,488,189,426
Total	155,364,656,105,693	142,482,818,601,895

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9. Valuable papers issued

	<u>30/09/2025</u>	<u>31/12/2024</u>
Bonds with terms from 12 months to 5 years	38,100,000,000,000	32,000,000,000,000
Bonds with terms 5 years onwards	-	1,630,912,500,000
Certificates of deposits with terms under 12 months	17,045,000,000,000	6,620,000,000,000
Certificates of deposits with terms from 12 months to 5 years	3,523,400,000,000	3,759,800,000,000
Total	58,668,400,000,000	44,010,712,500,000

10. Other liabilities

	<u>30/09/2025</u>	<u>31/12/2024</u>
Internal payables	12,165,029,996	9,670,775,746
External payables	1,042,011,086,667	740,162,443,004
Bonus and welfare funds	188,211,833,999	163,220,049,733
Provisions for other risks	-	994,511,292
- Provisions for commitments	-	994,511,292
Total	1,242,387,950,662	914,047,779,775

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11. Obligations to the state budget of the bank

	31/12/2024		During the period		30/09/2025	
	Payable	Receivable	Payable	Paid	Payable	Receivable
Value-added tax	42,237,381,703	37,519,473,103	63,644,582,456	55,281,337,578	13,172,775,646	91,622,168
Corporate income tax	302,807,704,094	4,708,169,662	697,167,063,010	694,286,038,969	301,341,514,981	360,956,508
Personal income tax	12,028,527,912	-	170,958,810,062	171,240,352,234	11,746,985,740	-
Foreign contractor tax	1,223,395,104	-	11,936,084,757	10,988,814,009	2,170,665,852	-
Real estate tax	-	-	332,829,661	332,829,661	-	-
Business license tax	-	-	176,000,000	176,000,000	-	-
Total	358,297,008,813	42,227,642,765	944,215,369,946	932,305,372,451	328,431,942,219	452,578,676

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12. Bank's equity

Statement of changes in equity

Opening balance	Charter capital	Share premium	Foreign exchange difference	Financial reserve	Charter capital supplement reserve	Other reserves	Undistributed profits	Total
Balance as at 31/12/2024	24,657,891,520,000	53,271,987,348	-	2,560,763,862,811	662,488,211,467	374,056,888	3,736,087,523,229	31,670,877,161,743
Increase	1,972,631,320,000	-	-	-	-	-	2,732,989,088,977	4,705,620,408,977
- Increase	1,972,631,320,000	-	-	-	-	-	2,732,989,088,977	4,705,620,408,977
Decrease	-	-	(40,468,755)	-	-	-	(3,729,078,510,666)	(3,729,118,979,421)
- Decrease	-	-	(40,468,755)	-	-	-	(3,729,078,510,666)	(3,729,118,979,421)
Balance as at 30/09/2025	26,630,522,840,000	53,271,987,348	(40,468,755)	2,560,763,862,811	662,488,211,467	374,056,888	2,739,998,101,540	32,647,378,591,299

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VI. ADDITIONAL INFORMATION FOR THE ITEMS PRESENTED IN THE STATEMENT OF PROFIT OR LOSS

13. Interest and similar income

	<u>Q3.2025</u>	<u>Q3.2024</u>
Interest income from deposits	394,120,060,382	353,606,480,299
Interest income from loans to customers and other credit institutions	4,269,827,511,404	3,453,221,690,291
Interest income from trading and investment of securities	598,487,080,381	387,328,732,027
Income from guarantee activities	34,465,676,713	65,076,128,287
Interest income from debt trading activities	91,446,557,463	54,422,115,237
Other incomes from credit activities	77,893,510,241	56,240,893,346
Total	<u>5,466,240,396,584</u>	<u>4,369,896,039,487</u>

14. Interest and similar expenses

	<u>Q3.2025</u>	<u>Q3.2024</u>
Interest expenses for deposits	2,113,759,754,549	1,710,877,404,314
Interest expenses for borrowings	169,731,711,345	104,678,805,689
Interest expenses for valuable papers issued	748,903,999,738	482,729,049,930
Expense for other credit activities	10,578,941,878	7,239,910,240
Total	<u>3,042,974,407,510</u>	<u>2,305,525,170,173</u>

15. Net gain from trading securities

	<u>Q3.2025</u>	<u>Q3.2024</u>
Income from trading securities	118,000,000	-
Expenses for trading securities	-	-
Total	<u>118,000,000</u>	<u>-</u>

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16. Net loss from investment securities

	<u>Q3.2025</u>	<u>Q3.2024</u>
Income from investment securities	61,872,383,176	4,415,094,396
Expenses for investment securities	(78,582,945,059)	(31,510,099,411)
Provision reversed for investment securities	11,598,268,676	(5,807,737,881)
Total	(5,112,293,207)	(32,902,742,896)

17. Total operating expenses

	<u>Q3.2025</u>	<u>Q3.2024</u>
1. Expenses on taxes, fees and charges	589,552,512	814,633,898
2. Employee costs	640,874,116,769	551,467,933,131
In which: - Salaries and benefits	555,374,166,423	479,272,146,928
- Expenses contributed from salaries	50,036,451,027	46,459,729,058
- Allowances	587,808,000	161,333,334
- Other employee expenses	34,875,691,319	25,574,723,811
3. Expenses on assets	142,747,116,737	151,551,598,702
- In which: depreciation of fixed assets	26,512,561,447	30,912,527,842
4. Administrative expenses	247,958,319,338	182,471,556,235
In which:		
- Travelling expenses	13,650,275,990	13,135,689,509
- Expenses on union activities of credit institution	546,358,656	1,411,698,649
5. Insurance fees for customer deposits	36,900,778,302	32,053,417,466
Total	1,069,069,883,658	918,359,139,432

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VII. OTHER INFORMATION

18. Related party transactions

18.1 Transactions incurred during the quarter:

	Income/(expense)	
	<u>Q3/2025</u>	<u>Q3/2024</u>
Interest income from loans to other related parties	7,128,570,052	416,154,743
Interest expenses on deposits from subsidiaries	(952,537,331)	(295,891,943)
Interest expenses on deposits from other related parties	(1,927,400,583)	(2,354,089,237)
Fees earned from subsidiaries	30,000	80,000
Fees earned from other related parties	57,300,110	48,742,257

18.2 Balances at the quarter end:

	Receivables/(payables)	
	<u>30/09/2025</u>	<u>31/12/2024</u>
Loans to other related parties	482,987,684,728	89,424,386,686
Deposits from subsidiaries	(126,147,991,404)	(23,034,051,608)
Deposits from other related parties	(203,332,020,014)	(207,144,846,344)
Interest receivables from loans to other related parties	509,495,156	94,119,633
Interest payables on deposits from subsidiaries	(1,104,103,156)	(1,150,504,110)
Interest payables on deposits from other related parties	(1,528,485,245)	(1,683,112,628)

19. Events after the statement of financial position date

There have been no significant events occurring since the statement of financial position date that require adjustments to or disclosures in the financial statements.

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20 Concentration of assets, liabilities and off-balance sheet items by geographical regions

	Total loan balance	Total deposit balance	Off-balance-sheet commitments	Derivatives (total contract value)	Securities trading and investment
Domestic	200,163,612,328,245	263,505,331,340,243	689,063,237,078	172,236,249,324,879	53,191,164,802,260
Overseas	-	1,968,921,242,273	-	-	-

VIII. FINANCIAL RISK MANAGEMENT

21. Policies for managing risks of financial instruments

The bank has exposure to the following risks from financial instruments:

- ▶ credit risk;
- ▶ liquidity risk; and
- ▶ market risk.

This note presents information about the bank's exposure to each of the above risks, its objectives, policies and processes for measuring and managing risk, and management of capital.

Risk management framework

The Board of Directors ("BOD") has overall responsibility for the establishment and oversight of risk management framework and is ultimately responsible for the quality and effectiveness of the bank's risk management. To facilitate this oversight function, the bank's BOD has established a Risk Committee ("RCO") which is responsible for developing and monitoring key risk management policies for specific areas authorized by the BOD and periodically reporting to the BOD on their activities. These committees include both voting and non-voting members

The bank's risk management framework is established to form key principles in managing and controlling significant risks arising from the bank's activities. Based on this, specific policies and regulations for each type of risk are established to assist the bank in analyzing and determining appropriate risk limits, controlling and monitoring measures and ensuring adherence to the limits.

Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered. The bank, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment, in which all employees understand their roles and obligations.

22. Credit risk

The bank is subject to credit risk through its loans to customers, deposits and loans to other banks and investments in corporate bonds and in cases where it acts as an intermediary on behalf of customers or other third parties or issues guarantees. Credit risk arises when a

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customer, obligor or partner fails to perform or improperly performs or does not fulfill their obligations under the commitments and agreements entered into with the bank. The bank's primary exposure to credit risk arises through its loans and advances to corporates and retail customers and investments in corporate bonds. The amount of credit exposure in this regard is represented by the carrying amounts of the assets on the statement of financial position. In addition, the bank is exposed to off balance sheet credit risk through guarantees commitments and letters of credit.

Credit risk is the one that exerts the largest impact on the bank's income and capital. The bank has established a credit risk appetite on the basis of managing credit activities in a prudent manner and pre-determined credit limits including the credit concentration risk limits and adhering to the bank's risk tolerance. In principle, the bank identifies and manages credit risk in all activities and products with potential credit risk and ensures that the bank provides new products only when sufficient regulations and procedures related to new products or operation in new markets in order to identify, measure, evaluate, monitor and control critical exposure risks are in place. To keep credit risks under control, the bank's policy is to engage in transactions with reliable partners, and request its partners to take guarantee measures as and when required.

The credit risk management system is operating based on the principles of independence and centralization. Accordingly, the development of risk management policies, determination of risk limits and risk monitoring, risk reporting and risk control are implemented independently and centrally at the Risk Management Division. The reports from the Risk Management Division are a basis for RCO to issue key credit decisions.

The bank measures credit risks, makes allowances and complies with safe ratios for loans and advances to customers and to other credit institutions in accordance with relevant regulations of the SBV.

The bank's overall approach to credit risk is a risk-based approach. Accordingly, credit approval or credit valuation decisions as well as the behavioral methods in monitoring and classifying credits and controlling credit risks are being designed following the risk levels of customers. To this end, key activities being implemented by the bank include the followings:

- ▶ Focusing on completion of data infrastructure used for developing credit rating and risk classification systems in accordance with international standards;
- ▶ Developing and completing the credit rating system and the scorecard system;
- ▶ Gathering and reviewing credit policies/documents of the whole system to reassess the integrity and responsiveness to the requirements specified in the policies of Risk Management Framework;
- ▶ Completing the credit quality monitoring mechanism for the entire life cycle of a loan;
- ▶ Developing an early credit risk warning system; and
- ▶ Developing a debt recovery and restructuring system.

23. Market risk

Market risk is the risk that negative changes in interest rate, exchange rate, gold price, securities price and market-related values of commodities. The objective of market risk

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management is to manage and control market risk exposures within acceptable parameters, while optimizing the return on risk.

Market risk management

Management of market risks is vested in the Market Risk Department under the Risk Management Division. The Department is responsible for the development of detailed market risk management policies and processes, instruments, guidance on market risks management measures, propose independent market risks limits for review and approval by the Management and control market risks limit on daily/monthly basis according to the bank's regulations.

The issued market risk management policy has provided fundamental principles and a system of tools, market risk limits on trading activities (Trading book) and other interest rate risk positions in the Banking Book, with controls such as the Net FX Exposure, Present value of a basis point - PV01, cash flow exposure, Duration gap and maturity gap measurement (using the Repricing Model - Revaluation Gap).

Market forecasts also play an important role in market risk management. The Market Risk Management Department in combination with other specialized units gathers and analyzes information and data to generate forecasts regarding potential market movements. Accordingly, the bank is provided with a sufficient basis for making decisions on effective risk prevention measures.

23.1 Interest rate risk

Interest rate risk arises when there is a difference in the interest rate repricing period between assets and liabilities, thereby creating the possibility that the bank's income, asset value, and off-balance sheet commitment value will be affected when market interest rates fluctuate. The real interest rate re-pricing term is the remaining period from the date of preparation of the financial statements to the most recent interest re-pricing period of the assets and capital items.

The following assumptions and conditions have been adopted in the analysis of repricing period of interest rate of the assets and liabilities of the bank:

- ▶ Cash and gold; investment/capital securities; derivatives instruments and other financial assets; long term investments and other assets (including fixed assets, investment real estates and other assets) and other payables are classified as non-interest bearing items.
- ▶ The repricing period of interest rate of investment securities are determined based on the actual maturity term of issuance party. Trading securities are debt securities in term from 6 to 12 months. Discount/premium of bonds are classified as non-interest bearing items.
- ▶ The repricing period of interest rate of balances due from and loans to other credit institutions; loans to customers; borrowing from the SBV; balances due to and borrowings from other credit institutions and due to customers are determined as follows:
 - Items which bear fixed interest rate for the entire contractual term: the repricing period of interest rate is determined based on the remaining contractual term calculated from the consolidated statement of financial position date.

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- Items which bear floating interest rate: the repricing period of interest rate is determined from the consolidated statement of financial position date to the next interest reset date.
- ▶ The real interest repricing term for valuable papers is based on the actual maturity of each type of valuable papers.
- ▶ The real interest repricing term of the investment trust or loan portfolio that the credit institution bears the risk based on the repricing term of interest as stipulated in the contract (if any) or the actual maturity of the transaction.
- ▶ With a cautious stance that mobilization from Market 1 is due before maturity (but not yet settled) is the debt obligation that the bank must prioritize at the highest level for payment to partners or customers. Accordingly, the entire balance of these deposits is revalued by the bank immediately to ensure timely and sufficient measurement of the impact of market interest rate changes on profitability of the bank.

Interest rate policies of the bank:

For interbank market lending (short-term), the investment rate is determined by market conditions and the cost of capital of the bank.

Based on forecasts of interest rate developments in the market, and the ability to balance resources, the bank make appropriate investment decisions.

For capital mobilization, interest rates are determined in accordance with market principles, combined with the business direction of the management and the capital balance of the bank and regulations of the SBV.

For lending activities, the bank set lending interest rates on the principle of covering capital expenditures and management expenses, on the basis of consideration of risk factors and prices. The value of collateral assets, interest rates in the market, ensuring the competitiveness and business efficiency of the bank. Head office shall set lending interest rate in each period; Business units are able to proactively determine the lending interest rates for customers in each period, ensuring that they are not lower than the interest rate floor based on the analysis and assessment of credit risks and must ensure the fulfillment of the interest plan.

The bank manage interest rate risk at two transaction and portfolio levels.

Management tools, operating interest rates of the bank:

- ▶ Adjustment of lending interest rate adjustment period corresponding to the revaluation period of the capital source. Control over the revaluation gap to the extent permitted;
- ▶ All credit contracts must have provisions to prevent interest rate risk to ensure that the bank is always active in the face of unusual fluctuations of the market, lending interest rates must be built. based on the true cost of capital mobilization of the bank;
- ▶ Operation through internal fund transfer pricing (FTP).

With the experience and sensitivity in operation, the bank has carefully and flexibly managed deposit and loan interest rates to ensure safety, efficiency, growth and expand market share.

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23.1. Interest rate risk (continued)

	Interest re-pricing period								Total VND
	Overdue VND	Non-interest bearing VND	Up to 1 month VND	From 1 to 3 months VND	From 3 to 6 months VND	From 6 to 12 months VND	From 1 to 5 years VND	Over 5 years VND	
Assets									
Cash, gold and gemstones	-	1,191,390,675,319	-	-	-	-	-	-	1,191,390,675,319
Balances with the SBV	-	3,139,269,162,935	-	-	-	-	-	-	3,139,269,162,935
Deposits and loans to other credit institutions (*)	-	756,491,057,334	48,871,958,500,000	1,846,910,000,000	-	-	109,727,000,000	-	51,585,086,557,334
Loans to customers and purchased debts - gross (*)	7,955,732,145,113	-	27,719,612,715,517	54,037,640,360,303	77,154,913,602,737	23,163,267,301,947	10,022,719,202,628	-	200,053,885,328,245
Investment securities - gross (*)	-	1,352,984,802,260	2,528,000,000,000	4,974,000,000,000	3,020,080,000,000	22,598,000,000,000	7,183,100,000,000	11,410,000,000,000	53,066,164,802,260
Contributed capital and long-term investments (*)	-	125,000,000,000	-	-	-	-	-	-	125,000,000,000
Fixed assets	-	770,647,681,120	-	-	-	-	-	-	770,647,681,120
Other assets - gross (*)	4,800,000,000	8,362,154,696,341	-	-	-	-	-	-	8,366,954,696,341
Total assets	7,960,532,145,113	15,697,938,075,309	79,119,571,215,517	60,858,550,360,303	80,174,993,602,737	45,761,267,301,947	17,315,546,202,628	11,410,000,000,000	318,298,398,903,554
Liabilities									
Amount due to the Government and the SBV	-	-	4,648,967,830,602	-	-	59,744,192,912	-	-	4,708,712,023,514
Deposits and borrowings from other credit institutions	-	7,103,976,823	51,444,011,500,000	2,146,230,000,000	-	-	-	-	53,597,345,476,823
Customer deposits	-	-	61,602,916,646,227	30,637,318,229,888	47,124,042,056,157	12,434,938,760,090	3,565,085,027,297	355,386,034	155,364,656,105,693
Derivatives and other financial liabilities	-	71,601,321,531	(550,848,159)	(3,504,801,475)	-	92,650,000,000	-	-	160,195,671,897
Grants, trusted funds and borrowings that the bank bears risk	-	-	2,382,190,000,000	3,708,193,009,775	-	-	317,847,660	-	6,090,700,857,435
Value papers issued	-	-	2,045,000,000,000	5,008,900,000,000	514,500,000,000	12,700,000,000,000	38,400,000,000,000	-	58,668,400,000,000
Other liabilities	-	4,048,343,724,366	-	-	-	-	-	-	4,048,343,724,366
Total liabilities	-	4,127,049,022,720	122,122,535,128,670	41,497,136,438,188	47,638,542,056,157	25,287,332,953,002	41,965,402,874,957	355,386,034	282,638,353,859,728
On-balance sheet interest sensitivity gap	7,960,532,145,113	11,570,889,052,589	(43,002,963,913,153)	19,361,413,922,115	32,536,451,546,580	20,473,934,348,945	(24,649,856,672,329)	11,409,644,613,966	35,660,045,043,826
Off-balance sheet commitments affect the interest sensitivity of assets and liabilities (net)	-	-	-	38,549,582,169	20,385,935,327	-	-	-	58,935,517,496
Total interest sensitivity gap	7,960,532,145,113	11,570,889,052,589	(43,002,963,913,153)	19,399,963,504,284	32,556,837,481,907	20,473,934,348,945	(24,649,856,672,329)	11,409,644,613,966	35,718,980,561,322

(*) : Excluding provision

23.2. *Currency risk*

Currency risk is the risk that the value of financial instruments fluctuates due to exchange rate fluctuations. The bank was incorporated and operates in Vietnam, with VND as its reporting currency. Meanwhile, the Assets – Resources Structure of the bank includes other currencies (e.g. USD, EUR, AUD, etc.) and thus the bank has currency risks.

Currency risk management

The bank's management has set limits on positions by currency in accordance with the bank's internal risk assessment system and the SBV's regulations. The major currency in which the Bank transacts is VND. The bank's loans and advances were mainly denominated in VND with the remainder mainly in USD. Some of the bank's other assets are in currencies other than the reporting currency of VND and USD. Positions are monitored on a daily basis and hedging strategies used to ensure positions are maintained within established limits.

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The following table presents assets and liabilities in foreign currencies translated into VND as at 30 September 2025:

	EUR equivalent	USD equivalent	Gold currencies equivalent	Other currencies equivalent	Total
	VND	VND	VND	VND	VND
Assets					
Cash, gold and gemstones	6,740,017,950	310,082,630,967	54,320,000	5,980,958,902	322,857,927,819
Balances with the SBV	-	129,758,716,927	-	-	129,758,716,927
Deposits and loans to other credit institutions (*)	29,796,304,094	2,183,811,447,180	-	231,515,259,664	2,445,123,010,938
Loans to customers and purchased debts - gross (*)	-	792,897,986,686	-	-	792,897,986,686
Other assets - gross	2,049,855	247,206,160,889	-	-	247,208,210,744
Total assets	36,538,371,899	3,663,756,942,649	54,320,000	237,496,218,566	3,937,845,853,114
Liabilities					
Deposits and borrowings from other credit institutions	-	3,230,692,500,000	-	-	3,230,692,500,000
Customer deposits	33,319,182,824	1,368,787,099,499	-	204,694,564,004	1,606,800,846,327
Derivatives and other financial liabilities	219,068,500	(7,941,441,753,663)	-	-	(7,941,222,685,163)
Grants, trusted funds and borrowings that the bank bears risk	-	5,947,429,347,660	-	-	5,947,429,347,660
Other liabilities	2,981,097,292	94,543,441,573	17,985,352	30,773,632,218	128,316,156,435
Total liabilities	36,519,348,616	2,700,010,635,069	17,985,352	235,468,196,222	2,972,016,165,259
FX position on balance sheet	19,023,283	963,746,307,580	36,334,648	2,028,022,344	965,829,687,855
FX position off-balance sheet	-	1,022,686,653,033	-	5,885,495,000	1,028,572,148,033
Net on, off-balance sheet FX position	19,023,283	1,986,432,960,613	36,334,648	7,913,517,344	1,994,401,835,888

(*): Excluding risk provision

23.3 Liquidity risk

Liquidity risk is the risk that the bank will not be able to meet its financial obligations as they fall due, or, the risk that the bank might have to face unacceptable material losses in order to meet those obligations. Liquidity risk may lead to negative effect on the bank's profit, reputation, equity, even causes the bank's bankruptcy.

Liquidity risk management

The bank maintains a specific portfolio and volume of high-liquidation assets, which may include but not limited to cash, gold, interbank deposits, Government bonds and other high-liquidation assets in order to meet its liabilities when due under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Bank's reputation. For each period, the Bank will build the appropriate business strategies based on the structure of the Bank's assets and liabilities to ensure that the Bank strictly adheres to the liquidity ratios prescribed by the SBV's regulations.

The bank understands the interrelation of credit risk and market risk and how they may have impacts on the bank's liquidity. The bank also realizes that liquidity risks come from two sides of its statement of financial position. Therefore, the bank's approach to managing liquidity is to constantly focus on diversification of investment and credit activities and increases of accessibility to capital markets by various fund raising tools and products.

The Market Risk and Liquidity Management Department under the Risk Management Division is responsible for daily oversight of the bank's liquidity and submission of the bank's consolidated liquidity reports to the ALCO for review and making decisions that are compatible with the development strategy of the bank and the business status and market developments in different periods. The bank adopts both of the common approaches to managing liquidity, namely Stock Approach and Flow Approach. Accordingly, the bank monitors on a daily basis the compliance with adequate liquidity ratios and forecasts movements of cash flows which may have impact on the bank's liquidity position in the future to ensure compliance at any time with all regulations of the SBV as well as its internal regulations.

Liquidity risk limits are established based on results of the bank's liquidity forecast in normal and stressed market conditions. Regular liquidity stress testing is conducted under a variety of scenarios covering adverse conditions. At the same time, the bank also issues specific regulations on a Liquidity Contingency Plan ("LCP") which clearly specifies the roles and responsibilities of each unit and individual and a coordination process for implementation when there appear signs of a possible stressed liquidity event.

The following table provides an analysis of the assets and liabilities of the bank into relevant maturity groupings based on the remaining year from the statement of financial position date to repayment date.

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23.3 Liquidity risk (continued)

	Overdue		Current					Total VND
	Above 3 months VND	Within 3 months VND	Up to 1 month VND	From 1 to 3 months VND	From 3 to 12 months VND	From 1 to 5 years VND	Over 5 years VND	
Assets								
Cash, gold and gemstones	-	-	1,191,390,675,319	-	-	-	-	1,191,390,675,319
Balances with the SBV	-	-	3,139,269,162,935	-	-	-	-	3,139,269,162,935
Deposits and loans to other credit institutions (*)	-	-	49,628,449,557,334	1,846,910,000,000	-	109,727,000,000	-	51,585,086,557,334
Loans to customers and purchased debts - gross (*)	6,828,909,189,191	1,126,822,955,922	8,414,738,379,225	11,832,349,129,792	29,966,506,332,980	69,179,862,457,770	72,704,696,883,365	200,053,885,328,245
Investment securities - gross (*)	-	-	2,000,000,000,000	4,950,033,298,208	24,885,663,418,796	8,699,256,675,871	12,531,211,409,385	53,066,164,802,260
Long-term capital contribution, investment (*)	-	-	-	-	-	-	125,000,000,000	125,000,000,000
Fixed assets	-	-	-	-	-	-	770,647,681,120	770,647,681,120
Other assets - gross (*)	4,800,000,000	-	272,653,738,989	362,870,291,975	755,832,665,000	4,335,695,306,212	2,635,102,694,165	8,366,954,696,341
Total assets	6,833,709,189,191	1,126,822,955,922	64,646,501,513,802	18,992,162,719,975	55,608,002,416,776	82,324,541,439,853	88,766,658,668,035	318,298,398,903,554
Liabilities								
Amounts due to the Government and the SBV	-	-	4,648,967,830,602	-	59,744,192,912	-	-	4,708,712,023,514
Deposits and borrowings from the SBV and other credit institutions	-	-	51,360,031,632,763	2,146,230,000,000	15,442,063,800	75,641,780,260	-	53,597,345,476,823
Customer deposits	-	-	61,001,199,409,935	29,453,468,786,276	54,603,668,202,250	10,305,964,321,198	355,386,034	155,364,656,105,693
Derivatives and other financial liabilities	-	-	113,539,446,778	(46,941,697,813)	98,370,273,904	(4,772,350,972)	-	160,195,671,897
Grants, trusted funds and borrowings that the bank bears risk	-	-	8,620,000,000	161,596,500,000	26,988,604,175	5,893,495,753,260	-	6,090,700,857,435
Value papers issued	-	-	2,045,000,000,000	5,008,900,000,000	13,214,500,000,000	38,400,000,000,000	-	58,668,400,000,000
Other liabilities (*)	-	-	470,492,776,328	674,963,158,266	2,007,975,416,467	894,900,515,159	11,858,146	4,048,343,724,366
Total liabilities	-	-	119,647,851,096,406	37,398,216,746,729	70,026,688,753,508	55,565,230,018,905	367,244,180	282,638,353,859,728
Net liquidity gap	6,833,709,189,191	1,126,822,955,922	(55,001,349,582,604)	(18,406,054,026,754)	(14,418,686,336,732)	26,759,311,420,948	88,766,291,423,855	35,660,045,043,826

(*): Excluding risk provision

23.4 Other market price risks

Equity price risk is the risk that the market value of securities decreases due to changes in price of individual securities. Equity price risk derives from available-for-sale equity securities of the bank.

Available-for-sale equity securities of the bank bear the equity price risk resulting from the uncertainties in fluctuation of equity price in the future of these securities.

As at 30 September 2025 and 31 December 2024, the impact of equity price risk of the Bank is insignificant.

24. Exchange rates of applicable foreign currencies against vietnam dong at the quarter end

	30/09/2025 VND	31/12/2024 VND
USD	26,373.00	25,458.50
EUR	31,295.50	26,620.50
GBP	35,628.00	32,097.50
JPY	179.21	163.55
CAD	19,046.50	17,787.50
AUD	17,542.00	15,915.00
SGD	20,549.00	18,765.50
KRW	19.85	18.31
CNY	3,711.50	3,492.50
THB	816.00	765.00
CHF	33,591.00	28,613.00
NZD	15,333.00	14,793.00
HKD	3,447.00	3,334.00
SEK	2,908.00	2,200.53
TWD	967.84	876.37
XAU	13,580,000.00	8,320,000.00

Ho Chi Minh City, October 28, 2025

Prepared by



Nguyen Minh Thanh

Chief Accountant



Nguyen Van Anh

Chief Executive Officer



Pham Hong Hai

No. 494/2025/CV-OCB

Ho Chi Minh City, 28 October 2025

To: - THE STATE SECURITIES COMMISSION
- THE HO CHI MINH STOCK EXCHANGE

Re: Explanation on changes in profit after tax compared to the same period in the Financial Statement of the third quarter of 2025

Pursuant to Circular No. 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance on guidance on information disclosure on the stock market, Orient Commercial Joint Stock Bank (OCB) would like to explain the fluctuations in profit after tax (PAT) in the separate and consolidated business performance reports presented in the Financial Statements for the third quarter of 2025 compared to the same period in 2024 ("Q3.2024") as follows:

Unit: million VND

Item	Q3.2025	Q3.2024	Increase/decrease compared to the same period
Separate PAT	1,227,418	348,197	252.51%
Consolidated PAT	1,227,941	347,197	253.67%

OCB's PAT in the separate and consolidated financial statements for the third quarter of 2025 increased compared to Q3.2024 mainly due to:

- Net interest income increased compared to the same period last year, driven by credit growth aimed at meeting customers' borrowing demands.
- Net income from other activities improved and provision expenses for credit losses declined, primarily as a result of the Bank's proactive efforts in debt recovery and resolution.

OCB clarifies for the comprehension of the Commission and Investors.

Best regards.

Recipients:

- As stated in the beginning;
- The CEO "to report";
- Archive: Office, Accounting Department.



CHIEF EXECUTIVE OFFICER

PHAM HONG HAI