CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc

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: Toà 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.

Đại diện tổ chức/*Organization Representative*

Người ủy quyền CBTT

Authorized representative

M.S.D.N: 0300852005-C.T.C.P.
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG
THÀNH PHỐ

NGUYỄN ĐỨC HIẾU

Nơi nhận/Recipients:

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

Ngân Hàng Phương Đông

Niềm tin và thịnh vượng

CONSOLIDATED FINANCIAL STATEMENTS
Q3 2025

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh city

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

CONSOLIDATED 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		-	-
Investment in subsidiaries		-	-
Joint venture capital		-	-
Investment in Affiliates		-	-
Other Long-Term Investments		-	-
Long-term investment depreciation reserve		-	-
Fixed assets		**771,229,368,620**	**630,506,628,479**
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		*406,123,463,927*	*289,206,743,283*
Cost		792,911,264,872	637,354,945,135
Accumulated depreciation		(386,787,800,945)	(348,148,201,852)
Investment real estate		-	-
Cost		-	-
Accumulated depreciation		-	-
Other assets		**8,362,551,928,880**	**7,639,594,084,311**
Receivables		2,947,187,281,439	2,867,322,167,606
Interest and fee receivable		3,207,126,570,325	2,778,453,061,157
Deferred CIT assets		-	-
Other assets		2,213,038,077,116	1,998,618,855,548
In which: Goodwill		-	-
Provision for other on-balance assets		(4,800,000,000)	(4,800,000,000)
TOTAL ASSETS		**315,161,711,371,066**	**276,486,854,526,261**

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

CONSOLIDATED 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.5	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.6	**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.7	**155,238,508,114,289**	**142,459,763,487,912**
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.8	**58,668,400,000,000**	**44,010,712,500,000**
Other liabilities		**4,049,994,220,604**	**3,569,170,180,149**
Interest and fee payable		2,804,852,020,278	2,654,975,316,203
Deferred CIT payable		-	-
Other payables	V.9	1,245,142,200,326	913,200,352,654
Provision for contingent liabilities and off-balance sheet commitments	V.9	-	994,511,292
TOTAL LIABILITIES		**282,513,856,364,562**	**244,815,809,092,937**
OWNERS' EQUITY			
Capital and funds	V.11	**32,647,855,006,504**	**31,671,045,433,324**
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		(67,865,605)	-
Asset revaluation differences		-	-
Undistributed earnings		**2,740,501,913,595**	**3,736,255,794,810**
TOTAL LIABILITIES AND OWNERS' EQUITY		**315,161,711,371,066**	**276,486,854,526,261**

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

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at September 30, 2025

CONSOLIDATED OFF-BALANCE SHEET ITEMS

	Notes	30/09/2025 VND	31/12/2024 VND
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**

Ho Chi Minh City, October 28, 2025

Prepared by	Chief Accountant	Chief Executive Officer
Nguyen Minh Thanh	Nguyen Van Anh	Pham Hong Hai

M.S.D.N: 03008... C.T.C.P. NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG THÀNH PHỐ HỒ CHÍ MINH

OCB Ngân Hàng Phương Đông | Niềm tin và thịnh vượng

Form No.: B03a/TCTD-HN
(Issued under Circular No. 49/2014/TT-NHNN dated December 31, 2014 of the State Bank of Vietnam)

CONSOLIDATED 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.12	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.13	(3,042,021,106,490)	(2,305,229,265,041)	(8,560,079,708,712)	(6,893,520,137,073)
NET INTEREST INCOME		**2,424,219,290,094**	**2,064,666,774,446**	**6,766,905,020,593**	**5,952,013,116,890**
Income from services		249,273,259,933	232,380,610,549	772,410,240,522	564,016,450,314
Expenses on services		(63,815,775,190)	(33,676,665,955)	(159,603,160,504)	(95,681,036,435)
Net gain from services		**185,457,484,743**	**198,703,944,594**	**612,807,080,018**	**468,335,413,879**
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.14	**118,000,000**	**-**	**(824,300,000)**	**330,060,000**
Net loss from investment securities	VI.15	**(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**	**-**	**317,400,000**	**-**
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		**2,931,201,426,991**	**2,291,871,867,212**	**7,846,251,335,356**	**6,851,225,238,876**
OPERATING EXPENSES	VI.16	**(1,069,385,027,884)**	**(918,561,905,091)**	**(3,080,380,096,826)**	**(2,742,208,354,344)**
NET PROFIT FROM OPERATING ACTIVITIES		**1,861,816,399,107**	**1,373,309,962,121**	**4,765,871,238,530**	**4,109,016,884,532**
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		**1,538,140,545,490**	**440,143,498,633**	**3,430,613,851,973**	**2,553,171,392,330**
Corporate income tax expense		(310,199,964,758)	(92,946,661,265)	(697,287,750,430)	(535,421,750,915)
PROFIT AFTER TAX		**1,227,940,580,732**	**347,196,837,368**	**2,733,326,101,543**	**2,017,749,641,415**
Basic earnings per share (VND/share)		-	-	1,026	746

Ho Chi Minh City, October 28, 2025

Prepared by	**Chief Accountant**	**Chief Executive Officer**
Nguyen Minh Thanh	**Nguyen Van Anh**	**Pham Hong Hai**

M.S.D.N: 0300852005 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG
THÀNH PHỐ HỒ CHÍ MINH

Form No.: - B04a/TCTD-HN
(Issued under Circular No. 49/2014/TT-NHNN dated December 31, 2014 of the State Bank of Vietnam

CONSOLIDATED CASH FLOW STATEMENT

as at September 30, 2025

Items	*Notes*	*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*
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and similar receipts		14,994,051,917,453	12,905,171,479,092
Interest and similar payments		(8,395,154,975,735)	(8,896,145,821,293)
Income from services		518,053,296,419	476,257,839,122
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		(3,078,572,809,818)	(2,755,755,823,461)
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		**3,798,837,490,263**	**1,420,642,474,989**
Changes in operating assets			
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		56,300,881,239	208,406,608,635
Changes in operating liabilities			
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		12,778,744,626,377	10,589,189,401,995
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 derivaties and other financial liabilities		(196,066,985,947)	-
Increase/ (decrease) in other operating liabilities		288,183,099,858	(1,220,018,753,259)
Utilization of funds		(5,403,000,000)	(10,462,000,000)
Net cash flows from/(used in) operating activities		**15,937,772,037,396**	**6,296,340,927,981**

Form No.: - B04a/TCTD-HN
(Issued under Circular No. 49/2014/TT-NHNN dated December 31, 2014 of the State Bank of Vietnam

CONSOLIDATED CASH FLOW STATEMENT

as at September 30, 2025

Items	*Notes*	*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*
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
Dividends and profit received from long-term investments and capital contribution		317,400,000	-
Net cash flows from /(used in) investing activities		**(506,699,437,242)**	**(182,356,927,144)**
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		**13,718,289,719,499**	**6,113,966,118,893**
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		**(67,865,605)**	**(21,376,568,681)**
Cash and cash equivalents at the end of the period		**55,806,019,395,588**	**46,141,603,098,144**

Ho Chi Minh City, October 28, 2025

Prepared by	**Chief Accountant**	**Chief Executive Officer**
Nguyen Minh Thanh	**Nguyen Van Anh**	**Pham Hong Hai**

M.S.D.N: 0300852005-C.T.C.P.
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG
THÀNH PHỐ HỒ CHÍ MINH

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

NOTES TO THE CONSOLIDATED 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 principal activities of the bank and its subsidiaries 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 brokage 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; service of receiving and paying foreign currencies.

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:

Full name	***Position***
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:

Full name	***Position***
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:

Full name	***Position***
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 Tower, 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.

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 and its subsidiaries as at 30 September 2025 is 6,934 employees (31 December 2024: 7,026 employees).

II. ACCOUNTING PERIOD AND ACCOUNTNG CURRENCY

1. Fiscal Year

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

2. Accounting Currency

The bank's consolidated 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 consolidated 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 consolidated 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 consolidated financial statements and significant accounting estimates**

The bank's financial statements have been prepared in accordance with Decision No. 479/2004/QD-NHNN dated 29 April 2004, Decision No. 16/2007/QD-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.

The accompanying consolidated financial statements have been prepared in accordance with accounting principles and practices generally accepted in Vietnam. The consolidated statements of financial position, the consolidated statement of profit or loss, the consolidated 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 consolidated statements of financial position, the consolidated statement of profit or loss, the consolidated cash flow statement of the bank in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

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 "Net gain/loss from trading foreign currencies" 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. *Basis of Consolidation*

The consolidated financial statements include the financial statements of the bank and its subsidiary as at the end of the reporting period. The financial statements of the subsidiary are prepared for the same reporting year as the bank and applying consistent accounting policies.

All intra-company balances and transactions, including unrealized gains or losses arising from intra-company transactions, have been eliminated in full.

The financial statements of the subsidiary are fully consolidated from the date on which the bank obtains control. Control exists when the bank has the power, directly or indirectly, to govern the financial and operating policies of an entity so as to obtain benefits from its activities. The operating results of a subsidiary acquired or disposed of during the year are included in the consolidated statement of profit or loss from the date of acquisition or up to the date of disposal, as appropriate.

3. *Derivative Financial Instruments*

Foreign currency forward and swap contracts

Foreign currency forward and swap contracts are recorded at net value in the consolidated 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 consolidated 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 "Net gain/loss from trading foreign currencies" account in equity and transferred to the consolidated statement of income at the end of the annual accounting period. The revaluation exchange rate is prescribed in Circular 22.

4. *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 recorded in the statement profit and loss when the bank actually collects them.

5. *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 and its subsidiary's right to receive dividends is established. Stock dividends and bonus shares received are not recognised as income of the bank and its subsidiary but only the number of shares is updated.

6. *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 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 *Losses* 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.

7. Securities Trading & Investment

7.1 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 consolidated 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 consolidated 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.

7.2 Available-for-sale securities

Classification and recognition

Available-for-sale securities include debt and equity securities that are acquired by the bank and its subsidiary 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 and its subsidiary are also neither the founding shareholder nor the strategic partner and do 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 and its subsidiary 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.

8. 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.

9. 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 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

10. Lease transactions

Leases made by the bank or its subsidiary

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.

11. *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.

12. *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.

13. *Obligations to employees*

13.1 *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.

13.2 *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 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.

13.3 *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.

14. *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 and its subsidiary offset current tax assets and current tax liabilities only when the bank and its subsidiary have a legally enforceable right to set off current tax assets against current tax liabilities and the bank and its subsidiary intend to settle its current tax assets and current tax liabilities on a net basis.

The bank and its subsidiary 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 subject to change upon final determination by the tax authorities.

- *Deferred income tax*

Deferred income tax is recognized for all temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount reported in the consolidated financial statements.

Deferred income tax 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.

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 and its subsidiary have 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.

15. Borrowings

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

16. Equity

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

	Charter capital	*Share premium*	*Total*
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 CONSOLIDATED 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
As at 30/09/2025			
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
As at 31/12/2024			
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

	30/09/2025	**31/12/2024**
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**

- ***Analysis of loan portfolio by quality***

	30/09/2025	31/12/2024
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***

	30/09/2025	31/12/2024
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 loan to customers

	General provision	*Specific provision*
Q3.2025		
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**
Q3.2024		
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**

4. Investment securities

	30/09/2025	31/12/2024
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. Borrowings for the Government and the State Bank of Vietnam

	30/09/2025	31/12/2024
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**

6. Deposits and borrowings from other institutions

	30/09/2025	31/12/2024
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**

7. Customer deposits

- *Notes by deposit types*

	30/09/2025	31/12/2024
Demand deposits	**24,138,094,307,450**	**20,520,449,982,806**
- Demand deposits in VND	23,054,183,665,351	19,725,652,521,951
- Demand deposits in foreign currencies	1,083,910,642,099	794,797,460,855
Term deposits	**130,370,817,221,075**	**121,248,590,004,312**
- Term deposits in VND	129,994,107,915,033	120,759,830,009,157
- Term deposits in foreign currencies	376,709,306,042	488,759,995,155
Deposits for specific purposes	**399,458,798,997**	**276,235,311,368**
Margin deposits	**330,137,786,767**	**414,488,189,426**
Total	**155,238,508,114,289**	**142,459,763,487,912**

8. Valuable papers issued

	30/09/2025	31/12/2024
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**

9. Other liabilities

	30/09/2025	31/12/2024
Internal payables	12,165,029,996	9,670,775,746
External payables	1,044,649,600,885	740,195,263,821
Bonus and welfare funds	188,327,569,445	163,334,313,087
Provisions for other risks	-	994,511,292
- Provisions for commitments	-	*994,511,292*
Total	**1,245,142,200,326**	**914,194,863,946**

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

10. 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	37,648,160,619	63,644,582,456	55,293,476,393	13,172,775,646	232,448,499
Corporate income tax	302,807,704,094	4,863,168,144	697,287,750,430	694,286,038,969	301,444,652,559	498,405,148
Personal income tax	12,031,606,770	-	170,973,665,773	171,251,283,303	11,753,989,240	-
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	-	-	179,000,000	179,000,000	-	-
Total	**358,300,087,671**	**42,511,328,763**	**944,353,913,077**	**932,331,442,335**	**328,542,083,297**	**730,853,647**

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11. 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**	**3,736,255,794,810**	**31,671,045,433,324**
Increase	**1,972,631,320,000**	**-**	**-**	**-**	**-**	**-**	**2,733,326,101,543**	**4,705,957,421,543**
- Increase	1,972,631,320,000	-	-	-	-	-	2,733,326,101,543	4,705,893,941,543
Decrease	**-**	**-**	**(67,865,605)**	**-**	**-**	**-**	**(3,729,079,982,758)**	**(3,729,147,848,363)**
- Decrease	-	-	(67,865,605)	-	-	-	(3,729,079,982,758)	(3,729,147,848,363)
Balance as at 30/09/2025	**26,630,522,840,000**	**53,271,987,348**	**(67,865,605)**	**2,560,763,862,811**	**662,488,211,467**	**374,056,888**	**2,740,501,913,595**	**32,647,855,006,504**

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

12. Interest and similar income

	Q3.2025	Q3.2024
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	**5,466,240,396,584**	**4,369,896,039,487**

13. Interest and similar expenses

	Q3.2025	Q3.2024
Interest expenses for deposits	2,112,806,453,529	1,710,581,499,182
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	**3,042,021,106,490**	**2,305,229,265,041**

14. Net gain from trading securities

	Q3.2025	Q3.2024
Income from trading securities	118,000,000	-
Expenses for trading securities	-	-
Total	**118,000,000**	-

15. Net loss from investment securities

	Q3.2025	Q3.2024
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)**

16. Total operating expenses

	Q3.2025	Q3.2024
1. Expenses on taxes, fees and charges	589,552,512	814,633,898
2. Employee costs	641,116,093,487	551,613,712,268
In which: - Salaries and benefits	555,614,935,041	479,417,352,415
- Expenses contributed from salaries	50,037,659,127	46,460,302,708
- Allowances	587,808,000	161,333,334
- Other employee expenses	34,875,691,319	25,574,723,811
3. Expenses on assets	142,818,569,654	151,597,911,202
- In which: depreciation of fixed assets	26,558,873,947	30,958,840,342
4. Administrative expenses	247,960,033,929	182,482,230,257
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	**1,069,385,027,884**	**918,561,905,091**

VII. OTHER INFORMATION

17. Related party transactions

17.1 Transactions incurred during the quarter:

	Income/(expense)	
	Q3/2025	Q3/2024
Interest income from loans to other related parties	7,128,570,052	416,154,743
Interest expenses on deposits from other related parties	(1,927,400,583)	(2,354,089,237)
Fees earned from other related parties	57,300,110	48,742,257

17.2 Balances at the quarter end:

	Receivables/(payables)	
	30/09/2025	31/12/2024
Loans to other related parties	482,987,684,728	89,424,386,686
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 other related parties	(1,528,485,245)	(1,683,112,628)

18. 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.

19. 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	263,379,183,348,839	689,063,237,078	172,236,249,324,879	53,066,164,802,260
Overseas	-	1,968,921,242,273			

VIII. FINANCIAL RISK MANAGEMENT

20. 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.

21. 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 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, letters of credit and derivatives issued.

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.

22. 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 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.

22.1 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.
- Balances with the State Bank and current deposit at other credit institutions are considered as current and accordingly, 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.
  - 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 are 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 have carefully and flexibly managed deposit and loan interest rates to ensure safety, efficiency, growth and expand market share.

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22.1. *Interest rate risk (continued)*

	Overdue VND	Non-interest bearing VND	Interest re-pricing period: 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	Total 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
Fixed assets	-	771,229,368,620	-	-	-	-	-	-	771,229,368,620
Other assets - gross (*)	4,800,000,000	8,362,551,928,880	-	-	-	-	-	-	8,367,351,928,880
Total assets	**7,960,532,145,113**	**15,573,916,995,348**	**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**	**318,174,377,823,593**
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	-	-	61,498,768,654,823	30,637,318,229,888	47,102,042,056,157	12,434,938,760,090	3,565,085,027,297	355,386,034	155,238,508,114,289
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 (*)	-	4,049,994,220,604	-	-	-	-	-	-	4,049,994,220,604
Total liabilities	**-**	**4,128,699,518,958**	**122,018,387,137,266**	**41,497,136,438,188**	**47,616,542,056,157**	**25,287,332,953,002**	**41,965,402,874,957**	**355,386,034**	**282,513,856,364,562**
On-balance sheet interest sensitivity gap	**7,960,532,145,113**	**11,445,217,476,390**	**(42,898,815,921,749)**	**19,361,413,922,115**	**32,558,451,546,580**	**20,473,934,348,945**	**(24,649,856,672,329)**	**11,409,644,613,966**	**35,660,521,459,031**
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**	**11,445,217,476,390**	**(42,898,815,921,749)**	**19,399,963,504,284**	**32,578,837,481,907**	**20,473,934,348,945**	**(24,649,856,672,329)**	**11,409,644,613,966**	**35,719,456,976,527**

(*) : Excluding provision

22.2. 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.

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	1,366,498,618,819	-	204,694,564,004	1,604,512,365,647
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**	**2,697,722,154,389**	**17,985,352**	**235,468,196,222**	**2,969,727,684,579**
FX position on balance sheet	19,023,283	966,034,788,260	36,334,648	2,028,022,344	968,118,168,535
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**	**1,988,721,441,293**	**36,334,648**	**7,913,517,344**	**1,996,690,316,568**

(*): Excluding risk provision

22.3 *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.

22.3. Liquidity risk (continued)

	Overdue		Current					
	Above 3 months	*Within 3 months*	*Up to 1 month*	*From 1 to 3 months*	*From 3 to 12 months*	*From 1 to 5 years*	*Over 5 years*	Total
	VND	VND	VND	VND	VND	VND	VND	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
Fixed assets	-	-	-	-	-	-	771,229,368,620	771,229,368,620
Other assets - gross (*)	4,800,000,000	-	272,653,738,989	362,870,291,975	754,728,911,574	4,337,196,292,177	2,635,102,694,165	8,367,351,928,880
Total assets	**6,833,709,189,191**	**1,126,822,955,922**	**64,646,501,513,802**	**18,992,162,719,975**	**55,606,898,663,350**	**82,326,042,425,818**	**88,642,240,355,535**	**318,174,377,823,593**
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	-	-	60,897,051,418,531	29,453,468,786,276	54,581,668,202,250	10,305,964,321,198	355,386,034	155,238,508,114,289
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	2,009,625,912,705	894,900,515,159	11,858,146	4,049,994,220,604
Total liabilities	-	-	**119,543,703,105,002**	**37,398,216,746,729**	**70,006,339,249,746**	**55,565,230,018,905**	**367,244,180**	**282,513,856,364,562**
Net liquidity gap	**6,833,709,189,191**	**1,126,822,955,922**	**(54,897,201,591,200)**	**(18,406,054,026,754)**	**(14,399,440,586,396)**	**26,760,812,406,913**	**88,641,873,111,355**	**35,660,521,459,031**

(*): Excluding risk provision

22.4 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.

23 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	Chief Accountant	Chief Executive Officer
Nguyen Minh Thanh	Nguyen Van Anh	Pham Hong Hai

OCB
Ngân Hàng Phương Đông

Niềm tin và thịnh vượng

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.49849/2025/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

M.S.D.N: 0300852... C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG
THÀNH PH...

PHAM HONG HAI