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Ho Chi Minh City, April *8th* 2026

CÔNG BỐ THÔNG TIN TRÊN CÔNG THÔNG TIN ĐIỆN TỬ
CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GIAO DỊCH CHỨNG KHOÁN TP.HCM
INFORMATION DISCLOSURE ON THE ELECTRONIC PORTAL OF THE STATE
SECURITIES COMMISSION AND THE HO CHI MINH CITY STOCK EXCHANGE

Kính gửi: Ủy ban Chứng khoán Nhà nước
Sở giao dịch Chứng khoán TP. Hồ Chí Minh (HOSE)
To: State Securities Commission
Ho Chi Minh City Stock Exchange (HOSE)

Tên tổ chức: **NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG**Organization name: **ORIENT COMMERCIAL JOINT STOCK BANK**Mã chứng khoán: **OCB**Stock symbol: **OCB**

Trụ sở chính: Tòa nhà The Hallmark, 15 Trần Bạch Đằng, P. An Khánh, TP. Hồ Chí Minh.

Head office: The Hallmark Building, No. 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City.

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Information disclosing person: Ms. Nguyen Van Anh

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<https://ocb.com.vn/vi/nha-dau-tu#bao-cao-thuong-nien> kể từ ngày 8/4/2026.

This information has been published on OCB's website at <https://www.ocb.com.vn/en/investors#information-disclosure> since April 8, 2026.

Chúng 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 confirm that the disclosed information is accurate and take full legal responsibility for its content.

Nơi nhận:**Recipients:**

- Như trên
- As above
- Lưu: VP. HĐQT
- Archive: BOD Office

Đính kèm**Attached:**

Báo cáo thường niên năm 2025
The Annual Report 2025

Đại diện tổ chức**Người UQ CBTT**

Organization Representative

Authorized Representative

**NGUYỄN VĂN ANH**



ANNUAL REPORT 2025

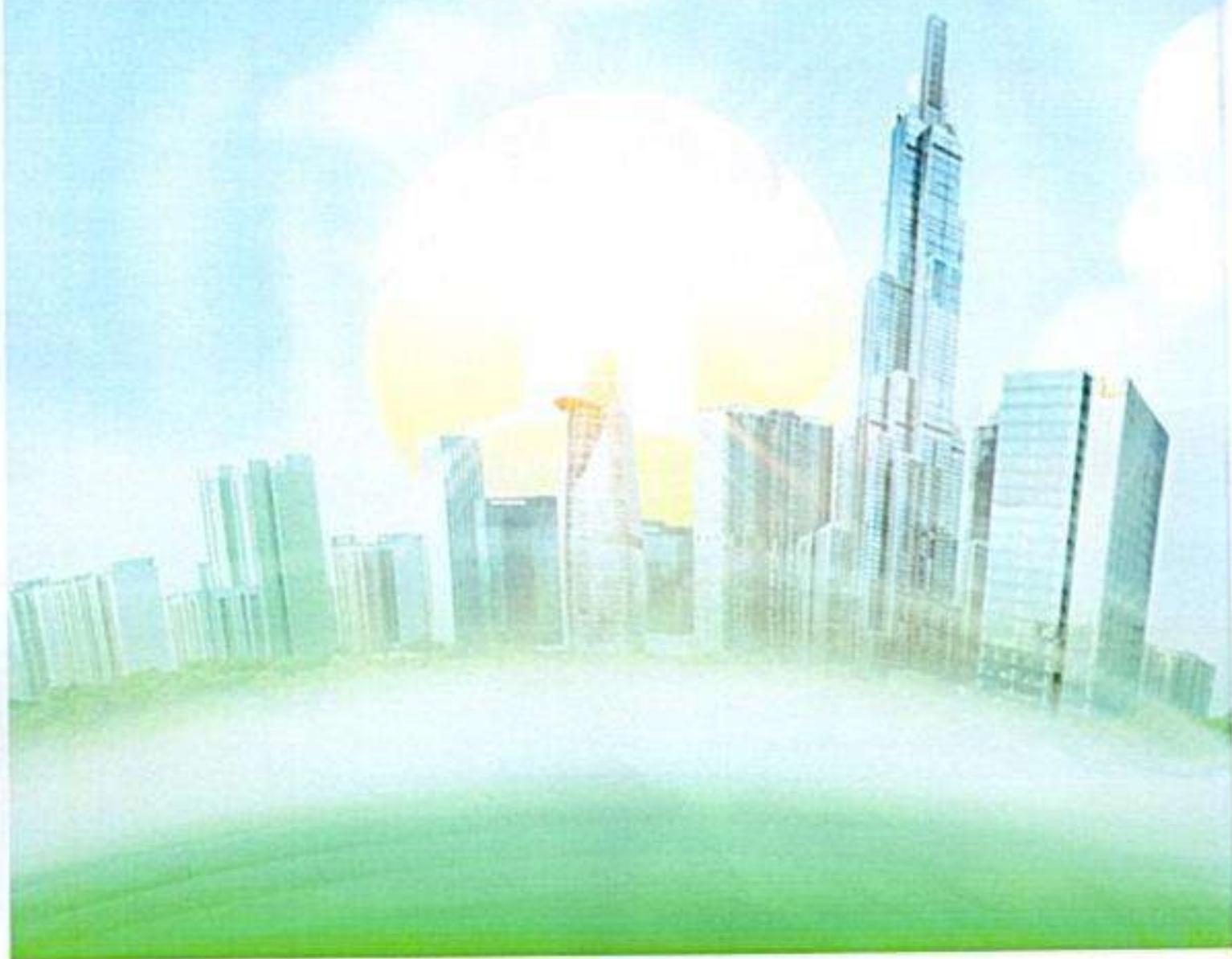


TABLE OF CONTENTS

Abbreviations	04
Message of the Chairman of the Board of Directors	06
CHAPTER 1	08
GENERAL INFORMATION	
Vision - Mission - Core Values	10
General Information	13
Formation & Development History	14
OCB Highlights 2025	16
CHAPTER 2	20
COPORATE GOVERNANCE	
Governance Model	21
Organizational Chart	21
Corporate Governance	22
CHAPTER 3	48
REPORT ON PERFORMANCE	
Performance Results 2025	49
Business Orientation & Targets for 2026	57
CHAPTER 4	58
ASSESSMENT BY THE BOARD OF DIRECTORS ON OCB'S OPERATIONS	
General Assessment of Corporate Governance	59
Strategic Direction of the Board of Directors for 2026	63

CHAPTER 5	64
REPORT OF THE SUPERVISORY BOARD	
Meetings of the Supervisory Board	67
Oversight of Operations & Financial Situation in 2025	68
2026 Operation Orientation	69
CHAPTER 6	70
SUSTAINABLE DEVELOPMENT REPORT	
CHAPTER 7	108
NETWORK OF OPERATION	
CHAPTER 9	120
FINANCIAL STATEMENTS AND NOTES	



ABBREVIATIONS

OCB	Orient Commercial Joint Stock Bank
AGM	Annual General Meeting/General Meeting of Shareholders
BOD	Board of Directors
BOM	Board of Management
LB	Leadership Board
SB	Supervisory Board
INV	Investor
CEO	Chief Executive Officer
IR	Investor Relations
BA	Business Activities
EMPL	Employee
SH	Shareholders
ID	Information Disclosure
MC	Member Company
NG	Net Gain
IA	Internal Audit
P	Profit
NĐ	Decree
RES	Resolution
SD	Sustainable Development
DEC	Decision
RM	Risk Management
CG	Corporate Governance



SE	Stock Exchange
CIR	Circular
TA	Total Assets
MEM	Member
EOY	Equity
CC	Charter Capital
VN	Vietnam
AR	Audit Report
FS	Financial Statements
RB	Retail Banking
CIB	Corporate & Institutional Banking
COM-B	Community Banking
CI	Credit Institution
S	Staff
CB	Commercial Bank
BR/TO	Branch/Transaction Office
CC	Corporate Customer
IC	Individual Customer
C	Customer
SBV	State Bank of Vietnam
CR	Credit Risk
ORM	Operational Risk Management
E&S	Environment & Society

Message of

CHAIRMAN OF THE BOD



Dear Esteemed Shareholders, Investors, Customers, Partners, and all OCB Employees,

First and foremost, on behalf of the Board of Directors of Orient Commercial Joint Stock Bank (OCB), I would like to express my sincere appreciation to our Shareholders, Investors, Customers, Partners, and all employees for your continued support and companionship with OCB's development strategies and business objectives over the past years.

In 2025, it was evident that under the decisive, flexible, and consistent direction of the Party and the Government, together with the coordinated implementation of monetary, fiscal, and other macroeconomic policies, Vietnam achieved many remarkable accomplishments. The banking sector - the "lifeblood" of the economy - recorded strong credit growth from the beginning of the year, accelerating sharply in the second half of June and maintaining robust momentum from September through year-end, while interest rates remained at low levels. In addition, numerous new regulations and legal frameworks were introduced, ensuring the safety of the banking system while aligning with practical needs, international standards, and best practices, thereby enhancing the competitiveness of domestic banks.

However, alongside these achievements, uncertainties such as geopolitical tensions, strategic competition in trade and technology, rising protectionism, high public and private debt risks, as well as risks related to cybersecurity, food security, energy security, supply chains, and climate change continue to persist. These remain key challenges that we must proactively address in 2026.

As one of the essential financial institutions in Vietnam's economy, OCB has, in recent years, consistently accelerated the implementation of its sustainable development strategy. The Bank has focused on mobilizing and allocating capital to support green transition projects, low-carbon initiatives, and sustainable economic development. In 2025, OCB continued to prioritize effective growth by restructuring its loan portfolio, focusing on financing production and business activities, import-export sectors, public investment, and real estate segments serving genuine housing demand. At the same time, the Bank strengthened its focus on the SME segment alongside expanding green credit.

Thanks to our continuous efforts, as of 31 December 2025, OCB's total assets reached VND 322,949 billion, up 17% compared to 2024. Market 1 Total Deposits totaled VND 220,958 billion, up 15% year-on-year. Market 1 Total Outstanding Loans reached VND 205,065 billion, representing a 14% increase from the beginning of the year. Notably, green credit outstanding exceeded VND 21,000 billion, up 10.5% compared to 2024. Total operating income reached VND 11,590 billion, up 15.1%, while profit before tax amounted to VND 5,022 billion, increasing by 25% year-on-year, maintaining strong growth momentum.

These achievements will serve as a solid foundation for OCB to pursue its ambitious goals in 2026 and beyond.

In the long term, OCB remains committed to accelerating its sustainable development journey by expanding green credit, optimizing operations towards transparency, efficiency, and long-term value, and strengthening risk management, while accompanying customers and businesses in their transformation journey to create sustainable prosperity.

Once again, on behalf of the Board of Directors, I would like to extend my heartfelt gratitude to our Shareholders, Investors, Partners, Customers, and all employees for your continued trust and support. With strong determination, I firmly believe that OCB will successfully achieve its business targets for 2026 and reach new milestones in its sustainable development journey, delivering lasting value to shareholders, the community, and society.

Thank you, and I wish you good health, happiness, and success.

Yours sincerely,

Chairman of the BOD



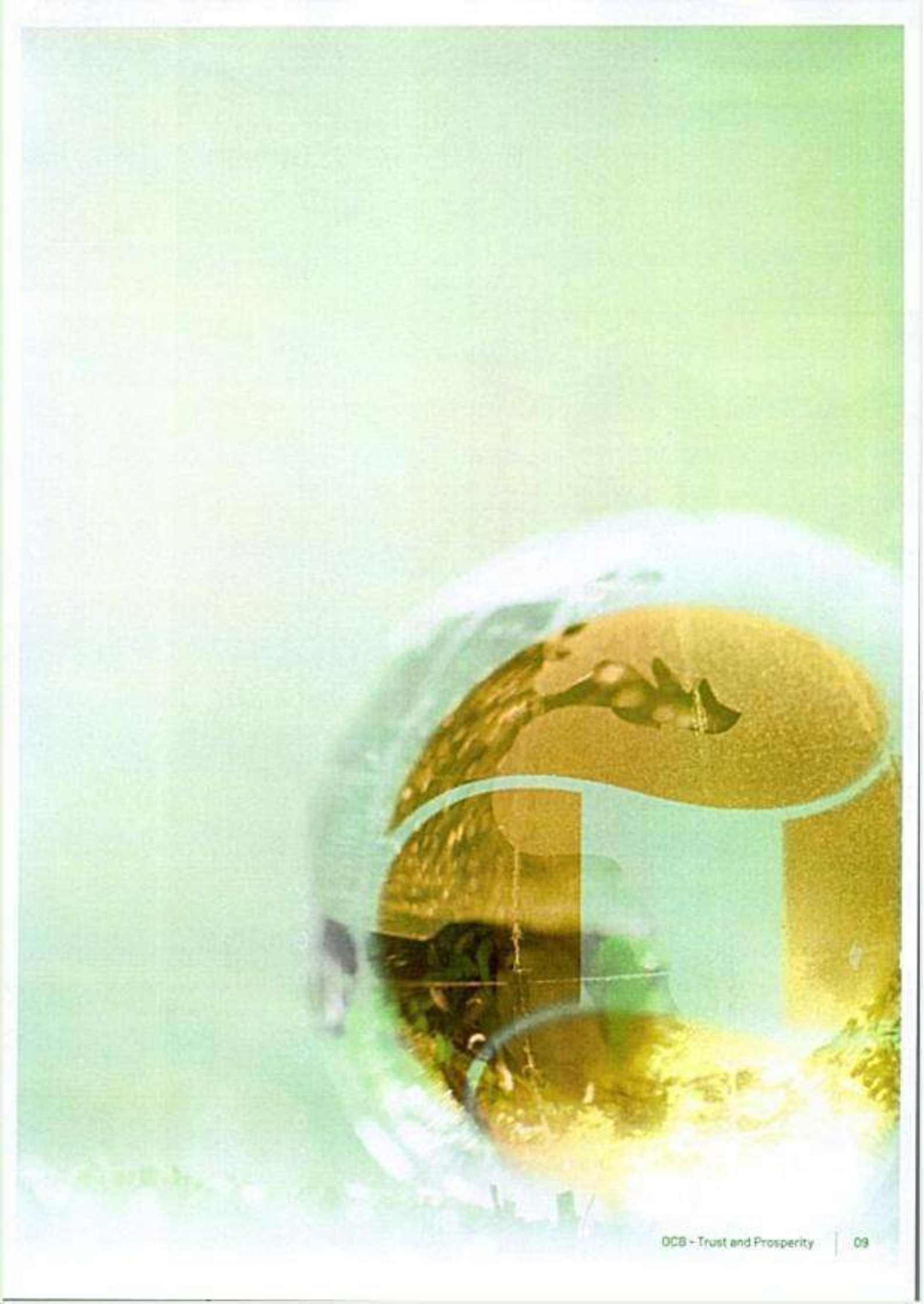
TRINH VAN TUAN

CHAPTER

01

GENERAL INFORMATION

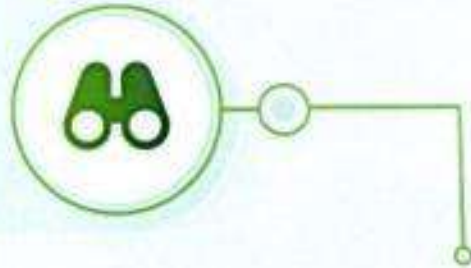
Vision - Mission - Core Values	10
General Information	13
Formation & Development History	14
OCB Highlights 2025	16



VISION – MISSION CORE VALUES

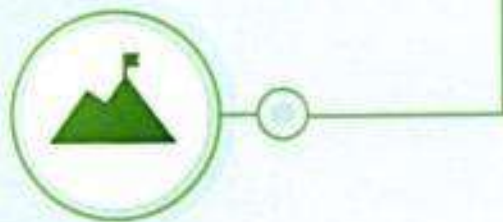
VISION

To become one of the top 5 private commercial joint stock banks in Vietnam in terms of operational efficiency and ESG excellence.



MISSION

To support the realization of the dreams and ambitions of customers, entrepreneurs and businesses in Vietnam, helping them achieve the growth and ambition as expected.





CORE VALUES



CUSTOMER-CENTRIC

- We listen, value and empathize with our customers.
- We prioritize to fulfill our customers' needs.
- We commit to deliver best solutions and products for our customers.



STRIVING

- We focus and put forth our best.
- We are proactive and agile.
- We are resilient in the face of challenges.



INNOVATIVE

- We challenge the status quo and aim for new achievements.
- We look for smarter and more effective methods and solutions.
- We seek opportunities, plan ahead and embrace change.



RESPONSIBLE

- We act with professionalism and integrity.
- We are decisive and take responsibility for our actions.
- We deliver on our commitments and aim towards sustainable, long-term value creation.



TEAMWORK

- We behave respectfully and adopt a win-win mindset.
- We collaborate and support one another.
- We communicate openly, transparently and constructively.



GENERAL INFORMATION

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG

English name:	Orient Commercial Joint Stock Bank
Name in short:	Orient Commercial Bank or OCB
Business Registration Certificate:	0300852005
Stock ticker:	OCB
Listing date:	January 28, 2021
Charter capital:	VND 26,630,522,840,000 (as at December 31, 2025)
Equity:	VND 33,943,451,331,394 (as at December 31, 2025)
 Head Office	The Hallmark Building, No. 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City
 Telephone	(84)28.38220 960
 Hotline	1900 1846
 Website	www.ocb.com.vn

NGÀNH NGHỀ KINH DOANH

- Capital mobilization services
- Lending services
- International payment services
- Export-import financing services
- Account services
- Card services
- OCB OMNI Digital Banking services
- Domestic and international fast money transfer services
- Remittance payment services
- Foreign exchange trading services
- Other banking services within the scope of OCB's licensed operations

FORMATION & DEVELOPMENT HISTORY

Established in 1996, after 30 years of construction and development, OCB has positioned itself among the leading private banks in Vietnam with strong growth, safety and efficiency, pioneering digital transformation and sustainable development.

10/6/1996

- Established Orient Commercial Joint Stock Bank

2007

- Established a strategic partnership with BNP Paribas

2013

- Implemented self-restructuring plan for the period 2012-2015
- Announced new brand identity system



2008

- Implemented T24 core banking system

2025

- Joined the The Alliance for Green Commercial Banks
- Joined the Fortune Southeast Asia 500
- Ranked Top 39 private enterprises and Top 13 private banks contributing the largest state budget in Vietnam

2024

- Signed strategic cooperation with IFC, aiming to become a pioneering Green Bank in Vietnam
- Launched new-generation OCB OMNI digital banking version
- Announced Standalone Sustainability Report



2023

- Became the first bank to complete implementation and application of advanced Basel II and Basel III capital management platform
- Launched next-generation digital bank LIOBANK

Liobank
by OCB

2014

- Developed a new international-standard risk management model under the consultancy of KPMG



2015

- Launched Basel II project under the consultancy of DBS Bank Singapore



2016

- Growth rate ranked among the top 3 leading banks in the market
- Moody's assigned B2 rating in its first rating announcement

2017

- Became the first bank to announce completion of Basel II implementation project, meeting international standards on risk management

2022

- Ranked Top 10 Strongest Banks in Vietnam in the Top 500 Strongest Banks in Asia-Pacific by The Asian Banker
- Vietnam National Brand 2022
- Ranked Top 30 largest taxpayers in Vietnam by Forbes

2020

- Welcomed strategic investor - Aozora Bank (Japan)
- Achieved Vietnam National Brand certification
- Ranked Top 4 among the 10 most efficient joint stock commercial banks in the market

2021

- Listed on Ho Chi Minh City Stock Exchange (HoSE) on January 28, 2021
- Ranked among Top 25 leading financial brands in Vietnam by Forbes

2018

- March 2018: Launched OCB OMNI digital banking
- Officially recognized for completing Basel II

2019

- Moody's upgraded Counterparty Risk Assessment (CRA) and Counterparty Risk Rating (CRR) to Ba3

» OCB HIGHLIGHTS 2025

1 AFFIRMING A PIONEERING POSITION WITH A SERIES OF IMPRESSIVE RESULTS

COMPLETED CHARTER CAPITAL INCREASE TO VND 28,630 BILLION

Following the issuance completed on August 11, 2025, OCB's charter capital officially reached over VND 28,630 billion, making it the 14th listed bank with charter capital exceeding USD 1 billion.



AMONG TOP ENTERPRISES WITH THE LARGEST STATE BUDGET CONTRIBUTIONS IN VIETNAM 2025

With a contribution of VND 1,183 billion in fiscal year 2024, OCB ranked among Top 39 private enterprises and Top 13 private banks contributing the largest state budget in Vietnam. This marks the second consecutive year OCB exceeded VND 1,000 billion and continues its presence on this prestigious list for many years.

OCB OUTSTANDING AT THE EXHIBITION OF NATIONAL ACHIEVEMENTS

As one of the exemplary joint stock commercial banks honored to participate and introduce the Open Banking model at the Exhibition of 80-year National Achievements 2025 (A80), OCB was awarded a Certificate of Merit by the Governor of the State Bank of Vietnam, marking an impressive journey at the largest exhibition ever held in celebration of the 80th anniversary of National Day (September 2).



OCB DIGITAL FINANCIAL SOLUTIONS HIGHLIGHTED AT THE BANKING DIGITAL TRANSFORMATION EVENT

With a range of outstanding financial products such as OCB OMNI, Liobank digital bank, especially the OCB Smart Merchant platform, OCB affirmed its leading position in digital transformation at the event.

Marked by numerous prestigious domestic and international awards:



TOP 50 BEST-PERFORMING COMPANIES IN VIETNAM 2025



MOST GREEN AND SUSTAINABLE PRIVATE-SECTOR BANK IN VIETNAM



BEST SUSTAINABLE BANK - HIGHLY COMMENDED, VIETNAM 2025



GLOBAL BANKING & FINANCE REVIEW FASTEST GROWING DIGITAL BANK VIETNAM 2025



FORTUNE SOUTHEAST ASIA 500

And many other notable domestic awards...

2

PROMOTING SUSTAINABLE DEVELOPMENT AND COMMUNITY ENGAGEMENT

BECOMING ONE OF THE FIRST THREE VIETNAMESE BANKS TO JOIN THE ALLIANCE FOR GREEN COMMERCIAL BANKS

On September 9, OCB officially became a member of the Alliance for Green Commercial Banks, a global initiative led by IFC, a member of the World Bank Group, bringing together reputable banks and financial institutions in the region and worldwide.



ANNOUNCEMENT OF THE 2024 STANDALONE SUSTAINABILITY REPORT

OCB officially published the 2024 Standalone Sustainability Report with the theme "Embracing Changes Driving Green Transformation," marking the second consecutive year the Bank has issued a dedicated report in this area.

NEARLY 10,000 PARTICIPANTS IN THE OCB USED BATTERY HUNTER PROGRAM

The OCB Used Battery Hunter campaign attracted nearly 10,000 participants, collecting nearly 5,000 kg of used batteries after three months of implementation, with more than 8,305 green gifts delivered to customers. The campaign also generated significant impact with over 11 million reaches, 5 million views, and more than 80,000 interactions.



SPONSORING FOR CHILDREN WITH HEART SURGERY

OCB continued to cooperate with the Hiếu về trái tim Fund (Understanding the Heart Fund) to support many children having congenital heart disease to undergo successful surgeries and treatment.

3

INNOVATING SOLUTIONS - ENHANCING CUSTOMER EXPERIENCE

MAX SAVINGS - An optimal interest-earning deposit solution, enabling customers to easily implement personal plans or reinvest without withdrawing principal. ▶



◀ **APPLE PAY** - A simple, secure and private payment method.

GREEN X PINK DEPOSIT - A pair of specialized deposit products accompanying enterprises in sustainable development. ▶



◀ **OCB SMART MERCHANT** - A comprehensive, modern smart sales and payment management solution designed specifically for merchants, especially small and medium-sized enterprises (SMEs).

IMPLEMENTATION OF VNeID FOR COUNTER TRANSACTIONS - Individual customers who are Vietnamese citizens with Level 2 VNeID electronic identification and biometric authentication at OCB can use electronic identification on the VNeID application to replace physical identification documents when conducting payment account transactions at the counter. ▶



◀ **OCB PRIORITY BANKING - ELITE LIFESTYLE THROUGH EVERY EXPERIENCE:** Official launch of the Priority Customer Center (HUB Priority) at The Hallmark building, marking the beginning of nationwide expansion of this model.



January 2025, Signed with FPT Corporation to launch the "Data Analytics Modernisation Project using Oracle ExaC@C Database 23ai" in Ho Chi Minh City, marking an important step in comprehensive digital transformation.



May 2025, Signed a comprehensive strategic cooperation agreement between OCB and OCBS, marking a significant milestone in enhancing customer benefits and experiences.



June 2025, Signed a cooperation agreement with Best Express Vietnam, contributing to the strategy of building a smart financial-logistics ecosystem.



July 2025, Coordinated with Genesis Ventures to organize the "Banking Innovation for Startups" conference dedicated to startup enterprises.



August 2025, Cooperated with the Research and Application Center for Residents Data (RAR) under the Ministry of Public Security to implement electronic authentication services via VNeID on the OCB OMNI application.



October 2025, Signed a comprehensive strategic cooperation agreement with CMC Technology Group - a leading technology corporation with the open ecosystem C-OpenAI and outstanding AI and digital infrastructure capabilities.



November 2025, Signed a comprehensive strategic cooperation agreement with HAGL and OCBS to connect the financial and agricultural value chains, promoting green finance and sustainable development for the community.

CHAPTER

02

CORPORATE GOVERNANCE

Governance Model	21
Organizational Chart	21
Corporate Governance	22

BUSINESS LINES & OPERATING NETWORK

» BUSINESS LINES

Please refer to the section "General Information" in Chapter 8: Financial Statements and Notes.

» OPERATING NETWORK

As at the end of 2025, OCB had 178 Branches, Transaction Offices and Business Centers across key economic provinces and cities nationwide.

» MÔ HÌNH QUẢN TRỊ

The organizational and management structure of OCB includes the General Meeting of Shareholders, the Board of Directors, the Supervisory Board, and the Chief Executive Officer in accordance with Article 40 of the Law on Credit Institutions 2024.

The General Meeting of Shareholders comprises all shareholders with voting rights and is the highest decision-making body of the Bank (Clause 2, Article 27 of the OCB Charter). The General Meeting of Shareholders decides on the number of members of the Board of Directors and the Supervisory Board; elects, dismisses, removes, supplements and replaces members of the Board of Directors and the Supervisory Board (Point d, Clause 2, Article 27 of the OCB Charter).

The Board of Directors includes the following affiliated committees:

- Risk Management Committee, Risk Handling Committee, Human Resources Committee, Strategic Alliance Committee, Strategy Committee and Sustainable Development Committee.

The OCB system includes:

- Head Office, Branches, Transaction Offices, Representative Offices, Non-business Units and Subsidiaries. The Head Office consists of 07 Divisions and 09 Centers, Departments, Units and entities under the Chief Executive Officer.

» SƠ ĐỒ TỔ CHỨC



* The bodies under the BOD include: Human Resources Committee, Risk Management Committee, Risk Handling Committee, Strategy Committee, Strategic Alliance Committee, Sustainable Development Committee, and other bodies established by the Board of Directors.

** The bodies under the CEO include: Product Review Council, Risk Council, Capital Management Council, ALCO Council, Credit Council, Debt Trading Council, Human Resources Council, Transformation Management Department, and other bodies established by the CEO.

>> CORPORATE GOVERNANCE

1 Introduction to the Board of Directors

In 2025, the BOD of OCB consists of 7 members, including 1 Independent member.

Members of the BOD have carried out governance activities based on the principles of transparency, disclosure, and clear separation between governance and executive management.

1	Mr. Trinh Van Tuan	Chairman of the BOD
2	Mr. Ngo Ha Bac	Member of the BOD
3	Ms. Trinh Thi Mai Anh	Member of the BOD
4	Mr. Yoshizawa Toshiki	Member of the BOD
5	Mr. Segawa Mitsuhiro	Member of the BOD
6	Mr. Phan Trung	Member of the BOD
7	Mr. Duong Ky Hiep	Independent Member of the BOD





MR. TRINH VAN TUAN

Chairman of the BOD.

- He graduated as valedictorian from Hanoi University of Science and Technology in 1988 and was subsequently admitted to a doctoral program in Poland.
- Mr. Trinh Van Tuan is a successful entrepreneur in Poland and Vietnam.
- He joined OCB in August 2010 and has been elected as Chairman of the BOD for the terms 2011-2015, 2015-2020, 2020-2025, and continues to serve as Chairman for the term 2025-2030.
- With over 30 years of experience in the banking and finance sector, he has made and continues to make significant contributions to strategy development as well as governance and executive management, helping OCB achieve remarkable growth and become a leading bank in Vietnam.

>> CORPORATE GOVERNANCE

1 Introduction to the Board of Directors



MR. NGO HA BAC

Member of the BOD for the term 2025-2030

- He holds a PhD in Electronic Engineering obtained in Poland.
- He was elected as Independent Member of the BOD of OCB for the term 2011-2015; Member of the BOD for the terms 2015-2020, 2020-2025, and continues to serve as Member for the term 2025-2030.
- He has held various positions in organizations, including Chairman of the BOD of LBT Company in Warsaw, Poland; Member and Head of the Supervisory Management Board for business operations of VIS.



MS. TRINH THI MAI ANH

Member of the BOD for the term 2025-2030

- She holds a Bachelor of Science degree from the London School of Economics and Political Science (United Kingdom).
- She was elected as Member of the BOD of DCB for the term 2020-2025 and continues to serve for the term 2025-2030.
- She has many years of experience in finance at major domestic and international organizations such as HSBC London, Vietnam International Securities Joint Stock Company, VinaCapital Group, and Temasek Holdings Singapore.



MR. YOSHIZAWA TOSHIKI

Member of the BOD for the term 2025-2030

- He holds a Bachelor of Laws from Waseda University, Tokyo.
- He was elected as Member of the BOD of OCB for the term 2020-2025 and continues to serve for the term 2025-2030.
- He has over 30 years of experience in finance and is currently serving as General Manager at Aozora Bank since 2018.



MR. SEGAWA MITSUHIRO

Member of the BOD for the term 2025-2030

- He holds a Bachelor of Science in Applied Physics from the University of Tokyo.
- He was elected as Member of the BOD of OCB for the term 2020-2025 and continues to serve for the term 2025-2030.
- He has over 33 years of experience in finance and has held key positions at Aozora Bank, including Deputy Head of International Finance Division cum Head of International Business Department; Deputy Head of International Finance Division cum Deputy Head of Asia Investment Division; Senior Executive Officer - Head of International Business Division at Aozora Bank.

>> CORPORATE GOVERNANCE

1 Introduction to the Board of Directors



MR. PHAN TRUNG

Member of the BOD for the term 2025-2030

- He holds a Master's degree in Business Administration from Asia E University (Malaysia) and a Bachelor's degree in Business Administration from Thuongmai University.
- He was elected as Member of the BOD of OCB for the term 2011-2015; Member for the terms 2015-2020, 2020-2025, and continues to serve for the term 2025-2030.
- He has extensive experience and has held many key positions in enterprises and organizations. Currently, he is Vice Chairman of the BOD of Romana & Spa Investment Company - Phan Thiet, and also serves as Chief Executive Officer of An Huy Investment Company Limited.



MR. DUONG KY HIEP

Independent Member of the BOD for the term 2025-2030

- He holds a Bachelor's degree in Business Administration from Ho Chi Minh City Open University.
- He was elected as Independent Member of the BOD of OCB for the term 2025-2030.
- He has nearly 20 years of experience in the financial sector and has held many key positions at financial institutions.



>> CORPORATE GOVERNANCE

2 Introduction to the Supervisory Board

The Supervisory Board for the term 2025-2030 was elected by the Annual General Meeting of Shareholders on April 22, 2025. The members of the Supervisory Board also elected the Head of the Supervisory Board on the same day.

1	Ms. Dang Thi Thanh Huyen	Head of the SB
2	Ms. Dang Thi Quy	Member of the SB
3	Mr. Nguyen Van Hai	Member of the SB
4	Mr. Nguyen Trong Hai	Member of the SB
5	Mr. Pham Quang Vinh	Member of the SB



MS. DANG THI THANH HUYEN

Head of the SB

- She holds a Bachelor of Economic Law from Hanoi Law University and a Bachelor of Merchandising and Business Operations from Thuongmai University.
- She was elected as Head of the Supervisory Board of OCB for the term 2025-2030.
- She has over 33 years of experience in banking, including more than 10 years at OCB, where she held the position of Head of Internal Audit.



MS. DANG THI QUY

Member of the Supervisory Board

- She holds a Bachelor of Economics from Ho Chi Minh City University of Economics.
- She was elected as Member of the Supervisory Board of OCB for the term 2025-2030.
- She has held various key positions at other credit institutions such as Head of the Supervisory Board of HDBank, Head of Supervisory Board of Southern Region at Techcombank, and Deputy Head of Credit Department at VietinBank. She previously served as full-time Member of the Supervisory Board of OCB for the terms 2011-2015, 2015-2020, and 2020-2025.



MR. NGUYEN VAN HAI

Member of the Supervisory Board

- He holds a Bachelor of Civil Law from Ho Chi Minh City University of Law.
- He was elected as Member of the Supervisory Board of OCB for the term 2025-2030.
- He has many years of experience in banking and has worked at OCB in positions such as Deputy Head of Legal Department and Head of Legal Department.



MR. NGUYEN TRONG HAI

Member of the Supervisory Board

- He holds a Bachelor's degree in Development Economics from National Economics University, Hanoi.
- He was elected as Member of the Supervisory Board of OCB for the term 2025-2030.
- He has many years of experience in banking, including 8 years at OCB, where he held positions such as Head of Product Development, Marketing and Sales Promotion Center of the Retail Banking, Director of Business Management Department at Head Office cum Northern Region Director of SME Division, Northern Region Director of CIB Division, and Northern Region Director of SME Division.



MR. PHAM QUANG VINH

Member of the Supervisory Board

- He holds a Bachelor of Economics from National Economics University.
- He was elected as Member of the Supervisory Board of OCB for the term 2025-2030.
- He has over 14 years of experience serving as Member and Head of the Supervisory Board at VIB and Head of the Supervisory Board at VIS. He previously served as Member of the BOD of OCB in November 2014 and as Member of the Supervisory Board of OCB for the terms 2015-2020 and 2020-2025.

» CORPORATE GOVERNANCE

3 Introduction to the Board of Management

The Board of Management comprises the Chief Executive Officer, 02 Deputy Chief Executive Officers, 01 Chief Accountant, 01 Chief Operating Officer, 01 Acting Head of Financial Management Center, 01 Acting Head of Risk Management Division, 06 Heads of Division/Centers under the Chief Executive Officer, responsible for implementing the business strategies set by the BOD, managing and handling the daily operations of OCB.

1	MR. PHAM HONG HAI	Chief Executive Officer
2	MR. NGUYEN BA NGOC	Deputy Chief Executive Officer in charge of Corporate Banking & Investment Banking (CIB)
3	MS. DO TU ANH	Deputy Chief Executive Officer in charge of Corporate Banking (CMB) and Transformation Management Department
4	MR. NGUYEN QUOC HUONG	Chief Operating Officer
5	MR. LUONG NGUYEN MINH DANG	Head of Retail Banking
6	MS. LE THI BICH THAO	Head of Technology and Digital Banking
7	MS. HUYNH NGOC TUYEN	Head of Operations
8	MR. NGUYEN QUANG HUY	Acting Head of Risk Management Division
9	MR. QUACH THANH LONG	Acting Head of Financial Management Center
10	MS. NGUYEN VAN ANH	Chief Accountant
11	MS. LE THI NGA	Giám đốc Trung tâm Ngân hàng số Liobank
12	MS. NGUYEN THI THU HUONG	Head of Liobank Center
13	MR. NGUYEN QUANG HOANG	Head of Data Management and Analysis Center

*Changes in the Board of Management in 2025 (as of April 8, 2026)

Removed	Elected
Mr. Le Dang Khoa Dismissed from the position of Head of Corporate Banking (CMB)	Ms. Do Tu Anh Appointed as Deputy Chief Executive Officer from April 3, 2026
Mr. Nguyen Duc Hieu Dismissed from the position of Head of Financial Markets Division from February 1, 2026	Mr. Nguyen Quang Huy Appointed as Acting Head of Risk Management Division from March 30, 2026
Mr. William James Life Andrew Dismissed from the position of Head of Risk Management Division from January 15, 2026	Ms. Huynh Ngoc Tuyen Appointed as Head of Operations from March 5, 2026
Mr. Luong Tuan Thanh Dismissed from the position of Head of Technology and Digital Banking from October 9, 2025	Mr. Quach Thanh Long Appointed as Acting Head of Financial Management Center (*) from February 24, 2026
Ms. Pham Thi Nguyet Nga Dismissed from the position of Head of Data Management and Analysis Center (*) from September 23, 2025	Mr. Nguyen Quoc Huong Appointed as Chief Operating Officer from February 1, 2026
Mr. Ngo Phuoc Nhat Khanh Dismissed from the position of Head of Liobank Center (*) from August 16, 2025	Mr. Nguyen Quang Hoang Appointed as Head of Data Management and Analysis Center from November 10, 2025
Mr. Nguyen Huy Duc Dismissed from the position of Chief Financial Officer from July 15, 2025	Ms. Le Thi Bich Thao Appointed as Head of Technology and Digital Banking from November 3, 2025
Ms. Huynh Le Mai Dismissed from the position of Deputy Chief Executive Officer from July 1, 2025	Ms. Le Thi Nga Appointed as Head of Liobank Center (*) from September 8, 2025
Mr. Dinh Thanh Tung Dismissed from the position of Head of Asset and Liability Management Center (*) from April 1, 2025	Mr. Luong Nguyen Minh Dang Appointed as Head of Retail Banking from July 1, 2025
Mr. Truong Dinh Long Dismissed from the position of Deputy Chief Executive Officer from January 9, 2025	

*As defined in the Organizational Structure Regulations of Orient Commercial Joint Stock Bank in 2025.



MR. PHAM HONG HAI

Chief Executive Officer

- Mr. Pham Hong Hai was appointed as Chief Executive Officer of Orient Commercial Joint Stock Bank effective from July 16, 2024.
- He holds a Bachelor's degree in Business Administration from University of Economics Ho Chi Minh City.
- He has many years of experience in the Finance - Banking sector in Vietnam and overseas. He previously held the following positions: Deputy Chief Executive Officer in charge of Global Banking and Foreign Exchange and Capital Markets - HSBC Vietnam from May 2012 to August 2014, and Chief Executive Officer - HSBC Vietnam from December 2014 to September 2019; National Director in charge of Multinational Corporate Clients - HSBC Canada, along with many other key positions.

>> CORPORATE GOVERNANCE

3 Introduction to the Board of Management



MR. NGUYEN BA NGOC

Deputy Chief Executive Officer in charge of Corporate Banking & Investment Banking (CIB)

- Mr. Nguyen Ba Ngoc was appointed as Deputy Chief Executive Officer in charge of Corporate Banking & Investment Banking (CIB) of Orient Commercial Joint Stock Bank effective from February 1, 2026.
- He holds a Master of Business Administration.
- He has over 20 years of experience in the finance and banking sector and has held key positions.



MS. DO TU ANH

Deputy Chief Executive Officer in charge of Corporate Banking and Transformation Management Department

- Ms. Do Tu Anh graduated in Business Administration in the United States. She was appointed as Deputy Chief Executive Officer of Orient Commercial Joint Stock Bank effective from April 3, 2026.
- She has many years of experience in finance and investment at major domestic organizations and corporations.



MR. NGUYEN QUOC HUONG

Chief Operating Officer

- Mr. Nguyen Quoc Huong was appointed as Chief Operating Officer effective from February 1, 2026.
- He holds a Master's degree in Business Administration from University of Economics Ho Chi Minh City.
- He has over 30 years of leadership experience in the finance and banking sector and has held key positions: Member of the Board of Directors - Century Synthetic Fiber Corporation, Advisor to the Chief Executive Officer - Vietbank, Chief Executive Officer - Eximbank.



MR. LUONG NGUYEN MINH DANG

Head of Retail Banking

- Mr. Luong Nguyen Minh Dang was appointed as Head of Retail Banking effective from July 1, 2025.
- He holds a Master's degree in Business Administration from University of Bolton.
- He has over 18 years of experience in the financial sector and has held senior positions at organizations: Head of Retail Banking - Vietnam Export Import Commercial Joint Stock Bank, Deputy Head of Retail Banking - Vietnam International Commercial Joint Stock Bank.

>> CORPORATE GOVERNANCE

3 Introduction to the Board of Management



MS. LE THI BICH THAO

Head of Technology and Digital Banking

- Ms. Le Thi Bich Thao was appointed as Head of Technology and Digital Banking effective from November 3, 2025.
- She holds a Master's degree in Business Administration from University of Economics Ho Chi Minh City.
- She has over 22 years of experience in information technology, finance, and banking and has held key positions: Head of Technology Division - Sumitomo Mitsui Banking Corporation (SMBC), Head of Technology Division - Sumitomo Mitsui Banking Corporation (SMBC), Chief Information Officer (CIO) - Saigon Commercial Joint Stock Bank (SCB).



MS. HUYNH NGOC TUYEN

Head of Operations

- Ms. Huynh Ngoc Tuyen was appointed as Head of Operations effective from March 5, 2026.
- She holds Bachelor's degrees in Finance - Banking and Law from University of Economics Ho Chi Minh City.
- She has over 20 years of experience in the finance and banking sector and has held key positions at Orient Commercial Joint Stock Bank: Deputy Head of Re-appraisal Department, Head of Re-appraisal Department, Head of BPM Development and Operations Department, Deputy Head of Credit Management Division, Deputy Head of Risk Management Division, Deputy Head of Operations.



MR. NGUYEN QUANG HUY

Acting Head of Risk Management Division

- Mr. Nguyen Quang Huy was appointed as Acting Head of Risk Management Division effective from March 30, 2026.
- He holds a Master of Science in Economics and Management, majoring in Quantitative Finance - Paris Nanterre University.
- He has over 18 years of experience in the banking and finance sector and has held key management positions at financial institutions: Head of Basel, IFRS and Stress Test; Head of Retail Banking and SME Risk Management; Head of Capital and Asset and Liability Management (ALM).



MR. QUACH THANH LONG

Acting Head of Financial Management Center

- Mr. Quach Thanh Long was appointed as Acting Head of Financial Management Center effective from February 24, 2026.
- He holds a Master's degree in Accounting and Auditing from University of Economics Ho Chi Minh City.
- He has over 20 years of experience in the finance and banking sector and has held key positions: Chief Financial Officer - National Citizen Commercial Joint Stock Bank (NCB); Head of Financial Planning Department - Saigon Hanoi Commercial Joint Stock Bank (SHB).

>> CORPORATE GOVERNANCE

3 Introduction to the Board of Management



MS. NGUYEN VAN ANH

Chief Accountant

- Ms. Nguyen Van Anh was appointed as Chief Accountant of Orient Commercial Joint Stock Bank effective from December 10, 2024.
- She holds a Master's degree in International Accounting from Swinburne University of Technology.
- She has many years of experience in the finance and banking sector and has held various positions at other credit institutions.



MS. LE THI NGA

Head of Llobank Center

- Ms. Le Thi Nga was appointed as Head of Llobank Center effective from September 8, 2025.
- She holds a Bachelor's degree in Foreign Trade Economics from Foreign Trade University Hanoi.
- She has over 15 years of experience in banking, consumer finance, and consulting and has held key positions: Chief Operating Officer (COO) - FE Credit, Head of Digital Business Center - FE Credit, Head of Innovation Center - FE Credit.



MS. NGUYEN THI THU HUONG

Head of Human Resources and Training

- Ms. Nguyen Thi Thu Huong was appointed as Head of Human Resources and Training effective from April 7, 2021.
- She holds a Master's degree in Business Administration from The College of William and Mary (USA).
- She has many years of experience and has held key positions at other organizations.



MR. NGUYEN QUANG HOANG

Head of Data Management and Analysis Center

- Mr. Nguyen Quang Hoang was appointed as Head of Data Management and Analysis Center of Orient Commercial Joint Stock Bank effective from November 10, 2025.
- He holds a Bachelor's degree in Finance and Banking from National Economics University.
- He has over 15 years of experience in the finance and banking sector and has held key positions: Head of Data Management and Analysis Center - Information Technology Division - Tien Phong Commercial Joint Stock Bank, Head of Risk Modeling and Data Department - Bank.

>> CORPORATE GOVERNANCE

4 Subsidiaries and Associates



Subsidiary

Subsidiary: Orient Commercial Bank International Money Transfer Company Limited



Address

11th Floor, 123 Building, No. 123-127 Vo Van Tan, Ward 6,
District 3, Ho Chi Minh City



Charter capital

VND 25 billion



Business lines:

Foreign currency receipt
and payment services.



Ownership ratio of OCB:

100.00%



Subsidiary

Subsidiary: Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited



Address

The Hallmark Building, No. 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City



Charter capital

VND 500 billion



Business lines:

Debt management
and asset exploitation



Ownership ratio of OCB:

100.00%

5 Danh mục các dự án công nghệ trọng điểm

NO	PROJECT	BUSINESS DIVISION	STATUS	
1	VNeID Integration	RB	✔️ Completed	BE OMNI GoLive: BE OMNI went live on 20 August. The feature was launched on OCB OMNI on October 8.
2	Pricing Management Tool - Deposit Module - Loan Module	RB	✔️ Completed	CR 7248 - Loan (Went live on June 11), CR 7288 - Deposit (Went live on August 8)
3	Implementation of TD platform under new orientation: Flexible Deposit	Financial Markets	✔️ Completed	- BE OMNI, OMNI Corp, FO went live: December 2025 - Launched: February 2026
4	Fraud - Sending corporate account transactions (including debit and credit: via Omni Corp + outbound transactions) to Safer Payment system (#7141 and other related CRs)	Risk Management	✔️ Completed	- Went live on December 27, 2025
5	Upgrade of CAR system to comply with Circular 41 (CR#7113): Scope: Counterparty credit risk + financial institutions + market risk	Risk Management	✔️ Completed	Went live on December 24, 2025
6	Onboarding flow with VNeID for LIQAPP	Liobank	In progress	Under UAT; Liobank reports progress directly to THO
7	Implementation of key BPM processes - Project on standardization and optimization of credit processes approved with high priority by Chief Executive Officer	Operations	✔️ Completed	System/software went live on the evening of February 5, 2026. Process application went live on February 8, 2026
8	IGEN Card Phase 2 - 8126	Card Center	✔️ Completed	Went live on May 14, 2025
9	Automation of payment process and post-control of accounting expense documents (Paperless)	Financial Management Center	In progress	WS 1.2 (CR 8506): Under UAT (March 16 - March 26). Expected to go live on March 30, 2026. WS 1.3.1 (CR 8207): Under BRD discussion. Plan not finalized. WS 1.3.2 (CR TBD): BRD & BRP finalized. Expected to start development after WS 1.2 go-live. WS 2 (CR 7272): Plan not finalized. Expected to start BRD after finalizing solution of P1.3.1
10	CX - Quick Win Display customer label results on channels		✔️ Completed	Went live on July 8, 2025
11	Development of valuation app on mobile devices (CR 7347)	Operations	✔️ Completed	Went live on January 23, 2026
12	Cardzone - Card area on OMNI app consolidating OCB card features	Card Center	✔️ Completed	BE went live on June 11, 2025; App launched August 11, 2025
13	Upgrade NAPAS 2.0	ITDT	✔️ Completed	CR 7281: Went live November 28 CR 8824: Went live November 27 CR 8274: Went live January 28 CR 8872: Went live February 25
14	Upgrade Backbase and Migrated OMNI 4.0 on AWS (POC)	ITDT	✔️ Completed	BC went live October 11, 2025 App published October 24, 2025
15	Upgrade T24 Assesment	ITDT	✔️ Completed	Acceptance signed on October 17, 2025
16	Upgrade BPM, ECM, ODM	ITDT	✔️ Completed	Went live on July 12, 2025
17	OCBS	RB	✔️ Completed	Technical go-live: November 2025 - App launched: December 2025
18	EWS	RB	In progress	- Packaging in progress. Expected go-live March 25
19	DMS	PC	✔️ Completed	- Put into operation on January 20, 2026
20	Improvement of CCWA flow (Phase 3)	TTGPTT	In progress	- Scheduled for Implementation based on priority in RB backlog. CR 7152 (Priority 42), CR 7346 & CR 7405 (not yet in RB backlog)

>> CORPORATE GOVERNANCE

6 Rights and Responsibilities of Shareholders

Rights of Shareholders

In 2025, Orient Commercial Joint Stock Bank strictly implemented all shareholders' rights in accordance with Article 25 - Charter of OCB and relevant legal regulations. At the 2025 Annual General Meeting of Shareholders, all shareholders were ensured the right to attend, vote and contribute opinions at the Meeting or send written opinions to the Organizing Committee. All shareholders of OCB were treated fairly and had full access to information in accordance with the law. At this Meeting, the General Meeting of Shareholders approved reports evaluating OCB's performance in 2024, approved the profit distribution plan and appropriation to funds for 2024, and entrusted the BOD and the BOM to implement in detail the Bank's business plans for 2025.

Communication with Shareholders

In addition to addressing shareholders' questions and inquiries at the Annual General Meeting of Shareholders for the financial year 2025 held on April 22, 2025, through Investor Relations (IR) activities, in 2025 we also standardized and diversified communication channels for shareholders through investor engagement events and the issuance of IR materials/publications. In addition, OCB also responded to shareholders' opinions via telephone and email regarding shares, dividends, financial information and other procedures related to shareholders' rights. OCB also focused on improving information disclosure for shareholders under the Investor Relations section on the Bank's official website. In 2026, OCB will build on achieved results and continuously enhance investor relations activities and share management to affirm the strong position of OCB shares in the market.



7 Information on Shares and Shareholding Structure

Cổ phần:



Shareholding Structure

Based on the list finalized by the Vietnam Securities Depository Center as at December 31, 2025

Shareholding structure by ownership ratio criteria	Number of shares as at December 31, 2025	Ownership ratio (%)
By ownership ratio (major shareholders, minority shareholders)		
Major shareholders	399,457,883	15.0%
Minority shareholders	2,263,594,421	85.0%
By individual shareholders, institutional shareholders		
Individual shareholders	1,036,264,535	38.91%
Institutional shareholders	1,626,787,749	61.09 %
By domestic shareholders, foreign shareholders*		
Domestic shareholders	2,140,459,460	80.38%
Foreign shareholders	522,592,824	19.62%
By State shareholders, other shareholders		
State shareholders	229,380,607	8.61%
Other shareholders	2,433,671,677	91.39%

*The maximum foreign ownership ratio at Orient Commercial Joint Stock Bank is 22%.

>> CORPORATE GOVERNANCE

8 Shareholding Ratio of Internal Persons

Shareholding ratio of internal persons as at December 31, 2025

No.	Full name	Position at the Bank	Number of shares held	Ownership ratio (%)
	Individuals being members of the BOD		281,158,003	10.558
1	Trinh Van Tuan	Chairman of the BOD	118,088,047	4.434
2	Ngo Ha Bac	Member of the BOD	16,688,922	0.627
3	Trinh Thi Mai Anh	Member of the BOD	78,309,588	2.941
4	Yoshizawa Toshiki	Member of the BOD	0	0.000
5	Segawa Mitsuhiro	Member of the BOD	0	0.000
6	Phan Trung	Member of the BOD	68,071,446	2.556
7	Duong Ky Hiep	Independent Member of the BOD	0	0.000
	Individuals being members of the SB		16,193	0.001
1	Dang Thi Thanh Huyen	Head of the SB	0	0.000
2	Pham Quang Vinh	Member of the SB	0	0.000
3	Dang Thi Quy	Member of the SB	0	0.000
4	Nguyen Trong Hai	Member of the SB	267	0.000
5	Nguyen Van Hai	Member of the SB	15,926	0.001
	Individuals being members of the BOM		261,360	0.010
1	Pham Hong Hai	Chief Executive Officer	261,360	0.010
2	Nguyen Van Anh	Chief Accountant	0	0.000
	Person in charge of corporate governance			
1	Nguyen Duc Hieu	Person in charge of corporate governance	0	0.000
	TOTAL		281,435,556	10.569

9 Changes in Owners' Equity Investment

Changes in Owners' Equity Investment

(Unit: VND million)

Year	Round	Charter capital before issuance	Increase in capital	Charter capital after increase	Method of capital increase and target investors	Approving authority
1996	-	-	70.000	70.000	Initial capital contribution	SBV and D.P.I. HCMC
2003	1	70.000	23.738	93.738	Issuance to existing shareholders	SBV; D.P.I. HCMC and AGM
	2	93.738	7.815	101.351	Share issuance for merger with Western Rural Commercial Joint Stock Bank	SBV; D.P.I. HCMC and AGM
2004	3	101.351	35.779	137.130	Issuance to existing shareholders	SBV; D.P.I. HCMC and AGM
	4	137.130	62.870	200.000	issuance to existing shareholders	SBV, D.P.I. HCMC and AGM
2005	5	200.000	100.000	300.000	issuance to existing shareholders	SBV, D.P.I. HCMC and AGM
2006	6	300.000	267.000	567.000	Bonus share issuance to existing shareholders, offering to existing shareholders and employees, and private placement	SBV, D.P.I. HCMC and AGM
2007	7	567.000	544.111	1.111.111	Bonus share issuance to existing shareholders, offering to existing shareholders and employees, and private placement	SBV, D.P.I. HCMC and AGM

Year	Round	Charter capital before issuance	Increase in capital	Charter capital after increase	Method of capital increase and target investors	Approving authority
2008	8	1,111,111	363,366	1,474,477	Issuance to existing shareholders	SBV, D.P.I. HCMC and AGM
2009	9	1,474,477	525,523	2,000,000	Issuance to existing shareholders and private placement to strategic shareholder BNP Paribas with ownership ratio of 15%	SBV, D.P.I. HCMC and AGM
2010	10	2,000,000	635,000	2,635,000	Bonus share issuance to existing shareholders; offering to existing shareholders and private placement to strategic shareholder BNP Paribas	SBV, D.P.I. HCMC and AGM
2011	11	2,635,000	365,000	3,000,000	Private placement to strategic shareholder BNP Paribas	SBV, D.P.I. HCMC and AGM
2012	12	3,000,000	234,000	3,234,000	Bonus share issuance to existing shareholders and dividend share issuance	SBV, D.P.I. HCMC and AGM
2014	13	3,234,000	313,148	3,547,148	Bonus share issuance to existing shareholders	SBV, D.P.I. HCMC and AGM
2016	14	3,547,148	452,852	4,000,000	Bonus share issuance to existing shareholders and private placement	SBV, D.P.I. HCMC and AGM

Year	Round	Charter capital before issuance	Increase in capital	Charter capital after increase	Method of capital increase and target investors	Approving authority
2017	15	4,000,000	1,000,000	5,000,000	Bonus share issuance to existing shareholders and private placement	SBV, D.P.I, HCMC and AGM
2018	16	5,000,000	1,599,211	6,599,211	Dividend share issuance and issuance to existing shareholders	SBV, D.P.I, HCMC and AGM
2019	17	6,599,211	1,299,360	7,898,571	Dividend share issuance and issuance	SBV, D.P.I, HCMC and AGM
2020	18	7,898,571	3,060,493	10,959,063	Dividend share issuance and private placement to Aozora Bank (Japan)	SBV, D.P.I, HCMC and AGM
2021	19	10,959,063	2,739,766	13,698,829	Dividend share issuance and issuance	SSC: SBV, D.P.I, HCMC and AGM
2023	20	13,698,829	8,849,414	20,548,243	Share issuance to increase capital from equity sources	SSC: SBV, D.P.I, HCMC and AGM
2024	21	20,548,243	4,109,648	24,657,891	Dividend share issuance	SSC: SBV, D.P.I, HCMC and AGM
2025	22	24,657,891	197,263,132	26,630,523	Share issuance to increase capital from equity sources	SSC: SBV, and AGM

Share Transactions of Internal Shareholders and Related Persons:

Share transactions of internal persons:

Transaction	Number of transactions	Trading volume of shares
Buying	2	335.500
Selling	1	93.500
Total	3	429.000

Share transactions of related persons of internal persons:

Transaction	Number of transactions	Trading volume of shares
Buying	1	4.877.010
Selling	9	133.996.680
Total	10	138.873.690

10 Report on Remuneration, Bonuses and Other Expenses in 2025

As of December 31, 2025, the actual remuneration, bonuses and other expenses paid to members of the BOD and the SB are as follows:

(Unit: VND)

Subjects	Remuneration & bonuses	Other expenses	Total
BOD	30,942,516,060	612,059,998	31,554,576,058
SB	4,745,123,021	320,382,256	5,065,505,277
Total	35,687,639,081	932,442,254	36,620,081,335



CHAPTER

03

REPORT ON PERFORMANCE

Performance Results 2025	49
Business Orientation & Targets for 2026	57

» PERFORMANCE RESULTS 2025

1 Business Results

In 2025, the global economy continued to face numerous uncertainties as geopolitical tensions in certain regions persisted and strategic competition among major economies intensified. In addition, risks from high public debt in many countries, volatility in energy and food prices, along with extreme weather events continued to put pressure on global economic growth prospects. However, as inflation in many major economies was gradually brought under control and monetary policies were progressively shifted toward a more accommodative stance, international trade and investment activities showed signs of improvement, contributing to supporting the recovery momentum of the global economy.

In this context, Vietnam's economy continued to maintain positive growth momentum. In 2025, Vietnam's GDP increased by 8.02% (meeting the Government's growth target), ranking among the fast-growing economies in the region. Total import-export turnover reached approximately USD 930 billion, of which exports reached USD 475.04 billion and imports reached USD 455.01 billion, maintaining a trade surplus. Foreign investment attraction remained positive as disbursed FDI reached approximately USD 27.6 billion, up around 9% compared to 2024, the highest level in recent years.

Thanks to the flexible administration of fiscal and monetary policies, the macroeconomic environment remained stable; inflation was controlled, exchange rates fluctuated within a reasonable range, and interest rates were maintained at levels supportive of production and business activities. These factors contributed to strengthening the confidence of businesses and investors, creating a favorable foundation for the business operations of credit institutions and enterprises in 2025.

The implementation results of OCB's key business indicators in 2025 are as follows:

Unit: VND billion, %

No.	Targets	Actual 2025	% Increase/decrease compared to 2024	% compared to 2025 plan
1	Total Assets	322,949	▲ 17%	102%
2	Market 1 Total Outstanding Loans ¹	205,065	▲ 14%	98%
3	Market 1 Total Deposits ²	220,958	▲ 15%	101%
4	Profit Before Tax	5,022	▲ 25%	94%
5	Bad Debt Ratio (SBV)	2.30%	-	Achieved

(1) Market 1 Total Outstanding Loans include: Loans to customers; Corporate bonds; Debt purchases.

(2) Market 1 Total Deposits include: Customer deposits; Valuable papers; Funding and entrusted capital.

2 Credit Activities



In 2025, OCB continued to promote credit activities by implementing a wide range of preferential interest rate programs for both corporate customers and individual customers, with a total scale of credit packages of approximately VND 96,000 billion. Disbursement from these programs reached nearly VND 23,836 billion, supporting over 22,000 customers in accessing capital at competitive costs, thereby contributing to credit growth and supporting customers' funding needs for production and business activities, consumption and housing.

For corporate customers, OCB implemented various preferential credit programs tailored to different funding needs and cash flow characteristics of enterprises, such as preferential USD deposit - VND loan packages, combined medium and long-term deposit and lending packages, and short-term VND lending packages with preferential interest rates for both new and existing customers. These programs helped enterprises access capital flexibly, optimize financial costs and improve capital utilization efficiency, with

For individual customers, OCB simultaneously implemented multiple preferential lending programs for business loans, mortgage loans, real estate purchase loans, consumer loans and auto loans, while promoting financing policies for customers purchasing houses from strategic projects/developers. These programs enabled individual customers to easily access capital to meet housing, consumption and business development needs, with competitive interest rates ranging from 5.1% to 10.5% per annum depending on products and customer segments.

3 Funding Activities



Market 1 deposits increased by 14.8% year-on-year, reaching nearly VND 221 trillion, achieving 101% of the 2025 plan in terms of scale.

Deposits from individual customers continued to grow steadily at approximately 14%, equivalent to the industry average, contributing nearly 70% of total customer deposits. Issuance of valuable papers and borrowings from international financial institutions recorded a growth of 42% year-on-year, achieving 159% of the full-year 2025 plan.

By upgrading and continuously developing deposit products to meet diverse customer needs, OCB has built a stable funding base from retail customers, significantly improving the proportion of long-term deposits in the funding structure, thereby meeting the needs of safe and sustainable business growth.

4 Risk Management Activities

In 2025, key liquidity safety ratios such as Liquidity Reserve Ratio (LRR), Liquidity Coverage Ratio (LCR in VND and USD), Loan-to-Deposit Ratio (LDR) and the ratio of short-term funding used for medium and long-term lending were maintained and closely monitored, ensuring compliance with the safety thresholds prescribed by the State Bank of Vietnam. The Bank prioritized flexible management of highly liquid assets (cash, reserve deposits, government bonds), ensuring compliance with liquidity safety ratios and readiness to meet all financial obligations.

In addition, OCB has been proactively approaching international practices by periodically calculating LCR and Net Stable Funding Ratio (NSFR) in accordance with Basel III standards. The integration of these indicators into the

monitoring system enables the Bank to promptly identify fluctuations and adjust its asset-liability structure toward sustainability and optimal capital efficiency.

Furthermore, OCB is implementing the Internal Liquidity Adequacy Assessment Process (ILAAP) on an annual basis, combined with quarterly liquidity stress testing. These efforts not only demonstrate OCB's liquidity resilience under challenging market scenarios but also ensure that funding plans are always ready to support sustainable and stable long-term business growth objectives.

OCB strictly complied with regulatory safety limits, ensuring stable and efficient operations and effective risk control in 2025.

Performance of key risk limits monitoring in 2025:

Indicators	Actual 2025	SBV Regulation	Assessment
Capital Adequacy Ratio (CAR Basel II Consolidated)	12.3%	$\geq 8\%$	Complied
Ratio of short-term funding used for medium and long-term lending	28.95%	$\leq 30\%$	Complied
Loan-to-Deposit Ratio (LDR)	73.08%	$\leq 65\%$	Complied
Liquidity Reserve Ratio	20.18%	$\geq 10\%$	Complied
Non-performing loan ratio	2.30%	$< 3\%$	Complied



Implementation of Risk Management Policies

The risk appetite for 2025 was developed with objectives of strict yet flexible risk control to ensure OCB's financial safety while aligning with business strategy. Key risk control indicators were maintained and regularly reviewed, assessed and timely adjusted, creating conditions for OCB to expand its scale while ensuring effective risk control.

The framework of internal regulations and policies was periodically reviewed, updated, evaluated and submitted for approval at meetings of the Risk Management Committee, the Board of Management, and the Risk Council.

The Bank maintained the establishment and monitoring of operational risk measurement tools, including: early risk identification through risk assessment of products, processes, regulations, technology applications and projects; close monitoring of Key Risk Indicators (KRIs); implementation of Risk Control Self Assessment (RCSA); and risk assessment for outsourcing activities.

OCB periodically updated and implemented regulations on business continuity planning and disaster recovery in line with operational conditions; implemented Disaster Recovery Planning (DRP) systems and conducted annual drills under various scenarios to ensure readiness in case of incidents or disasters.

Implementation of Operational Risk Measurement Tools

- Key tools currently implemented include:
- Loss Data Collection (LDC).
- Risk Control Self Assessment (RCSA).
- Key Risk Indicators (KRI).
- Early risk identification through assessment of operational risks of products, processes, regulations and technology applications prior to implementation.
- Collection and analysis of findings from internal audit, compliance control and supervisory authorities to assess control weaknesses and coordinate with relevant departments to implement risk mitigation plans.
- Collection of loss events from other financial institutions to analyze lessons learned and enhance preventive risk measures.

Implementation of Advanced Risk Management Standards

In recent years, OCB has achieved significant progress and continues to affirm its position as a pioneering bank in adopting advanced international risk management standards such as Basel.

OCB remains committed to maintaining a solid risk management foundation and moving toward stringent international standards. In the coming period, OCB will continue to focus on risk management, asset quality monitoring, adequate provisioning, and effective debt recovery measures, thereby ensuring full compliance with regulatory safety ratios, alignment with the approved risk appetite, and operational efficiency of the Bank.



5 Information Technology and Digital Banking Activities

In 2025, OCB's information technology and digital banking activities continued to record positive results, playing an important role in driving business growth, enhancing customer experience, strengthening risk management capabilities and optimizing operational efficiency. Technology programs and initiatives were implemented in a synchronized manner, closely aligned with the Bank's digital transformation and sustainable development orientation, specifically as follows:

Development and enhancement of banking platforms

OCB continued to upgrade the OCB OMNI platform following the orientation of Simple - Smooth - Convenient - Personalized, thereby enhancing feature development capability, optimizing transaction speed and improving customer experience on digital channels. At the same time, the Bank promoted the application of data in analyzing customer behavior and needs to proactively propose suitable products, services and offers, and completed the integration of VNeID electronic identification, creating a foundation for expanding secure and convenient digital services. In addition, new digital products such as Flexi Savings and Max Savings were further enhanced, contributing to diversifying financial solutions for customers.

Development of digital products, utilities and digitalization of customer journeys

During the year, OCB continued to expand digital products and utilities such as 100% online credit card issuance, online overdraft facilities for customers with online savings accounts, along with various personalized features by customer segments. For corporate customers, the Bank accelerated the digitalization of transaction banking and trade finance services on digital platforms, thereby improving financial management efficiency and customer experience. As a result, the ratio of customers using digital channels reached 88%, up 6% compared to 2024; the ratio of transactions via OCB OMNI reached 90%, while both transaction volume and value increased by over 90% compared to the previous year.

Strengthening security and risk management

OCB continued to implement solutions to enhance security, transaction safety and risk management on digital channels, including completing customer identification using chip-based ID cards on both the application and at counters, and connecting with the National Population Data and Citizen Identification Research and Application Center under the Ministry of Public Security to enhance security and minimize fraud risks. The Anti-Money Laundering (AML) system was also officially launched, contributing to strengthening compliance and risk management capabilities. In parallel, the DevSecOps model continued to be applied to integrate security throughout the application development and operation lifecycle.

Digitalization of processes, enhancement of operational efficiency and investment in technology platforms

OCB continued to digitalize and automate many key internal processes such as payment, control of accounting expense documents, retail credit processes and disbursement of credit limits for corporate customers, thereby shortening processing time, increasing transparency and improving operational efficiency. At the same time, the Bank continued to invest in key technology infrastructure, notably the implementation of SD-WAN network and the initiation of Basel III project, creating a foundation to enhance risk management capabilities and meet international standards. In addition, the digital ecosystem continued to expand through the Open API platform with over 300 partners, more than 200 APIs and a processing volume of nearly 10 million transactions per month, supporting customers, especially corporate customers, in optimizing cash flow management, payments and integration of banking services into their business ecosystems.



6 Brand Development Activities

In 2025, OCB's Communication and Marketing activities maintained stability through Always-on (AWO) activities on Social platforms, PR, along with key campaigns such as Tet and OCB29 anniversary, thereby helping the brand maintain consistent presence and competitive positioning in a volatile market context. Specifically, leveraging a strong brand foundation, in 2025 OCB continued to rank among the Top 8 banks in terms of brand health and among the banks with wide coverage in the press. Notably, OCB's brand favorability index recorded a significant improvement (up 5 ranks) compared to 2024, reflecting enhanced customer affinity and engagement.

The Bank's brand presence spans nationwide with nearly 200 business units across 29 key economic provinces and cities, enabling customers to conveniently access modern financial services. In addition, OCB focused on enhancing brand experience across touchpoints, from digital interfaces to physical transaction spaces, helping customers clearly perceive the Bank's value and differentiation, while easily accessing information, products and services, thereby increasing benefits through promotions and reward opportunities.

Through strengthened Communication and Marketing activities, OCB also received prestigious awards in 2025:



VIETNAM NATIONAL BRAND



TOP 50 BEST PERFORMING COMPANIES IN VIETNAM 2025



MOST GREEN AND SUSTAINABLE PRIVATE-SECTOR BANK IN VIETNAM



BEST SUSTAINABLE BANK 2025



FASTEST GROWING DIGITAL BANK IN VIETNAM 2025



THE FORTUNE SOUTHEAST ASIA 500



TOP CORPORATE INCOME TAXPAYERS IN VIETNAM 2025



TOP 50 CORPORATE SUSTAINABILITY AWARDS 2025

In 2025, OCB's Communication and Marketing activities strongly focused on the message "The Era of Rising," emphasizing comprehensive digital transformation strategy, sustainable development (ESG), and enhancement of customer experience toward the goal of becoming a Top 5 private commercial joint stock banks in Vietnam in terms of operational efficiency and ESG excellence by 2030, portraying a dynamic and trustworthy brand image.

In addition to focusing on business activities, OCB actively participated in social responsibility activities, supporting communities such as: assisting people affected by storms and floods; supporting Kien Giang Study Promotion Fund; joining the banking sector in programs to eliminate temporary and dilapidated housing; participating in the Exhibition of 80-year National Achievements 2025 (A80), along with many other notable programs.



7 Distribution Channel Development Activities



As of December 31, 2025, OCB has 01 Head Office, 62 Branches and 113 Transaction Offices nationwide.



8 Human Resources Management and Training

As of December 31, 2025, the total number of employees of OCB is nearly **7,000** ensuring sufficient human resources for all business and operational activities across all units in the system

The implementation of human resource development activities at OCB is always closely guided and directed by the BOD and the BOM to meet both short-term and long-term human resource needs in terms of quantity and quality. Human resource development activities involve direct coordination among Divisions, Head Office Departments and business units, from management levels to professional staff, to build and develop a workforce that meets DCB's requirements. In 2025, OCB continued to implement human resource development activities focusing on:

- The succession workforce was strengthened through potential assessment and succession planning based on key development programs such as: Potential Specialized Center Directors, Relationship Managers, Potential Credit Directors and Potential Customer Service Controllers. With an improved implementation approach from selection criteria, assessment process to training models, the Bank added 207 high-quality personnel to the succession pool in 2025.
- Capability development programs for employees and managers were implemented continuously, such as OCB Management 1 (first-line managers), OCB Management 2 (middle managers); while focusing on training for new business models, enhancing sales capabilities and optimizing customer experience for sales and customer service teams at business units.
- Training courses on green credit, ESG and digital capability enhancement were timely deployed across the system in line with overall orientation, while promoting a learning culture through various formats such as Learn & Share series, Team Active Learning, Learning Champion competitions and coaching/mentoring activities at units.



9 Sustainable Development Activities (ESG)

In 2025, OCB focused on strengthening its ESG governance foundation, completing green credit policies, continuing to research and develop policies and products, and expanding its portfolio into renewable energy, green buildings, water infrastructure and sustainable agriculture, while gradually integrating ESG, climate and emissions risk measurement into portfolio management. The Bank also enhanced the effective operation of the environmental and social risk management system in credit granting activities, ensuring that risk screening, assessment and monitoring are carried out throughout the loan lifecycle.

In parallel, OCB promoted green operations through resource saving, process digitalization and strengthening internal ESG training, actively implementing social welfare and environmental protection programs; and improving the quality of disclosure and Sustainable Development Reporting toward alignment with international standards.



» BUSINESS ORIENTATION & TARGETS FOR 2026

Unit: VND billion

No.	Indicators	Actual 2025	Plan 2026	Comparison	
				Plan 2026 vs Actual 2025	
1	Total Assets	322,949	354,214	▲ 31,265	▲ 10%
2	Market 1 Total Deposits	220,958	251,919	▲ 30,960	▲ 14%
3	Market 1 Total Outstanding Loans	205,065	235,875	▲ 30,810	▲ 15%
4	Non-performing Loan Ratio (SBV)	2.30%	< 3.00%	-	-
5	Profit Before Tax	5,022	6,960	▲ 1,938	▲ 39%

2026 2027

CHAPTER

04

ASSESSMENT BY THE BODs ON OCB'S OPERATIONS

General assessment of corporate governance	59
Strategic direction of the BODs for 2026	63

ASSESSMENT BY THE BODs

ON OCB'S OPERATIONS

» GENERAL ASSESSMENT OF CORPORATE GOVERNANCE

1 Governance Activities

Nhiệm kỳ 2020-2025, HĐQT của OCB hoạt động với tổng cộng 9 thành viên, trong đó có 2 thành viên độc lập. Nhiệm kỳ 2025-2030, kể từ ngày 20/04/2025, HĐQT của OCB hoạt động với tổng cộng 7 thành viên, trong đó có 1 thành viên độc lập. Từng thành viên HĐQT đã thực hiện công tác quản trị trên nguyên tắc công khai, minh bạch, tách bạch giữa hoạt động quản trị và hoạt động điều hành.

Trong năm 2025, HĐQT đã tổ chức 30 phiên họp, bao gồm 06 phiên họp HĐQT trực tiếp và 24 phiên họp bằng hình thức lấy ý kiến bằng văn bản để triển khai các nghị quyết của Đại hội đồng cổ đông, giao nhiệm vụ cho BDH và kiểm tra kết quả thực hiện các chỉ tiêu. HĐQT đã thảo luận và thông qua 98 Nghị quyết và Quyết định về nhiều lĩnh vực hoạt động, kinh doanh của Ngân hàng.

HĐQT đã ban hành mới và sửa đổi, bổ sung một số văn bản như: Quy chế cơ cấu tổ chức Ngân hàng TMCP Phương Đông; Quy chế tổ chức và hoạt động của Ủy ban quản lý rủi ro; Quy chế phân cấp phân quyền đối với nghiệp vụ liên quan rủi ro tín dụng; Quy chế quản lý an toàn hệ thống thông tin; Quy chế quản lý rủi ro thị trường...

2 Activities of Committees

To support the BOD in governance activities, the BOD has established subordinate bodies to implement related tasks. The BOD has the following committees: Human Resources Committee, Risk Management Committee, Risk Handling Committee, Strategic Alliance Committee, Strategy Committee, Sustainable Development Committee.

Details of committee activities are as follows:

Risk Management Committee (RMC)

In 2025, the RMC held 04 periodic meetings and conducted 04 rounds of consultation via email to discuss and agree on the following contents:

- Monitoring risk appetite and risk limits, overall risk status of the Bank, capital adequacy disclosure and annual internal capital adequacy assessment.
- Evaluating and directing the implementation of action programs, risk control measures and responses to changes or impacts on business operations due to adverse market developments.
- Approving proposals for issuance of documents in compliance with legal regulations and business practices.
- Conducting consultations to approve proposals in a timely manner in line with updated or newly issued legal regulations.

Risk Handling Committee (RHC)

In 2025, 48 meetings of the RHC were held and 56 cases were reviewed via email; in total, the RHC reviewed and handled 1,208 credit risk cases and 3 operational risk cases. The RHC is responsible for:

- Managing provisioning policies.
- Deciding or approving debt recovery measures for debts that have been provisioned for risk handling across the system, including collateral handling.
- Deciding measures for handling overdue debts or performing loans with potential risks.
- Deciding and approving measures for handling operational risk events with financial losses after implementation of solutions but with no possibility of partial/full recovery in accordance with the risk appetite of each period.

Strategy Committee

The Strategy Committee acts as the focal point for orienting and promoting the implementation of key actions in line with the Bank's strategic direction, while enhancing the application of Agile models across the Bank to improve execution speed and cross-unit coordination efficiency, ensuring alignment between strategic objectives and action plans at each unit. At the same time, the Strategy Committee serves as the focal point for consolidating, standardizing and finalizing strategic reports submitted to the State Bank of Vietnam and relevant regulatory authorities as required, ensuring full reflection of strategy execution and compliance with regulatory requirements.

Sustainable Development Committee (SDC)

The SDC advises the BOD on orientation, strategy and matters related to sustainable development. In 2025, the SDC held 3 periodic meetings to review and provide opinions on the implementation of the Sustainable Development Strategy; issues related to sustainable finance and green finance; environmental and social risk management in credit activities; monitoring results of environmental and social indicators in internal operations; and tracking and evaluating the effectiveness of cooperation programs, advisory activities and projects related to sustainable development.

Strategic Alliance Committee (SAC)

The SAC advises the BOD on strategic cooperation between OCB and Aozora Bank (AOZ) and on cooperation and business development matters for OCB. In 2025, 04 SAC meetings were held to discuss and agree on strategic cooperation and business development directions for OCB, such as: promoting mobilization activities, increasing CASA, foreign exchange business and credit products for Japanese corporate and individual customers, developing loan programs for startups funded by AOZ, and developing preferential programs for Japanese individual customers.

Human Resources Committee (HRC)

In 2025, the HRC provided advisory support in reviewing and adjusting the organizational structure and appointing management personnel. At the same time, the HRC focused on evaluating productivity and optimizing operational efficiency, thereby developing specific action plans to establish appropriate performance-based remuneration mechanisms, promote internal training and development, enhance workforce capability and build a succession pipeline. The HRC also oriented the continued development of corporate culture and standardized working methods, contributing to increased organizational cohesion and effectiveness.

3 Activities of the Independent Member of the Board of Directors and Evaluation Results of the Independent Member on the Activities of the Board of Directors

In 2025, the first year of the 2025-2030 term of the BOD, OCB's BOD has 01 (one) independent member, Mr. Duong Ky Hiep. Mr. Duong Ky Hiep serves as a member of the Risk Management Committee and performs the duties of an independent member of the BOD.

- The independent member of the BOD attended all meetings of the BOD during the year to perform assigned duties.
- The independent member of the BOD reviewed and provided opinions on strategies, business plans and documents of the Bank within his authority; participated in supervising and urging the BOM in the implementation of business plans.
- The independent member of the BOD made positive contributions to the Bank's governance, ensuring independence and objectivity in the decision-making of the BOD.
- Evaluation of the independent member of the BOD on the activities of OCB's BOD:
- The BOD of OCB operated in accordance with the duties stipulated in the Charter of OCB, internal regulations on organization and operation, and legal regulations:
- Members of the BOD worked actively and effectively with prudence, transparency and responsibility:
- The BOD effectively performed strategic planning for the Bank and supported the Board of Management in the 2025 business plan.

4 Supervisory Activities over the Board of Management

The supervisory activities of the BOD over the CEO and other executives were carried out in accordance with the Charter and internal regulations of OCB, in compliance with legal regulations and aligned with OCB's business operations.

On a quarterly basis, the BOD held periodic meetings to update business performance and review and assess action plans of the BOM, ensuring that the orientations set out by the General Meeting of Shareholders were properly implemented in compliance with regulations, and approving proposals of the BOM.

At the same time, the BOD also participated in orienting and supervising executive activities through the issuance of BOD Resolutions during 2025.

5 Implementation of Resolutions of the General Meeting of Shareholders in 2025

In addition to the implementation of business-related resolutions stated in this Report, in 2025 OCB completed the resolutions of the 2025 General Meeting of Shareholders as follows:

- Completed the appropriation to funds for 2024.
- Completed the increase of charter capital to VND 26,630,522,840,000 through share issuance from equity sources.
- Selected KPMG Limited to audit the financial statements for 2026.
- Completed the remediation plan in case of early intervention.
- Completed the election of members of the BOD and the SB for the 2025-2030 term.
- Complied with the total operating budget, remuneration, bonuses and other benefits of the BOD and the SB in 2025.
- Complied with decisions on certain matters under the authority of the General Meeting of Shareholders.

6 Disclosure report on related interests

In accordance with Article 49 of the Law on Credit Institutions 2024, OCB provides and publicly discloses to the General Meeting of Shareholders information related to the BOD, the SB and the BOM as at December 31, 2025 as follows:

Subjects	Number of members	Number of related enterprises
Board of Directors	7 members	13 enterprises
Supervisory Board	3 members	4 enterprises
Board of Management	0 member	0 enterprises

7 Other matters to be reported by the Board of Directors to the General Meeting of Shareholders in accordance with law

- Report on transactions between the Bank, its subsidiaries, and companies in which the Bank holds more than 50% of charter capital with members of the BOD and their related persons: Occurred (details as per the Corporate Governance Report 2025).
- Report on transactions between the Bank and companies in which members of the BOD are founding members or managers within the last 03 years prior to the transaction: None.

- **Disclosure report on borrowers:**

In accordance with Article 135 of the Law on Credit Institutions 2024, OCB reports to the General Meeting of Shareholders on lending to restricted credit subjects as at December 31, 2025 as follows:

a) Audit firms, auditors currently auditing OCB: persons issuing inspection decisions, members of inspection teams, supervisors of inspection teams currently inspecting OCB: None

b) Chief Accountant of OCB: None

c) Major shareholders, founding shareholders of OCB: None

d) Enterprises in which one of the subjects specified in Clause 1, Article 134 of the Law on Credit Institutions 2024 owns more than 10% of charter capital: None

d) Persons responsible for appraisal and approval of credit at OCB (except for credit granted in the form of credit card issuance to individuals): 24 employees

e) Subsidiaries and associates of OCB: None

Total outstanding credit granted to the subjects specified in points a, b, c, d and d is VND 311 billion, equivalent to 0.90% of OCB's equity, ensuring compliance with the limit not exceeding 5% of OCB's equity.

Lending to the above subjects has been conducted by OCB in compliance with legal regulations and internal regulations of OCB.

- **Disclosure of information:**

In accordance with Article 49 of the Law on Credit Institutions 2024, OCB reports to the General Meeting of Shareholders information related to shareholders owning 1% or more of OCB's charter capital and related persons being enterprises of members of the BOD, the SB and the CEO as at December 31, 2025 as follows:

For BOD members: 13 enterprises/
economic organizations related to
07 members

For SB members: 04 enterprises/
economic organizations related
to 03 members.

For CEO members: 0 enterprises/
economic organizations related
to 0 member.

Details are provided in the Corporate Governance Report 2025.

Information related to shareholders owning 1% or more of OCB's charter capital and related persons has been published on OCB's official website under the Investor Relations/Information Disclosure section.

- The list of related persons and related interests is detailed in the Corporate Governance Report 2025.
- Report on debt classification, off-balance sheet commitments, risk provisioning and use of provisions:

In accordance with Circular No. 31/2024/TT-NHNN dated June 30, 2024 and Decree No. 86/2024/ND-CP dated July 11, 2024, OCB reports to the General Meeting of Shareholders on the results of debt classification, off-balance sheet commitments, risk provisioning and use of provisions as at December 31, 2025 as follows:

- **Debt classification results as at December 31, 2025:**
 - Total on-balance sheet loans (total earning assets) amounted to VND 293,366 billion;
 - Total non-performing loans amounted to VND 6,746 billion;
 - The non-performing loan ratio complied with the threshold below 3%.
- **Total off-balance sheet commitments:** VND 13,978 billion.
- **Risk provisioning as at December 31, 2025:** VND 3,621 billion.
- **Utilization of provisions for risk handling in 2025:** VND 1,129 billion.

» STRATEGIC DIRECTION OF THE BOARD OF DIRECTORS FOR 2026

Entering 2026, marking OCB's 30th anniversary, an important milestone demonstrating OCB's strong transformation, the Bank sets ambitious strategic objectives toward effective governance and optimized operations. Accordingly, OCB focuses on the following key priorities:

- Continue improving operational efficiency, aiming to increase return on equity (ROE) to above 15%.
- Focus on promoting credit growth in parallel with quality control, while comprehensively upgrading credit risk management and debt resolution across the system.
- Restructure the credit portfolio toward increasing the proportion of short-term lending, with a focus on Corporate Customer segment through expansion into production and import-export sectors.
- Promote mobilization of medium- and long-term funding, focusing on strengthening coordination between Retail Banking and Treasury, ensuring appropriate funding structure aligned with the loan portfolio.
- Enhance the role of Risk Management Division in controlling credit quality and supporting the implementation of new credit products and activities through upgrading risk management models, increasing automation in approvals and applying technology.
- Strengthen the development of bond trading and Transaction Banking services, thereby expanding fee income and promoting CASA growth.
- Continue accelerating digital transformation and automation across the system in line with the roadmap of digitalization, automation and application of artificial intelligence (AI), in order to improve labor productivity and cost efficiency.
- Implement transformation of information technology infrastructure and complete the Bank's data platform to meet the requirements of transaction scale growth, enhance data analytics capabilities and more effectively support business activities across the system.

Orientation of key business targets for 2026 as follows:

Unit: VND billion

No.	Indicators	Actual 2025	Plan 2026	Comparison Plan 2026 vs Actual 2025	
				+/-	%
1	Total Assets	322,949	354,214	▲ 31,265	▲10%
2	Market 1 Total Deposits	220,958	251,919	▲30,960	▲14%
3	Market 1 Total Outstanding Loans	205,065	235,875	▲30,810	▲15%
4	Non-performing Loan Ratio (SBV)	2.30%	< 3.00%	-	-
5	Profit Before Tax	5,022	8,960	▲ 1,938	▲39%

Although the market still faces many challenges, with the strong unity of the BOD, the tireless efforts of the BOM and OCB employees, along with the support of shareholders and the guidance of the SBV and relevant authorities, OCB will accomplish its tasks in 2026.



CHAPTER

05

REPORT OF THE SUPERVISORY BOARD

Meetings of the Supervisory Board	67
Oversight of operations & financial situation in 2025	68
2026 operation orientation	69

REPORT OF THE SUPERVISORY BOARD

» MEETINGS OF THE SUPERVISORY BOARD

1 Organizational structure & personnel of the Supervisory Board

The SB for the 2025-2030 term consists of 5 full-time members, in compliance with Article 51 of the Law on Credit Institutions 2024. The SB has assigned duties to each member to perform the functions and powers of the SB in accordance with legal regulations and the Charter of OCB.

The unit under and directly reporting to the SB is the Internal Audit Department, complying with Article 51 and Article 58 of the Law on Credit Institutions 2024 and Circular No. 13/2018/TT-NHNN on the internal control system of commercial banks and foreign bank branches.

2 Summary of Supervisory Board meetings:

In 2025, the SB held 6 periodic meetings on January 13, 2025; March 12, 2025; April 22, 2025; May 13, 2025; July 15, 2025; and October 13, 2025, and 4 meetings conducted through written resolutions (issuance of Regulations on Internal Audit supervision activities, Internal Audit Regulations, approval of the 2026 audit plan, and approval of adjustments to the audit timeline under the 2026 audit plan).

The meetings of the SB were convened by the Head of the SB, with full participation of all members (100% attendance and voting). Minutes of the meetings were prepared and archived in accordance with regulations.

In addition, the SB also participated in:

- Periodic meetings of the BOD to update business performance results and provide recommendations based on internal audit results to prevent risks and ensure safety in business operations.
- Periodic meetings of the BOM to discuss recommendations based on internal audit results, as well as to discuss and evaluate the activities of Internal Audit for the purpose of supervision by the SB.
- Periodic meetings related to internal audit activities.

3 Performance results of Supervisory Board members; remuneration, expenses and other benefits of the Supervisory Board

In 2025, the SB fully performed its functions and duties in accordance with legal regulations, the Charter of OCB and the SB's regulations. Members of the SB fulfilled their assigned duties and responsibilities.

The remuneration, operating expenses and other benefits of the SB were within the budget approved by the 2025 General Meeting of Shareholders for the BOD and the SB.

4 Assessment of coordination between the Supervisory Board, the Board of Directors, the Chief Executive Officer and shareholders

The coordination between the SB, the BOD, the CEO and OCB's shareholders was carried out in compliance with legal regulations, OCB's internal regulations and for the common interests of OCB.

The SB attended all meetings of the BOD. At these meetings, the SB reported on its activities, participated in discussions and provided opinions for each session. The SB also attended meetings of the Risk Management Committee and business deployment conferences of the Bank.

The SB regularly attended meetings of the BOM and requested the BOM to provide information, reports and relevant data as required for the SB to perform its duties.

The BOD and the BOM directed relevant departments to implement the recommendations of the SB and Internal Audit.

The SB received requests and directed Internal Audit to conduct audits and inspections in accordance with the requirements of the BOD, the BOM and the SBV.

Based on the results of supervision and internal audit, the SB made recommendations to the BOD and the BOM to strengthen control measures, prevent and mitigate risks, ensure compliance with legal regulations, the Charter and OCB's internal regulations, thereby contributing to improving quality, efficiency, safety and sustainability in OCB's operations; closely control credit quality, implement effective measures for non-performing loan resolution to enhance business performance; and continue to manage funding in a flexible, efficient and safe manner.

» OVERSIGHT OF OPERATIONS & FINANCIAL SITUATION IN 2025

1 Assessment of the implementation of the General Meeting of Shareholders' resolutions in 2025

1.1 Results of implementation of key targets assigned by the General Meeting of Shareholders in 2025

In general, the BOD and the BDM have completed the business plan targets assigned by the General Meeting of Shareholders in 2025, specifically as follows:

Unit: VND billion

No.	Business Indicators	Actual as at December 31, 2025	2025 Plan approved by AGM	Completion ratio
1	Total Assets	322,949	316,779	102%
2	Market 1 Total Outstanding Loans	205,065	208,472	98%
3	Market 1 Total Deposits	220,958	218,842	101%
4	Profit Before Tax	5,022	5,338	94%
5	Non-performing Loan Ratio (SBV)	2.3%	<3%	Achieved

Risk management indicators were also fully managed and complied with regulations of the state authorities.

1.2 Results of implementation of other resolutions assigned by the General Meeting of Shareholders in 2025

In addition to the implementation of business-related resolutions, in 2025 OCB completed all resolutions assigned by the General Meeting of Shareholders as follows:

- Completed the appropriation to funds for 2024.
- Completed the increase of charter capital to VND 26,630,522,840,000 through share issuance from equity sources.
- Selected KPMG Limited to audit the financial statements for 2026.
- Completed the remediation plan in case of early intervention.
- Completed the election of members of the BOD and the SB for the 2025-2030 term.
- Complied with the total operating budget, remuneration, bonuses and other benefits of the BOD and the SB in 2025.

2 Supervision of governance and executive activities

In 2025, the SB conducted supervision over the BOD, the CEO and other executives regarding governance and executive activities through the results of internal audit with the following contents:

- Supervision of governance and executive activities in compliance with laws, internal regulations, the Charter and resolutions and decisions of the General Meeting of Shareholders and the BOD.
 - Supervision of the implementation of internal control and risk management systems through internal audit activities.
 - Review of compliance with legal regulations in the development and issuance of internal regulations by the BOD and the CEO.
- Supervision of financial conditions, appraisal of the 2024 financial statements of OCB and reporting at the Annual General Meeting of Shareholders 2025, appraisal of the financial statements for the first 6 months of 2025.
- Supervision of approval and implementation of investment projects, purchase and sale of fixed assets, contracts and other transactions under the authority of the General Meeting of Shareholders and the BOD.
- Supervision of the management of limits and prudential ratios in accordance with regulations.
- Supervision of the implementation of directives of the State Bank of Vietnam related to the duties of the SB and internal audit.
- Performance of other duties and powers of the SB in accordance with legal regulations and the Charter of OCB.

Based on supervision activities, the SB assessed that governance and executive activities were implemented in compliance with legal regulations and OCB's internal regulations.

3 Internal Audit Activities

In 2025, the SB supervised and directed Internal Audit to implement activities in accordance with its functions and duties as follows:

- Completed 100% of the audit program in accordance with the 2025 audit plan approved by the SB and reported to the SBV in compliance with regulations.
- Developed the Internal Audit plan for 2025 based on a risk-oriented approach and in accordance with Circular No. 13/2018/TT-NHNN dated May 18, 2018 of the Governor of the SBV on the internal control system of commercial banks and foreign bank branches.
- Completed internal regulations submitted to the SB for issuance: Internal Audit Regulation and Regulation on Internal Audit supervision activities at OCB.
- Conducted periodic reporting to the SBV and the SB.
- Improved internal audit activities through developing documentation/working papers/audit guidelines/data analysis based on key risks to support early warning and risk identification.
- Closely followed and strictly implemented directives, recommendations and warnings from the SBV and the SB to enhance the quality and effectiveness of supervision and internal audit.
- Reviewed and evaluated the effectiveness of internal audit and the performance of the Head of Internal Audit.
- Addressed and remedied shortcomings and limitations of internal audit as required and recommended by the SBV, independent auditors and other competent authorities.

Based on audit results, key findings and recommendations were discussed by Internal Audit with competent authorities to promptly issue directives for relevant units/departments to implement.

4 Results of appraisal of financial statements

Based on the reviewed semi-annual financial statements for the first 6 months of 2025 and the audited financial statements for 2025 by KPMG Limited, which have been disclosed on OCB's website in accordance with current regulations, the SB agrees with the opinions and comments in KPMG's audit report as follows: the separate financial statements and consolidated financial statements present fairly and accurately, in all material respects, the financial position of OCB as at December 31, 2025, as well as the results of operations and cash flows for the financial year ended on the same date, in accordance with Vietnamese Accounting Standards, the accounting system for credit institutions in Vietnam and relevant legal regulations on preparation and presentation of financial statements.

5 Results of supervision on approval and implementation of investment projects, purchase and sale of fixed assets, contracts and other transactions in 2025 under the authority of the General Meeting of Shareholders and the Board of Directors

In performing its duties and powers as stipulated in Clause 5, Article 52 of the Law on Credit Institutions 2024, the SB conducted supervision over the approval and implementation of investment projects, purchase and sale of fixed assets, contracts and other transactions in 2025. The results are as follows:

- Under the authority of the General Meeting of Shareholders: None
- Under the authority of the BOD: In 2025, the BOD of OCB approved 17 resolutions/decisions related to investment projects, purchase and sale of fixed assets, contracts and other transactions within its authority.

The resolutions/decisions within the scope of supervision were approved by the BOD in accordance with its authority and were implemented by relevant departments in compliance with regulations.

» 2026 OPERATION ORIENTATION

Regarding the orientation of activities in 2026, the SB will continue to maintain and promote the achieved results, focusing on the following key activities:

- Supervising governance and executive activities in compliance with legal regulations, internal regulations, the Charter and resolutions and decisions of the General Meeting of Shareholders and the BOD.
- Supervising financial conditions, appraising semi-annual and annual financial statements; assessing the reasonableness, legality, accuracy and prudence in accounting, statistics and preparation of financial statements.
- Supervising the approval and implementation of investment projects, purchase and sale of fixed assets, contracts and other transactions of OCB under the authority of the General Meeting of Shareholders and the BOD.
- Supervising compliance with the provisions of the Law on Credit Institutions 2024 regarding limits and restrictions to ensure safety in banking operations.
- Monitoring and updating the list of major shareholders and related persons of members of the BOD, the CEO and major shareholders in accordance with regulations.
- Reviewing, updating and supplementing internal regulations of the SB and Internal Audit in line with current legal regulations.
- Directing Internal Audit to develop and improve internal audit processes, enhance remote supervision processes to improve audit efficiency, reduce on-site audit time and operational costs; applying information technology in internal audit activities to improve productivity, complete internal audit software and put it into use.
- Improving the quality of auditors through training programs aligned with international standards as well as strengthening recruitment requirements for new auditors.
- Implementing and directing the implementation of requirements from the SBV and other competent authorities in accordance with legal regulations.
- Performing other functions and duties of the SB in accordance with legal regulations and the Charter of OCB.



210.95

149.16

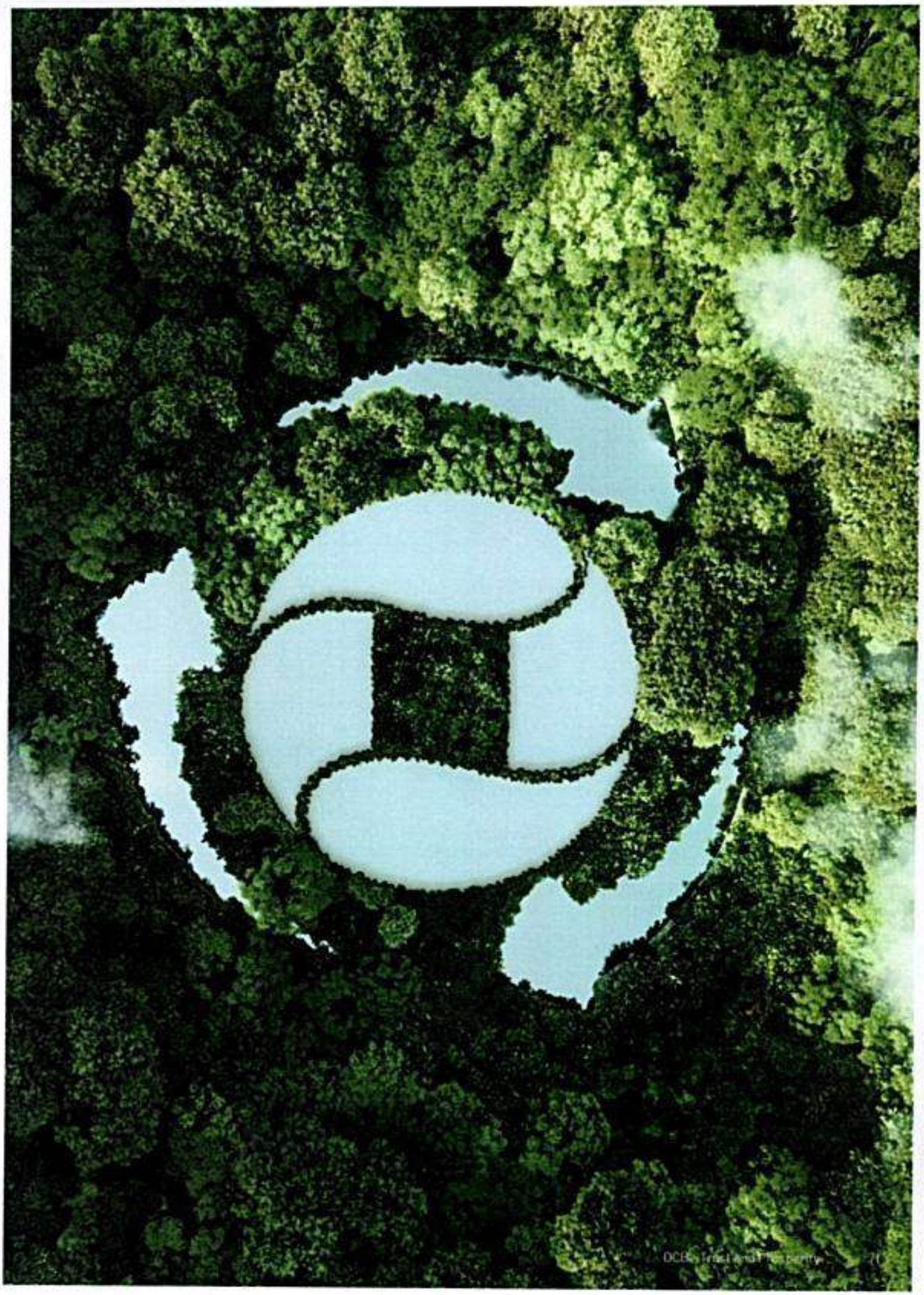
23.26

1.41%

CHAPTER

06

SUSTAINABILITY REPORT



Message

FROM THE CHIEF EXECUTIVE OFFICER ON OCB'S SUSTAINABLE DEVELOPMENT STRATEGY

Dear Esteemed Shareholders, Partners and Customers,

The year 2025 concluded amid a global landscape marked by profound volatility. Prolonged geopolitical tensions, rising protectionism, inflationary pressures, and increasingly evident risks from climate change have reshaped the global business environment. Within this challenging context, Vietnam has demonstrated remarkable resilience and growth capability. GDP in 2025 grew by 8.02%, the second-highest level in the past 15 years and the fastest growth rate in Southeast Asia. This is not only an impressive figure but also clear evidence of the economy's dynamism, the effectiveness of macroeconomic management and the confidence of the business community.

Alongside the corporate sector, the banking system continued to play a pivotal role as the primary capital channel of the economy. With a credit orientation focused on production and business activities and priority sectors, capital flows have been more efficiently allocated, supporting enterprises in restructuring, transforming business models, expanding markets and enhancing sustainable growth capacity.

In alignment with the country's transformation, OCB increasingly recognizes its responsibility not only as a nationwide operating bank but also as a financial institution that plays a leading role in promoting and disseminating sustainable development standards within the economy. We believe that growth is only truly meaningful when accompanied by transparent governance, strict risk control and a commitment to creating long-term value for the community.

With that spirit, in 2025, OCB continued to steadfastly implement its Sustainable Development Strategy based on four core pillars: Governance - Economic - Environmental - Social, integrating ESG principles into business strategy, risk management and operations across the system. This orientation enables OCB to go beyond mere growth objectives, becoming a catalyst for economic restructuring toward sustainability, enhancing resilience and creating long-term value for society.

With consistent direction from the Board of Directors and the Board of Management, along with strong discipline and determination of all employees, OCB re-established solid growth momentum in 2025, achieving outstanding results in terms of scale, efficiency and operational quality:

Total assets reached

322,949 billion VND

▲ 17% compared to 2024

further strengthening the Bank's financial foundation

Profit before tax

5,022 billion VND

▲ 25% compared to 2024

reflecting a clear improvement in business efficiency

Outstanding green credit exceeded

21,000 billion VND

▲ 10.5% compared to 2024

reaffirming the Bank's sustainable portfolio transformation orientation

No incidents

related to corruption, customer data security breaches, occupational accidents or violations of environmental laws were recorded, demonstrating a strong commitment to governance and compliance

Capital Adequacy Ratio (CAR)

was maintained at a solid level in line with international standards, ensuring resilience and system safety

These results not only demonstrate a strong recovery in growth but also reflect continuous improvements in governance quality and increasingly standardized and transparent operations.

Entering a new phase of development, OCB is committed to accelerating its sustainable development journey: expanding green credit and sustainable finance, enhancing governance standards and risk management capacity, improving asset quality, accelerating digital transformation and automation, and optimizing operations toward transparency - efficiency - long-term value. We will continue to accompany customers and enterprises in their transformation, innovation and sustainable value creation journey.

On behalf of the Board of Management, I would like to express my sincere gratitude to our valued Shareholders, Customers and Partners for your trust and continued support. At the same time, I would like to extend my deep appreciation to all employees - whose relentless efforts, dedication and resilience have contributed to today's achievements. Your trust and the commitment of our people are the solid foundation for OCB to continue growing, enhancing its position and creating long-term sustainable value for shareholders, the community and society as a whole.

Wishing you good health, happiness and success.

Sincerely,

CHIEF EXECUTIVE OFFICER



PHAM HONG HAI



» GOVERNANCE STRUCTURE TO DRIVE THE IMPLEMENTATION OF SUSTAINABLE DEVELOPMENT STRATEGY

1 Sustainable development strategy

With the vision of becoming a pioneering Green Bank in Vietnam, OCB defines sustainable development (SD) not as a standalone program but as a strategic orientation integrated throughout the overall development strategy of the entire system. This approach ensures a balance between the Bank's long-term growth objectives and its commitment to contributing to national sustainable development goals. We recognize that economic value is only truly sustainable when built on a foundation of transparent governance, social responsibility and environmental protection. Therefore, in addition to enhancing operational efficiency and competitiveness, OCB focuses on implementing Environmental - Social - Governance (ESG) actions, aiming to preserve natural resources, mitigate the impacts of climate change and build a better society through the application of advanced governance standards. These orientations are translated into specific targets and roadmaps for each stage, ensuring that every step of OCB's development is aligned with the green transition and sustainable development of the economy.



OCB is committed to consistently and long-term pursuing its sustainable development journey by integrating SD principles into business activities, operations and governance based on four key orientations:

- Governance in line with best practices and standards: operating banking activities on the principles of transparency, accountability and professional ethics.
- Stable and sustainable growth through effective business operations: contributing economic value to the nation, organizations, shareholders and customers.
- Positive environmental impact through actions to conserve natural resources, mitigate climate change and promote a green economy.
- Contributing to the development of a modern and civilized society through valuable products and services with high customer experience, as well as meaningful contributions to the community and society.





OBJECTIVES

2025

STRENGTHEN SUSTAINABLE DEVELOPMENT GOVERNANCE MODEL

Pursue the journey of sustainable business development.

- Strengthen the governance model in alignment with national and international standards and best practices on sustainable development.

2050 NET ZERO

Partnering with the Government and regulatory authorities to achieve the Net Zero Emissions by 2050

- **Within OCB:** Implement initiatives to reduce resource consumption, save energy, and minimize emissions that impact the environment.
- **Partners and customers:** Develop products, services, and policy frameworks that contribute to climate change mitigation and promote the use of renewable energy.
- **Society:** Actively participate in and implement environmental and social improvement programs, including efforts to expand green spaces.

2027

PIONEER IN SUSTAINABILITY

Top 5 private commercial joint stock bank in terms of sustainability

- Operate in alignment with the Principles for Responsible Banking under the United Nations Environment Programme Finance Initiative (UNEP FI).
- Become a leading bank in independent assessments on organizational health, workplace environment, digital maturity, customer experience, and environmental & social (E&S) responsibilities.

Commitment to Promoting the United Nations Sustainable Development Goals (SDGs)

OCB believes that the sustainable development values it pursues are not only an internal orientation of an organization or confined within national boundaries, but also part of a global effort to build a more stable, inclusive and prosperous future. Based on this belief, OCB has proactively integrated the principles of the 17 United Nations Sustainable Development Goals (UN SDGs) into the Bank's orientation, strategy and long-term development objectives. This is not merely a commitment, but a consistent determination and action-oriented direction, translated into specific programs, policies and actions across the entire system. Through this approach, OCB not only strengthens its own sustainable development foundation but also actively contributes to the transition toward a greener, more inclusive and resilient growth model in the face of global challenges.



2 Sustainable development governance model

Recognizing governance as the core foundation guiding the entire journey of green transformation and digital transformation, in 2025, OCB continued to refine its sustainable development (SD) governance model in a structured, in-depth manner aligned with international practices. The governance system is designed with a clear three-tier structure, ensuring consistency from strategic orientation to implementation.

- **At the highest level**, the Board of Directors performs its supervisory and strategic orientation role through the Sustainable Development Committee under the Board of Directors. The Committee is responsible for strategic advisory and high-level oversight of SD-related matters, ensuring that ESG factors are consistently integrated into long-term orientation, risk management and core business activities.
- **At the executive level**, the Chief Executive Officer directly oversees and bears overall responsibility for all SD-related matters. This mechanism demonstrates strong commitment at the highest level of the Board of Management, while ensuring that ESG principles are closely embedded in business strategy, risk management and operations across the system.
- **At the implementation level**, OCB continues to strengthen its dedicated SD organizational structure to enhance capabilities in policy development, green credit management and implementation of sustainable finance initiatives. This structure ensures that SD objectives are not only strategic orientations but are translated into concrete action programs and tangible results.

This three-tier governance model affirms OCB's maturity in embedding sustainable development as a core component of its governance system, closely linked with long-term growth strategy and sustainable competitive advantage.



» OVERVIEW OF THE SUSTAINABILITY REPORT

1 General Introduction to the Sustainability Report

OCB consistently identifies sustainable development as a strategic orientation embedded throughout its operating model, serving as a guiding principle in risk management, business decision-making and long-term value creation for shareholders, customers and the community. In 2025, the economy and banking sector continued to face numerous challenges amid slow recovery, volatile financial markets and increasing requirements for transparency and risk governance. In response to these dynamics, OCB remained steadfast in implementing its Sustainable Development Strategy, considering it a consistent direction in all business decisions and resource allocation.

The Bank continues to strengthen its governance model in line with domestic and international standards and practices, progressively integrating ESG factors into credit granting, risk management, internal operations and corporate culture, ensuring that business decisions are made responsibly, transparently and sustainably. We believe that the consistent implementation of sustainable development practices in 2025 not only reinforces OCB's long-term growth foundation but also creates lasting value for the economy, the community and future generations. The ultimate goal of this journey is to deliver sustainable and long-term financial value, enhance customer experience, increase shareholder benefits and contribute to building a better society. This will serve as inspiration for the Leadership Board and all employees to continue innovating, creating and realizing the vision of a modern, human-centric Green Bank - OCB GREENBANK.

This report records important milestones in OCB's implementation of its Sustainable Development Strategy in 2025, as well as the Bank's ambitious orientations for the coming period.

1.1 Reporting scope & reporting period

- Reporting frequency: Annual
- Reporting period: The Sustainability Report 2025 is prepared in accordance with the fiscal year, from January 1, 2025 to December 31, 2025.
- Scope and data: The information disclosed in the report is aggregated from the Bank's actual data, including Head Office, Branches and Transaction Offices of OCB. Contents with different scopes (if any) are clearly specified in each relevant section.

1.2 Basis of preparation

- The report is prepared in compliance with disclosure requirements under Circular No. 96/2020/TT-BTC, and with reference to the Global Reporting Initiative Standards (GRI). The content consists of four main components: General disclosures, Economic standards (GRI 200), Environmental standards (GRI 300) and Social standards (GRI 400).



Key Sustainable Development Highlights in 2025

AWARDS



MOST GREEN AND SUSTAINABLE PRIVATE-SECTOR BANK IN VIETNAM
by The Asian Banker



TOP 50 CORPORATE SUSTAINABILITY AWARDS 2025 (CSA 2025)
Voted by Nhip cau Dau tu Magazine



BEST SUSTAINABLE BANK 2025
by Finance Asia announced



VIETNAM'S TOP 10 MOST SUSTAINABLE BUSINESSES IN 2025 (CSI 2025)
Voted by VCCI



FASTEST GROWING DIGITAL BANK VIETNAM 2025
Voted by Global Banking and Finance Review



THE FORTUNE SOUTHEAST ASIA 500 2025
Voted by Fortune



TOP 50 BEST-PERFORMING COMPANIES IN VIETNAM 2025
Voted by Nhip cau Dau tu Magazine



OUTSTANDING IMPROVEMENT IN CORPORATE GOVERNANCE
Voted by VLCA



BANK WITH OUTSTANDING INNOVATIVE PRODUCTS AND SERVICES 2025
Voted by VOBA

Over
3,300 billion
 VND
 in outstanding loans to
 women-owned SMEs (WSMEs)

Over
13,500 billion
 VND
 in outstanding loans to
 small and medium
 enterprises (SMEs)¹⁾

Nearly increased
▲ 25%
 in outstanding loans
 supporting startups
 compared to 2024

Green credit outstanding ratio
 reached
10.7%

Launch of
Green x Pink Deposit
 A pair of specialized deposit products supporting
 sustainable enterprises

Implementation of

the Market Advancement for Green Construction (MAGC) program

¹⁾ Including SME and MSME customers as defined by OCB



Key Sustainable Development Highlights in 2025

ENVIRONMENTAL

Officially became a member of

The Green Commercial Banking Alliance

Reduction of over

250 tCO₂e

of Scope 1 greenhouse gas emissions compared to 2024

Nearly

10,000

 participants

in the Battery Hunter Campaign

Nearly

5,000

 kg

of batteries collected and transferred for treatment

Reduction of over

20%

in fuel-based energy consumption compared to 2024

100%

of procurement activities applied environmental and social criteria assessments for applicable suppliers



SOCIAL

Customer Satisfaction
Index (CSAT)

99.41%

Female employees
accounted for

56% of total
workforce

Total training hours

264,607 hours

Average training hours
per employee

37.5 hours

08 sustainable
development
training programs with nearly

3,800

employee participations

Over **50** billion
VND

Contributed to charitable, social
and community programs during
2022-2025

No incidents were recorded

of corruption, customer data breaches, serious occupational
accidents or environmental violations.

2 Economic standards – GRI 200

2.1 Financial inclusion

2.1.1 Expanding Access to Finance for Essential Sectors

In recent years, OCB has consistently identified the development of infrastructure and essential services for the community as a key priority in its capital allocation orientation. With a long-term vision, OCB proactively designs and adjusts financial policies in a flexible manner, tailored to the characteristics of each sector, thereby promoting capital flows into healthcare, education and training, social infrastructure, as well as essential public utility services. Through this approach, OCB not only contributes to improving access to and quality of essential services for the population, but also accompanies the

development of social infrastructure in a more sustainable and inclusive direction.

Entering 2026, OCB continues to remain committed to its Sustainable Development Strategy, while ensuring resource allocation and refining financial policies to provide targeted support for essential infrastructure sectors such as healthcare, education, clean water, energy, logistics, housing and public utilities, thereby enhancing quality of life and promoting stable and convenient living conditions for the community.

2.1.2 Promoting Socio-economic Progress and Empowering Priority Groups

Within its development strategy, OCB allocates capital in a diversified, balanced and optimized manner across key segments. Currently, OCB operates across all major customer segments, including Corporate & Institutional Banking (CIB), Corporate Banking (CMB) and Retail Banking (RB). This comprehensive portfolio structure enables the Bank to proactively manage risks, optimize capital efficiency and maintain a stable long-term growth foundation. The presence across all three segments allows OCB to develop a comprehensive customer ecosystem, covering the entire economic value chain from household businesses, micro and small enterprises, medium enterprises to large corporations. This approach not only strengthens supply chain and capital flow linkages in the economy but also enhances effective resource allocation across sectors with different risk levels and capital needs.

Based on this foundation, OCB implements financing programs and financial solutions with clear segmentation, aligned with the objective of optimizing resource allocation and generating sustainable development impact. Through a focused capital allocation strategy, the Bank expands access to finance for key and priority customer groups, contributing to financial inclusion, enhancing equal development opportunities and strengthening the long-term resilience of the economy. In line with this inclusive and sustainable capital allocation orientation, in 2025, OCB recorded notable progress in several underserved customer segments as follows:

SMEs

OCB identifies SMEs – a sector that generates significant employment and value-added for the economy – as one of the strategic pillars in its customer portfolio structure, prioritizing long-term partnership not only to drive business growth but also to enhance financial inclusion and economic resilience. In 2025, SMEs continued to be a priority segment for resource allocation and tailored financial solutions to promote sustainable growth. The Bank proactively implemented various financial solutions to support enterprises in maintaining operations, expanding production scale and enhancing sustainable development capacity, such as introducing working capital products under VND 10 billion, with preferential interest rates from as low as 2% per annum for enterprises with USD deposits borrowing in VND.



**VỐN ĐẾN NHANH
LỢI NHUẬN XANH**

Bổ sung vốn kinh doanh dành cho SME

- Hạn mức đến 10 tỷ đồng
- Giảm đến 0,5% lãi suất vay
- Hồ sơ đơn giản, xử lý trong 8h

Alongside product diversification, OCB has significantly improved processes and policies to enhance access to capital for enterprises. Loan procedures have been simplified, documentation requirements streamlined compared to conventional loans, and credit appraisal conducted based on actual business performance assessment. Through these solutions, OCB not only supports enterprises in overcoming short-term challenges but also accompanies them in strengthening financial capacity and sustainable development in the long term.

Accordingly, outstanding loans to SMEs reached over VND 13,500 billion, demonstrating OCB's strong commitment to supporting SMEs amid domestic and international market volatility through effective product orientation and business solutions.



Start-up enterprises



TIẾP VỐN DOANH NGHIỆP

START-UP

KHÔNG TÀI SẢN BẢO ĐẢM

Thời hạn hoạt động tối thiểu 1 năm

Hạn mức đến 2 tỷ đồng

Thời hạn vay tối đa 12 tháng

To promote innovation and foster a new generation of high-growth enterprises, OCB proactively designs financial solutions tailored to the characteristics of start-up business models, focusing on appraisal methods based on cash flow, execution capability and growth potential rather than relying solely on collateral.

Officially launched in October 2024, OCB's unsecured loan product dedicated to start-ups has helped address one of the biggest barriers for early-stage enterprises - access to domestic capital at reasonable cost and flexible conditions. Compared to fundraising from investment funds with higher capital costs and equity dilution pressure, OCB's financial solutions offer a more sustainable and autonomous option for enterprises.

Starting with unsecured working capital loans of up to VND 3 billion with a maximum tenor of 12 months, OCB has supported start-ups in meeting operational and business expansion needs. Based on continuous engagement and understanding of business needs, OCB has expanded its product portfolio beyond working capital to include fixed asset financing, trade finance and guarantee issuance to support business operations.

In alignment with Resolution No. 68-NQ/TW in 2025 on private sector development issued by the Central Committee, OCB is a pioneering bank in Vietnam in building a specialized financial ecosystem to support start-ups. The Bank has partnered with various reputable investment funds and organizations such as Genesis Ventures, Do Ventures, Innoven Capital, Genesis, Vertex, VCPA, BSSC - Business Startup Support Center and Endeavor to expand its support network and enhance value for enterprises.

In 2025, OCB disbursed nearly VND 900 billion to start-ups, recording nearly 25% growth in outstanding loans compared to the previous year. In 2026, the Bank plans to further expand support to more start-ups operating in Vietnam, contributing to strengthening the national innovation ecosystem.

Understanding the specific challenges faced by start-ups, alongside scaling up operations, OCB continuously improves processes and optimizes documentation, reducing procedures while ensuring effective risk management. In early 2026, the Bank launched an unsecured loan product specifically for SMEs operating for more than 3 years, creating an important transition from start-up stage to sustainable growth.





WSMEs

Enhancing access to finance and designing appropriate preferential mechanisms for women-owned enterprises (WSMEs) is one of OCB's consistent orientations to promote equal business opportunities and enhance women's economic empowerment.

In practice, the number of WSMEs in Vietnam has shown stable growth in recent years, reflecting the effectiveness of policies promoting gender equality and women's participation in business activities. Many women-led enterprises have demonstrated flexible management capability, creativity and contributions to sustainable economic value.



However, WSMEs still face various challenges, including difficulties in accessing capital, limitations in management capacity and technology, as well as pressure to balance work and family responsibilities, preventing them from fully realizing their potential. Recognizing the important role of women in socio-economic development and international integration, OCB consistently maintains strong focus on this customer segment. As of December 31, 2025, outstanding loans to WSMEs exceeded VND 3,300 billion, accounting for a significant proportion (nearly 25%) of total SME outstanding loans, reflecting the stable presence of this segment within the Bank's credit portfolio. Maintaining appropriate capital allocation to this group not only promotes financial inclusion but also strengthens the long-term growth foundation of the private sector.



2 Economic standards – GRI 200

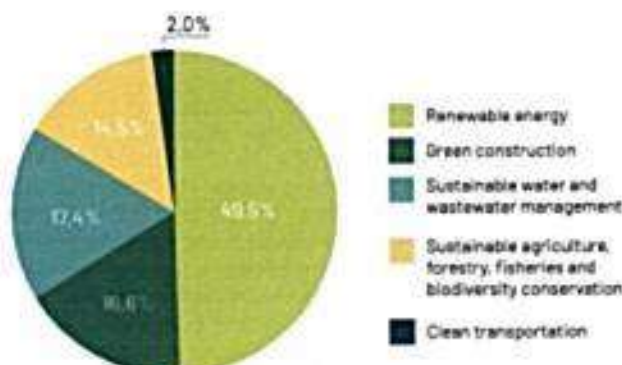
2.5 Sustainable finance

Strategic Orientation & Portfolio Transition Objectives

Adhering consistently to its Sustainable Development Strategy, OCB identifies sustainable finance as a core strategic orientation, aiming to harmonize business growth objectives with environmental and social (E&S) responsibilities. On this foundation, in recent years, OCB has gradually expanded its green credit portfolio, prioritizing financing for enterprises pursuing sustainable business models with clear emission reduction targets and improved resource efficiency. At the same time, the Bank has developed financial solutions for individual customers to support green housing, environmentally friendly investments and rural economic development, thereby promoting a broader green transition. This strategic orientation not only helps mitigate transition risks and climate risks in the long term but also opens up new growth opportunities by accompanying customers in transforming their business models toward sustainability.

As of the end of 2025, OCB's green credit outstanding loans exceeded VND 21,000 billion, increasing by more than 10% compared to 2024 and accounting for 10.7% of total outstanding loans. The Bank's green credit portfolio focuses on key sectors including renewable energy; green construction, sustainable water and wastewater management; sustainable agriculture, forestry, fisheries and biodiversity conservation; and clean transportation. Overall, the results in 2025 demonstrate that OCB continues to maintain positive growth momentum in green credit in both scale and proportion, while diversifying financing sectors. This confirms the role of green finance as a strategic growth driver, contributing to enhancing economic resilience and supporting customers in their comprehensive green transition journey.

GREEN CREDIT 2025



Green credit outstanding loans

Over
21,000
billion VND

▲ 10% compared to 2024

Green credit ratio

10,7%

2.2.2 Enhancing Governance Framework & Integrating ESG into Credit Activities

Alongside the expansion of green credit, OCB focuses on strengthening its environmental and social (E&S) risk management foundation in credit activities in a comprehensive manner aligned with international practices. ESG factors are integrated throughout the entire credit lifecycle, from screening, risk classification, appraisal and approval to post-disbursement management and monitoring.

During the appraisal process, the Bank conducts parallel assessments of both financial efficiency and E&S impacts of the proposed projects and credit facilities, considering customers' transition readiness and ESG management capacity. Based on this, credit conditions are systematized and linked to appropriate E&S criteria, creating incentives for enterprises to improve resource efficiency, reduce emissions and enhance governance standards.

In 2025, OCB piloted the measurement of financed emissions based on the methodology of the Partnership for Carbon Accounting Financials (PCAF), providing a basis for assessing the emission level of the credit portfolio, managing transition risks and defining appropriate emission reduction pathways.

This approach enables OCB not only to proactively control risks but also to gradually enhance asset quality in the long term. In 2026, the Bank will continue to refine its E&S risk management framework in line with international practices, improve impact measurement capabilities and increase the proportion of sustainable assets in its financing portfolio.

2.2.3 Development of Green Financial Products and Solutions

Based on its strategic orientation toward green finance and sustainable development, OCB implements specific solutions for each customer segment, ensuring consistent application across all business activities, promoting portfolio transition toward low-emission and resource-efficient models.

Corporate Customer Segment

OCB prioritizes capital allocation to sectors with positive environmental and social impacts, efficient resource utilization and strong climate resilience, thereby promoting sustainable portfolio transformation and improving long-term asset quality.

Based on comprehensive assessments of capital needs, E&S impacts and related risks, including transition readiness and ESG governance capacity of customers, OCB develops and applies appropriate support policies, including preferential interest rate mechanisms, systematized credit conditions linked to E&S criteria, and standardized credit processes. These measures facilitate access to capital and promote enterprises' green transition.

In 2025, the Bank continued to maintain and expand financing for green sectors such as renewable energy, green buildings, water supply and wastewater treatment, while also recording increasing demand for funding in climate-smart agriculture. In parallel with credit activities, OCB strengthened the development of a green financial ecosystem, reaffirming its commitment to long-term sustainable development. The Bank also launched Green Deposit, a term deposit product in VND and USD for corporate customers, enabling temporary idle funds to be utilized for financing environmentally friendly green projects. In addition, OCB implemented the Market Advancement for Green Construction (MAGC) program, encouraging both corporate and individual customers to develop, invest in and own affordable green-certified buildings. The program is funded by the UK Department for Energy Security and Net Zero (DESNZ) and implemented under the cooperation between OCB and the International Finance Corporation (IFC), contributing to the development of sustainable, energy-efficient and environmentally friendly housing in Vietnam.

In 2026, OCB aims to increase the proportion of green credit in its corporate portfolio, further enhance its E&S risk management framework in line with international practices, and expand cooperation with development financial institutions to mobilize medium- and long-term funding sources. The Bank also plans to introduce dedicated green credit products with financing conditions linked to environmental indicators, thereby supporting enterprises in improving resource efficiency, reducing emissions and strengthening sustainable governance capacity.



In 2025, OCB launched the **GREEN DEPOSIT** product - a term deposit product that allows corporate customers to place temporary idle funds while contributing to financing environmentally friendly green projects.



Special offers for Green Buildings: The program is applicable to corporate and individual customers developing, investing in or owning affordable green-standard buildings. It is funded by DESNZ and implemented within the cooperation framework between OCB and IFC.

Individual Customer Segment

For individual customers, OCB focuses on products aligned with the Bank's core strengths and strong market demand, while ensuring the principles of safe and sustainable growth. At the same time, the Bank progressively integrates green credit orientation into its retail product portfolio, targeting financing for customers engaged in agricultural production as well as loans for purchasing residential units that meet green building standards.

With the aim of delivering the best customer experience through green products combined with preferential and competitive financing solutions compared to conventional loan policies, since the end of 2023, OCB has launched the program "Green Home Loan - Opening a Green Future," providing customers with a reliable option in their journey toward a green lifestyle with OCB. The program offers preferential interest rates and fees for customers borrowing to purchase or transfer real estate in projects certified with green standards.

Building on this initiative, in 2025, OCB continued to implement the MAOC program for affordable housing projects within the cooperation framework between OCB and IFC. The implementation of these products and programs demonstrates OCB's consistent orientation in integrating environmental and social (E&S) factors into retail banking activities, while contributing to the development of a more sustainable and inclusive real estate market in the long term.



2.2.4 Strengthening International Cooperation & Mobilizing Development Capital

In recent years, OCB has proactively established and expanded partnerships with reputable international financial institutions to promote the mobilization of medium- and long-term funding, develop sustainable credit, supply chain finance, and particularly green credit and sustainable finance.

In 2025, OCB focused on strengthening cooperation and effectively implementing signed agreements, thereby expanding its sustainable finance portfolio and increasing financing for projects and enterprises that help mitigate climate change impacts, utilize resources efficiently and promote sustainable social development.

The continued support from international partners has reaffirmed confidence in OCB's governance capacity, its environmental and social (E&S) risk management system, and its sustainable development orientation. Through these partnerships, OCB has progressively standardized its credit products in line with international practices, enhanced appraisal quality and expanded access to capital for enterprises, particularly SMEs and WSMEs.

Notably in 2025, OCB officially became a member of the Green Commercial Banking Alliance initiated by the International Finance Corporation (IFC) - a member of the World Bank Group - marking an important milestone in its international integration in green finance. Participation in the Alliance affirms OCB's commitment to adopting best practices in E&S risk management, impact measurement and sustainable finance product development. At the same time, OCB gains access to international technical frameworks and expert networks, thereby enhancing its capacity to implement green finance and strengthening its position as a pioneer in green transition.



In addition, OCB continues to actively accompany the Government of Vietnam through the Rural Finance Project II (RDFII) and the Vietnam Sustainable Agriculture Transformation Project (VnSAT), funded by the World Bank, to support lending for individuals, households and privately owned enterprises operating in the agriculture and rural sectors.

3 Environmental standards - GRI 300

3.1 Efficient use of energy & resources

3.1.1 Energy Consumption

Efficient energy use and responsible resource management are fundamental principles embedded in OCB's operations, aligned with the Bank's sustainable development and ESG orientation. OCB proactively implements synchronized solutions to manage, monitor and optimize electricity consumption at the Head Office and across its network, thereby not only reducing operating costs but also lowering greenhouse gas (GHG) emissions, enhancing resource efficiency and minimizing environmental impact. Key policies and solutions related to energy management and consumption at OCB include:

Efficient use of electrical equipment

Lighting equipment

- Deploy replacement and use of energy-saving LED lighting systems.
- Apply motion sensor technology to automatically turn off lights in unoccupied areas.
- Integrate natural light sensors to automatically adjust brightness levels according to actual conditions to optimize electricity consumption.
- Set timers for switching on/off lighting for posters, media screens and office areas outside working hours.
- Install timer settings for signage and billboards at branches and transaction offices to optimize energy usage.

Building energy efficiency

- Focus on thermal insulation solutions for walls, roofs and floors to regulate temperature naturally and minimize heat loss.
- Prioritize high-efficiency ventilation and air conditioning systems in design and construction to reduce energy consumption and optimize operating costs.
- Install high-performance windows with low-emissivity (low-e) glass to reduce heat radiation and ultraviolet exposure, improving energy efficiency.
- Install reflective glass facades at the Head Office and approximately 80% of branches and transaction offices to enhance thermal insulation.

Operational equipment

- Prioritize the procurement of energy-efficient equipment with appropriate design, size, capacity and functionality (water heaters, air conditioners, refrigerators, televisions, etc.).
- Conduct periodic inspection, cleaning and maintenance of equipment, and promptly replace outdated electrical devices with higher energy-efficiency alternatives to reduce electricity consumption and operating costs.

Transportation management

- Prioritize procurement of fuel-efficient vehicles such as electric vehicles and hybrid vehicles for official use and employee transportation, while meeting regulatory standards for cash transport vehicles as required by the State Bank of Vietnam, thereby reducing energy consumption and ensuring safety and security.
- Optimize and standardize routes for cash transport vehicles to ensure safety and minimize energy usage.



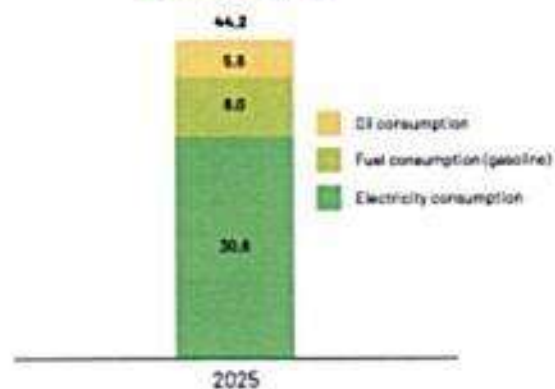
At OCB, energy consumption mainly arises from electricity used for business and operational activities at the Head Office, branches and transaction offices, as well as fuel consumption for specialized cash transport vehicles, official vehicles and backup generators.

During the period 2023-2025, OCB's energy consumption trend has gradually stabilized. Notably, fuel consumption has decreased due to the implementation of transportation management policies and business travel controls. As a result, total energy consumption in 2025 decreased by nearly 3% compared to 2024, demonstrating initial improvements in energy management. However, electricity consumption showed an increasing trend due to expanded business and operational activities, including the enhancement of technology infrastructure, data systems and network expansion. This reflects the Bank's transition toward reducing dependence on direct fossil fuels, while also highlighting the need to further improve electricity efficiency and explore renewable energy solutions in the next phase.

Accordingly, since the beginning of 2025, OCB has implemented and maintained various measures to promote efficient energy use across the system, including:

- Issuing policies to reduce operating hours of illuminated advertising boards to optimize electricity consumption during off-peak periods.
- Turning off all illuminated advertising boards during Earth Hour, demonstrating commitment to raising awareness on energy saving and environmental protection.
- Exploring opportunities to transition part of the electricity consumption at OCB-owned buildings to rooftop solar power.
- Strengthening internal communication to build awareness and promote efficient electricity usage across OCB.

Energy Consumption in 2025 (TeraJou)



These actions demonstrate OCB's commitment to integrating environmental resource management into its operations. This serves as an important foundation for the Bank to further improve energy efficiency, reduce direct emissions and achieve long-term sustainable development goals.



3.1.2 Water Consumption

In addition to efficient energy use, water conservation is also a key focus in OCB's operational management. Recognizing the importance of water resource management amid climate change and increasing pressure on urban infrastructure, OCB has proactively implemented the following solutions:

Upgrading water-saving equipment

- Install water-saving devices such as low-flow showerheads and sanitary fixtures to reduce water consumption and energy costs.
- At the Head Office and branches/transaction offices, automatic sensor devices or self-closing taps are installed to control water flow per use, preventing continuous flow and minimizing leakage.

Periodic inspection and timely repair of leaks

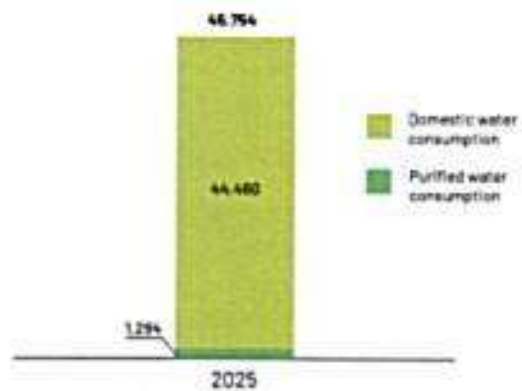
- Regularly review water consumption to identify unusual fluctuations; develop inspection plans to detect damages or leakages; and receive feedback and repair requests from units. Issues are promptly addressed to minimize water loss and waste.
- In the coming period, OCB will expand water-saving measures across the entire system and strengthen resources to broaden periodic inspections and promptly address incidents to reduce water waste.

Awareness raising

- OCB continuously promotes awareness of resource conservation.
- Integrates efficient resource usage communication into training programs.

At OCB, water is supplied by local water companies, ensuring compliance with OCVN 01-1:2018/BYT standards for domestic water quality. This water is mainly used for daily activities of employees and customers, as well as cleaning purposes. In addition, drinking water provided to employees and customers consists of mineral water and purified water that meet quality standards.

Water Consumption Volume in 2025 (m³)



In 2025, to enhance accuracy and improve proactive control over water resource management, OCB issued regulations on environmental data collection and piloted a transition from estimating water consumption based on accounting expenses to directly collecting and monitoring actual consumption data from water bills in accordance with the guidelines. In parallel, the Bank piloted software for aggregating water consumption data at applicable units, laying the foundation for future integration of resource data into a centralized ESG management system. Due to the change in data collection methodology, the total recorded water consumption in 2025 increased significantly compared to 2024. However, this increase primarily reflects improvements in data completeness and accuracy rather than a corresponding rise in actual water usage demand. This approach demonstrates OCB's commitment to enhancing environmental data governance, establishing a transparent and consistent basis for long-term monitoring of water consumption trends.

net zero

3.1.3 Paper & Ink Consumption

Paper and printing ink are primary materials used in OCB's operations, supporting business activities such as printing documents, records and transactional materials. Therefore, efficient use of paper and ink is identified as a key priority in cost control and environmental impact management at OCB. To optimize the use of these materials, since 2021, OCB has implemented the following solutions across the system:

Automation & digitalization

- Implementing digital approval processes has significantly reduced the need for hard-copy printing for approvals, thereby saving paper resources, reducing storage space requirements, minimizing fire risks and contributing to environmental protection.

Efficient use of paper

- Encouraging employees to use double-sided printing/ photocopying for drafts, internal meeting documents and non-critical materials or documents that do not require hard-copy submission to senior management or mandatory physical storage.

According to statistics, total paper and ink consumption showed an increasing trend during the period 2023-2025. This was mainly driven by OCB's business expansion, increasing customer base and transaction volumes. In addition, part of the increase is attributable to the shift in data collection methodology from estimated figures based on accounting costs to actual recorded consumption at units.

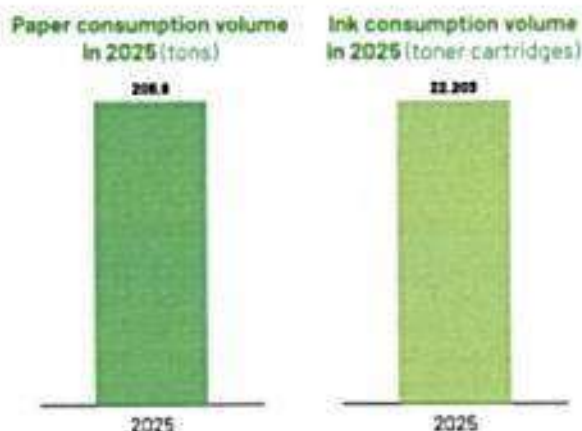
To ensure efficient resource utilization and optimize operating costs, OCB continues to prioritize digitalization of business processes and automation of operations. In the coming years, the Bank is committed to further accelerating digital transformation, enhancing automation and optimizing processes to gradually reduce dependence on paper-based documentation.

In addition, OCB actively applies procurement policies prioritizing recycled and reusable products and maximizing material efficiency. Examples include the use of high-capacity toner cartridges to reduce cartridge consumption and ink usage intensity, as well as the use of reusable toner cartridges supplied by vendors while maintaining printing performance standards. In 2025, a total of 7,187 toner cartridges were reused at the Head Office and branches/transaction offices in Ho Chi Minh City, contributing to improved material efficiency and reduced waste generation.

Awareness raising

- Promoting internal communication to raise awareness among employees on efficient paper usage.
- Integrating resource efficiency awareness into training programs.

These measures not only help reduce operating costs but also contribute to lowering the consumption of forest resources, reducing waste generation and minimizing indirect emissions related to the office supply chain. This is part of OCB's broader orientation toward digital and sustainable operations.



Environmental impact management

3.2.1 Compliance with Environmental Regulations

Compliance with laws and meeting stakeholders' requirements are fundamental principles embedded in OCB's operations. Accordingly, OCB regularly reviews, assesses and updates environmental protection regulations, and aligns them with actual implementation at business units to ensure full, timely and appropriate compliance in each stage of development.

In practice, OCB maintains compliance with environmental documentation requirements for applicable business locations. The Bank also establishes policies requiring suppliers to fully comply with prevailing legal regulations, while monitoring and supervising their adherence. Notably, from 2025, OCB officially integrated environmental and social (E&S) criteria into supplier evaluation processes from the tendering stage, thereby enhancing standards for responsible supply chain selection and management. OCB also requires building and office leasing partners to provide complete legal documentation related to environmental protection in accordance with regulations and conducts appropriate reviews throughout the cooperation process.

Annually, OCB conducts inspections at business units according to plan to ensure compliance with HSE (Health - Safety - Environment) requirements and internal operational standards. This activity enables the Bank to promptly identify and address issues, maintaining a safe, compliant and professional working environment across the system.

In 2026, OCB plans to further refine internal policies and guidelines. At the same time, the Bank intends to develop tools and online platforms to enable employees to proactively report environmental and occupational safety risks at an early stage, thereby enhancing monitoring efficiency, timely response and strengthening the overall management system.

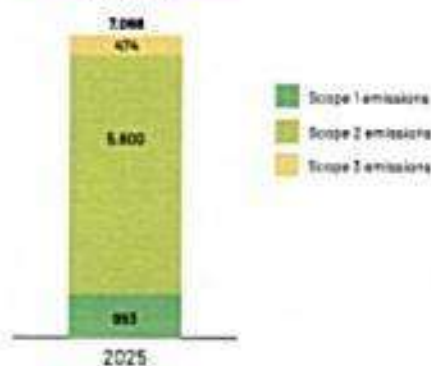
To date, OCB has recorded no violations of environmental protection laws

3.2.2 Greenhouse Gas Emissions

Reducing greenhouse gas (GHG) emissions in both operations and credit activities is a key priority for OCB. To effectively manage emissions, OCB conducts GHG inventory and measurement across Scope 1, Scope 2 and Scope 3 in accordance with the Greenhouse Gas Protocol developed by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), with reference to ISO 14064 standards. The main emission sources by scope disclosed in this report include:

Scope 1	Scope 2	Scope 3
Direct emissions from sources owned by OCB	Indirect emissions from energy consumption	Indirect emissions from supply chain, transportation and partner activities
<ul style="list-style-type: none"> Fuel consumption (gasoline, diesel) Newly added: GHG leakage from fire extinguishing systems Data collection scope: Bank-wide 	<ul style="list-style-type: none"> Electricity consumption purchased from Vietnam Electricity (EVN) Data collection scope: Bank-wide 	<ul style="list-style-type: none"> Paper consumption Business travel by air Data collection scope: Bank-wide

GHG Emissions in 2025 (tCO₂e)



Note: Emission factors used for calculation include: (1) Fuel emission factors in accordance with Decision No. 2626/QĐ-BTNMT of the Ministry of Natural Resources and Environment; (2) Vietnam grid emission factors based on official guidance from the Department of Climate Change under the Ministry of Natural Resources and Environment; (3) Paper consumption emission factors based on UK publications; (4) Air travel emission factors based on the ICAO Carbon Emissions Calculator (ICEC).

3.2.3. Solid Waste

Waste classification & treatment

- OCB has implemented waste classification guidelines across its branches, transaction offices and outsourced operational locations. For premises partially leased by OCB, the Bank requires landlords to be responsible for transferring waste to authorized entities in compliance with legal regulations.
- For hazardous waste (primarily toner cartridges), 100% is collected and treated by suppliers providing cartridge leasing services. In 2025, OCB Head Office achieved a reuse rate of nearly 80% for toner cartridges, contributing to extended product life cycles and reducing plastic and hazardous waste generation.

Plastic waste reduction

- To reduce plastic waste in its operations, in 2025, OCB continued implementing initiatives to minimize plastic usage. Notably, the Bank replaced single-use plastic water bottles in meetings with glass bottles and cups, an initiative widely supported by employees. This program has now been implemented across the entire system, meaning that all business units use glassware for meetings and partner engagements. This reflects the strong commitment and collective effort of OCB employees toward the Bank's green transformation strategy.
- In addition, OCB promotes the use of sustainable gift products such as ceramic cups, thermal bottles and reusable fabric bags, as well as customer appreciation programs featuring sustainable-value gifts.



Hazardous waste collection & treatment campaign

In 2025, OCB officially launched the Battery Hunter Campaign for the first time. This campaign goes beyond the collection of used batteries as hazardous waste, serving as an initiative to inspire and connect individuals with environmental responsibility, encouraging community action toward a sustainable ecosystem.

OCB PiN Hunter

All collected batteries are transferred to authorized entities for proper treatment, minimizing environmental impact.

- 🕒 **Duration:** March 3 - June 3, 2025
- 📍 **Scope:** Branches and Transaction Offices nationwide
- 👥 **Participants:** Customers and employees

PROGRAM RESULTS

Nearly
10,000
participants

Approximately
5,000 kg of
used batteries
collected nationwide



4 Social standards - GRI 400

4.1 Human resource investment & development

4.1.1 Transparent & Fair Recruitment

OCB conducts recruitment based on the principles of transparency - fairness - equality - non-discrimination, applied consistently across the entire system. The recruitment process clearly defines standards, conditions, roles and responsibilities of relevant parties to ensure objectivity and compliance. Specifically:

Candidates are assessed through a multi-stage process including CV screening, competency testing and interviews, ensuring a comprehensive evaluation of professional qualifications, experience, skills and ethical qualities. Personnel selection is based not only on job capability but also on alignment with the Bank's culture and core values.



OCB also prioritizes internal talent development through transparent self-nomination and nomination mechanisms. Internal recruitment information is publicly disclosed on the system, facilitating career development pathways and enhancing employee engagement.

In 2025, OCB implemented student engagement and employer branding programs, including OCB Fresh Bankers, Career Fairs, Office Tours and recruitment seminars. These programs aim to enhance access to career information, provide career orientation and connect students with the real working environment in the banking sector. At the same time, OCB maintains digital recruitment communication channels to improve transparency and accessibility of information.



4.1.2 Effective Onboarding & Clear Career Orientation

Supporting effective onboarding

OCB builds a professional and consistent onboarding experience across the system, ensuring that new employees are fully equipped with information, tools and necessary support from their first day. The onboarding and orientation process is standardized with clearly defined roles of relevant parties, helping to shorten adaptation time and improve initial work efficiency.

OCB implements a standardized onboarding roadmap during the first two months, ensuring that new employees receive adequate information, working tools and support from Human Resources, Unit Heads and mentors. Orientation training programs are conducted regularly, enabling employees to quickly acquire professional knowledge and understand the Bank's culture and internal processes.

Clearly defined career pathways

OCB designs career development pathways for each position, aligned with competency frameworks and the Bank's development strategy. In addition to performance evaluation processes, direct managers engage with employees to discuss and define career orientations and development pathways, particularly for managerial positions. Employees are guided to identify career goals, set objectives, develop actionable plans and establish feasible development roadmaps aligned with overall organizational goals.

In addition, workshops on corporate culture, HR policies and working procedures are organized to help new employees better understand OCB, master principles and processes, and integrate smoothly into the working environment.

Recognizing the important role of mentors in onboarding, OCB has introduced orientation programs and issued mentoring guidelines to standardize support methods, ensuring structured, professional and practical guidance.

This development plan is periodically reviewed, with feedback and adjustments made based on actual needs, ensuring that each employee's career progression is effectively monitored and supported.



4.3.5 Social Welfare & Support for Vulnerable Groups

In addition to key programs, OCB has implemented numerous activities directly supporting vulnerable groups and disadvantaged households across various localities. These initiatives focus on providing essential goods, emergency financial assistance, improving living conditions, and facilitating access to essential services such as healthcare and education.

Through these practical actions, OCB not only provides timely support to the community but also contributes to narrowing opportunity gaps among social groups, promoting inclusiveness and enhancing access to development resources. This reflects the Bank's commitment to sustainable development—ensuring growth goes hand in hand with social equity, leaving no one behind.

OCB Warm Project - Loving Christmas

- The program featured meaningful activities beyond internal fundraising fairs, delivering 460 practical gifts to disadvantaged children and people with disabilities at shelters in Ho Chi Minh City on December 25, 2025.



4.3.4 Culture – Nation – Community Values

"Brave Soldiers" Program

OCB was honored to accompany the "Brave Soldiers" program—a reality television program conducted under the direction of the Ministry of Public Security. The program features simulated professional scenarios, providing authentic insights into the forces safeguarding public security. Through sponsorship of this program, OCB aims to:

- Honor the silent contributions of officers and soldiers in maintaining national security;
- Inspire pride, responsibility and patriotism among the younger generation;
- Disseminate useful knowledge to the community on handling emergencies such as fires, accidents and other critical situations.



Accompanying the National Achievements Exhibition

As part of activities celebrating the 80th anniversary of Vietnam's National Day (September 2), OCB participated in the Exhibition of 80-year National Achievements 2025 (A80) and partnered with An Khanh Ward People's Committee in inaugurating the "Golden Imprints" exhibition space.

- Held from August 28 to September 15, 2025, the exhibition is one of the largest national events, covering 500,000 m² of indoor and outdoor space, featuring participation from 34 provinces and cities, ministries, agencies and over 200 leading enterprises, attracting more than 10 million visitors.
- The "Golden Imprints" exhibition serves as a journey through history, vividly recreating the nation's development—from resilience during the struggle for independence to achievements during the renewal and integration period of modern Vietnam.



Through participation in major national events, OCB aims to contribute to preserving and promoting cultural and historical values, enriching the spiritual life of the community, and reinforcing its sustainable development strategy of combining business growth with social responsibility.



4.3.2 Education & Human Resource Development

Scholarships & Educational Support

Supporting the improvement of education quality and accompanying disadvantaged students on their development journey has long been a strategic orientation of OCB. In addition to developing financial products and solutions for the education sector, OCB actively contributes to charitable activities to provide practical support to students in disadvantaged areas. In 2025, OCB continued to sponsor the Kien Giang Provincial Study Promotion Fund, partnered with the "Poor Students in Remote Areas" Fund and implemented various other educational sponsorship activities. These contributions aim to create more favorable conditions for students in their educational journey, thereby contributing to improving the quality of future human resources.



4.3.3 Environmental Protection & Community Awareness Enhancement

Battery Hunter Campaign

In 2025, OCB launched the Battery Hunter Campaign nationwide, attracting participation from both employees and customers. The campaign aimed to raise community awareness about the harmful effects of improper battery disposal while collaborating with authorities in collecting and properly treating hazardous waste, thereby contributing to environmental protection.

At the end of Phase 1, the campaign attracted nearly 10,000 participants nationwide. A total of nearly 5,000 kg of used batteries were collected and processed in accordance with safety procedures. The campaign also achieved more than 11 million reach, 5 million views and over 80,000 interactions across communication platforms, while distributing more than 8,300 green gifts to encourage environmentally responsible actions.

This campaign was not only implemented across the Bank's business units but also expanded to schools, providing students with knowledge on waste collection and classification, particularly hazardous waste, thereby fostering environmental responsibility among younger generations.



Building & developing a sustainable community

With a 30-year journey of development, OCB remains committed to pursuing growth in parallel with social responsibility and sustainable value creation. The Bank considers community engagement not only as a responsibility but also as a core component of its sustainable development strategy, contributing to long-term positive social impact. Accordingly, OCB actively collaborates with communities, charitable organizations and authorities to implement practical initiatives and programs aimed at improving quality of life, promoting education, protecting the environment and enhancing public health.

In 2025, aligned with its strategic priorities, OCB allocated resources for social activities and community investment in a focused manner, targeting the most essential areas for the community.

4.3.1 Improving Community Health

Supporting Congenital Heart Surgery

In 2025, the Bank continued to collaborate with the Hiểu về trái tim Fund (Understanding the Heart Fund) to support congenital heart surgery costs for more than 40 pediatric patients, with total funding of up to VND 1 billion. The program contributes to giving children a chance for a healthier life and reducing the financial burden on their families.



Promoting Sports & Community Activities

OCB continues to accompany customers and partners in sports, cultural and community activities, contributing to promoting a green lifestyle and improving physical well-being. In 2025, the Bank sponsored major sporting events such as Gemadept Run, attracting 5,000 participants in Ho Chi Minh City and Hai Phong, spreading positive energy and the spirit of healthy, green and sustainable living. OCB also partnered with the "Sports Festival 2025" event commemorating the 80th anniversary of Vietnam's National Day (September 2), encouraging physical activity, community connection and health improvement. Through these activities, OCB aims to inspire proactive health protection and contribute to building a healthy and sustainable community.



OCB continued to accompany the special season "Gemadept Run - Special Edition 2025".



Partnering with Vietnam Shipping Golf Tournament 2025

For certain employee groups such as tellers, treasury staff who are frequently exposed to cash and potentially hazardous substances, as well as IT staff working in server rooms, OCB applies hazard allowances or provides special in-kind benefits during their working period to ensure health and work efficiency.

In addition to physical health, OCB also pays special attention to employees' mental well-being. Programs supporting mental health, relaxation and stress reduction are organized to help employees relieve pressure and maintain work-life balance.

Through continuous efforts, the Bank is proud to provide a safe working environment, with no cases of work-related illness, injury or fatality recorded over the years.

In the coming period, OCB orients its human resource development toward lean - quality - sustainable succession, closely aligned with the Bank's growth and transformation strategy, focusing on:

- **Long-term workforce planning:** developing medium- and long-term workforce plans by division/unit, ensuring balance between business growth and cost efficiency.
- **Succession development:** strengthening planning, training and rotation of potential employees to prepare leadership resources for key positions.
- **Enhancing digital and professional capabilities:** prioritizing training in digital skills, data analytics, risk management, sustainable finance and core competencies to meet transformation requirements.
- **Optimizing employee experience and engagement:** improving welfare policies, career pathways and working environment to attract and retain talent.
- **Transparent performance management:** continuing to enhance the performance evaluation system aligned with strategic objectives and a high-performance culture.

This orientation aims to build a competitive, adaptable workforce that supports the Bank's sustainable development goals.



Remarkable Achievements

In recognition of these efforts, OCB continues to affirm its position within the Vietnamese business community with notable rankings in **Employer of Choice 2025 (Careerviet)**, including: Top 9 in Finance - Banking - Securities (Large Enterprise Category), Top 30 Sustainable Enterprises (Large Enterprise Category), and Top 33 Most Loved Employers (Large Enterprise Category)

100% of eligible employees are entitled to maternity benefits in accordance with regulations.

95.4% return-to-work rate after maternity leave.



4.2.3 Promoting Safety and Comprehensive Healthcare

OCB places strong emphasis on the safety and health of its employees. Occupational health and safety (OHS) standards are strictly complied with, from ensuring fire prevention and fighting and electrical safety standards to organizing fire drills and training programs on handling bank robbery situations to enhance employees' awareness and response capabilities. These safety standards are also clearly stipulated in the Labor Regulations applied across the system. Employees are required to strictly comply with OHS and fire prevention regulations, and to promptly report any injuries or unsafe conditions in the workplace for timely handling and support by the Bank.

In addition to annual periodic health check-ups, OCB has implemented comprehensive health insurance and accident insurance policies for all employees, enabling regular health monitoring and timely medical intervention when necessary.

6,557 employees underwent periodic health check-ups

4,018 employees were provided with health insurance coverage



Enhancing Employee Engagement

To build a positive working environment, motivate employees and strengthen internal engagement, OCB has implemented a wide range of cultural development and employee engagement programs in various forms, from teambuilding activities to clubs, sports events, cultural performances, internal campaigns and workshops. These activities not only reinforce team spirit but also promote collaboration and sharing among departments, contributing to a professional, effective and happy working environment.

- Organizing company trips and vacations for all employees to foster strong team spirit, thereby building a united, cohesive and goal-oriented Bank.
- Annually implementing the OCB Appreciation program to promote a culture of gratitude within the organization, creating opportunities for employees to express appreciation to colleagues, supervisors and subordinates, thereby strengthening positive working relationships. The program has attracted participation from employees across the system, with nearly 6,000 appreciation cards sent. It reflects a culture of mutual support and recognition, contributing to a friendly and professional workplace environment.
- In addition, OCB organizes various engagement activities such as Green Talk, Core Values Handbook, Culture Nudge, videos promoting core values from employees and BOM, the Race to The Top learning competition, running events, the "Ring the Golden Bell" contest for employees' children, Mid-Autumn Festival and Christmas celebrations, creating a friendly environment where employees feel valued. Notably, charitable activities through the Christmas Fair delivered 460 gifts to disadvantaged and disabled children at shelters in Ho Chi Minh City, spreading OCB's message of compassion to the community.



4.2.2 Diversity, Equality & Human Rights for All Employees

Respect for Human Rights & Protection of Employees' Legitimate Rights

OCB is committed to respecting and ensuring human rights across all operations, strictly prohibiting child labor and not tolerating any form of forced labor. Recruitment and labor contract signing are conducted transparently in compliance with legal regulations, with all contracts established in writing, clearly stipulating the rights and obligations of the parties on a voluntary basis.

OCB promotes a democratic working environment, encouraging employees to participate in key decision-making processes. The implementation of workplace democracy is carried out through dialogue sessions at the workplace, collective bargaining dialogues through the Employee Conference, and other democratic mechanisms. Whenever there are changes related to working conditions, OCB ensures transparent communication and discussion with employees, enabling them to fully understand and make informed decisions. According to the Collective Labor Agreement, OCB provides at least 10 days' prior notice to employees in case of changes in salary payment methods. We are committed that no decisions are made without employee participation and consensus.

The Bank maintains a Trade Union organization to ensure that employees' voices are heard and their rights are protected. The Trade Union acts as a bridge between employees and the Bank, representing employees in negotiations, supporting fair and reasonable dispute resolution, and safeguarding the legitimate rights of employees.

OCB has also issued and widely communicated a Code of Ethics and Conduct applicable to all employees to foster a professional working environment, promote appropriate workplace behavior, ensure ethical conduct, and mutual respect among employees. OCB takes a firm stance against any acts of sexual harassment, ensuring a safe and respectful working environment.

Employees are encouraged to report any violations or suspicious activities that may affect their legitimate rights through reporting channels (email/telephone/direct communication) to the Legal & Compliance Control Department or the Human Resources and Training Center. Complaints are received and handled promptly in coordination with relevant units in compliance with legal and internal regulations. The identity of whistleblowers is strictly kept confidential to ensure their protection and peace of mind.

Diversity & Equality Across All Activities

At OCB, all employees are provided with equal opportunities for career development and are evaluated and promoted based on their capabilities and contributions. We are committed to building a fair and diverse working environment, free from discrimination based on gender, age, race, religion, origin or any other personal factors. The Bank's recruitment policy welcomes candidates from diverse cultural backgrounds and experiences, contributing to a rich and diverse workforce.

OCB's diversity and equality policy not only ensures fair treatment for all employees but also promotes respect for diverse ideas and perspectives, fostering a workplace environment enriched with diversity in culture, thinking and skills.

According to 2025 data, the gender ratio at OCB is relatively balanced, with female employees accounting for 56% of the total workforce. The majority (99.5%) of female employees are employed on a full-time basis and increasingly have opportunities to hold management positions. With 29% of management positions held by women in 2025—an increasing trend over the years—this reflects OCB's efforts in promoting gender equality and enhancing the role of female employees across the Bank.

OCB's workforce spans diverse age groups, with the majority being employees aged from 30 to 50, accounting for 67% of the total workforce.

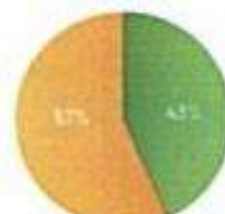
Employee Structure in 2025



Management Gender Structure^(*) in 2025



Staff Gender Structure in 2025



(*) Management level includes Head/Deputy Head at Head Office and Branch Director at business units and above



In 2025, OCB continued to maintain and enhance comprehensive welfare policies that not only improve employees' quality of life but also promote career development and long-term engagement with the Bank. These programs reflect OCB's strong commitment to its employees, fostering a fair, transparent and cohesive working environment, thereby contributing to the Bank's overall success. OCB is committed to continuing these policies to ensure sustainable development and build a high-quality, engaged and happy workforce.

Employee Data as at December 31, 2025	Management Level (*)	Staff Level	Total
Total employees	408	6,495	6,901
By Gender			
Male	287	2,774	3,061
Female	119	3,721	3,840
By Age			
Under 30	1	2,109	2,110
From 30 to 50	367	4,280	4,647
Above 50	38	106	144

(*) Management level includes Head/Deputy Head at Head Office and Branch Director at business units and above.

Employee Data as at December 31, 2025	Total Employees	Ratio	New Hires	Hiring Ratio	Turnover	Turnover Ratio
By Gender						
Male	3,061	44.4%	1,331	54.1%	1,428	55.4%
Female	3,840	55.6%	1,129	45.9%	1,150	44.6%
By Age						
Under 30	2,110	30.6%	1,082	44.0%	995	38.6%
From 30 to 50	4,647	67.3%	1,364	55.4%	1,557	60.4%
Above 50	144	2.1%	14	0.6%	26	1.0%
By Nationality						
Vietnamese	6,896	99.9%	2,458	99.9%	2,573	99.8%
Foreign	5	0.1%	2	0.1%	5	0.2%
Total	6,901	100%	2,460	100%	2,578	100%



Creating a happy & effective working environment

4.2.1 Diverse Welfare & Compensation Policies

In 2025, OCB continued to implement comprehensive, fair and competitive welfare policies, aiming to improve employees' quality of life, enhance engagement and ensure sustainable human resource development.

OCB maintains a transparent and fair salary and bonus policy closely linked to employee performance. Compensation is evaluated and adjusted based on individual productivity and contributions. This policy not only encourages employees to contribute but also promotes the sustainable development of the organization.

The Bank regularly benchmarks its compensation against the market to make timely adjustments to salaries, bonuses and benefits, recognizing and rewarding employee contributions. This ensures that employees receive competitive and fair compensation aligned with their performance, while also supporting talent retention and motivation.

OCB implements a multi-layered welfare system including:

PRACTICAL WELFARE POLICIES

- **Preferential loan policy** for employees, providing financial support packages
- **Seniority policy** to recognize and reward long-term commitment
- **Additional leave policy** to support work-life balance and well-being
- **Extended healthcare insurance policy** to enhance medical benefits and healthcare security
- **Periodic health check-ups** to protect health and detect medical issues early
- **Vacation policy** to support relaxation, team bonding and a positive working environment

REWARD POLICIES

- **OCB Star of the Quarter and OCB Star of the Year** programs to recognize outstanding employees
- **Seniority recognition programs**: in 2025, the Bank proposed and received approval from the State Bank of Vietnam to award the "For the Cause of Vietnam Banking" insignia to 95 employees
- **Birthday gift policy** for employees

DEVELOPMENT OF TALENT POOL

- **Talent succession planning programs** for positions such as Potential Specialized Center Directors, Potential Relationship/Credit Managers and Potential Controllers
- **Periodic talent assessment** to identify and develop employees with leadership potential for long-term development

EMPLOYEE CARE, ESPECIALLY FOR FEMALE EMPLOYEES

- **Organization of events and gifts** on occasions such as International Women's Day (March 8) and Vietnamese Women's Day (October 20)
- **Care programs for employees' children**, including scholarships, gifts for International Children's Day (June 1) and Mid-Autumn Festival
- **Tet benefits** including gifts and transportation support to ensure a warm and fulfilling holiday for employees

Proactive & collaborative learning culture

Developing a proactive learning culture is a key objective that OCB pursues to encourage employees to actively participate in learning and personal development activities. Learning competition programs not only motivate employees to take initiative in self-learning but also foster an environment that promotes continuous professional development. One of the Bank's most notable programs in 2025 is the "Learning Champion" initiative, which encourages employees to complete the highest number of courses outside their assigned learning pathways through self-registration and to achieve the highest number of self-study hours. The program attracted significant interest, with 1,453 participants, an average of over 4 self-study hours per person, and a total of 6,051 self-study hours. At the same time, a series of Micro-learning courses on working with AI and updates on new features of the OCB OMNI digital banking application also attracted strong employee engagement. In addition, the Learn & Share program, conducted monthly, attracted 2,156 employees, while the Team Active Learning program engaged 405 employees with more than 20 hours of self-study, contributing to the promotion of a proactive and responsible learning culture at OCB.

Total number of courses	614	▲ 17%
Number of skill-based training courses	259	▲ 52%
Number of product, professional and process training courses	355	Maintained
Total training hours across the system	264,607 hours	▲ 4%
Average training hours per employee	37,5 hours	▲ 1%

In 2026, with the objective of linking learning outcomes with business performance, developing a pipeline of successor talents for key positions, and enhancing the proactive learning mindset across the workforce, OCB will continue to implement the following training programs:

- Enhancing sales capabilities for sales teams at BR/TO;
- Improving Customer Experience for Customer Service teams;
- Strengthening management and leadership capabilities, with a strong focus on talent succession planning programs implemented comprehensively from Head Office to business units.

In addition, the digitalization of training courses, expansion of digital learning libraries, and initiatives to promote a learning culture will continue to be implemented to enhance employee capabilities in alignment with OCB's sustainable development strategy.

4.1.4 Fair & Transparent Performance Evaluation

OCB has established a fair and transparent KPI-based performance evaluation system, applying clear criteria to assess both work performance and learning outcomes, as well as to develop employee capabilities. On a semi-annual basis, employees are evaluated and engage in two-way discussions with their supervisors to identify strengths and areas for improvement, thereby adjusting individual development plans in line with the Bank's actual needs.

In addition, OCB conducts behavioral competency assessments across all HR activities, including recruitment, promotion, appointment, internal mobility, contract renewal, and particularly in evaluating potential for succession planning. The assessment focuses on OCB's five core values, including:



100% CBNV of eligible employees at OCB were periodically evaluated for performance and career development in 2025 (*)

Each value is structured into five levels with detailed definitions, assessed through various methods such as online tests, practical scenario-based evaluations, direct interviews and behavioral observation to ensure accuracy and transparency.

(*) Eligible employees for evaluation are those who have had an official working period of more than 2 months

4.1.3 Comprehensive Training & Development

With the goal of comprehensive employee development, OCB promotes the establishment of learning pathways aligned with each job role. These learning pathways are regularly updated annually or as required by specialized departments, functional management units and the training division. Training content is designed to equip employees with the knowledge and skills necessary to meet job requirements and adapt to industry changes and trends.

Diverse & comprehensive training programs

- Training programs at OCB include both internal and external courses, designed with diverse and structured content and methodologies appropriate to different employee levels. Learning programs cover not only professional knowledge but also essential soft skills, delivered through various formats such as classroom training, online learning, blended/hybrid learning and E-learning modules. The digital learning library on the E-learning system is continuously updated with diverse topics, enabling employees to proactively learn, upgrade skills and develop themselves according to individual goals.
- Training content focuses on professional competencies including credit and non-credit products, OMNI, operations management, legal knowledge, credit policies and procedures, internal regulations, service quality standards, KPI policies, compliance control, collateral appraisal, green finance, ESG courses and other advanced banking and finance capabilities.
- In addition, OCB emphasizes the development of soft skills and leadership capabilities for management staff, including foundational knowledge (culture and people), sales skills, customer service, business development, portfolio development, management and leadership capabilities, and digital competency enhancement programs.

- In 2025, OCB organized 614 training courses, up 17% compared to 2024, including 203 in-person courses and 411 E-learning courses delivered across the system. The number of employee participations increased to 54,722, with total participation reaching 169,022 in 2025 compared to 114,300 in 2024. Training hours for employees accounted for 93% of total training hours, while 7% was allocated to management training. The average training time per employee reached 37.5 hours.

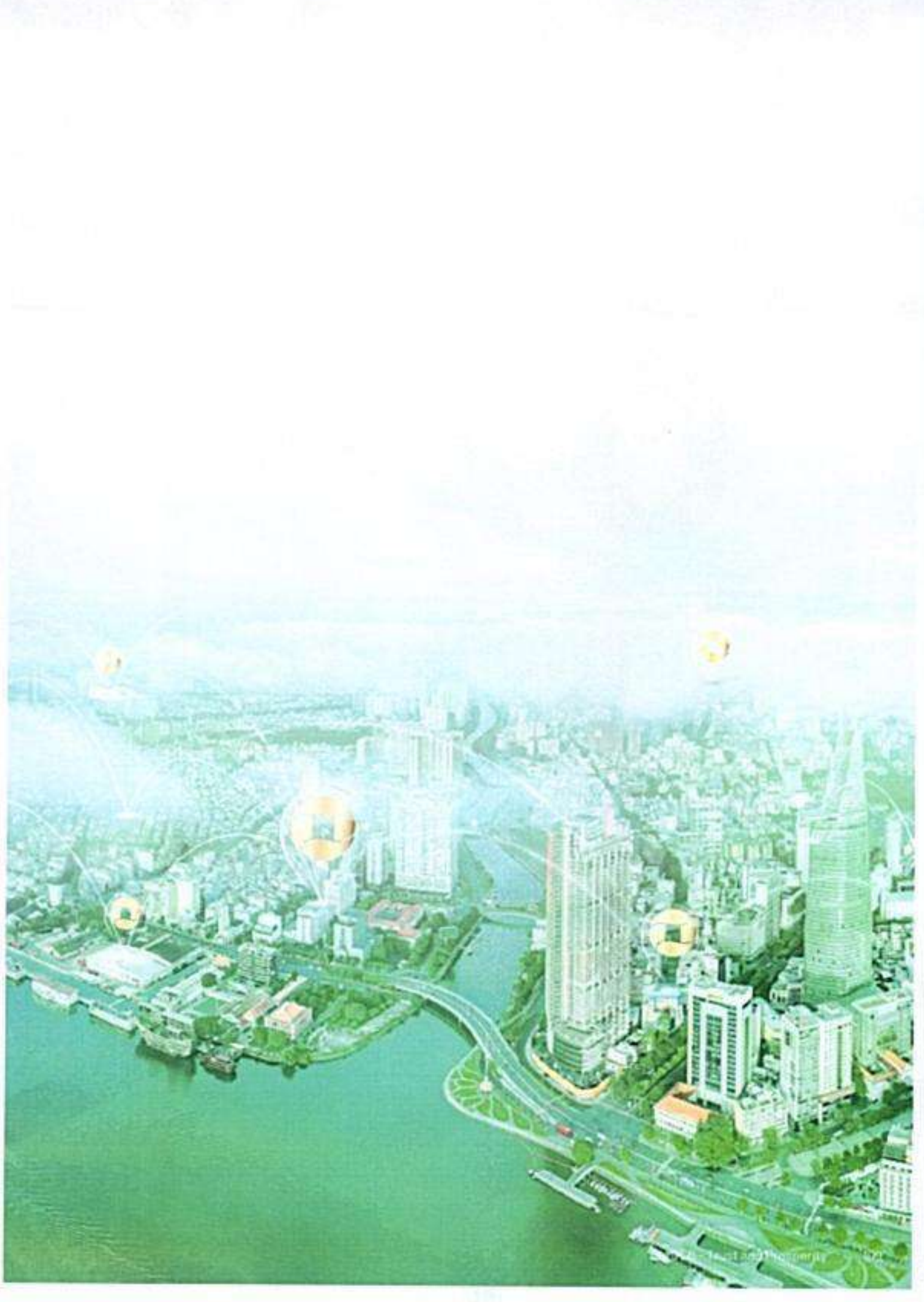
Overview of the Number of Training Courses & Employee Training Participation



CHAPTER

07

NETWORK OF OPERATION



NETWORK OF OPERATION

ORIENT COMMERCIAL BANK (OCB)


As part of its strategy to enhance brand recognition in key economic regions, OCB continues to expand and optimize its operating network, contributing to local economic development and efficiency improvement. Each branch and transaction office serves as a critical link in building the Bank's network, enabling customers to conveniently access high-quality financial products and services.

All newly established transaction points of OCB are designed in a modern style in line with the Bank's brand identity standards. In addition to effectively tapping into and serving the highly potential retail banking market, OCB expects its branches and transaction offices to contribute to the prosperity of individuals and businesses by facilitating access to capital, promoting local production and business activities, and providing flexible and intelligent financial solutions.

In 2025, OCB relocated the premises of 9 branches/transaction offices to enhance service quality. These include: Song Doc Transaction Office, Tan Chau Transaction Office, Cam Pha Transaction Office, Uong Bi Transaction Office, Nghe An Branch, Minh Khai Transaction Office, Ly Thuong Kiet Transaction Office, Hoang Van Thu Transaction Office, and Eatam Transaction Office.

Notably, in 2025, OCB officially launched the HUB Priority - a premium service space designed with a high-end model that emphasizes privacy and personalization. Located at OCB Head Office in The Hallmark - a Grade A+ office building in the new financial and commercial center of the city - the HUB Priority offers customers a refined and relaxing experience through meticulous design and service style. This marks the beginning of OCB's journey to expand this model nationwide, aiming to establish a standardized, professional, and internationally aligned premium service ecosystem.





As of December 31st, 2025, OCB's operating network comprises:

01 Business Center

62 Branches

113 Transaction Offices

With the network of operation nationwide, OCB provides customers with convenient access to banking services. In 2026, OCB will continue implementing its relocation plan for branches and transaction offices. With a "Customer-centric" orientation, the Bank remains committed to continuously improving and developing its network to deliver fast, efficient, and professional services.

Name	Address
HEAD OFFICE	The Hallmark Building, No. 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City
HO CHI MINH CITY BR	Part of the ground floor and part of the 7th floor, 123 Building, No. 123-127 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City
CONG HOA TO	No. 341 Cong Hoa Street, Tan Binh Ward, Ho Chi Minh City
NGUYEN THAI BINH TO	No. 194 Nguyen Cong Tru Street, Ben Thanh Ward, Ho Chi Minh City
NAM SAI GON TO	No. 950B-950C Ta Quang Buu Street, Binh Dong Ward, Ho Chi Minh City
BACH DANG TO	Part of the ground floor and mezzanine of No. 117-119 Bach Dang Street, Gia Dinh Ward, Ho Chi Minh City
NGUYEN VAN TROI TO	Part of No. 157 Nguyen Van Troi Street, Phu Nhuan Ward, Ho Chi Minh City
BEN THANH BR	Part of the ground floor, Golden Tower Building, No. 06 Nguyen Thi Minh Khai Street, Sai Gon Ward, Ho Chi Minh City
THANH MY LOI TO	Part of No. 36 Ta Hien Street, Cat Lai Ward, Ho Chi Minh City
KINH TE TO	No. 135 Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City
DISTRICT 9 TO	No. 95 Nguyen Van Tang Street, Long Binh Ward, Ho Chi Minh City
TRUNG SON TO	Ground floor, mezzanine and 1st floor, No. 20-22 Street No. 9A, Trung Son Residential Area, Hamlet 48, Binh Hung Commune, Ho Chi Minh City
PHU NHUAN BR	No. 146 Le Van Sy Street, Phu Nhuan Ward, Ho Chi Minh City
PHAN XICH LONG TO	No. 173 Phan Xich Long Street, Cau Kieu Ward, Ho Chi Minh City
CU CHI TO	No. 93 Provincial Road 8, Tan An Hoi Commune, Ho Chi Minh City
HOC MON TO	Một phần căn nhà số 46/1B đường Lý Thường Kiệt, xã Hóc Môn, thành phố Hồ Chí Minh
CHO LON BR	No. 419-421 An Duong Vuong Street, Cho Quan Ward, Ho Chi Minh City
PHU THO TO	Part of No. 347 Le Dai Hanh Street, Phu Tho Ward, Ho Chi Minh City
LY THUONG KIET TO	No. 276 and 278 Ly Thuong Kiet Street, Dien Hong Ward, Ho Chi Minh City
NGUYEN TRI PHUONG TO	Ground floor, Building B1 - 279 Nguyen Tri Phuong Street, Dien Hong Ward, Ho Chi Minh City
SAI GON TO	No. 159 To Hien Thanh Street, Hoa Hung Ward, Ho Chi Minh City
GIA DINH BR	Ground floor, 24C Phan Dang Luu Street, Gia Dinh Ward, Ho Chi Minh City
GO VAP TO	No. 588-590 Phan Van Tri Street, Hanh Thong Ward, Ho Chi Minh City
PHAM NGOC THACH TO	No. 17 Pham Ngoc Thach Street, Xuan Hoa Ward, Ho Chi Minh City
QUANG TRUNG HCM TO	Part of No. 311 and entire No. 313 Quang Trung Street, Go Vap Ward, Ho Chi Minh City
PHO QUANG TO	GM-119D & GM-119E, Golden Mansion Project, No. 119 Pho Quang Street, Duc Nhuan Ward, Ho Chi Minh City
PHU LAM BR	No. 277-279 Nguyen Van Luong Street, Phu Lam Ward, Ho Chi Minh City

Name	Address
HOA BINH TO	No. 270-272 Hoa Binh Street, Phu Thanh Ward, Ho Chi Minh City
BINH TAN TO	No. 253 and 255 Ten Lua Street, An Lac Ward, Ho Chi Minh City
BINH PHU TO	Part of No. 177-179 Street No. 23, Binh Phu Ward, Ho Chi Minh City
NGUYEN SON TO	Part of Ground floor, 2 nd , 3 rd and 4 th floors, No. 287 Nguyen Son Street, Phu Thanh Ward, Ho Chi Minh City
TAN THUAN BR	No. 252A Nguyen Thi Thap Street, Tan Hung Ward, Ho Chi Minh City
PHU MY HUNG TO	Unit 0.01, Mixed-use residential area, No. 89 Nguyen Luong Bang Street, Tan My Ward, Ho Chi Minh City
THU DUC BR	No. 751A Kha Van Can Street, Linh Xuan Ward, Ho Chi Minh City
CAT LAI TO	286 Nguyen Thi Dinh Street, Binh Trung Ward, Ho Chi Minh City
TAN BINH BR	No. 435G-435H Hoang Van Thu Street, Tan Son Nhat Ward, Ho Chi Minh City
TAN PHU TO	No. 829A and part of No. 827A Luy Ban Bich Street, Phu Tho Hoa Ward, Ho Chi Minh City
DISTRICT 4 BR	No. 39-41 Hoang Dieu Street, Xom Chieu Ward, Ho Chi Minh City
THU THIEM TO	Part of No. 14-16 Tran Nao Street, Binh Trung Ward, Ho Chi Minh City
BAC LIEU BR	No. 442 Tran Phu Street, Ward 21, Bac Lieu Ward, Ca Mau Province
TRAN PHU TO	87-89 Commercial Center, Bac Lieu Ward, Ca Mau Province
HO PHONG TO	No. 275, National Highway 1A, Ho Phong Area, Gia Rai Ward, Ca Mau Province
GANH HAO TO	Hamlet 3, Phan Ngoc Hien Street, Ganh Hao Commune, Ca Mau Province
PHUOC LONG TO	Long Thanh Hamlet, Phuoc Long Commune, Ca Mau Province
SOC TRANG BR	No. 53 Tran Hung Dao Street, Phu Loi Ward, Can Tho City
LONG PHU TO	No. 203 Doan The Trung Street, Hamlet 4, Long Phu Commune, Can Tho City
CA MAU BR	No. 137K Nguyen Tat Thanh Street, Hamlet 1, Ly Van Lam Ward, Ca Mau Province
PHAN NGOC HIEN TO	No. 90 & 90B Tran Hung Dao Street, Ward 21, Tan Thanh Ward, Ca Mau Province
SONG DOC TO	Street No. 6, Hamlet 10, Song Doc Commune, Ca Mau Province
DAM DOI TO	No. 38-39 Duong Thi Cam Van Street, Hamlet 4, Dam Doi Commune, Ca Mau Province
KIEN GIANG BR	No. 281 Nguyen Trung Truc Street, Rach Gia Ward, An Giang Province
PHU QUOC TO	No. 56 Nguyen Trung Truc Street, Phu Quoc Special Zone, An Giang Province
RACH SOI TO	Lots L4-15 & L4-16 Mai Thi Hong Hanh Street, Rach Gia Ward, An Giang Province
RACH GIA TO	No. 223-225 Tran Phu Street and No. 86/7-86/9 Nguyen Hung Son Street, Rach Gia Ward, An Giang Province

Name	Address
CAN THO BR	1 st and 2 nd floors, Hoa Binh Building, No. 14-16B Hoa Binh Street, Ninh Kieu Ward, Can Tho City
NGUYEN VAN CU TO	No. 69-AA & 71-AA, Cai Son - Hang Bang Residential Area, Nguyen Van Cu Street, An Binh Ward, Can Tho City
AN HOA TO	No. 153-155 Cach Mang Thang Tam Street, Cai Khe Ward, Can Tho City
THOT NOT TO	No. 150 National Highway 91, Phung Thanh 1 Area, Thuan Hung Ward, Can Tho City
TRAN HUNG DAO TO	No. 67-69 Tran Hung Dao Street, Ninh Kieu Ward, Can Tho City
VINH LONG BR	No. 81-83 Pham Thai Buong Street, Phuoc Hau Ward, Vinh Long Province
VUNG LIEM TO	No. 168 & 170 Nam Ky Khoi Nghia Street, Hamlet 2, Trung Thanh Commune, Vinh Long Province
DONG THAP BR	No. 109-111-113 Nguyen Hue Street, My Tra Ward, Dong Thap Province
SA DEC TO	Part of ground floor, No. 166 & 168 Hung Vuong Street, Kien An Area, Sa Dec Ward, Dong Thap Province
AN GIANG BR	No. 54 Tran Hung Dao Street, Long Xuyen Ward, An Giang Province
TAN CHAU TO	No. 208 Ton Duc Thang Street, Tan Chau Ward, An Giang Province
CHAU DOC TO	No. 76-78 Nguyen Van Thoai Street, Chau Doc Ward, An Giang Province
THOAI SON TO	No. 499-501 Nguyen Hue Street, Dong Son 2 Hamlet, Thoai Son Commune, An Giang Province
HAU GIANG BR	P01-20 Vincom Shophouse Vi Thanh, No. 13/2 Street, Vi Tan Ward, Can Tho City
LONG AN BR	No. 202-204 Hung Vuong Street, Long An Ward, Tay Ninh Province
BEN LUC TO	No. 188-190 Nguyen Huu Tho Street, Ben Luc Commune, Tay Ninh Province
DUC HOA TO	200C Area 3, Duc Hoa Commune, Tay Ninh Province
CAN GIUOC TO	75 National Highway 50, Can Giuoc Commune, Tay Ninh Province
BINH DUONG BR	No. 233 Binh Duong Boulevard, Thu Dau Mot Ward, Ho Chi Minh City
DI AN TO	No. 30 Street No. 9, Administrative Center Urban Area, Di An Ward, Ho Chi Minh City
THUAN AN TO	No. 141 Bis Dong Tu Area, Lai Thieu Ward, Ho Chi Minh City
TAN UYEN TO	No. 49 DT746 Road, Tan Khanh Ward, Ho Chi Minh City
BEN CAT TO	Lots C10 & C11, My Phuoc 4 Residential Area - Area A, Ben Cat Ward, Ho Chi Minh City
DONG NAI BR	K27-K50 Vo Thi Sau Street, Tran Bien Ward, Dong Nai Province
BIEN HOA TO	No. 34D-34E Cach Mang Thang Tam Street, Tran Bien Ward, Dong Nai Province
TAN HIEP TO	Lots 25-26 Dong Khoi Street, Tam Hiep Ward, Dong Nai Province
TRANG BOM TO	No. B21-B22 Nguyen Huu Canh Street, Trang Bom Commune, Dong Nai Province

Name	Address
DA NANG BR	Part of 1st floor, mezzanine and 2nd floor, No. 224 Nguyen Huu Tho Street, Hoa Cuong Ward, Da Nang City
HAI CHAU TO	No. 92 Chi Lang Street, Hai Chau Ward, Da Nang City
HOA KHANH TO	No. 79 & 81 Nguyen Sinh Sac Street, Hoa Khanh Ward, Da Nang City
2 THANG 9 TO	No. 88 2 Thang 9 Street, Hai Chau Ward, Da Nang City
THANH KHE TO	No. 135 Dien Bien Phu Street, Group 67, Thanh Khe Ward, Da Nang City
HOA XUAN TO	No. 45-47-49 Nguyen Phuoc Lan Street, Hoa Xuan Ward, Da Nang City
SON TRA TO	No. 1011-1013 Ngo Ouyen Street, An Hai Ward, Da Nang City
KHANH HOA BR	No. 89 & 89A Yersin Street, Tay Nha Trang Ward, Khanh Hoa Province
23 THANG 10 TO	No. 406 23 Thang 10 Street, Tay Nha Trang Ward, Khanh Hoa Province
HOANG DIEU TO	No. 38 Street 6C, Nam Nha Trang Ward, Khanh Hoa Province
CAM RANH TO	No. 84 22 Thang 8 Street, Cam Linh Ward, Khanh Hoa Province
DAK LAK BR	No. 269 Le Hong Phong Street, Buon Ma Thuot Ward, Dak Lak Province
EA HLEO TO	No. 570-572 Gial Phong Street, Ea Drang Commune, Dak Lak Province
BUON MA THUOT TO	No. 37 Ly Tu Trong Street, Tan An Ward, Dak Lak Province
EA KAR TO	No. 101 Nguyen Tat Thanh Street, Ea Kar Commune, Dak Lak Province
QUANG NAM BR	Lot D41-42 Le Duan Street, Tam Ky Ward, Da Nang City
HOI AN TO	No. 540 Hai Ba Trung Street, Hoi An Tay Ward, Da Nang City
DIEN BAN TO	No. 34 Tran Nhan Tong Street, Block 4, Dien Ban Ward, Da Nang City
HA NOI BR	No. 28 Cat Linh Street, O Cho Dua Ward, Hanoi
TRANG AN TO	Part of Floor 01 and Floor 06, Song Hong Building, No. 165 Thai Ha Street, Dong Da Ward, Hanoi
DONG DO TO	Floors 01-03, 86-88 Dong Cac Building, Dong Da Ward, Hanoi
SAD VIET TO	Floor 1, HH4 Song Da Twin Tower, Pham Hung Street, Tu Liem Ward, Hanoi
VAN QUAN TO	Part of Floor 1 and Floor 5, New Skyline Building, Lot CC2, Van Quan - Yen Phuc Urban Area, Ha Dong Ward, Hanoi
THANG LONG BR	No. 66A Tran Hung Dao Street, Cua Nam Ward, Hanoi
HAI PHONG BR	Parts of the 1 st , 2 nd , 3 rd , and 4 th floors of No. 94 Tran Phu Street, Gia Vien Ward, Hai Phong City
NGO OUYEN TO	Plot 11, Lot 22B, Cat Bi Airport Junction Urban Area, Gia Vien Ward, Hai Phong City
LACH TRAY TO	No. 195-197 Lach Tray Street, Gia Vien Ward, Hai Phong City
LE CHAN TO	No. 2780-278H Tran Nguyen Han Street, An Bien Ward, Hai Phong City

Name	Address
BA RIA YUNG TAU BR	No. 148 Le Hong Phong Street, Vung Tau Ward, Ho Chi Minh City
BA RIA TO	No. 233 Cach Mang Thang Tam Street, Ba Ria Ward, Ho Chi Minh City
RACH DUA TO	No. 375 30/4 Street, Rach Dua Ward, Ho Chi Minh City
PHU MY TO	No. 292 Doc Lap Street, Phu My Ward, Ho Chi Minh City
QUANG NINH BR	Lots 3 & 4, Lot A1, Low-rise Mixed-use Area, 25/4 Street, Hong Gai Ward, Quang Ninh Province
CAM PHA TO	No. 505-507-509 Tran Phu Street, Cam Pha Ward, Quang Ninh Province
UONG BI TO	No. 277 Quang Trung Street, Uong Bi Ward, Quang Ninh Province
BAI CHAY TO	Floors 1-3, No. 486A Ha Long Street, Bai Chay Ward, Quang Ninh Province
THANH HOA BR	Part of Floors 1, mezzanine, 2 & 3, Lot 01-02, Hac Thanh Tower, Phan Chu Trinh Street, Hac Thanh Ward, Thanh Hoa Province
TAN SON TO	Part of Floors 1-3, Lot 24-25 Le Hoan Street, Hac Thanh Ward, Thanh Hoa Province
QUANG TRUNG TO	Floors 1-2, 301 Lac Long Quan Building, Hac Thanh Ward, Thanh Hoa Province
LAM SON TO	No. 380 Le Lai Street, Hac Thanh Ward, Thanh Hoa Province
NGHE AN BR	Lot LK4-01+02, Quang Trung Apartment Area, Quang Trung Street, Thanh Vinh Ward, Nghe An Province
VINH TO	Lot A-19, Golden City 10 Residential Area, Mai Hac De Street, Vinh Hung Ward, Nghe An Province
HUNG DUNG TO	Part of Floors 1-2, 118 Nguyen Phong Sac Street, Truong Vinh Ward, Nghe An Province
DIEN CHAU TO	No. 28, Group 3, Block 3, Dien Chau Commune, Nghe An Province
QUANG NGAI BR	No. 134 Hung Vuong Street, Nghia Lo Ward, Quang Ngai Province
BINH SON TO	No. 332 Pham Van Dong Street, Binh Son Commune, Quang Ngai Province
SONG VE TO	No. 17-19 Pham Van Dong Street, Ve Giang Commune, Quang Ngai Province
LANG SON BR	No. 483 Ba Trieu Street, Block 4, Dong Kinh Ward, Lang Son Province
BAC NINH BR	No. 10 Nguyen Dang Dao Street, Kinh Bac Ward, Bac Ninh Province
TU SON TO	Floors 1-2, 444-446 Tran Phu Street, Tu Son Ward, Bac Ninh Province
NINH BINH BR	No. 850 Tran Hung Dao Street, Tan Khang Area, Hoa Lu Ward, Ninh Binh Province
NINH SON TO	No. 718 Nguyen Cong Tru Street, Nam Hoa Lu Ward, Ninh Binh Province
GIA VIEN TO	Resettlement Area, Hong Dan Street, Pho Moi, Gia Vien Commune, Ninh Binh Province
PGD KIM SON	Plot 147, Map Sheet 20, Phat Diem Commune, Ninh Binh Province
THAI NGUYEN BR	No. 25 Hoang Van Thu Street, Phan Dinh Phung Ward, Thai Nguyen Province

Name	Address
PHO YEN TO	No. 173 Truong Chinh Street, Pho Yen Ward, Thai Nguyen Province
PLEIKU BR	No. 40C Hung Vuong Street, Dien Hong Ward, Gia Lai Province
BIEN HO TO	No. 12 Vo Van Kiet Street, Group 7, Thong Nhat Ward, Gia Lai Province
CHU SE TO	Part of House No. 783A Hung Vuong Street, Chu Se Commune, Gia Lai Province
DAK DOA TO	No. 408 Nguyen Hue Street, Residential Group 5, Dak Doa Commune, Gia Lai Province
VINH PHUC BR	Part of Floors 1-2, 392 Me Linh Street, Vinh Phuc Ward, Phu Tho Province
BINH DINH BR	No. 463 Tran Hung Dao Street, Quy Nhon Ward, Gia Lai Province
QUY NHON TO	No. 109 Tay Son Street, Area 5, Quy Nhon Nam Ward, Gia Lai Province
LONG BIEN BR	No. 127 Nguyen Van Cu Street, Bo De Ward, Hanoi
TIMES CITY TO	Retail Floor S0-01, T01 Building, Vinhomes Times City, 458 Minh Khai Street, Vinh Tuy Ward, Hanoi
TRUNG YEN TO	Floor 1, E1 Building, Yen Hoa New Urban Area, Yen Hoa Ward, Hanoi
CAU GIAY BR	Floors 1-2, No. 69 Hoang Duc Viet Street, Nghia Do Ward, Hanoi
TAY NINH BR	No. 348 30.Thang 4 Street, Tan Ninh Ward, Tay Ninh Province
TRANG BANG TO	No. A2-A3, Commercial Area, Trang Bang Ward, Tay Ninh Province
HOA THANH TO	No. 35-37 Hung Vuong Street, Long Hoa Ward, Tay Ninh Province
NAM DINH BR	No. 256 Quang Trung Street, Nam Dinh Ward, Ninh Binh Province
HAI HAU TO	No. 128 Residential Group 1, Hai Hau Commune, Ninh Binh Province
Y YEN TO	Land Lots M51-M54, Southern Craft Village Industrial Cluster Planning Area, Lam Town, Y Yen Commune, Ninh Binh Province
DA LAT BR	No. 24 Hai Ba Trung Street, Cam Ly - Da Lat Ward, Lam Dong Province
BAO LOC TO	No. 294D Tran Phu Street, Ward 1 Bao Loc, Lam Dong Province
LINH DAM BR	No. 10-BT1 Bac Linh Dam Residential Area, Hoang Liet Ward, Hanoi
VAN PHU TO	DV01-T1, DV02-T1, DV05-T1, DV06-T1, DV07-T1, H-CT1 Building, HI Brand Residential Project, Kien Hung Ward, Hanoi
TAY HA NOI TO	Floors 1-2, LK11A-02 Townhouse, Mo Lao New Urban Area, Ha Dong Ward, Hanoi
PHUONG MAI TO	Floors 1-3, 75 Phuong Mai Street, Kim Lien Ward, Hanoi
HUE BR	No. 117 Nguyen Hue Street, Thuan Hoa Ward, Hue City
HA THANH BR	Part of Floor 1 & Floor 8, 265 Cau Giay Building, Cau Giay Ward, Hanoi
TRUNG HOA TO	Floors 1-2, The Golden Palm, Le Van Luong Street, Thanh Xuan Ward, Hanoi

Name	Address
HUNG YEN BR	Floor 01, No. 76-80 Nguyen Binh Street, My Hao Ward, Hung Yen Province
HA NAM BR	No. 260 Le Cong Thanh Street, Phu Ly Ward, Ninh Binh Province
BAC GIANG BR	Floors 1-3, 273 Nguyen Thi Luu Street, Bac Giang Ward, Bac Ninh Province
BINH THUAN BR	No. 349 Tran Hung Dao Street, Phan Thiet Ward, Lam Dong Province
THAI BINH BR	Vincom Shophouse PG 1-17 Quang Trung Street, Tran Hung Dao Ward, Hung Yen Province
HA TINH BR	No. 22-24 Tran Phu Street, Thanh Sen Ward, Ha Tinh Province
PHU YEN BR	No. 294 Tran Hung Dao Street, Tuy Hoa Ward, Dak Lak Province
BINH PHUOC BR	No. 482 National Highway 14 Resettlement Area, Binh Phuoc Ward, Dong Nai Province
LAO CAI BR	Lots 9-10, CIC Luxury Lao Cai Shophouse Area, 254 Hoang Lien Street, Lao Cai Ward, Lao Cai Province
PHU THO BR	Part of House No. 2049-2051, Hung Vuong Boulevard, Viet Tri Ward, Phu Tho Province
QUANG BINH BR	No. 224 Tran Hung Dao Street, Dong Hol Ward, Quang Tri Province
DAK NONG BR	Part of Premises No. 74, Huynh Thuc Khang Street, Bac Gia Nghia Ward, Lam Dong Province
NINH THUAN BR	No. 38, 16 Thang 4 Street, Phan Rang Ward, Khanh Hoa Province



CHAPTER

08

FINANCIAL STATEMENTS AND NOTES



■	100%
■	100%
■	100%
■	100%
■	100%

5.42	0.58	6.02
9.42	3.56	7.43



GENERAL INFORMATION

Orient Commercial Joint Stock Bank Bank Information

Establishment and Operation License/Decision No.

0061/NH-GP	13 April 1996
1810/QD-QLGS5	31 July 2025
3151/QD-NHNN	16 September 2025

The Bank was established and operating under Banking License No. 0061/NH-GP issued by the State Bank of Vietnam and is valid for 99 years from on 13 April 1996. Establishment and Operation License has been amended and the most recent of which is Decision No. 3151/QD-NHNN issued by the State Bank of Vietnam.

Business/Enterprise Registration Certificate No.

0300852005	10 May 1996
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The Business Registration Certificate has been amended several times and the most recent of which is Enterprise Registration Certificate No. 0300852005 dated 8 December 2023. The initial Business Registration Certificate and its amendments were issued by the Department of Planning and Investment of Ho Chi Minh City.

Board of Directors

Mr. Trinh Van Tuan	Chairman
Mr. Yoshizawa Toshiki	Member
Ms. Trinh Thi Mai Anh	Member
Mr. Ngo Ha Bac	Member
Mr. Phan Trung	Member
Mr. Segawa Mitsuhiro	Member
	(from 22 April 2025)
Mr. Duong Ky Hiep	Independent Member
	(from 22 April 2025)
Mr. Kato Shin	Member
	(until 22 April 2025)
Mr. Nguyen Dinh Tung	Member
	(until 22 April 2025)
Mr. Pham Tri Nguyen	Independent Member
	(until 22 April 2025)
Mr. Bui Minh Duc	Independent Member
	(until 22 April 2025)

Board of Supervision

Ms. Dang Thi Thanh Huyen	Head of Board
	(from 22 April 2025)
Ms. Nguyen Thi Thuy Minh	Head of Board
	(until 22 April 2025)
Ms. Dang Thi Quy	Member
Mr. Pham Quang Vinh	Member
Mr. Nguyen Van Hai	Member
	(from 22 April 2025)
Mr. Nguyen Trong Hai	Member
	(from 22 April 2025)

GENERAL INFORMATION (Continued)

Orient Commercial Joint Stock Bank Bank Information (continued)

Board of Management	Mr. Pham Hong Hai Mr. Nguyen Ba Ngoc Ms. Huynh Le Mai Mr. Truong Dinh Long	General Director Deputy General Director (from 1 February 2026) Deputy General Director (until 1 July 2025) Deputy General Director (until 9 January 2025)
Chief Accountant	Ms. Nguyen Van Anh	Chief Accountant
Legal Representative	Mr. Trinh Van Tuan	Chairman
Registered Office	The Hallmark 15 Tran Bach Dang, An Khanh Ward Ho Chi Minh City Vietnam	
Auditor	KPMG Limited Vietnam	

STATEMENT OF THE BOARD OF MANAGEMENT

Orient Commercial Joint Stock Bank Statement of the Board of Management

The Board of Management of Orient Commercial Joint Stock Bank ("the Bank") presents this statement and the accompanying consolidated financial statements of the Bank and its subsidiaries (collectively referred to as "OCB") for the year ended 31 December 2025.

The Board of Management is responsible for the preparation and true and fair presentation of the consolidated financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions stipulated by the State Bank of Vietnam and the relevant statutory requirements applicable to financial reporting. In the opinion of the Board of Management:

- (a) the consolidated financial statements set out on pages from 6 to 101 give a true and fair view of the consolidated financial position of OCB as at 31 December 2025, and of their consolidated results of operations and their consolidated cash flows for the year then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions stipulated by the State Bank of Vietnam and the relevant statutory requirements applicable to financial reporting; and
- (b) at the date of this statement, there are no reasons for the Board of Management to believe that OCB will not be able to pay its debts as and when they fall due.

The Board of Management has, on the date of this statement, authorised the accompanying consolidated financial statements for issue.

On behalf of the Board of Management



Pham Hong Hai
General Director

Ho Chi Minh City, 17 March 2026



8822.5

4805.6

1550.5

100% 80.5% 65.1% 45.1% 25.5% 10.0% 0.0%

INDEPENDENT AUDITOR'S REPORT



KPMG Limited Branch
No. 115 Nguyen Hue Street,
Sai Gon Ward, Ho Chi Minh City, Vietnam
+84 (28) 3821 9266 | kpmg.com.vn

INDEPENDENT AUDITOR'S REPORT

To the Shareholders Orient Commercial Joint Stock Bank

We have audited the accompanying consolidated financial statements of Orient Commercial Joint Stock Bank ("the Bank") and its subsidiaries (collectively referred to as "OCB"), which comprise the consolidated statement of financial position as at 31 December 2025, the consolidated statements of income and cash flows for the year then ended and the explanatory notes thereto which were authorised for issue by the Bank's Board of Management on 17 March 2026, as set out on pages 6 to 101.

The Board of Management's Responsibility

The Bank's Board of Management is responsible for the preparation and true and fair presentation of these consolidated financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions stipulated by the State Bank of Vietnam and the relevant statutory requirements applicable to financial reporting, and for such internal control as the Board of Management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and true and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Bank's Board of Management, as well as evaluating the overall presentation of the financial statements.

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

KPMG Limited Branch, a branch of KPMG Limited, a Vietnamese one member limited liability company and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

INDEPENDENT AUDITOR'S REPORT (Continued)



Auditor's Opinion

In our opinion, the consolidated financial statements give a true and fair view, in all material respects, of the consolidated financial position of Orient Commercial Joint Stock Bank and its subsidiaries as at 31 December 2025 and of their consolidated results of operations and their consolidated cash flows for the year then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for credit institutions stipulated by the State Bank of Vietnam and the relevant statutory requirements applicable to financial reporting.

Other Matter

The consolidated financial statements of the Bank and its subsidiaries for the year ended 31 December 2024 were audited and reviewed by another firm of auditors whose audit report dated 17 March 2025 expressed an unqualified opinion and an unqualified conclusion on those consolidated financial statements.

KPMG Limited Branch
Vietnam

Audit Report No.: 25-01-00488-26-2



Phan Thị Thu Hương
Phan Thị Thu Hương
Practicing Auditor Registration
Certificate No. 2675-2024-007-1
Deputy General Director

Ho Chi Minh City, 17 March 2026

ng ha

Nguyen Thi Thu Ha
Practicing Auditor Registration
Certificate No. 2236-2023-007-1

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of financial position as at 31 December 2025

Form B02/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

	Note	31/12/2025 VND	31/12/2024 VND (restated)
A ASSETS			
I Cash on hand and gold	4	1,160,353,537,112	787,773,771,826
II Balances with the State Bank of Vietnam	5	2,883,240,107,112	2,377,473,012,237
III Deposits with and loans to other credit institutions	6	53,061,333,717,576	39,126,199,257,631
1 Deposits with other credit institutions		52,951,606,717,576	38,922,550,757,631
2 Loans to other credit institutions		109,727,000,000	203,648,500,000
IV Held-for-trading securities	7	50,765,500,000	.
V Derivatives and other financial assets	18	88,476,577,033	.
VI Loans and advances to customers		195,190,887,725,518	168,295,145,827,686
1 Loans and advances to customers	8	198,764,945,826,810	170,844,469,638,663
2 Allowance for loans and advances to customers	9	(3,574,058,101,292)	(2,549,323,810,977)
VII Purchased debts	10	4,205,191,220,572	5,041,128,156,935
1 Purchased debts		4,236,968,484,204	5,079,222,324,368
2 Allowance for purchased debts		(31,777,263,632)	(38,094,167,433)
VIII Investment securities	11	58,355,283,948,524	52,589,033,787,156
1 Available-for-sale securities		57,068,503,060,644	52,635,610,527,457
2 Held-to-maturity securities		1,313,209,000,824	.
3 Allowance for losses on investment securities		(26,428,112,944)	(46,576,740,301)
X Fixed assets		694,141,350,833	630,506,628,479
1 Tangible fixed assets	12	298,311,967,113	341,299,885,196
a Cost		935,691,076,302	897,989,633,453
b Accumulated depreciation		(637,379,109,189)	(556,689,748,257)
3 Intangible fixed assets	13	395,829,383,720	289,206,743,283
a Cost		793,982,357,622	637,354,945,135
b Accumulated amortisation		(398,152,973,902)	(348,148,201,852)
XII Other assets		7,259,805,882,833	7,639,594,084,311
1 Receivables	14(a)	2,723,578,580,007	2,867,322,167,606
2 Accrued interest and fees receivable	14(b)	3,346,030,161,632	2,778,453,061,157
3 Deferred tax assets		9,154,773,987	.
4 Other assets	14(c)	1,210,455,383,434	1,998,618,855,548
5 Allowance for losses on other assets	14(d)	(29,413,016,227)	(4,800,000,000)
TOTAL ASSETS		322,949,479,567,113	276,486,854,526,261

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of financial position as at 31 December 2025
(continued)

Form B02/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

	Note	31/12/2025 VND	31/12/2024 VND (restated)
B LIABILITIES AND OWNERS' EQUITY			
I Amounts due to the Government and the State Bank of Vietnam			
1 Deposits and borrowings from the State Bank of Vietnam	15	7,902,618,040,898	3,469,535,552,139
2 Repurchase agreements of Government bonds with the State Treasury		6,983,254,160,898	3,469,535,552,139
		919,363,880,000	-
II Deposits and borrowings from other credit institutions			
1 Deposits from other credit institutions	16	54,809,627,751,675	45,008,281,205,498
2 Borrowings from other credit institutions		54,809,627,751,675	43,798,252,294,422
		-	1,210,028,911,076
III Deposits from customers	17	150,029,644,383,127	142,459,763,487,912
IV Derivatives and other financial liabilities	18	-	356,262,657,844
V Grants, entrusted funds and loans to other credit institutions exposed to risks	19	6,258,279,454,840	5,942,083,509,395
VI Valuable papers issued	20	64,670,500,000,000	44,010,712,500,000
VII Other liabilities		5,354,132,051,982	3,569,170,180,149
1 Accrued interest and fees payable	21(a)	3,395,975,004,874	2,654,975,316,203
3 Other liabilities	21(b)	1,958,157,047,108	913,200,352,654
4 Allowance for contingent liabilities and off-balance sheet commitments		-	994,511,292
TOTAL LIABILITIES		289,024,801,682,522	244,815,809,092,937
VIII Owners' equity	23	33,924,677,884,591	31,671,045,433,324
1 Capital		26,630,522,840,000	24,711,163,507,348
a Charter capital		26,630,522,840,000	24,657,891,520,000
c Share premium		-	53,271,987,348
2 Reserves		3,323,056,402,919	3,223,626,131,166
5 Retained earnings		3,971,098,641,672	3,736,255,794,810
TOTAL OWNER'S EQUITY		33,924,677,884,591	31,671,045,433,324
TOTAL LIABILITIES AND OWNERS' EQUITY		322,949,479,567,113	276,486,854,526,261

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of financial position as at 31 December 2025
(continued)

Form B02/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

	Note	31/12/2025 VND	31/12/2024 VND
OFF-BALANCE SHEET ITEMS			
1	Credit guarantees	37 281,839,818,425	89,245,268,842
2	Foreign exchange commitments	37 182,797,611,540,637	138,719,544,097,903
	<i>In which:</i>		
	• <i>Commitments on purchase foreign exchange</i>	2,893,757,692,890	662,365,672,412
	• <i>Commitments on sales of foreign exchange</i>	2,895,639,800,000	663,446,975,491
	• <i>Commitments on currency swap transactions</i>	177,008,214,047,747	137,393,731,450,000
4	Letters of credit	37 601,509,002,070	669,334,223,912
5	Other guarantees	37 12,810,654,631,107	6,161,163,020,259
6	Other commitments	37 4,672,128,793,102	2,498,925,000,000
7	Uncollected interest and receivable fees	38 2,241,743,467,942	1,854,843,084,325
8	Written-off bad debts	39 16,960,469,937,084	14,880,784,832,530
9	Other assets and documents	40 87,732,304,489,273	68,135,411,858,929

17 March 2026

Preparer



Nguyen Minh Thanh
Deputy Head of Accounting
Department

Reviewer



Nguyen Van Anh
Chief Accountant

Approver



Pham Hong Hai
General Director



CONSOLIDATED STATEMENT OF INCOME

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of income for the year
ended 31 December 2025

Form B03/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

	Note	2025 VND	2024 VND (restated)
1 Interest and similar income	24	21,118,345,862,134	17,954,213,013,236
2 Interest and similar expenses	24	(11,869,499,472,499)	(9,347,544,341,743)
I Net interest income	24	9,248,846,389,635	8,606,668,671,493
3 Fee and commission income	25	1,235,727,193,452	1,073,464,718,082
4 Fee and commission expenses	25	(225,127,319,676)	(142,483,258,293)
II Net fee and commission income	25	1,010,599,873,776	930,981,459,789
III Net gain from trading of foreign currencies	26	216,276,066,595	310,954,000,786
IV Net (loss)/gain from trading of held-for-trading securities	27	(45,400,040,000)	2,250,030,000
V Net loss from sale of investment securities	28	(228,916,152,847)	(188,421,795,033)
5 Other operating income	29	1,627,447,027,490	520,751,863,305
6 Other operating expenses	29	(239,486,586,187)	(114,101,318,222)
VI Net gain from other operating activities	29	1,387,960,441,303	406,650,545,083
VII Income from investments in other entities		372,600,000	-
VIII Operating expenses	30	(4,202,555,569,391)	(3,803,760,652,156)
IX Net operating profit before allowance expenses for credit losses		7,387,183,609,071	6,265,322,259,962
X Allowance expenses for credit losses	31	(2,364,748,456,806)	(2,259,026,320,781)
XI Profit before tax (carried forward to the next page)		5,022,435,152,265	4,006,295,939,181

CONSOLIDATED STATEMENT OF INCOME (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of income for the year
ended 31 December 2025 (continued)

Form B03/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

	Note	2025 VND	2024 VND
XI Profit before tax (brought forward from the previous page)		5,022,435,152,265	4,006,295,939,181
7 Corporate income tax expense – current		(1,021,508,812,227)	(832,872,712,413)
8 Corporate income tax benefit – deferred		9,154,773,987	-
XII Corporate income tax expense	32	(1,012,354,038,240)	(832,872,712,413)
XIII Profit after tax		4,010,081,114,025	3,173,423,226,768
			(restated)
XV Earnings per share (VND/share)	33	1,494	1,180

17 March 2026

Preparer


Nguyen Minh Thanh
Deputy Head of Accounting
Department

Reviewer


Nguyen Van Anh
Chief Accountant

Approver


Pham Hong Hai
General Director

CONSOLIDATED STATEMENT OF CASH FLOWS

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of cash flows for the year
ended 31 December 2025 (Direct method)

Form B04/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

	2025	2024
	VND	VND
		(restated)
CASH FLOWS FROM OPERATING ACTIVITIES		
01 Interest and similar income received	20,753,432,453,701	17,695,416,911,444
02 Interest and similar expenses paid	(11,109,529,678,325)	(11,394,131,834,973)
03 Net fee and commission income received	808,772,656,816	937,622,856,884
04 Net receipts from trading securities and foreign currencies	(78,188,753,609)	131,716,277,329
05 Other income	242,889,616,203	196,007,091,051
06 Collection of bad debts previously written-off	1,138,210,516,431	211,356,985,356
07 Salaries and operating expenses paid	(4,079,491,499,188)	(3,728,914,483,970)
08 Corporate income tax paid	(700,602,138,351)	(852,812,443,202)
Net cash flows from operating activities before changes in operating assets and liabilities	6,975,493,173,678	3,196,261,359,919
Changes in operating assets		
09 Decrease in deposits with and loans to other credit institutions ("CIs")	93,921,500,000	1,392,653,034,449
10 Increase in trading securities	(4,483,658,033,187)	(12,304,212,806,941)
11 (Increase)/decrease in derivatives and other financial assets	(88,476,577,033)	41,473,565,365
12 Increase in loans to customers	(28,391,431,348,807)	(28,166,325,747,460)
13 Utilisation of allowance for credit losses	(1,347,325,581,584)	(2,176,894,900,043)
14 Decrease in other operating assets	1,248,492,846,696	460,127,452,031
Changes in operating liabilities		
15 Increase in borrowings from the Government and the State Bank of Vietnam	4,433,082,488,759	3,375,141,098,577
16 Increase in deposits and borrowings from other CIs	9,801,346,546,177	13,968,416,009,731
17 Increase in deposits from customers	7,569,880,895,215	16,513,831,069,353
18 Increase in valuable papers issued	20,659,787,500,000	6,202,387,500,000
19 Increase in grants and entrusted funds received	316,195,945,445	1,583,888,255,582
20 (Decrease)/increase in derivatives and other financial assets	(356,262,657,844)	356,262,657,844
21 Increase/(decrease) in other operating liabilities	686,176,676,091	(2,149,528,487,028)
22 Utilisation of reserves	(5,543,000,000)	(10,462,000,000)
I NET CASH FLOWS FROM OPERATING ACTIVITIES	17,111,680,373,606	2,283,018,061,379

CONSOLIDATED STATEMENT OF CASH FLOWS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of cash flows for the year
ended 31 December 2025 (Direct method – continued)

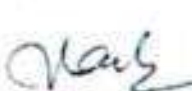
Form B04/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

	2025 VND	2024 VND
CASH FLOWS FROM INVESTING ACTIVITIES		
01 Payments for purchases of fixed assets	(532,727,159,322)	(278,200,437,406)
02 Proceeds from disposals of fixed assets	42,126,099,818	33,994,594,858
09 Receipts of dividends and distributions of profits from long-term investments	372,600,000	-
II NET CASH FLOWS FROM INVESTING ACTIVITIES	(490,228,459,504)	(244,205,842,548)
CASH FLOWS FROM FINANCING ACTIVITIES		
04 Dividends paid	(1,714,049,093,996)	(28,225,069)
III NET CASH FLOWS FROM FINANCING ACTIVITIES	(1,714,049,093,996)	(28,225,069)
IV NET CASH FLOWS DURING THE YEAR	14,907,402,820,106	2,038,783,993,762
V CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	42,087,797,541,694	40,049,013,547,932
VII CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR (NOTE 34)	56,995,200,361,800	42,087,797,541,694

17 March 2026

Preparer

Nguyen Minh Thanh
Deputy Head of Accounting Department

Reviewer

Nguyen Van Anh
Chief Accountant

Approver


Pham Hong Hai
General Director



NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

These notes form an integral part of and should be read in conjunction with the accompanying consolidated financial statements.

1. Reporting entity

(a) Establishment and operations

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

The Bank was established and operating in accordance with Banking Licence No. 0061/NH-GP issued by the State Bank of Vietnam ("SBV") on 13 April 1996 and the Business Registration Certificate No. 0300852005 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on 10 May 1996. The Business Registration Certificate has been amended several times and the most recent of which is Enterprise Registration Certificate No. 0300852005 dated 8 December 2023. The Bank's operation period is 99 years starting from 13 April 1996. According to Decision No. 1810/QĐ-QLGS5 dated 31 July 2025 and Decision No. 3151/QĐ-NHNN dated 16 September 2025 on amending the content of the Bank's Operating License, the SBV has approved the amendment of the Head Office address to The Hallmark, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City and the charter capital to VND26,630,552,840,000.

The principal activities of the Bank 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;
- joint-venture, capital contribution 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 CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(b) Charter capital

As at 31 December 2025, the Bank's charter capital was VND26,630,522,840,000 (31/12/2024: VND24,657,891,520,000). As at 31 December 2025, the Bank has issued 2,663,052,284 ordinary shares (31/12/2024: 2,465,789,152 ordinary shares), with a par value of VND10,000 per share. The Bank's shares have been listed on the Ho Chi Minh City Stock Exchange.

(c) Location and operation network

The Bank's Head Office is located at The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City. As at 31 December 2025 and 31 December 2024, the Bank had one (1) Head Office, sixty-two (62) branches, one hundred and thirteen (113) transaction offices across the country.

(d) Subsidiaries

The Bank had subsidiaries owned directly as follows:

Entity name	Operation Licence	Business activities	Percentage of equity owned and voting rights	
			31/12/2025	31/12/2024
Orient Commercial Bank International Money Transfer Company Limited	No. 0314327542 issued by Department of Planning and Investment of Ho Chi Minh City dated 3 April 2017	Service of receiving and paying foreign currencies	100%	100%
Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited	No. 0318933777 issued by Department of Finance of Ho Chi Minh City dated 28 April 2025	Management of bad debts and proceed of collaterals	100%	-

The Bank also prepares the consolidated financial statements of the Bank and its subsidiaries (collectively referred to as "OCB").

(e) Number of employees

As at 31 December 2025, OCB had 6,909 employees (31/12/2024: 7,026 employees).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

2. Basis of preparation

(a) Statement of compliance

The consolidated financial statements have been prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions ("CIs") stipulated by the State Bank of Vietnam and the relevant statutory requirements applicable to financial reporting.

These standards and relevant statutory requirements may differ in some material respects from International Financial Reporting Standards and generally accepted accounting principles and standards in other countries. Accordingly, the accompanying consolidated financial statements are not intended to present the consolidated financial position and consolidated results of operations and consolidated cash flows of OCB in accordance with generally accepted accounting principles and practices in countries or jurisdictions other than Vietnam. Furthermore, their utilisation is not designed for those who are not informed about Vietnamese accounting principles, procedures and practices applicable to credit institutions.

(b) Basis of measurement

The consolidated financial statements, except for the consolidated statement of cash flows, are prepared on the accrual basis using the historical cost concept. The consolidated statement of cash flows is prepared using the direct method.

(c) Annual accounting period

The annual accounting period of OCB is from 1 January to 31 December. The consolidated financial statements are prepared for the year ended 31 December 2025.

(d) Accounting and presentation currency

OCB's accounting currency is Vietnam Dong ("VND"). The consolidated financial statements are prepared and presented in Vietnam Dong ("VND").

(e) Form of accounting records applied

OCB uses accounting software to record its transactions under the form of general journal ledgers.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

3. Summary of significant accounting policies

The following significant accounting policies have been adopted by OCB in the preparation of these consolidated financial statements.

(a) Basis of consolidation

(i) Subsidiaries

Subsidiaries are entities controlled by OCB. The financial statements of the subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

(ii) Transactions eliminated on consolidation

Intra-group transactions, balances, and any unrealised income and expenses arising from intra-group transactions, are eliminated in preparing the consolidated financial statements. Unrealised gains and losses arising from transactions with equity accounted investees are eliminated against the investment to the extent of the OCB's interest in the investee. The accounting policies of the subsidiaries are also adjusted as needed to ensure consistency with the accounting policies applied by the Bank.

(b) Foreign currency transactions

OCB's transactions are accounted in original currencies. Monetary assets and liabilities denominated in currencies other than VND are translated into VND at the average of buying and selling spot rates of that currency ("spot exchange rate") at the end of the last working day of the annual accounting period if the difference between the spot exchange rate and the weighted average of the buying and selling spot rates of the last working day of the annual accounting period is less than 1%. In case the difference between the spot exchange rate at the end of the last working day of the annual accounting period and the weighted average of the buying and selling spot rates of the last working day of the annual accounting period is more than or equal to 1%, OCB uses the weighted average of the buying and selling spot rates of the last working day of the annual accounting period. Non-monetary assets and liabilities denominated in currencies other than VND are translated into VND at rates of exchange at the transaction dates.

Income and expenses in currencies other than VND are translated into VND at the spot exchange rate at the transaction dates.

Foreign exchange differences arising from revaluation of assets and liabilities denominated in foreign currencies at the monthly reporting date are recognised in the "Foreign exchange differences" account in equity in the consolidated statement of financial position and then transferred to the consolidated statement of income at the end of the annual accounting period.

(c) Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, gold, balances with the SBV, deposits with other credit institutions on demand or with original term to maturity of not more than three months, investments securities with a maturity date of no more than three months from the date of purchase which are readily convertible into certain amounts of cash and subject to insignificant risks of change in value, and are held for the purpose of meeting short-term payment commitments rather than for investment or other purposes.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(d) **Deposits with and loans to other credit institutions**

Deposits with other credit institutions comprise demand deposits and deposits with original term to maturity of not more than three months.

Loans to other credit institutions are loans with original term to maturity of not more than twelve months.

Deposits with, except for current accounts, and loans to other credit institutions are stated at cost less specific allowance for credit losses at the end of the annual accounting period.

Demand deposits with other credit institutions are stated at cost.

The credit risk classification of term deposits with and loans to other credit institutions and allowance thereof are made according to the method as described in Note 3(h).

The Bank is not required to make general allowance for term deposits with and loans to other credit institutions.

(e) **Derivatives**

(i) ***Currency forward contracts and currency swap contracts***

The Bank enters into in currency forward contracts and swap contracts to facilitate customers to transfer, modify or minimise foreign exchange risk or other market risks, and also for the trading purpose of the Bank.

Forward contracts are commitments to either purchase or sell a designated currency at a specific future date for a specific exchange rates and cash settlement. Forward contracts are recorded at nominal values at the transaction dates and are subsequently revalued at the end of the annual accounting period; the difference on the revaluation is recognised in the item "Foreign exchange differences" in "Owners' equity" and transferred to the consolidated statement of income at the end of the financial year. The premium or discount due to the difference between the spot exchange rate and the forward exchange rate at the effective date of the contract will be recognised immediately at the effective date of the contract as an asset if positive or a liability item if it is negative. The difference will be allocated to the consolidated statement of income over the term of the forward contract.

The swap contracts are commitments to settle in cash on a pre-determined future date based on the difference between pre-determined exchange rates, calculated on the notional principal amount. The amount of premium or discount due to the difference between spot rate and the forward rate at the effective date of the contract will be recognised to the consolidated statement of financial position as an asset item if it is positive or a liabilities item if it is negative. The difference will be allocated to the consolidated statement of income on a straight-line basis over the term of the swap contract.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(ii) Interest rate swap contracts

Interest swap contracts are commitments to settle in cash the notional principal amounts at the interest amount based on floating or fixed interest rates. The value of commitment in interest rate swap contracts is not recognised on the statement of financial position. The difference of swap interest rates is recognised in the statement of income on an accrual basis.

For cross-currency interest rate swap contracts with initial and final principal exchanges, the notional principal amount is recognised on the statement of financial position. Corresponding interest income and expenses are recognised on an accrual basis.

For cross-currency interest rate swap contracts with only final principal exchange and no initial principal exchange, the notional principal amount is recognised on the statement of financial position as foreign currency forward commitment. These contracts are accounted for similarly to forward contracts. Corresponding interest income and expenses are recognised in the statement of income on an accrual basis.

(f) Purchased debts

(i) Purchased debts

Purchased debts are recognised at purchasing price on the contract. The interest receipt is recognised in the consolidated statement of income, except the interest income in the year for the amount incurred after the purchase date.

(ii) Allowance for purchased debts

The Bank classifies the purchased debts into debt groups which are not lower than those classified by the seller and makes allowance in accordance with the method as described in Note 3(h).

(g) Loans to customers

Loans to customers are stated at the amount of principal less allowance for loans and advances to customers.

Short-term loans have maturity of less than one year from disbursement date. Medium-term loans have maturity of more than one to five years from disbursement date. Long-term loans have maturity of more than five years from disbursement date. With respect to loans sold to the Vietnam Asset Management Company Limited ("VAMC"), OCB will write-off from its consolidated financial statements in accordance with the instructions of Circular No. 8499/NHNN-TCKT issued by the SBV dated 14 November 2013 and Circular No. 925/NHNN-TCKT issued by the SBV on 19 February 2014.

Debt classification and allowance for credit losses for loans and advances to customers are made in accordance with the method as described in Note 3(h).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(h) Debt classification, allowance level and calculation method of allowance for credit losses

(i) Debt classification

Debt classification for deposits with other credit institutions (except for current deposits and deposits at the Bank of Social Policies in accordance with the regulations of the SBV on credit institutions maintain deposit balances at the Bank of Social Policies); purchase or entrusted purchase of unlisted corporate bonds (including bonds issued by other credit institutions) on the stock market or have not been registered for trading on the UPCOM trading system (collectively referred to as "unlisted bonds"); loans to customers, entrusted for credit granting by the Bank (including loans, financial leases, discounts, rediscounts of negotiable instruments and other valuable papers, factoring, credit granting in the form of credit card issuance and off-balance sheet commitments); sales and purchases of debts, promissory notes and bills, certificates of deposit, bonds issued by other credit institutions receivables arising from outright purchases without recourse to documents presented under the letter of credit (except in the case of outright purchase of documents without recourse under a letter of credit issued by the Bank itself); amounts paid by the reimbursing bank to make payment to the beneficiary under a deferred payment letter of credit with a provision that the beneficiary is paid at sight or before the maturity date of the letter of credit issued by the Bank (collectively referred to as "debts") using qualitative method also takes into consideration the quantitative criteria as stipulated in Article 10 of Circular No 31/2024/TT-NHNN dated 30 June 2024 issued by the SBV regulating the classification of assets in the operations of commercial banks, non-bank credit institutions, and foreign bank branches ("Circular 31"). Accordingly, the Bank performs monthly debt classification based on the principal balance on the last day of the month as follows:

<i>Group</i>		<i>Overdue status</i>
1	Current debts	(a) Current debts being assessed as fully and timely recoverable, both principal and interest; or (b) Debts being overdue for less than 10 days and being assessed as fully recoverable, both overdue principal and interest, and fully and timely recoverable, both remaining principal and interest; or (c) Debts classified into Group 1 as meeting criteria to be classified into a group with lower level of risk.
2	Special-mentioned debts	(a) Debts overdue up to 90 days, except those specified in point (b) of Current debts and those classified into a group with higher level of risk as prescribed; or (b) Debts rescheduled for the first time and repaid on schedule, except those meeting criteria to be classified into a group with lower level of risk and those classified into a group with higher level of risk as prescribed; or (c) Debts classified into Group 2 as meeting criteria to be classified into a group with lower level of risk or debts classified into a group with higher level of risk as prescribed.
3	Sub-standard debts	(a) Debts overdue between 91 days and 180 days, except those classified into a group with higher level of risk as prescribed; or (b) Debts extended for the first time and repaid on schedule, except those meeting criteria to be classified into a group with lower level of risk and those classified into a group with higher level of risk as prescribed; or (c) Debts having interest exempted or reduced because customers are not able to pay the interest in full according to credit contracts, except those classified into a group with higher level of risk as prescribed; or

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

	<i>Group</i>	<i>Overdue status</i>
		<p>(d) Debts falling in one of the following cases that have not yet been collected within less than 30 days from the issuance date of recovery decision:</p> <ul style="list-style-type: none"> • Debts having violated regulations specified in Clauses 1, 3, 4, 5, 6 of Article 134 of Law on credit institutions; or • Debts having violated regulations specified in Clauses 1, 2, 3, 4 of Article 135 of Law on credit institutions; or • Debts having violated regulations specified in Clauses 1, 2, 5, 9 of Article 136 of Law on credit institutions. <p>(e) Debts in the collection process under inspection conclusions; or</p> <p>(f) Debts recovered under premature debt recovery decisions of the Bank due to customers' breach of agreements without being collected within less than 30 days from the issuance date of recovery decision; or</p> <p>(g) Debts classified into Group 3 as meeting criteria to be classified into a group with lower level of risk or debts classified into a group with higher level of risk as prescribed; or</p> <p>(h) Debts classified into Group 3 as required by the SBV corresponding to the level of risk based on inspection and supervision results and relevant credit information.</p>
4	Doubtful debts	<p>(a) Debts being overdue between 181 days and 360 days; except those classified into a group with higher level of risk as prescribed; or</p> <p>(b) Debts having rescheduled terms of repayments for the first time and being overdue less than 90 days according to the first rescheduled terms of repayment, except those classified into a group with higher level of risk as prescribed; or</p> <p>(c) Debts having rescheduled terms of repayment for the second time and being undue, except those meeting criteria to be classified into a group with lower level of risk and those classified into a group with higher level of risk as prescribed; or</p> <p>(d) Debts specified in point (d) of Sub-standard debts not yet collected between 30 days and 60 days after the issuance date of recovery decision; or</p> <p>(e) Debts in the collection process under inspection conclusions but being overdue up to 60 days according to recovery term; or</p> <p>(f) Debts recovered under premature debt recovery decisions of the Bank due to customers' breach of agreements without being collected for between 30 days and 60 days from the issuance date of recovery decisions; or</p> <p>(g) Debts classified into Group 4 as meeting criteria to be classified into a group with lower level of risk or debts classified into a group with higher level of risk as prescribed; or</p> <p>(h) Debts classified into Group 4 as required by the SBV corresponding to the level of risk based on inspection and supervision results and relevant credit information.</p>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

<i>Group</i>		<i>Overdue status</i>
		<p>(d) Debts falling in one of the following cases that have not yet been collected within less than 30 days from the issuance date of recovery decision:</p> <ul style="list-style-type: none"> • Debts having violated regulations specified in Clauses 1, 3, 4, 5, 6 of Article 134 of Law on credit institutions; or • Debts having violated regulations specified in Clauses 1, 2, 3, 4 of Article 135 of Law on credit institutions; or • Debts having violated regulations specified in Clauses 1, 2, 5, 9 of Article 136 of Law on credit institutions. <p>(e) Debts in the collection process under inspection conclusions; or</p> <p>(f) Debts recovered under premature debt recovery decisions of the Bank due to customers' breach of agreements without being collected within less than 30 days from the issuance date of recovery decision; or</p> <p>(g) Debts classified into Group 3 as meeting criteria to be classified into a group with lower level of risk or debts classified into a group with higher level of risk as prescribed; or</p> <p>(h) Debts classified into Group 3 as required by the SBV corresponding to the level of risk based on inspection and supervision results and relevant credit information.</p>
4	Doubtful debts	<p>(a) Debts being overdue between 181 days and 360 days; except those classified into a group with higher level of risk as prescribed; or</p> <p>(b) Debts having rescheduled terms of repayments for the first time and being overdue less than 90 days according to the first rescheduled terms of repayment, except those classified into a group with higher level of risk as prescribed; or</p> <p>(c) Debts having rescheduled terms of repayment for the second time and being undue, except those meeting criteria to be classified into a group with lower level of risk and those classified into a group with higher level of risk as prescribed; or</p> <p>(d) Debts specified in point (d) of Sub-standard debts not yet collected between 30 days and 60 days after the issuance date of recovery decision; or</p> <p>(e) Debts in the collection process under inspection conclusions but being overdue up to 60 days according to recovery term; or</p> <p>(f) Debts recovered under premature debt recovery decisions of the Bank due to customers' breach of agreements without being collected for between 30 days and 60 days from the issuance date of recovery decisions; or</p> <p>(g) Debts classified into Group 4 as meeting criteria to be classified into a group with lower level of risk or debts classified into a group with higher level of risk as prescribed; or</p> <p>(h) Debts classified into Group 4 as required by the SBV corresponding to the level of risk based on inspection and supervision results and relevant credit information.</p>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

<i>Group</i>		<i>Overdue status</i>
5	Loss debts	(a) Debts overdue more than 360 days; or (b) Debts restructured for the first time and overdue from 91 days according to the first restructured terms of repayments; or (c) Debts restructured for the second time and overdue according to the second restructured terms of repayments; or (d) Debts restructured for the third time or more, except those meeting criteria to be classified into a group with lower level of risk as prescribed; or (e) Debts specified in point (d) of Sub-standard debt without being collected for more than 60 days from the issuance date of recovery decision; or (f) Debts in the collection process under inspection conclusions but being overdue for more than 60 days according to recovery term; or (g) Debts recovered under premature debt recovery decisions of the Bank due to customers' breach of agreements without being collected for more than 60 days from the issuance date of recovery decisions; or (h) Debts to other credit institutions announced under special control status, or to foreign banks' branches of which capital and assets are blockaded; or (i) Debts classified into Group 5 as meeting criteria to be classified into a group with higher level of risk as prescribed; or (j) Debts classified into Group 5 as required by the SBV corresponding to the level of risk based on inspection and supervision results and relevant credit information.

Where a customer owes more than one debt to the Bank, and has any of its debts classified into a higher risk group of debts, the Bank is obliged to classify the remaining debts of such customer into the Bank of debts with higher risk corresponding with their level of risk.

The Bank is also required to use the results of debt classification as provided by the Credit Information Center of SBV ("CIC") at the date of classification to adjust the results of its internal classification of debts. Where debts of one customer are classified by the Bank into a group of debts with lower risk as compared to those provided by CIC, the Bank is required to reclassify such debts into higher risk group as determined by the Bank and provided by the CIC.

For off-balance sheet commitments, the Bank classifies debts based on the number of overdue days from the date when the Bank performs committed obligations:

- Group 3 – Sub-standard debts: overdue less than 30 days;
- Group 4 – Doubtful debts: overdue from 30 days to less than 90 days;
- Group 5 – Loss debts: overdue 90 days or more.

(ii) *Allowance for credit losses*

Allowance for credit losses comprises specific allowance for credit losses and general allowance for credit losses.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Specific allowance for credit losses

In accordance with regulation of Decree No 86/2024/ND-CP dated 11 July 2024 issued by the Government regulating credit loss allowance level, allowance calculation method, and utilisation of allowance to handle risk in the operations of the credit institutions, foreign bank branches, and cases in which credit institutions amortise reverted interest receivables ("Decree 86"), a specific allowance for credit losses at the end of each month is calculated based on the allowance rate corresponding to each debt group and outstanding principals of debts less the allowed value of collateral assets at the last working day of the month.

Specific allowance rates applied to each debt group are as follows:

Group	Type	Allowance rate
1	Current debts	0%
2	Special-mentioned debts	5%
3	Sub-standard debts	20%
4	Doubtful debts	50%
5	Loss debts	100%

The value and maximum allowed value of collateral assets are determined in accordance with Circular 31 and Decree 86, in which the maximum allowed ratio is specified for each type of collateral asset to calculate specific allowance for credit losses.

The collateral used as a deduction for calculation of the specific provision amount must satisfy the following conditions:

- The Bank has right to dispose collateral in accordance with pledged/mortgaged agreements and law if customers fail to commit their obligations as agreement;
- The expected period of disposing collateral is not exceed 1 year applicable to movable property and 2 years applicable to immovable property since Bank has the right to dispose collaterals;
- Collateral shall comply with regulations of law on security for fulfillment of obligations and other relevant laws; and

If the collateral fails to satisfy the conditions set out in note a, b, c above, the deductible value of collateral must be deemed zero.

General allowance for credit losses

According to Decree 86, a general allowance for credit losses is made at the rate of 0.75% of the total outstanding principal balance on the last working day of each month of debts from Group 1 to Group 4 excluding term deposits and loans to other credit institutions, purchases of valuable papers issued by other credit institutions, and repurchases of government bonds. The general allowance as at 31 December 2025 is calculated based on the debt classification result and the principal balance as at 31 December 2025.

iii) Writing-off bad debts

In accordance with Decree 86, debts are written-off against the allowance when they have been classified to Group 5 or when borrowers have been declared bankrupt or dissolved (for borrowers being enterprises) or borrowers are deceased or missing (for borrowers being individuals).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Debts written off against allowance are recorded as off-balance sheet items for following up and collection. The amounts collected from previously written-off debts are recognised in the statement of income upon receipt.

(iv) Provision for off-balance sheet commitments

The classification of off-balance sheet commitments is conducted solely for the purpose of risk management, credit quality supervision of credit granting activities. No provision is made for off-balance sheet commitments, except where the Bank has been required to made payment under the guarantee contract, in which case the payment on behalf is classified and allowance is made in accordance with accounting policy as described in Note 3(h)(ii).

(i) Held-for-trading securities

(i) Classification

Held-for-trading securities are debt securities which are acquired principally for the purpose of selling them in the near term or there is evidence of a recent pattern of short-term profit-taking.

(ii) Recognition

OCB recognises held-for-trading securities on the date it becomes a party to the contractual provisions of these securities (trade date accounting).

(iii) Measurement

Held-for-trading securities are recognised at cost, which include purchase price plus directly attributable costs such as brokerage, transaction, information, taxes, fees and bank charges (if any) less allowance for losses on held-for-trading securities (if any). Allowance for losses on held-for-trading securities comprises allowance for credit losses and allowance for diminution in value.

The allowance for credit losses on held-for-trading securities is unlisted corporate bonds (including bonds issued by other credit institutions). Debt classification and provisioning for credit risks for unlisted corporate bonds are carried out according to the method presented in Note 3(h).

Allowance for other securities depreciation is made when there is evidence that the market price of trading securities is lower than the price recorded in the accounting books:

- For listed debt securities for trading, the market price is determined based on the latest transaction price at the Stock Exchange within 10 days from the end of the annual accounting period. In case there is no transaction within 10 days from the end of the annual accounting period, the Bank does not make provisions for these securities. The Bank does not make provisions for Government bonds, Government-guaranteed bonds, and local government bonds classified as trading securities.
- For listed trading equity securities, market price is determined based on the closing price on the most recent trading day up to the end of the annual accounting period.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Debts written off against allowance are recorded as off-balance sheet items for following up and collection. The amounts collected from previously written-off debts are recognised in the statement of income upon receipt.

(iv) Provision for off-balance sheet commitments

The classification of off-balance sheet commitments is conducted solely for the purpose of risk management, credit quality supervision of credit granting activities. No provision is made for off-balance sheet commitments, except where the Bank has been required to make payment under the guarantee contract, in which case the payment on behalf is classified and allowance is made in accordance with accounting policy as described in Note 3(h)(ii).

(i) Held-for-trading securities

(i) Classification

Held-for-trading securities are debt securities which are acquired principally for the purpose of selling them in the near term or there is evidence of a recent pattern of short-term profit-taking.

(ii) Recognition

OCB recognises held-for-trading securities on the date it becomes a party to the contractual provisions of these securities (trade date accounting).

(iii) Measurement

Held-for-trading securities are recognised at cost, which include purchase price plus directly attributable costs such as brokerage, transaction, information, taxes, fees and bank charges (if any) less allowance for losses on held-for-trading securities (if any). Allowance for losses on held-for-trading securities comprises allowance for credit losses and allowance for diminution in value.

The allowance for credit losses on held-for-trading securities is unlisted corporate bonds (including bonds issued by other credit institutions). Debt classification and provisioning for credit risks for unlisted corporate bonds are carried out according to the method presented in Note 3(h).

Allowance for other securities depreciation is made when there is evidence that the market price of trading securities is lower than the price recorded in the accounting books:

- For listed debt securities for trading, the market price is determined based on the latest transaction price at the Stock Exchange within 10 days from the end of the annual accounting period. In case there is no transaction within 10 days from the end of the annual accounting period, the Bank does not make provisions for these securities. The Bank does not make provisions for Government bonds, Government-guaranteed bonds, and local government bonds classified as trading securities.
- For listed trading equity securities, market price is determined based on the closing price on the most recent trading day up to the end of the annual accounting period.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

- For unlisted capital securities registered for trading on the unlisted public companies' stock exchange ("UPCOM"), the market price is determined as the average reference price in the 30 most recent trading days prior to the end of the annual accounting period.
- For unlisted trading equity securities that are freely traded on the over-the-counter ("OTC") market, the market price is determined based on the average price of transaction prices at the end of the annual accounting period provided by three securities companies with charter capital of over VND300 billion.
- For other unlisted trading securities, in cases where the market price of the securities is not available or cannot be reliably determined, these securities are recorded at cost. For unlisted trading capital securities that are not registered for trading on the UPCOM, in cases where there is a basis for impairment, these securities are provisioned for impairment equal to the total actual investment capital of the owners in the economic organisation receiving the capital contribution minus (-) the equity capital of the economic organisation receiving the capital contribution multiplied (x) by the actual contributed charter capital ownership ratio of the Bank in the economic organisation receiving the capital contribution at the end of the annual accounting period.

The allowance for credit losses on held-for-trading unlisted corporate bonds and allowance for diminution in value of other held-for-trading securities as mentioned above are reversed if the recoverable amount of these securities subsequently increases after the allowance being recognised. An allowance is reversed only to the extent that the securities' carrying amount does not exceed the carrying amount that would have been determined if no allowance had been recognised.

Interest income during the holding period of held-for-trading debt securities is recognised in the consolidated statement of income upon receipt.

(iv) Derecognition

Held-for-trading securities are derecognised when the rights to receive cash flows from these securities have expired or the Bank has transferred substantially all risks and rewards of ownership.

(j) Investment securities

(i) Classification

Investment securities include available-for-sale securities and held-to-maturity securities. The Bank classifies investment securities at the time of purchase as available-for-sale securities or held-to-maturity securities. In accordance with Official Letter No. 2601/NHNN-TCKT dated 14 April 2009 issued by the SBV, the Bank is allowed to reclassify investment securities maximum once after the initial classification at the purchase date.

Available-for-sale securities

Available-for-sale securities are debt securities or equity securities which are bought and intended to be held for an indefinite period and may be sold at any time.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
*(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)*

Held-to-maturity securities

Held-to-maturity securities are debt securities with fixed or determinable payments and fixed maturities where the Bank has the positive intention and ability to hold until maturity.

(ii) **Recognition**

OCB recognises investment securities on the date it becomes a party to the contractual provisions of these securities (trade date accounting).

(iii) **Measurement**

Equity securities

Equity securities is initially recognised at cost which include purchase price plus any directly attributable transaction costs such as brokerage, transaction, information, taxes, fees and bank charges (if any). Subsequently, these securities are stated at the lower of book value and market value with any impairment loss recognised in the consolidated statement of income.

The market price of available-for-sale equity securities is determined similarly to that of trading equity securities as presented in Note 3(i)(iii).

Debt securities

Available-for-sale debt securities and held-to-maturity debt securities are initially recognised at cost which include purchase price plus any directly attributable transaction costs such as brokerage, transaction, information, taxes, fees and bank charges (if any). Subsequently, these securities are stated at amortised cost (subject to premium and discount amortisation) less allowance for losses on investment securities (including allowance for credit losses and allowance for diminution in value of securities). Premiums and discounts arising from purchases of debt securities are amortised to the separate statement of income using the straight line method over the period of holding.

Listed available-for-sale debt securities are stated at cost less allowance for diminution in value by referring to the most recent transaction at the Stock Exchange within 10 days until the end of the annual accounting period. In case there is no transaction within 10 days until the end of the annual accounting period, the Bank does not make allowances for these securities. The Bank does not make provisions for Government bonds, Government-guaranteed bonds, and local government bonds classified as investment securities.

Available-for-sale unlisted debt securities and held-to-maturity debt securities are stated at cost less allowance for credit losses in accordance with the methods as described in Note 3(h).

Other held-to-maturity securities are stated at cost less allowance for diminution in value. Allowance for diminution in value is made when there is an indicator of long-term decline in the value of the securities or when there is strong evidence that the Bank may not be able to fully recover the amount and the Bank does not make allowance for diminution in value for short-term changes in prices.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Post-acquisition interest income of available-for-sale debt securities and held-to-maturity debt securities is recognised in the separate statement of income on an accrual basis except for interest from unlisted corporate bonds classified from Group 2 to Group 5 in accordance with accounting policy as presented in Note 3(h) which is recognised when received (actual receipt basis). Pre-acquisition interest income of debt securities is recognised as a reduction to cost when received.

The allowance for credit losses of investment securities are reversed if the recoverable amount increases after the allowance being recognised. An allowance is reversed only to the extent that the securities' carrying amount does not exceed the carrying amount that would have been determined if no allowance had been recognised.

(iv) *Special bonds issued by Vietnam Asset Management Company ("VAMC")*

Special bonds issued by VAMC are valuable papers with specific term issued by VAMC to purchase bad debts from the Bank. Special bonds are recognised at par value at the transaction date and continuously recognised at par value in subsequent periods. Par value of special bonds relating to the bad debts sold, is the difference between the outstanding loan balance and unused balance of specific allowance of loan.

During the holding period, the Bank periodically calculates and make allowance in accordance with Circular No. 14/2015/TT-NHNN dated 28 August 2015 amending and supplementing some articles of Circular No. 19/2013/TT-NHNN which stimulates the purchase, sale and write-off bad debts of VAMC.

As required by Circular No. 14/2015/TT-NHNN, each year within five consecutive working days prior to the maturity date of special bonds, the Bank is obliged to fully make specific allowance for each special bond using the below formula:

$$X_{m,n} = \frac{Y}{n} \times m - (Z_m + X_{m-1})$$

In which:

- $X_{m,n}$ is minimum allowance for special bonds in the m^{th} year;
- X_{m-1} is accumulated specific allowance for special bonds in the $m-1^{\text{th}}$ year;
- Y is par value of special bonds;
- n is term of the special bond (years);
- m is the number of years from the bond issuance date to the provision date;
- Z_m is accumulated bad debt recoveries at the allowance date (m^{th} year). Credit institutions should co-operate with VAMC to determine the recovery of the bad debts.

If $(Z_m + X_{m-1}) \geq (Y/n \times m)$, the specific allowance ($X_{m,n}$) will be zero (0).

Specific allowance for each special bond is recognised in the consolidated statement of income in "Allowance expense for credit losses". General allowance is not required for the special bonds.

On settlement date of special bonds, interest receipt from recovering of debts is recognised into "Interest and similar income" in the consolidated statement of income.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(iv) **Derecognition**

Available-for-sale securities and held-to-maturity securities are derecognised when the rights to receive cash flows from these securities have expired or OCB has transferred substantially all risks and rewards of ownership of with these securities.

(k) **Repurchase and reverse repurchase agreements**

Securities sold under agreements to repurchase at a specific date in the future are not derecognised from the consolidated statement of financial position. The corresponding cash received is recognised in the consolidated statement of financial position as a payable. The difference between the sale price and repurchase price is amortised to the consolidated statement of income on a straight-line basis over the term of contract.

Conversely, securities purchased under agreements to resell at a specific date in the future are recognised in the consolidated statement of financial position. The corresponding cash paid is recognised in the consolidated statement of financial position as a receivable. The difference between the repurchase price and sale price is amortised to the consolidated statement of income on a straight-line basis over the term of contract.

Receivables from reverse repurchase agreement stated at cost less allowance for bad debts which is determined by the difference between market price or fair value of securities and book value of receivables.

(l) **Tangible fixed assets**

(i) **Cost**

Tangible fixed assets are stated at cost less accumulated depreciation. The initial cost of a tangible fixed asset comprises its purchase price, including import duties, non-refundable purchase taxes and any directly attributable costs of bringing the asset to its working condition for its intended use. Expenditure incurred after tangible fixed assets have been put into operation, such as repair, maintenance and overhaul cost, is charged to the statement of income in the prior in which the cost 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 tangible fixed assets beyond their originally assessed standard of performance, the expenditure is capitalised as an additional cost of tangible fixed assets.

(ii) **Depreciation**

Depreciation is computed on a straight-line basis over the estimated useful lives of tangible fixed assets. The estimated useful lives are as follows:

• buildings and structures	5 - 50 years
• motor vehicles	5 - 10 years
• machinery and equipment	3 - 10 years
• other tangible fixed assets	3 - 8 years

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(m) Intangible fixed assets

(i) Land use rights

Definite land use rights are stated at cost less accumulated amortisation. The initial cost of land use right comprises its purchase price and any directly attributable costs incurred in conjunction with securing the land use rights. Amortisation is computed on a straight-line basis over the period ranging from 35 - 50 years.

Indefinite land use rights are stated at cost and are not amortised. The initial cost of an indefinite land use right comprises the purchase price and any directly attributable costs incurred in conjunction with securing the land use rights.

(ii) Software

Cost of acquiring new software, which is not an integral part of the related hardware, is capitalised and treated as an intangible fixed asset. Software cost is amortised on a straight-line basis over a period ranging from 3 - 10 years.

(n) Receivables

(i) Receivables classified as credit risk bearing assets

Receivables from credit activities classified as other assets exposing to credit risk are stated at cost less allowance for credit risks, if any. OCB classifies and makes allowance for these receivables in accordance with the accounting policy as described in Note 3(h)(ii).

(ii) Other receivables

Other receivables not classified as credit risk bearing assets are stated at cost less allowance for other assets.

Allowance for losses on other assets are made based on the overdue status of debts or expected losses on undue debts which may occur when an economic organisation is bankrupted or liquidated; or debtor is missing, running away, being prosecuted, in prison, under a trial or pending execution of sentences or deceased. The allowance expenses are recorded as operating expenses during the year.

For overdue receivables, OCB makes allowance for losses using the allowance rates that are applied for overdue status as follows:

Overdue status	Allowance rate
Over 6 months to less than 1 year	30%
From 1 to less than 2 years	50%
From 2 to less than 3 years	70%
From 3 years and above	100%

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Allowance for losses on other assets which are not overdue are determined by OCB based on the expected losses after giving consideration to the recovery of these receivables.

(iii) Prepaid expenses and deferred expenses

Prepaid expenses include short-term prepaid expenses or long-term prepaid expenses on the consolidated statement of financial position and are amortised over the period for which the prepayments are made or the period in which economic benefits are generated from these expenses.

(o) Deposits and borrowings from other credit institutions

Deposits and borrowings from other credit institutions are stated at their cost.

(p) Deposits from customers

Deposits from customers are stated at their cost.

(q) Fiduciary activities and entrusted funds

The Bank carries out fiduciary activities to invest, lend and manage assets; therefore the Bank acts as trustee and in other fiduciary capacities that result in the holding or placing of assets, loans on behalf of individuals, corporates and other credit institutions.

In accordance with the term of signed entrusting agreements, fiduciary activities of the Bank comprise:

Fiduciary activities in which the Bank bears no risk

The Bank acts as trustee and in other fiduciary capacities that result in holding assets on behalf of customers, entrusted investments and loans to customers in which entrustors bear all risks of fiduciary activities. These assets are excluded from these consolidated financial statements as they are not assets of the Bank. Entrusted funds received from entrustors but not yet disbursed are recognised as other liabilities on the consolidated statement of financial position. After the disbursement, the Bank recognised the entrusted funds as off-balance sheet items in accordance with Circular No. 30/2014/TT-NHNN dated 6 November 2014 issued by the SBV.

Fiduciary activities in which the Bank bears the risk

Entrusted funds which is exposed to risk include: grants, entrusted investment funds which are used for designated purposes and for which the Bank is obliged to make repayment of principal upon its maturity. The Bank recognises the received funds as entrusted funds and recognises loans to customers financed by these entrusted funds as its loans and advances to customers in the consolidated financial statements of the Bank.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(r) Valuable papers issued

At the time of initial recognition, valuable papers issued are stated at their cost, includes the proceeds from the issuance less the cost directly attributable to the issuance. Discounts, premiums and issuance costs are amortised on a straight-line basis over the term of the bonds.

(s) Other liabilities

Other liabilities are stated at their cost.

(t) Provisions

A provision except for provisions described in Notes 3(h), 3(i), 3(j), and 3(n) is recognised if, as a result of a past event, OCB has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability.

Severance allowance and unemployment insurance

Under the Vietnamese Labour Code, when an employee who has worked for 12 months or more ("the eligible employees") voluntarily terminates his/her labour contract, the employer is required to pay the eligible employee severance allowance calculated based on years of service and employee's average salary of the 6 consecutive months before resignation.

Pursuant to the Law on Social Insurance, effective from 1 January 2009, OCB and its employees are required to contribute to an unemployment insurance fund managed by the Vietnam Social Insurance Agency. The unemployment insurance paid by OCB for the years of service is recorded as an expense in the consolidated statement of income when incurred. With the introduction of the unemployment insurance scheme, OCB is no longer required to provide severance allowance for employees serving after 1 January 2009. However, severance allowance payable to existing eligible employees at the end of the reporting period will be determined based on the employees' years of service as at 31 December 2008 and their average salary for the six months prior to the termination date.

(u) Capital

(i) Charter capital

Charter capital is the total par value of shares sold. Ordinary shares are stated at par value. Incremental costs directly attributable to the issue of ordinary shares are recognised as a deduction from share premium.

(ii) Share premium

Upon receipt of proceeds from share issuance from shareholders, the difference between the issue price and the par value of the shares is recorded in share premium account in equity.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(v) Reserves

(i) Statutory reserves

Prior to 1 August 2025

In accordance with Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on 18 January 2024, the Bank is required to make the following allocations to statutory reserves before distribution of profit after tax:

	Annual allocation	Maximum balance
Capital supplementary reserve	10% of profit after tax	Charter capital
Financial reserve	10% of profit after tax	Note regulated

From 1 August 2025

In accordance with the Law on Credit Institutions and Decree No. 135/2025/ND-CP issued by the Government dated 12 June 2025 on the financial regime applicable to credit institutions, branches of foreign banks, and the financial supervision and evaluation of the efficiency of state capital investment in wholly state-owned credit institutions and state-invested credit institutions, the Bank is required to make the statutory reserves before distribution of profit after tax as follow:

	Annual allocation	Maximum balance
Capital supplementary reserve	10% of profit after tax	Charter capital
Financial reserve	10% of profit after tax, after appropriating to Supplement charter capital reserve	Not regulated

The purpose of financial reserve is to cover the remaining losses in the course of business after such losses being compensated by the organisations, individuals causing the losses, indemnity from the insurers and utilisation of allowance; to use for other purposes in accordance with the laws. These statutory reserves are not distributable and recorded in share premium account in equity.

(ii) Subsidiaries' reserves

In accordance with Circular No. 27/2002/TT-BTC issued by Ministry of Finance dated 22 March 2002 providing guidelines on financial regime for debt management and asset exploitation companies under commercial banks, Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited is required to make the statutory reserves in accordance with current regulations applicable to the Bank as presented in Note 3(v)(i).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(iii) Other reserves

Other reserves under equity allocated from the profit after tax. The allocation from profit after tax to these reserves are approved at the Annual General Meeting.

(w) Bonus and welfare funds

Bonus and welfare funds are not required by laws and are fully distributable and are used mainly to make payments to OCB's employees. Bonus and welfare funds are appropriated from the profit after tax decided by the shareholders at the Annual General Meeting and are recognised as other liabilities. The appropriation rate is decided by the shareholders at the Annual General Meeting.

(x) Off-balance sheet items

(i) Commitments and contingent liabilities

From time to time, the Bank has outstanding commitments to extend credit. These commitments take the form of approved loans and overdraft facilities.

The Bank also provides financial guarantees and letters of credit to guarantee the performance of customers to third parties. The contingent liabilities and commitments may expire without being advanced in whole or in part. Therefore, the amounts do not represent a firm commitment of future cash flows.

(ii) Fiduciary assets

The assets held for the purpose of entrustment management are not considered as the OCB's assets and therefore are not included in the consolidated statement of financial position of OCB.

(y) Interest income

Interest income is recognised in the consolidated statement of income on an accrual basis, except for interest income from debts classified in Group 2 to Group 5 as described in Note 3(g) and restructured debts with maintaining in the same debt group classified in Group 1 (Current debts) resulting from implementation of special rulings of the SBV being recognised upon receipt. When debts are classified in Group 2 to Group 5 as described in Note 3(h) or maintained in Group 1 (Current debts), the accrued interest receivables are reversed and recognised in the off-balance sheet items. Interest income of these debts is recognised in the consolidated statement of income upon receipt.

(z) Interest expense

Interest expense is recognised in the consolidated statement of income on an accrual basis.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
*(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)*

(aa) Fees and commission income

Fees and commission income includes fees received from insurance agency services, consulting services, settlement services, guarantee services, treasury services and other services.

Income from insurance agency services and consulting services is recognised in the consolidated statement of income in proportion to the stage of completion of the services.

Income from other services (except insurance agency services and consulting services) is recognised in the consolidated statement of income when incurred.

(bb) Fees and commission expenses

Fees and commission expenses are recognised in the consolidated statement of income when incurred.

(cc) Revenue from investment activities

Income from the sale of securities is recognised in the consolidated statement of income upon receipt of the order matching notice from the Vietnam Securities Depository and Clearing Corporation (listed securities) and completion of the asset transfer agreement (unlisted securities) and is determined based on the difference between the selling price and the average cost of the securities sold.

Income from cash dividends is recognised in the consolidated statement of income when OCB's right to receive the dividend is established. Dividends received in the form of shares, bonus shares and share purchase rights for existing shareholders, shares distributed from retained earnings are not recognised as an increase in the value of investments and income is not recognised in the consolidated statement of income. When receiving dividends in shares, OCB only records the increase in the number of shares.

Dividends received relating to the period prior to the acquisition of the investment are deducted from the carrying amount of the investment.

(dd) Income and expenses from the sale of debts

Income and expenses from the sale of debts are recognised in accordance with Circular No. 09/2015/TT-NHNN dated 17 July 2015 issued by the SBV providing guidance on the purchase and sale of debts of credit institutions and foreign bank branches. Accordingly, the difference between the debt purchase and sale prices and book value of the debt seller is accounted as follows:

➤ For debts that are being recorded on balance sheet:

- If the sale price of debts is higher than the book value, the difference is recorded as income of OCB in the year;

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

- If the sale price of debts is lower than the book value, the difference is offset from the compensation from the individuals or collectives (in case of losses caused by individuals or collectives and are required to compensate in accordance with regulations), insurance claims from the insurers and the risk provision being established and recorded in expenses, the deficit is recorded as expenses of OCB in the year.
- For debts being recorded in off-balance sheet, debts removed from the statement of financial position, the proceeds from the sale of the debt are recorded as other income of OCB.

(ee) Operating lease payments

Payments made under operating leases are recognised in the consolidated statement of income on a straight-line basis over the term of the lease. Lease incentives received are recognised in the consolidated statement of income as an integral part of the total lease expense, over the term of the lease.

(ff) Corporate income tax

Income tax on the profit or loss for the period comprises current and deferred tax. Income tax is recognised in the consolidated statement of income except to the extent that it relates to items recognised directly to equity, in which case it is recognised in equity.

Current tax is the expected tax payable on the taxable income for the accounting year, using tax rates enacted at the end of the annual accounting period, and any adjustment to tax payable in respect of previous years.

Deferred tax is provided using the balance sheet method, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. The amount of deferred tax provided is based on the expected manner of realisation or settlement of the carrying amount of assets and liabilities using the tax rates enacted or substantively enacted at the end of the annual accounting period.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the temporary differences can be utilised. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

(gg) Earnings per share

OCB presents basic earnings per share ("EPS") for the Bank's ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to the ordinary shareholders of the Bank (after deducting the allocation to the welfare bonus fund for the reporting annual accounting period) by the weighted average number of ordinary shares outstanding during the year. Diluted EPS is determined by adjusting the profit or loss attributable to the ordinary shareholders and the weighted average number of ordinary shares outstanding for the effect of all dilutive potential ordinary shares, which comprise convertible bonds and share options. During the year, the Bank does not have potential ordinary shares and therefore does not present diluted EPS.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(hh) Related parties

Parties are considered to be related to OCB if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or where OCB and the other party are subject to common control or significant influence. Related parties may be individuals or corporate entities and include close family members of any individual considered to be a related party.

(ii) Segment reporting

A segment is a distinguishable component of OCB that is engaged either in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments. OCB's primary format for segment reporting is based on geographical segments. OCB's secondary format for segment reporting is based on business segments.

(jj) Classification of financial instruments

Solely for the purpose of providing disclosures about the significance of financial instruments to OCB's financial position and results of operations and the nature and extent of risk arising from financial instruments, OCB classifies its financial instruments as follows:

(i) Financial assets

Financial assets at fair value through profit or loss

A financial asset at fair value through profit or loss is a financial asset that meets either of the following conditions:

- It is classified by OCB as held-for-trading. A financial asset is classified as held-for-trading, if:
 - it is acquired principally for the purpose of selling it in the near term;
 - there is evidence of a recent pattern of short-term profit-taking; or
 - it is a derivative (except for a derivative that is financial guarantee contract or a designated and effective hedging instrument).
- Upon initial recognition, it is designated by OCB as financial assets at fair value through profit or loss.

Held-to-maturity investments

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturity that the Bank has the positive intention and ability to hold to maturity, other than:

- those that the Bank, upon initial recognition, designates as financial assets at fair value through profit or loss;
- those that the Bank designates as available-for-sale; and
- those that meet the definition of loans and receivables.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than those:

- that the Bank intends to sell immediately or in the near term, which are classified as held for trading and those that the Bank, on initial recognition, designates as financial assets at fair value through profit or loss;
- that the Bank, upon initial recognition, designates as available-for-sale; or
- for which the Bank may not recover substantially all of its initial investment, other than because of credit deterioration, which are classified as available-for-sale.

Available-for-sale financial assets

Available-for-sale financial assets are non-derivative financial assets that are designated as available for sale or those are not classified as:

- loans and receivables;
- held-to-maturity investments; or
- financial assets at fair value through profit or loss;

(ii) Financial liabilities

Financial liabilities at fair value through profit or loss

A financial liability at fair value through profit or loss is a financial liability that meets either of the following conditions:

- It is considered by OCB as held for trading. A financial liability is classified as held for trading if:
 - it is incurred principally for the purpose of repurchasing it in the near term;
 - there is evidence of a recent pattern of short-term profit-taking; or
 - it is a derivative (except for a derivative that is financial guarantee contract or a designated and effective hedging instrument).
- Upon initial recognition, it is designated by OCB as a financial liability at fair value through profit or loss.

Financial liabilities carried at amortised cost

Financial liabilities which are not classified as financial liabilities at fair value through profit or loss are classified as financial liabilities carried at amortised cost.

The above-described classification of financial liabilities is solely for presentation and disclosure purposes and is not intended to be a description of how the financial instruments are measured. Accounting policies for measurement of financial liabilities are disclosed in other relevant notes.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(kk) Nil balances

Items or balances required by Circular No. 49/2014/TT-NHNN issued by the State Bank of Vietnam on 31 December 2014 ("Circular 49") and Circular No. 27/2021/TT-NHNN issued by the State Bank of Vietnam on 31 December 2021 to amend and supplement a number of articles of the Accounting System of Credit Institutions issued together with Decision No. 479/2004/QĐ-NHNN dated April 29, 2004 and the financial reporting regime for credit institutions issued together with Decision No. 16/2007/QĐ-NHNN dated 18 April 2007 of the Governor of the State Bank of Vietnam that are not shown in these consolidated financial statements are understood to have a balance of zero.

(ll) Comparative information

Comparative information in these consolidated financial statements is presented in the form of corresponding figures. Under this method, the comparative information of the previous year is presented as an integral part of the current year's consolidated financial statements and must be considered in relation to the figures and disclosures of the current year. Accordingly, the comparative information included in these consolidated financial statements is not intended to present the consolidated financial position, consolidated results of operation or consolidated cash flows of OCB in the previous year.

4. Cash on hand and gold

	31/12/2025 VND	31/12/2024 VND
Cash in VND	864,235,056,400	707,003,731,700
Cash in foreign currencies	296,057,760,712	80,678,520,126
Gold	60,720,000	91,520,000
	1,160,353,537,112	787,773,771,826

5. Balances with the State Bank of Vietnam

Balances at the State Bank of Vietnam comprise compulsory reserve and current accounts.

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

23. Equity (continued)

(b) Share capital

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

The compulsory deposit rates at year-end are as follows:

	The compulsory deposit rates	
	31/12/2025	31/12/2024
<i>Customers' deposits:</i>		
• Demand deposits and deposits in VND with term of less than 12 months	3.00	3.00
• Deposits in VND with term of 12 months and above	1.00	1.00
• Demand deposits and deposits in foreign currencies with term of less than 12 months	8.00	8.00
• Deposits in foreign currencies with term of 12 months and above	6.00	6.00
<i>Overseas credit institutions' deposits:</i>		
• Deposits in foreign currencies	1.00	1.00

The actual annual interest rates on deposits with the SBV are as follows:

	31/12/2025	31/12/2024
	% per annum	% per annum
Within compulsory deposit rate in VND	0.50	0.50
Within compulsory deposit rate in USD	0.00	0.00
Over compulsory deposit rate in VND	0.00	0.00
Over compulsory deposit rate in USD	0.00	0.00

Deposits with and loans to other credit institutions

	31/12/2025	31/12/2024
	VND	VND
Deposits with other credit institutions		
<i>Demand deposits</i>		
• In VND	165,995,210,357	145,970,475,398
• In foreign currencies	2,893,814,007,219	578,838,282,233
<i>Term deposits</i>		
• In VND	48,972,225,000,000	35,346,390,000,000
• In foreign currencies	919,572,500,000	2,851,352,000,000
	52,951,606,717,576	38,922,550,757,631
Loans to other credit institutions		
• In VND	109,727,000,000	203,648,500,000
	53,061,333,717,576	39,126,199,257,631

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

The compulsory deposit rates at year-end are as follows:

	The compulsory deposit rates	
	31/12/2025	31/12/2024
<i>Customers' deposits:</i>		
• Demand deposits and deposits in VND with term of less than 12 months	3.00	3.00
• Deposits in VND with term of 12 months and above	1.00	1.00
• Demand deposits and deposits in foreign currencies with term of less than 12 months	8.00	8.00
• Deposits in foreign currencies with term of 12 months and above	6.00	6.00
<i>Overseas credit institutions' deposits:</i>		
• Deposits in foreign currencies	1.00	1.00

The actual annual interest rates on deposits with the SBV are as follows:

	31/12/2025	31/12/2024
	% per annum	% per annum
Within compulsory deposit rate in VND	0.50	0.50
Within compulsory deposit rate in USD	0.00	0.00
Over compulsory deposit rate in VND	0.00	0.00
Over compulsory deposit rate in USD	0.00	0.00

6. Deposits with and loans to other credit institutions

	31/12/2025	31/12/2024
	VND	VND
Deposits with other credit institutions		
<i>Demand deposits</i>		
• In VND	165,995,210,357	145,970,475,398
• In foreign currencies	2,893,814,007,219	578,838,282,233
<i>Term deposits</i>		
• In VND	48,972,225,000,000	35,346,390,000,000
• In foreign currencies	919,572,500,000	2,851,352,000,000
	52,951,606,717,576	38,922,550,757,631
Loans to other credit institutions		
• In VND	109,727,000,000	203,648,500,000
	53,061,333,717,576	39,126,199,257,631

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Interest rates of deposits and loans to other credit institutions at the end of the year as follows:

	31/12/2025 % per annum	31/12/2024 % per annum
Term deposits in VND	5.80 - 9.50	3.80 - 5.30
Term deposits in foreign currencies	4.05 - 4.15	4.40 - 5.05
Loans in VND	0.00	4.40 - 4.50

Analysis of credit quality of term deposits with and loans to other credit institutions is as follows:

	31/12/2025 VND	31/12/2024 VND
Group 1 - Current debts	50,001,524,500,000	38,401,390,500,000

7. Held-for-trading securities

	31/12/2025 VND	31/12/2024 VND
Debt securities		
• Government bonds	50,765,500,000	-

The listing status of trading securities is as follows:

	31/12/2025 VND	31/12/2024 VND
Debt securities		
• Listed	50,765,500,000	-

8. Loans and advances to customers

	31/12/2025 VND	31/12/2024 VND
Loans to domestic economic entities and individuals	198,258,488,546,027	169,237,595,853,438
Pending debts awaiting resolution	400,724,200,374	1,462,490,542,762
Loans financed by grants and entrusted funds	81,769,369,164	142,985,348,083
Payments on behalf of customers	23,963,711,245	1,397,894,380
	198,764,945,826,810	170,844,469,638,663

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Analysis of loans by credit quality is as follows:

	31/12/2025 VND	31/12/2024 VND
Group 1 - Current debts	188,542,923,451,264	160,039,885,864,687
Group 2 - Special mentioned debts	3,475,821,455,543	3,933,969,784,987
Group 3 - Sub-standard debts	797,210,239,597	1,075,776,805,310
Group 4 - Doubtful debts	1,715,658,267,794	1,710,943,603,143
Group 5 - Loss debts	3,832,608,212,238	2,621,403,037,774
Debts pending for settlement secured by foreclosed assets and unsettled debts with collaterals	400,724,200,374	1,462,490,542,762
	198,764,945,826,810	170,844,469,638,663

Analysis of loans by terms is as follows:

	31/12/2025 VND	31/12/2024 VND
Short-term loans	52,861,916,920,020	49,564,199,330,061
Medium-term loans	54,011,401,601,074	34,385,606,526,892
Long-term loans	91,891,627,305,716	86,894,663,781,710
	198,764,945,826,810	170,844,469,638,663

Analysis of loans by currency is as follows:

	31/12/2025 VND	31/12/2024 VND
In VND	197,144,958,204,291	170,134,777,810,018
In foreign currencies	1,619,987,622,519	709,691,828,645
	198,764,945,826,810	170,844,469,638,663

Interest rates of loans to customers at the end of the year as follows:

	31/12/2025 % per annum	31/12/2024 % per annum
In VND	1.25 - 25.00	1.00 - 23.30
In foreign currencies	4.10 - 7.95	5.30 - 8.90

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Analysis of loans by type of borrowers and type of business is as follows:

	31/12/2025 VND	31/12/2024 VND
Loans to economic entities		
▪ Joint stock companies	88,578,814,247,982	74,794,936,414,359
▪ Limited liability companies ("LLC")	50,878,230,843,177	36,169,359,647,824
▪ Foreign owned companies	866,483,780,685	1,496,462,341,275
▪ State-owned companies	195,618,839,381	326,116,983,634
▪ Cooperatives and inter-cooperatives	71,300,733,519	77,819,148,515
▪ Public administrative units, agencies of the Communist Party, unions and associations	31,780,465,059	34,983,929,099
▪ Private companies	2,170,439,999	31,050,735,810
	140,624,399,349,802	112,930,729,200,516
Loans to individuals	58,140,546,477,008	57,913,740,438,147
	198,764,945,826,810	170,844,469,638,663

Analysis of loans by industries is as follows:

	31/12/2025 VND	31/12/2024 VND
Real estate business activities	38,045,493,326,685	28,851,442,834,099
Trading, repair of motor vehicles, motorcycles and other vehicles	37,223,185,684,875	40,809,797,227,319
Hotel and accommodation services	21,784,991,083,429	17,402,254,475,969
Science and technology activities	19,778,502,797,289	19,498,921,372,219
Construction	17,946,218,065,096	6,521,603,613,929
Transportation and warehousing	14,492,810,797,587	13,541,295,798,436
Manufacturing and processing	11,481,559,415,632	9,430,489,967,418
Electricity, gas, hot water, steam and air conditioning supply	11,280,844,695,128	11,970,763,179,128
Agriculture, forestry and fisheries	7,743,569,910,382	4,214,788,033,892
Hired labour in households, production of materials products and self-consumption services of households	7,740,535,669,241	6,364,752,796,998
Arts, entertainment and recreation	4,357,516,891,052	3,372,525,529,573
Administrative activities and supporting service	1,284,878,263,363	523,463,806,362
Other service activities	1,264,070,423,366	1,413,809,158,152
Financial services, banking and insurance activities	1,214,913,630,542	435,927,395,983
Other industries	3,125,855,173,143	6,492,634,449,186
	198,764,945,826,810	170,844,469,638,663

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

9. Allowance for loans and advances to customers

Movements in the allowance for loans and advances to customers during the year were as follows:

Year ended 31 December 2025	Specific allowance VND	General allowance VND	Total VND
Opening balance	1,298,619,483,794	1,250,704,327,183	2,549,323,810,977
Allowance made during the year	2,163,777,088,772	208,282,783,127	2,372,059,871,899
Allowance utilised during the year	(1,129,454,142,947)	-	(1,129,454,142,947)
Allowance utilised related to debts sold to VAMC	(217,871,438,637)	-	(217,871,438,637)
Closing balance	2,115,070,990,982	1,458,987,110,310	3,574,058,101,292
Year ended 31 December 2024	Specific allowance VND	General allowance VND	Total VND
Opening balance	1,418,317,495,091	1,083,831,823,873	2,502,149,318,964
Allowance made during the year	1,998,381,103,495	225,688,288,561	2,224,069,392,056
Allowance utilised during the year	(2,118,079,114,792)	(58,815,785,251)	(2,176,894,900,043)
Closing balance	1,298,619,483,794	1,250,704,327,183	2,549,323,810,977

10. Purchased debts

	31/12/2025 VND	31/12/2024 VND
Purchased debts in VND	4,236,968,484,204	5,079,222,324,368
Allowance for purchased debts	(31,777,263,632)	(38,094,167,433)
	4,205,191,220,572	5,041,128,156,935

Principal and interest of purchased debts were as follows:

	31/12/2025 VND	31/12/2024 VND
Principal amount of purchased debts	4,236,968,484,204	4,834,124,869,855
Interest of purchased debts	-	245,097,454,513
	4,236,968,484,204	5,079,222,324,368

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Analysis of credit quality of outstanding purchased debts was as follows:

	31/12/2025	31/12/2024
	VND	VND
Group 1 - Current debts	4,236,968,484,204	5,079,222,324,368

Movements of allowance for purchased debts during the year were as follows:

	2025	2024
	VND	VND
Opening balance	38,094,167,433	4,131,750,000
Allowance (reversed)/made during the year	(6,316,903,801)	33,962,417,433
Closing balance	31,777,263,632	38,094,167,433

THUYẾT MINH BÁO CÁO TÀI CHÍNH HỢP NHẤT (Tiếp theo)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

11. Investment securities

(a) Available-for-sale securities

	31/12/2025 VND	31/12/2024 VND
Debt securities		
▪ Government bonds (i)	16,641,154,536,438	19,132,716,627,953
▪ Debt securities issued by other domestic CIs	38,300,178,015,579	29,050,157,917,998
▪ Debt securities issued by domestic economic organisations	2,062,924,507,960	4,387,181,172,359
	57,004,257,059,977	52,570,055,718,310
Equity securities		
▪ Equity securities issued by other domestic CIs	12,928,136,667	14,236,945,147
▪ Equity securities issued by domestic economic organisations	51,317,864,000	51,317,864,000
	64,246,000,667	65,554,809,147
	57,068,503,060,644	52,635,610,527,457
Allowance for available-for-sale securities		
▪ Allowance for diminution in value	(10,956,179,135)	(13,672,881,508)
▪ General allowance	(15,471,933,809)	(32,903,858,793)
	(26,428,112,944)	(46,576,740,301)
	57,042,074,947,700	52,589,033,787,156

- (i) Included in balances as at 31/12/2025 were government bonds with term from 5 years to 20 years and earned interest at rates ranging from 1.8% to 7.6% per annum with carrying value of VND13,090,764,127,780 and were pledged at SBV Transaction Office (31/12/2024: VND11,410,074,864,803 were pledged at SBV Transaction Office and other CIs) for open market operations transactions.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam.)

Movements of allowance for diminution in value for equity securities issued by domestic economic entities during the year were as follows:

	2025 VND	2024 VND
Opening balance	13,672,881,508	15,974,044,604
Allowance reversed during the year	(1,407,893,893)	(2,301,163,096)
Allowance utilised during the year	(1,308,808,480)	-
Closing balance	10,956,179,135	13,672,881,508

Movements of general allowance for debt securities issued by domestic economic entities during the year were as follows:

	2025 VND	2024 VND
Opening balance	32,903,858,793	23,668,654,121
Allowance (reversed)/made during the year	(17,431,924,984)	9,235,204,672
Closing balance	15,471,933,809	32,903,858,793

The listing status of available-for-sale investment securities is as follows:

	31/12/2025 VND	31/12/2024 VND
Debt securities		
• Listed	16,641,154,536,438	19,132,716,627,953
• Unlisted	40,363,102,523,539	33,437,339,090,357
	57,004,257,059,977	52,570,055,718,310
Equity securities		
• Listed	12,928,136,667	-
• Unlisted	51,317,864,000	65,554,809,147
	64,246,000,667	65,554,809,147
	57,068,503,060,644	52,635,610,527,457

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam.)

Analysis by quality for investment securities classified as credit risk bearing assets:

	31/12/2025 VND	31/12/2024 VND
Group 1 - Current debts	40,363,102,523,539	33,437,339,090,357
<hr/>		
(b) Held-to-maturity securities		
	31/12/2025 VND	31/12/2024 VND
Special bonds issued by VAMC		
▪ Par value of special bonds	1,313,209,000,824	-
▪ Allowance for special bonds	-	-
	<hr/> 1,313,209,000,824	<hr/> -

Orient Commercial Joint Stock Bank

The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam

Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

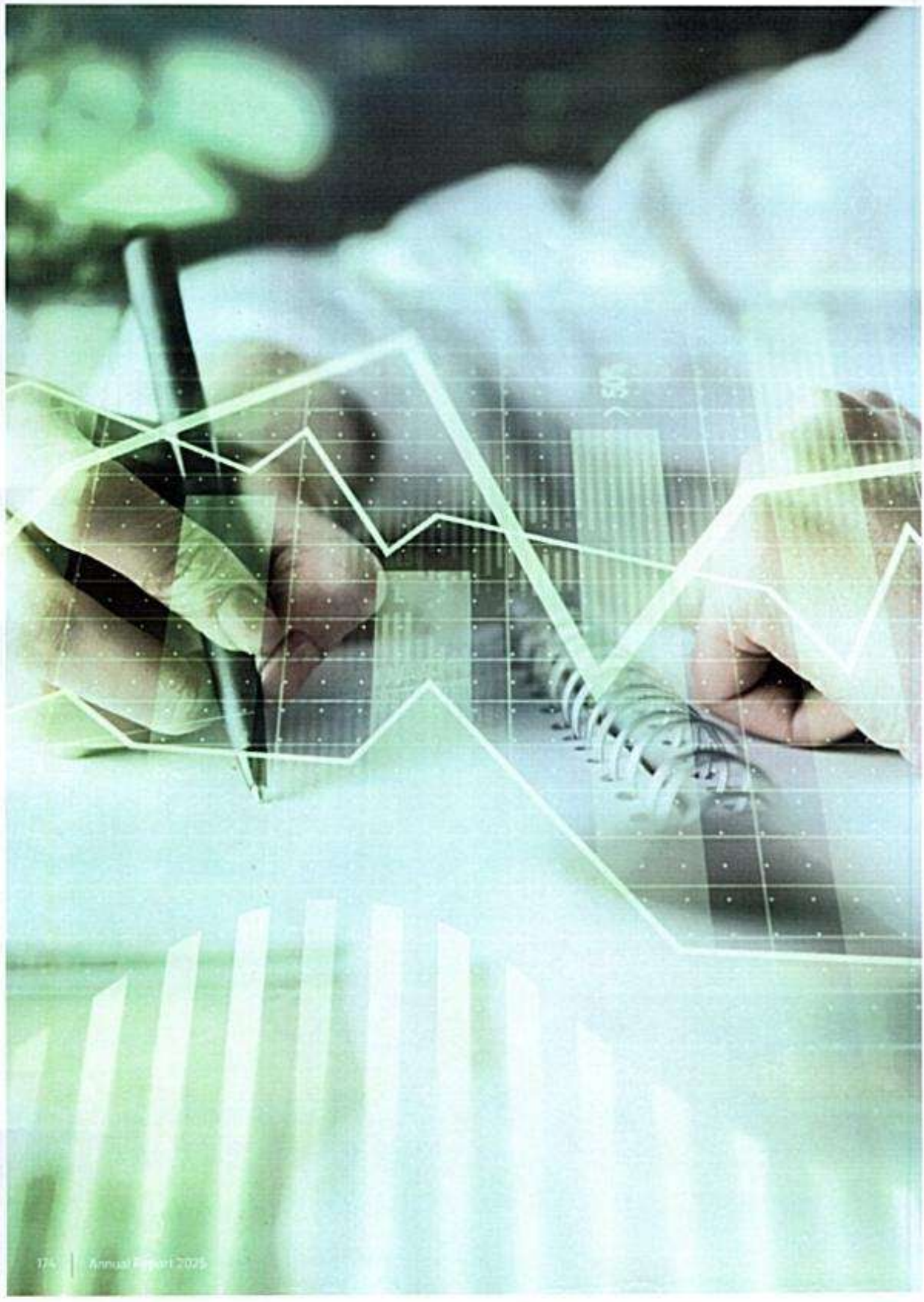
Form B05/TC/TD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

12. Tangible fixed assets

Year ended 31 December 2025

Cost	Building and structures VND	Machinery and equipment VND	Motor vehicles VND	Other tangible fixed assets VND	Total VND
Opening balance	260,572,746,899	454,020,854,582	181,326,343,085	2,069,688,887	897,989,633,453
Additions during the year	4,375,347,485	55,988,533,660	84,616,680	73,900,000	60,522,397,825
Transfer from construction in progress	12,106,440,014	20,200,435,187	10,661,000,000	665,100,000	43,632,975,201
Reclassification	(18,070,706,752)	4,613,078,297	(4,585,531,457)	-	(18,043,159,912)
Disposals	(18,424,672,092)	(8,421,260,276)	(21,564,837,897)	-	(48,410,770,265)
Closing balance	240,559,155,554	526,401,641,450	165,921,590,411	2,808,688,887	935,691,076,302
Accumulated depreciation					
Opening balance	109,895,200,245	317,558,960,309	127,517,413,749	1,718,173,954	556,689,748,257
Charge for the year	65,035,350,194	51,192,516,965	12,721,799,733	326,093,568	129,275,760,460
Reclassification	(6,598,771,943)	4,644,602,927	(4,732,441,158)	-	(6,686,610,174)
Disposals	(12,290,648,024)	(8,053,803,433)	(21,555,337,897)	-	(41,899,789,354)
Closing balance	156,041,130,472	365,342,276,768	113,951,434,427	2,044,267,522	637,379,109,189
Net book value					
Opening balance	150,677,546,654	136,461,894,273	53,808,929,336	351,514,933	341,299,885,196
Closing balance	84,518,025,082	161,059,364,682	51,970,155,984	764,421,365	298,311,967,113

As at 31 December 2025, included in cost of tangible fixed assets were assets costing VND319,634,795,185 (31/12/2024: VND297,644,086,603) which were fully depreciated but are still in use.



Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/CTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

12. Tangible fixed assets (continued)

Year ended 31 December 2024		Building and structures	Machinery and equipment	Motor vehicles	Other tangible fixed assets	Total
		VND	VND	VND	VND	VND
Cost						
Opening balance		229,212,436,979	398,126,603,213	154,248,405,034	2,069,688,887	783,657,134,113
Additions during the year		7,621,171,670	39,474,807,385	21,115,839,400	-	68,211,818,455
Upgrade during the year		53,690,458	8,523,876,351	79,852,800	-	8,657,419,609
Transfer from construction in progress		45,352,860,865	23,867,636,655	8,212,750,000	-	77,433,247,520
Disposals		(21,667,413,073)	(15,972,069,022)	(2,330,504,149)	-	(39,969,986,244)
Closing balance		260,572,746,899	454,020,854,582	181,326,343,085	2,069,688,887	897,989,633,453
Accumulated depreciation						
Opening balance		103,776,368,063	290,116,371,098	118,646,691,281	1,576,830,375	514,116,260,817
Charge for the year		15,405,942,609	43,072,429,094	11,201,226,617	141,343,579	69,820,941,899
Disposals		(9,287,110,427)	(15,629,839,883)	(2,330,504,149)	-	(27,247,454,459)
Closing balance		109,895,200,245	317,558,960,309	127,517,413,749	1,718,173,954	556,689,748,257
Net book value						
Opening balance		125,436,068,916	108,010,232,115	35,601,713,753	492,858,512	269,540,873,296
Closing balance		150,677,546,654	136,461,894,273	53,808,929,336	351,514,933	341,299,885,196

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

13. Intangible fixed assets

Year ended 31 December 2025

	Land use rights VND	Software VND	Total VND
Cost			
Opening balance	139,550,154,948	497,804,790,187	637,354,945,135
Additions during the year	1,000,000,000	28,406,502,078	29,406,502,078
Transfer from construction in progress	96,520,000,000	15,422,801,497	111,942,801,497
Reclassification	18,043,159,912	-	18,043,159,912
Disposals	(2,765,051,000)	-	(2,765,051,000)
	<hr/>	<hr/>	<hr/>
Closing balance	252,348,263,860	541,634,093,762	793,982,357,622
Accumulated depreciation			
Opening balance	2,915,476,323	345,232,725,529	348,148,201,852
Charge for the year	163,754,844	49,757,049,520	49,920,804,364
Reclassification	-	83,967,686	83,967,686
	<hr/>	<hr/>	<hr/>
Closing balance	3,079,231,167	395,073,742,735	398,152,973,902
Net book value			
Opening balance	136,634,678,625	152,572,064,658	289,206,743,283
Closing balance	249,269,032,693	146,560,351,027	395,829,383,720

As at 31 December 2025, included in the cost of intangible fixed assets were assets costing VND249,524,997,549 (31/12/2024: VND158,957,385,083) which were fully amortised but are still in use.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

13. Intangible fixed assets (continued)

Year ended 31 December 2024

	Land use rights VND	Software VND	Total VND
Cost			
Opening balance	154,535,813,448	426,897,732,694	581,433,546,142
Additions during the year	-	8,441,378,429	8,441,378,429
Upgrade during the year	-	20,476,338,293	20,476,338,293
Transfer from construction in progress	-	41,989,340,771	41,989,340,771
Disposals	(14,985,658,500)	-	(14,985,658,500)
Closing balance	139,550,154,948	497,804,790,187	637,354,945,135
Accumulated depreciation			
Opening balance	2,751,722,389	293,657,657,399	296,409,379,788
Charge for the year	163,753,934	51,575,068,130	51,738,822,064
Closing balance	2,915,476,323	345,232,725,529	348,148,201,852
Net book value			
Opening balance	151,784,091,059	133,240,075,295	285,024,166,354
Closing balance	136,634,678,625	152,572,064,658	289,206,743,283

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
*Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)*

14. Other assets

(a) Receivables

	31/12/2025 VND	31/12/2024 VND (restated)
Constructions in progress (i)		
▪ Office buildings	2,022,107,741,760	1,784,609,000,099
▪ Equipment and leasehold improvements	4,558,292,474	57,531,870,043
▪ Software	1,151,123,013	13,814,346,225
▪ Repairs and improvements	7,100,709,367	22,357,130,376
	2,034,917,866,614	1,878,312,346,743
Internal receivables	84,364,086,169	222,785,862,455
External receivables		
▪ Receivables from settlement services	203,168,816,470	254,597,174,827
▪ Advances for court fees	157,596,316,744	110,667,894,361
▪ Deposits for house rentals and other operating activities	65,427,572,282	63,168,780,509
▪ Receivables from sale of debts	64,755,886,106	-
▪ Receivables from investment cooperation contracts (*)	20,933,045,052	53,600,286,469
▪ Tax receivable (Note 22)	14,396,008,894	42,511,328,763
▪ Receivables from usance payable at sight letters of credit	-	131,809,445,394
▪ Other receivables	78,018,981,676	109,869,048,085
	604,296,627,224	766,223,958,408
	2,723,578,580,007	2,867,322,167,606

(*) This is the advance to an enterprise for handling collaterals of bad debts written off by the Bank under investment cooperation contracts with this enterprise.

(i) Movements of construction in progress during the year were as follows:

	2025 VND	2024 VND
Opening balance	1,878,312,346,743	1,917,476,997,184
Additions during the year	417,570,933,502	172,413,482,620
Transfer to tangible fixed assets	(43,632,975,201)	(77,433,247,520)
Transfer to intangible fixed assets	(111,942,801,497)	(41,989,340,771)
Transfer to other assets	(105,389,636,933)	(92,112,248,770)
Refund assets	-	(43,296,000)
	2,034,917,866,614	1,878,312,346,743
Closing balance		

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(b) Interest and fees receivable

	31/12/2025 VND	31/12/2024 VND
Interest receivables from loans and advances to customers	1,715,630,818,228	1,597,109,358,864
Interest receivables from investment securities	1,240,147,890,411	1,021,767,938,656
Interest receivable from derivative financial instruments	144,144,599,762	44,109,840,385
Interest receivables from deposits with and loans to other CIs	39,648,525,933	111,671,287,996
Fees receivable	206,458,327,298	3,794,635,256
	3,346,030,161,632	2,778,453,061,157

(c) Other assets

	31/12/2025 VND	31/12/2024 VND
Foreclosed assets of which ownership being transferred and waiting for settlement	854,112,219,840	1,657,379,225,773
Prepaid expenses	324,063,572,964	269,472,942,785
Materials and tools	32,017,385,096	71,467,759,288
Other assets	262,205,534	298,927,702
	1,210,455,383,434	1,998,618,855,548

(d) Allowance for losses on other assets

Allowance for losses on other assets include:

	31/12/2025 VND	31/12/2024 VND
Opening balance	4,800,000,000	4,800,000,000
Allowance made during the year	24,613,016,227	-
	29,413,016,227	4,800,000,000

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

15. Borrowings from the Government and the State Bank of Vietnam

	31/12/2025 VND	31/12/2024 VND
Borrowings from the SBV		
• Borrowings through discounted, rediscounted valuable papers	6,928,146,944,971	3,393,187,130,601
• Borrowings by credit documents	55,107,215,927	76,348,421,538
• Repurchase agreements of Government bonds with the State Treasury	919,363,880,000	-
	7,902,618,040,898	3,469,535,552,139

Term of borrowings from the State Bank at the end of the year were as follows:

	31/12/2025 % per annum	31/12/2024 % per annum
Borrowings through discount, rediscount valuable papers	4.50	3.90
Borrowings by credit documents	3.20	3.30
Repurchase agreements of Government bonds with the State Treasury	4.50	Not applicable

Term of borrowings from the State Bank at the end of the year were as follows:

	31/12/2025	31/12/2024
Borrowings through discounted, rediscounted valuable papers	7 days – 28 days	14 days
Borrowings by credit documents	8 years	8 years
Repurchase agreements of Government bonds with the State Treasury	14 days	Not applicable

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

16. Deposits and borrowings from other credit institutions

(a) Deposits from other credit institutions

	31/12/2025 VND	31/12/2024 VND
Demand deposits		
• In VND	8,434,251,675	7,090,294,422
Term deposits		
• In VND	51,622,100,000,000	39,666,885,000,000
• In foreign currencies	3,179,093,500,000	4,124,277,000,000
	54,809,627,751,675	43,798,252,294,422

(b) Borrowings from other credit institutions

	31/12/2025 VND	31/12/2024 VND
Borrowings from other CIs		
• In VND	-	1,188,082,692,211
<i>In which:</i>		
<i>Discounted, rediscounted borrowings</i>	-	956,327,000,000
• In foreign currencies	-	21,946,218,865
	-	1,210,028,911,076

Interest rates of deposits and borrowings from other CIs at the end of the year were as follows:

	31/12/2025 % per annum	31/12/2024 % per annum
Term deposits from other CIs in VND	5.85 - 9.60	3.80 - 5.40
Term deposits from other CIs in foreign currencies	3.70 - 4.05	4.40 - 5.00
Borrowings from other CIs in VND	Not applicable	5.68 - 6.53
Borrowings from other CIs in foreign currencies	Not applicable	5.70 - 6.58

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

17. Deposits from customers

	31/12/2025 VND	31/12/2024 VND
Demand deposits	14,828,557,948,068	20,503,229,225,661
• In VND	13,796,276,035,369	19,722,302,744,274
• In foreign currencies	1,032,281,912,699	780,926,481,387
Term deposits	45,748,411,273,826	40,144,911,626,520
• In VND	45,264,453,403,826	40,043,703,905,620
• In foreign currencies	483,957,870,000	101,207,720,900
Saving demand deposits	19,293,038,568	17,220,757,145
• In VND	3,283,816,004	3,349,777,677
• In foreign currencies	16,009,222,564	13,870,979,468
Saving term deposits	88,666,744,279,655	81,103,678,377,792
• In VND	88,254,168,460,629	80,716,126,103,537
• In foreign currencies	412,575,819,026	387,552,274,255
Special-purpose capital deposits	418,384,807,119	276,235,311,368
• In VND	262,652,812,564	10,748,156,585
• In foreign currencies	155,731,994,555	265,487,154,783
Margin deposits	348,253,035,891	414,488,189,426
• In VND	347,769,472,123	413,402,104,357
• In foreign currencies	483,563,768	1,086,085,069
	150,029,644,383,127	142,459,763,487,912

Deposits from customers by type of customers and ownership are as follows:

	31/12/2025 VND	31/12/2024 VND
Deposits from economic entities	46,202,811,172,656	50,802,952,856,916
• Private companies	27,302,840,596,873	39,152,601,974,072
• Foreign owned companies	15,876,078,622,930	8,029,101,082,926
• State-owned companies	1,170,447,899,014	2,073,746,792,397
• Collective economic organisations	1,853,444,053,839	1,547,503,007,521
Deposits from individuals	103,285,329,668,560	90,599,696,796,955
Deposits from others	541,503,541,911	1,057,113,834,841
	150,029,644,383,127	142,459,763,487,912

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Interest rates of customer deposits at the end of the year were as follows:

	31/12/2025 % per annum	31/12/2024 % per annum
Demand deposits in VND	0.00 - 0.50	0.10 - 0.50
Demand deposits in foreign currencies	0.00	0.00
Term deposits in VND	0.10 - 10.50	0.10 - 10.50
Term deposits in foreign currencies	0.00	0.00
Demand saving deposits in VND	0.00	0.10
Demand saving deposits in foreign currencies	0.00	0.00
Term saving deposits in VND	0.50 - 10.50	0.00 - 10.50
Term saving deposits in foreign currencies	0.00	0.00

18. Derivatives and other financial assets/liabilities

As at 31 December 2025

	Total contract value (at foreign exchange rate at contract date) VND	Total carrying value (at foreign exchange rate as at 31 December 2025) Assets/(Liabilities) VND
Currency derivatives		
• Forward currency contracts	9,161,749,855,000	(26,821,575,000)
• Swap currency contracts	88,573,966,010,450	198,713,002,773
• Cross-currency interest rate swap	2,294,857,836,066	(83,414,850,740)
	100,030,573,701,516	88,476,577,033

As at 31 December 2024

	Total contract value (at foreign exchange rate at contract date) VND	Total carrying value (at foreign exchange rate as at 31 December 2024) Assets/(Liabilities) VND
Currency derivatives		
• Forward currency contracts	115,214,689,592	332,672,156
• Swap currency contracts	68,222,986,950,000	(309,670,330,000)
• Cross-currency interest rate swap	1,226,000,000,000	(46,925,000,000)
	69,564,201,639,592	(356,262,657,844)

THUYẾT MINH BÁO CÁO TÀI CHÍNH HỢP NHẤT (Tiếp theo)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

19. Grants, entrusted funds received and loans exposed to risks

	31/12/2025 VND	31/12/2024 VND
Grants, entrusted funds received and loans exposed to risks		
Grants and entrusted funds received in VND	115,218,506,355	86,628,509,395
Grants and entrusted funds received in foreign currencies	6,143,060,948,485	5,855,455,000,000
	6,258,279,454,840	5,942,083,509,395

Interest rates of grants, entrusted funds received and loans exposed to risks at the end of the year were as follows:

	31/12/2025 % per annum	31/12/2024 % per annum
Grants, entrusted funds received and loans exposed to risks		
• In VND	3.76 - 4.72	3.48
• In foreign currencies	0.75 - 6.05	6.53 - 7.16

20. Valuable papers issued

	31/12/2025 VND	31/12/2024 VND
Certificates of deposit	26,170,500,000,000	10,379,800,000,000
• Under 12 months	24,956,000,000,000	6,620,000,000,000
• From 12 months to under 5 years	1,214,500,000,000	3,759,800,000,000
Definitive bonds	38,500,000,000,000	33,630,912,500,000
• From 12 months to 5 years	38,500,000,000,000	32,000,000,000,000
• From 5 years and above	-	1,630,912,500,000
	64,670,500,000,000	44,010,712,500,000

Interest rates of valuable papers issued at the end of the year were as follows:

	31/12/2025 % per annum	31/12/2024 % per annum
Valuable papers issued		
• Certificates of deposit	4.75 - 7.50	4.75 - 6.40
• Definitive bonds	5.10 - 6.90	4.90 - 7.00

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

21. Other liabilities

(a) Interest and fees payables

	31/12/2025 VND	31/12/2024 VND
Interest payables on deposits of customers and other CIs	2,022,707,524,851	1,915,957,260,135
Interest payables on valuable papers	1,196,726,468,506	667,856,341,095
Interest payables from currency derivatives	118,236,031,795	10,756,182,880
Interest on borrowings in from grants, entrusted funds	51,373,665,478	46,437,551,559
Interest payables on borrowings from the SBV and other CIs	6,931,314,244	13,967,980,534
	3,395,975,004,874	2,654,975,316,203

(b) Other liabilities

	31/12/2025 VND	31/12/2024 VND (restated)
Internal payables	10,687,551,471	9,670,775,746
▪ Payables to employees	10,687,551,471	9,670,775,746
External payables	1,759,281,926,192	740,195,263,821
▪ Tax payables (Note 22)	691,157,384,145	358,300,087,671
▪ Payables to customer (i)	493,293,720,246	-
▪ Payables for settlement services	263,813,636,457	65,702,764,624
▪ Custodial and awaiting deposits for settlement	42,360,302,546	36,245,740,820
▪ Dividend payables	29,996,220,530	17,992,908,126
▪ Payables for remittance services	16,682,972,826	56,738,563,534
▪ Other payables	221,977,689,442	205,215,199,046
Bonus and welfare funds (ii)	188,187,569,445	163,334,313,087
	1,958,157,047,108	913,200,352,654

- (i) This is amount payable to foreign-invested enterprise with a dedicated deposit account at the Bank due to incomplete procedures for obtaining a capital increase license.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended
31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

- (i) Movements of bonus and welfare funds during the year were as follows:

	2025	2024
	VND	VND
Opening balance	163,334,313,087	135,715,048,773
Appropriation during the year	30,396,256,358	38,081,264,314
Utilised during the year	(5,543,000,000)	(10,462,000,000)
Closing balance	188,187,569,445	163,334,313,087

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank

The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam

Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/CTCD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

22. Obligations to the State Treasury

Year ended 31 December 2025	Opening balance		Movements during the year		Closing balance	
	Payables VND	Receivables VND	Incurred VND	Paid VND	Payables VND	Receivables VND
Value added tax	42,237,381,703	37,648,160,619	119,311,141,499	(80,873,305,571)	57,301,882,662	14,274,825,650
Corporate income tax	302,807,704,094	4,863,168,144	1,021,508,812,227	(700,602,138,351)	618,972,393,070	121,183,244
Personal income tax	12,031,606,770	-	210,389,908,249	(209,510,809,223)	12,910,705,796	-
Foreign contractor tax	1,223,395,104	-	15,598,968,806	(14,849,961,293)	1,972,402,617	-
Land and housing tax	-	-	489,731,807	(489,731,807)	-	-
Other taxes	-	-	179,000,000	(179,000,000)	-	-
	358,300,087,671	42,511,328,763	1,367,477,562,588	(1,006,504,946,245)	691,157,384,145	14,396,008,894

Year ended 31 December 2024	Opening balance		Movements during the year		Closing balance	
	Payables VND	Receivables VND	Incurred VND	Paid VND	Payables VND	Receivables VND
Value added tax	68,546,123,446	116,569,579	92,321,435,338	(156,161,768,121)	42,237,381,703	37,648,160,619
Corporate income tax	318,076,067,522	191,800,783	832,872,712,413	(852,812,443,202)	302,807,704,094	4,863,168,144
Personal income tax	9,859,315,404	-	161,762,996,787	(159,590,705,421)	12,031,606,770	-
Foreign contractor tax	1,026,320,497	-	13,522,706,070	(13,325,631,463)	1,223,395,104	-
Land and housing tax	-	-	732,287,023	(732,287,023)	-	-
Other taxes	-	-	174,000,000	(174,000,000)	-	-
	397,507,826,869	308,370,362	1,101,386,137,631	(1,182,796,835,230)	358,300,087,671	42,511,328,763

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

23. Equity

(a) Statement of changes in owner's equity

	Charter capital VND	Share premium VND	Reserves VND	Retained earnings VND	Total VND
Balance at 1 January 2025	24,657,891,520,000	53,271,987,348	3,223,626,131,166	3,736,255,794,810	31,671,045,433,324
Capital increase by bonus shares	1,972,631,320,000	(53,271,987,348)	(662,488,211,467)	(1,256,871,121,185)	-
Net profit for the year	-	-	-	4,010,081,114,025	4,010,081,114,025
Dividends	-	-	-	(1,726,052,406,400)	(1,726,052,406,400)
Appropriation to reserves	-	-	761,918,483,220	(761,918,483,220)	-
Appropriation to bonus and welfare fund	-	-	-	(30,396,256,358)	(30,396,256,358)
Balance at 31 December 2025	26,630,522,840,000	-	3,323,056,402,919	3,971,098,641,672	33,924,677,884,591
Balance at 1 January 2024	20,548,242,940,000	53,271,987,348	2,588,756,524,494	5,345,432,019,028	28,535,703,470,870
Capital increase by bonus shares	4,109,648,580,000	-	-	(4,109,648,580,000)	-
Net profit for the year	-	-	-	3,173,423,226,768	3,173,423,226,768
Appropriation to reserves	-	-	634,869,606,672	(634,869,606,672)	-
Appropriation to bonus and welfare fund	-	-	-	(38,081,264,314)	(38,081,264,314)
Balance at 31 December 2024	24,657,891,520,000	53,271,987,348	3,223,626,131,166	3,736,255,794,810	31,671,045,433,324

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

23. Equity (continued)

(b) Share capital

	31/12/2025		31/12/2024	
	Number of shares	Par value VND	Number of shares	Par value VND
Authorised share capital	2,663,052,284	26,630,522,840,000	2,465,789,152	24,657,891,520,000
Issued share capital				
Ordinary shares	2,663,052,284	26,630,522,840,000	2,465,789,152	24,657,891,520,000
Shares in circulation				
Ordinary shares	2,663,052,284	26,630,522,840,000	2,465,789,152	24,657,891,520,000

All ordinary shares of the Bank have a par value of VND10,000. Each share is entitled to one vote at shareholders' meetings of the Bank. Shareholders are entitled to receive dividends as declared from time to time. All ordinary shares are ranked equally with regard to the Bank's residual assets.

(c) Reserves

	Supplement capital reserve VND	Financial reserve VND	Other reserves VND	Total VND
Balance at 1 January 2025	662,488,211,467	2,560,763,862,811	374,056,888	3,223,626,131,166
Utilised for the year	(662,488,211,467)	-	-	(662,488,211,467)
Appropriation for the year	401,009,728,011	360,908,755,209	-	761,918,483,220
Balance at 31 December 2025	401,009,728,011	2,921,672,618,020	374,056,888	3,323,056,402,919
Balance at 1 January 2024	345,053,408,131	2,243,329,059,475	374,056,888	2,588,756,524,494
Appropriation for the year	317,434,803,336	317,434,803,336	-	634,869,606,672
Balance at 31 December 2024	662,488,211,467	2,560,763,862,811	374,056,888	3,223,626,131,166

The Bank temporarily appropriate to the statutory reserves according to Decree 135/2025/ND-CP.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(d) Dividends

In accordance with Resolution No. 01/2025/NQ-DHDCD of the General Meeting of Shareholders dated 22 April 2025 and Resolution No. 50/2025/NQ-HDQT of the Board of Directors dated 1 July 2025, OCB has paid dividends of 2024 on 7 August 2025 in cash to the existing shareholders of OCB from the retained earnings after making reserves with an amount of VND 1,726,052,406,400, equivalent to 7%/share.

On 22 April 2025, the General Meeting of Shareholders approved the Plan to increase charter capital by issuing bonus shares to increase share capital from owners' equity in Resolution No. 01/2025/NQ-DHDCD. On 20 May 2025, the Board of Directors issued Resolution No. 38/2025/NQ-HDQT to implement the Plan to increase charter capital by issuing 197,263,132 bonus shares with a par value of VND 10,000/share using supplement capital reserve, share premium and retained earnings as at 31 December 2024. On 20 August 2025, the Board of Directors issued Resolution No. 63/2025/NQ-HDQT announcing the results of issuance and handling of arising fractional shares, accordingly the number of distributed shares was 197,263,132 shares and the total number of shares after the issuance was 2,663,052,284 shares.

24. Net interest income

	2025 VND	2024 VND
Interest and similar income		
• Interest income from loans to customers and other CIs	16,289,897,128,957	14,660,428,140,607
• Interest income from trading and investments securities	2,524,892,601,537	1,553,849,222,694
• Interest income from deposits with other CIs	1,488,959,855,990	1,166,102,458,984
• Interest income from purchased debts	376,066,839,239	183,693,836,448
• Other income from credit activities	243,196,988,892	227,413,015,574
• Income from guarantee services	195,332,447,519	162,726,338,929
	21,118,345,862,134	17,954,213,013,236
Interest and similar expenses		
• Interest expenses for deposits from customers and other CIs	(8,201,099,350,445)	(6,788,976,901,608)
• Interest expenses for valuable papers issued	(2,989,896,444,125)	(2,102,810,498,978)
• Interest expenses for borrowings from other CIs and other borrowed and entrusted funds	(626,494,908,529)	(415,233,839,435)
• Expenses for other credit activities	(52,008,769,400)	(40,523,101,722)
	(11,869,499,472,499)	(9,347,544,341,743)
Net interest income	9,248,846,389,635	8,606,668,671,493

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam.)

25. Net fees and commission income

	2025 VND	2024 VND
Fees and commission income		
▪ Account management and card usage services	325,599,087,422	259,230,684,430
▪ Insurance linkage services	310,866,230,684	142,293,350,559
▪ Consulting services	180,604,286,650	373,139,811,914
▪ Insurance agency services	133,790,987,539	51,533,382,505
▪ Card partner services	100,792,990,609	105,731,231,234
▪ Settlement services	78,953,300,109	69,975,062,323
▪ Wealth management services	19,618,649,090	1,687,961,818
▪ Treasury services	1,651,159,686	1,429,274,311
▪ Other services	83,850,501,663	68,443,958,988
	1,235,727,193,452	1,073,464,718,082
Fees and commission expenses		
▪ Card Partner services	(118,362,164,905)	(82,577,998,451)
▪ Affiliate partner services	(40,649,707,411)	(14,061,492,670)
▪ Settlement services	(20,266,049,652)	(16,300,772,986)
▪ Consulting services	(9,582,284,562)	(8,414,886,227)
▪ Agency commission	(8,993,510,662)	(2,098,543,589)
▪ Treasury services	(7,965,137,996)	(1,104,051,718)
▪ Postage and telecommunications services	(2,678,152,957)	(1,991,694,822)
▪ Other services	(16,630,311,531)	(15,933,817,830)
	(225,127,319,676)	(142,483,258,293)
Net fees and commission income	1,010,599,873,776	930,981,459,789

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

26. Net gain from trading of foreign currencies

	2025 VND	2024 VND
Gain from trading of foreign currencies		
• Gain from spot foreign exchange contracts	437,589,735,280	282,756,681,069
• Gain from currency derivatives	330,054,727,294	564,703,623,624
• Gain from gold trading	24,313,200	548,129,618
	767,668,775,774	848,008,434,311
Loss from trading of foreign currencies		
• Loss from spot foreign exchange contracts	(2,229,352,755)	(4,955,873,700)
• Loss from currency derivatives	(549,162,981,840)	(532,092,581,539)
• Loss from gold trading	(374,584)	(5,978,286)
	(551,392,709,179)	(537,054,433,525)
Net gain from trading of foreign currencies	216,276,066,595	310,954,000,786

27. Net (loss)/gain from held-for-trading securities

	2025 VND	2024 VND
Gain from held-for-trading securities	4,950,720,000	2,250,030,000
Loss from held-for-trading securities	(50,350,760,000)	-
Net (loss)/gain from held-for-trading securities	(45,400,040,000)	2,250,030,000

28. Net loss from sales of investment securities

	2025 VND	2024 VND
Gain from sales of investment securities	80,471,410,348	129,460,854,582
Loss from sales of investment securities	(328,227,382,072)	(310,948,608,039)
Allowance made/(reversed) for investment securities	18,839,818,877	(6,934,041,576)
Net loss from sales of investment securities	(228,916,152,847)	(188,421,795,033)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

29. Net gain from other operating activities

	2025 VND	2024 VND (restated)
Other operating income		
• Collections of bad debts previously written-off	1,138,210,516,431	211,356,985,356
• Income from other derivative financial instruments	35,227,219,796	127,638,356
• Proceeds from disposals of foreclosed assets	16,017,173,697	10,442,826,703
• Proceeds from disposals of fixed assets	16,898,773,901	33,951,298,858
• Other activities income	3,233,816,999	1,765,199,045
• Other income	417,859,526,666	263,107,914,987
	1,627,447,027,490	520,751,863,305
Other operating expenses		
• Expenses from disposals of foreclosed assets	(27,583,171,566)	(24,357,830,359)
• Expenses from other derivative financial instruments	(24,271,859,943)	-
• Expenses from social work	(10,312,598,125)	(19,419,320,000)
• Other activities expenses	(6,270,373,585)	(10,413,647,668)
• Expenses from disposals of fixed assets	(1,385,912,518)	(1,009,097,978)
• Other expenses	(169,662,670,450)	(58,901,422,217)
	(239,486,586,187)	(114,101,318,222)
Net gain from other operating activities	1,387,960,441,303	406,650,545,083

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

30. Operating expenses

	2025 VND	2024 VND
Other taxes and fees	2,552,872,543	3,925,714,188
Personnel expenses:	2,429,677,188,704	2,261,241,024,089
In which:		
• Salary and allowances	2,136,468,654,673	1,992,858,256,291
• Salary related contribution	197,499,665,396	181,066,395,543
• Other allowances	2,210,973,000	932,763,041
• Other expenses	93,497,895,635	86,383,609,214
Asset expenditure:	631,540,596,140	593,656,100,410
In which:		
• Depreciation and amortisation of fixed assets	172,593,922,336	121,559,763,963
• Other asset expenses	458,946,673,804	472,096,336,447
Administrative expenses	970,262,732,270	823,085,967,928
Insurance fee for customer deposits	143,909,163,507	121,851,845,541
Allowance for doubtful debts	24,613,016,227	-
	4,202,555,569,391	3,803,760,652,156

31. Allowance expense for credit losses

	2025 VND	2024 VND
General allowance made for loans and advances from customers (Note 9)	208,282,783,127	225,688,288,561
Specific allowance made for loans and advances from customers (Note 9)	2,163,777,088,772	1,998,381,103,495
General allowance (reversed)/made for purchased debts (Note 10)	(6,316,903,801)	33,962,417,433
Allowance (reversed)/made for contingent liabilities and off-balance sheet commitments	(994,511,292)	994,511,292
	2,364,748,456,806	2,259,026,320,781

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

32. Income tax

(a) Recognised in the consolidated statement of income

	2025 VND	2024 VND
Current tax expense		
Current year	1,026,277,850,010	825,528,524,051
(Over)/under provision in prior years	(4,769,037,783)	7,344,188,362
	1,021,508,812,227	832,872,712,413
Deferred corporate income tax expenses		
Temporary differences	(9,154,773,987)	-
Income tax expense	1,012,354,038,240	832,872,712,413

(b) Reconciliation of effective tax rate

	2025 VND	2024 VND
Accounting profit before tax	5,022,435,152,265	4,006,295,939,181
Corporate income tax expense for the year	1,004,487,030,453	801,259,187,836
Non-deductible expenses	13,275,780,127	24,269,336,215
Non-taxable income	(671,871,113)	(214,403,159)
Impact of financial statement consolidation	32,136,556	214,403,159
(Over)/under provision in prior years	(4,769,037,783)	7,344,188,362
Corporate income tax expense	1,012,354,038,240	832,872,712,413

(c) Applicable tax rates

OCB have obligations to pay corporate income tax at 20% of its total taxable profits. The calculation of corporate income tax is subject to review and approval by tax authorities.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

33. Earnings per share

(a) Earnings per share

The calculation of earnings per share for the year ended 31 December 2025 is based on the net profit attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding during the year, as follows:

(i) Net profit attributable to ordinary shareholders

	2025 VND	2024 VND (restated) (*)	2024 VND (as previous reported)
Net profit for the year	4,010,081,114,025	3,173,423,226,768	3,173,423,226,768
Appropriation to bonus and welfare fund	(32,481,626,308)	(30,396,256,358)	(25,385,536,201)
Net profit attributable to ordinary shareholders	3,977,599,487,717	3,143,026,970,410	3,148,037,690,567

(*) Net profit used to calculate basic earnings per share for the year ended 31 December 2024 has been adjusted to reflect the actual deduction for the bonus and welfare fund from retained earnings for the year 2024 in accordance with Resolution of the General Meeting of Shareholders No. 01/2025/NQ-DHDCD dated 22 April 2025.

In addition, the amount of net profit that may be appropriated to the bonus and welfare fund for the year ended 31 December 2025 has been estimated by the Bank at 1% of the remaining profit after making the mandatory reserve appropriations, and such amount will be adjusted in the subsequent reporting period after the General Meeting of Shareholders for the financial year 2025 approves the appropriation to the bonus and welfare fund for 2025. If the Bank appropriates to the bonus and welfare fund, the net profit attributable to ordinary shareholders would be reduced.

(ii) Weighted average number of ordinary shares

	31/12/2025 Shares	31/12/2024 Shares (restated) (*)	31/12/2024 Shares (as previous reported)
Number of ordinary shares issued in the previous year carried forward	2,465,789,152	2,465,789,152	2,465,789,152
Impact of bonus share issuance in 2025	197,263,132	197,263,132	-
Weighted average number of ordinary shares during the year	2,663,052,284	2,663,052,284	2,465,789,152

(*) The restatement is due to the impact of increasing charter capital through issuing bonus shares to existing shareholders during the year which require adjustments of basic earnings per share as presented in Note 33(a)(iii).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hailmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(iii) *Earnings per share*

	2025 VND/share	2024 VND/share (restated)	2024 VND/share (as previous reported)
Earnings per share	1,494	1,180	1,277

(b) **Diluted earnings per share**

As at 31 December 2025 and 31 December 2024, the Bank had no potential ordinary shares with a dilutive effect during the years and up to the date of issuance of these financial statements. Accordingly, OCB does not present diluted earnings per share.

34. Cash and cash equivalents

	31/12/2025 VND	31/12/2024 VND
Cash on hand and gold	1,160,353,537,112	787,773,771,826
Balances with the SBV	2,883,240,107,112	2,377,473,012,237
Deposits with other CIs with original terms of less than three months	52,951,606,717,576	38,922,550,757,631
	56,995,200,361,800	42,087,797,541,694

35. Employee's income

	2025 VND	2024 VND
Total average number of employees during the year (persons)	7,058	6,900
Employees' income		
1. Total salary and advances	2,140,887,854,421	1,976,831,243,274
2. Bonus	319,660,106,317	320,999,845,200
3. Total income (3 = 1 + 2)	2,460,547,960,738	2,297,831,088,474
Average monthly salary/employee	25,277,320	23,874,773
Average monthly income/employee	29,051,525	27,751,583

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam.)

36. Types and book value of collaterals

(a) Assets and valuable papers received from mortgages, pledges, discounts and rediscounts

	31/12/2025 VND	31/12/2024 VND
Real estates	243,218,816,717,691	215,278,681,254,656
Valuable papers	42,536,419,496,595	31,257,782,501,425
Movable assets	34,943,658,284,108	27,460,989,050,092
Other assets	78,915,913,300,153	63,919,004,099,866
	399,614,807,798,547	337,916,456,906,039

(b) Assets and valuable papers given for mortgages, pledges, discounts and rediscounts

	31/12/2025 VND	31/12/2024 VND
Available-for-sale securities		
• Pledged at the SBV	13,090,764,127,780	9,856,865,953,100
• Pledged at other credit institutions	-	1,553,208,911,703
	13,090,764,127,780	11,410,074,864,803

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

37. Contingent liabilities and commitments

	Contractual amount – gross VND	31/12/2025 Margin deposits VND	Contractual amount – net VND
Loan guarantees	282,345,000,000	505,181,575	281,839,818,425
Foreign exchange commitments	182,797,611,540,637	-	182,797,611,540,637
<i>In which:</i>			
• <i>Commitments on purchase of foreign currencies</i>	2,893,757,692,890	-	2,893,757,692,890
• <i>Commitments on sales of foreign currencies</i>	2,895,639,800,000	-	2,895,639,800,000
• <i>Commitments on currency swap transactions</i>	177,008,214,047,747	-	177,008,214,047,747
Letters of credit	606,583,349,521	5,074,347,451	601,509,002,070
Other guarantees	13,133,377,144,568	322,722,513,461	12,810,654,631,107
Other commitments	4,672,128,793,102	-	4,672,128,793,102

	Contractual amount – gross VND	31/12/2024 Margin deposits VND	Contractual amount – net VND
Loan guarantees	97,792,000,000	8,546,731,158	89,245,268,842
Foreign exchange commitments	138,719,544,097,903	-	138,719,544,097,903
<i>In which:</i>			
• <i>Commitments on purchase of foreign currencies</i>	662,365,672,412	-	662,365,672,412
• <i>Commitments on sales of foreign currencies</i>	663,446,975,491	-	663,446,975,491
• <i>Commitments on currency swap transactions</i>	137,393,731,450,000	-	137,393,731,450,000
Letters of credit	674,721,445,313	5,387,221,401	669,334,223,912

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

38. Uncollected interest and receivable fees

	31/12/2025 VND	31/12/2024 VND
Uncollected loan interest	2,205,329,151,176	1,807,535,457,852
Uncollected fee receivables	36,414,316,766	27,290,452,967
Uncollected interest receivable from securities	-	20,017,173,506
	2,241,743,467,942	1,854,843,084,325

39. Written-off bad debts

	31/12/2025 VND	31/12/2024 VND
Principals of written-off bad debts under monitoring	6,827,152,078,914	6,948,897,244,532
Interests of written-off bad debts under monitoring	10,133,317,858,170	7,931,887,587,998
	16,960,469,937,084	14,880,784,832,530

40. Assets and other documents

	31/12/2025 VND	31/12/2024 VND
Other assets kept for customers	48,980,236,189,440	35,373,964,580,068
Other valuable documents under custody services	37,329,693,174,902	29,383,070,089,745
Foreclosed assets	1,394,607,567,731	3,353,971,031,916
Leased assets	20,329,357,200	20,329,357,200
Precious metals, gemstones from custody services	7,438,200,000	4,076,800,000
	87,732,304,489,273	68,135,411,858,929

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

41. Significant transactions with related parties

Significant balances and transactions with related parties at the end of the year and during the year were as follows:

Balance at the end of the year with related parties	Receivables/(payables)	
	31/12/2025 VND	31/12/2024 VND
Board of Directors, Board of Supervision, Board of Management and Chief Accountant		
Deposits	(39,424,717,400)	(45,548,960,977)
Interest payable	(297,348,712)	(435,400,246)
Loans	1,253,700,668	821,462,739
Interest receivables	4,620,413	208,164
Other related parties		
Deposits	(134,131,075,126)	(161,595,885,367)
Interest payable	(1,617,277,778)	(1,247,712,382)
Loans	478,664,936,069	88,602,923,947
Interest receivables	705,926,611	93,911,469
Transactions during the year		
	Income/(expense)	
	2025 VND	2024 VND
Board of Directors, Board of Supervision, Board of Management and Chief Accountant		
Remuneration and other income (i)	59,140,326,285	71,386,920,540
Interest income from loans	160,639,063	98,826,956
Interest expense on deposits	(1,355,678,995)	(1,885,378,037)
Other related parties		
Interest income from loans	22,295,640,447	6,960,953,412
Interest expense on deposits	(6,763,361,058)	(8,811,953,032)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

- (i) Remuneration for each member of the Board of Directors and Board of Supervision, and salary and other compensations of Board of Management and Chief Accountant were as follows:

Name	Position	2025 VND	2024 VND
Board of Directors			
Mr. Trinh Van Tuan	Chairman	16,423,165,041	17,905,223,150
Ms. Trinh Thi Mai Anh	Member	5,260,953,061	3,649,150,000
Mr. Yoshizawa Toshiki	Member	1,662,300,000	1,685,300,000
Mr. Ngo Ha Bac	Member	2,216,300,000	2,248,900,000
Mr. Phan Trung	Member	1,441,361,224	1,125,900,000
Mr. Segawa Mitsuhiro	Member	999,183,673	-
Mr. Duong Ky Hiep	Independent Member	832,953,061	-
Mr. Kato Shin	Member	702,000,000	1,604,916,439
Mr. Nguyen Dinh Tung	Member	468,000,000	11,017,854,500
Mr. Pham Nguyen Tri	Independent Member	468,300,000	1,123,900,000
Mr. Bui Minh Duc	Independent Member	468,000,000	1,123,900,000
Board of Supervision			
Members		4,745,123,021	2,883,140,000
Board of Management and Chief Accountant			
Mr. Pham Hong Hai	General Director	17,322,373,516	10,484,104,000
The remaining members of the Board of Directors		3,400,149,688	16,376,977,117
Ms. Nguyen Van Anh	Chief Accountant	2,730,164,000	157,655,334
		59,140,326,285	71,386,920,540

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam.)

42. Concentration of assets, liabilities and off-balance sheet commitments by geographical area

	Domestic VND	31/12/2025 Overseas VND	Total VND
Assets			
Deposits with and loans to other CIs	50,266,908,889,512	2,794,424,828,064	53,061,333,717,576
Held-for-trading securities - gross	50,765,500,000	-	50,765,500,000
Derivatives (total contractual value)	100,030,573,701,516	-	100,030,573,701,516
Loans and advances to customers - gross	198,764,945,826,810	-	198,764,945,826,810
Purchased debts - gross	4,236,968,484,204	-	4,236,968,484,204
Investment securities - gross	58,381,712,061,468	-	58,381,712,061,468
Liabilities			
Deposits with and loans to other CIs	54,806,739,176,634	2,888,575,041	54,809,627,751,675
Deposits from customers	148,167,132,318,741	1,862,512,064,386	150,029,644,383,127
Grants, entrusted funds and loans exposed to risks	115,535,154,840	6,142,744,300,000	6,258,279,454,840
Valuable papers issued	64,670,500,000,000	-	64,670,500,000,000
Off-balance sheet, credit commitments - gross	18,694,434,287,191	-	18,694,434,287,191

	Domestic VND	31/12/2024 Overseas VND	Total VND
Assets			
Deposits with and loans to other CIs	38,667,689,241,272	458,510,016,359	39,126,199,257,631
Loans and advances to customers - gross	170,844,469,638,663	-	170,844,469,638,663
Purchased debts - gross	5,079,222,324,368	-	5,079,222,324,368
Investment securities - gross	52,635,610,527,457	-	52,635,610,527,457
Liabilities			
Deposits with and loans to other CIs	45,000,286,303,746	7,994,901,752	45,008,281,205,498
Deposits from customers	141,187,170,604,230	1,272,592,883,682	142,459,763,487,912
Derivatives (total contractual value)	69,564,201,639,592	-	69,564,201,639,592
Grants, entrusted funds and loans exposed to risks	86,628,509,395	5,855,455,000,000	5,942,083,509,395
Valuable papers issued	44,010,712,500,000	-	44,010,712,500,000
Off-balance sheet, credit commitments - gross	9,815,312,164,836	-	9,815,312,164,836

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
 The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
 Notes to the consolidated statements for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
 (Issued in accordance with
 Circular No. 49/2014/TT-NHNN
 dated 31 December 2014
 of the State Bank of Vietnam)

43. Segment reporting

(a) Geographical region reporting

Information on primary segment reporting by geographical areas of the Bank is as follows:

Year ended 31 December 2025	The South VND	The North VND	The Central VND	Eliminations VND	Total VND
I. Income					
1. Interest income	47,227,841,508,745	5,370,381,469,048	3,220,402,636,382	(34,700,279,752,041)	21,118,345,862,134
<i>Interest income from external</i>	15,359,222,236,684	3,636,458,734,297	2,122,664,891,153	-	21,118,345,862,134
<i>Interest income from internal</i>	31,868,619,272,061	1,733,922,734,751	1,097,737,745,229	(34,700,279,752,041)	-
2. Fee and commission revenue	1,117,143,501,520	76,982,525,562	41,601,296,370	(130,000)	1,235,727,193,452
3. Other income	2,019,842,091,568	1,024,990,159,626	512,346,441,149	(1,076,268,158,731)	2,480,910,533,612
TOTAL OPERATING INCOME	50,364,827,101,833	6,472,354,154,236	3,774,350,373,901	(35,776,548,040,772)	24,834,983,589,198
II. Expense					
1. Interest expense	(40,068,384,803,234)	(4,109,507,352,537)	(2,391,887,068,769)	34,700,279,752,041	(11,869,499,472,499)
<i>Interest expense from external</i>	(9,712,160,516,370)	(1,306,256,774,794)	(651,082,181,315)	-	(11,869,499,472,499)
<i>Interest expense from internal</i>	(30,356,224,286,864)	(2,803,250,577,743)	(1,540,804,887,434)	34,700,279,752,041	-
2. Depreciation and amortisation expenses	(148,988,451,820)	(11,788,013,273)	(11,817,457,243)	-	(172,593,922,336)
3. Operating expenses	(5,422,706,021,046)	(600,076,305,750)	(459,031,864,446)	1,076,107,605,950	(5,405,706,585,292)
TOTAL OPERATING EXPENSES	(45,640,079,276,100)	(4,721,371,671,560)	(2,862,736,390,458)	35,776,387,357,991	(17,447,799,980,127)
Profit before allowance expenses for credit losses	4,724,747,825,733	1,750,982,482,676	911,613,983,443	(160,682,781)	7,387,183,609,071
Allowance expenses for credit losses	(2,151,823,387,356)	(75,059,855,953)	(137,865,213,497)	-	(2,364,748,456,806)
Segment profit	2,572,924,438,377	1,675,922,626,723	773,748,769,946	(160,682,781)	5,022,435,152,265

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated statements for the year ended 31 December 2025 (continued)

Form B05/TCID-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

a) Geographical region reporting (continued)

As at 31 December 2025

	The South VND	The North VND	The Central VND	Eliminations VND	Total VND
III. Assets					
1. Cash and gold	713,354,734,571	295,057,321,262	151,941,481,279	-	1,160,353,537,112
2. Fixed assets	572,500,734,050	37,774,828,911	83,865,787,872	-	694,141,350,833
3. Other assets	270,549,403,529,115	31,220,203,029,855	20,378,018,205,784	(1,052,640,085,586)	321,094,984,679,168
TOTAL ASSETS	271,835,258,997,736	31,553,035,180,028	20,613,825,474,935	(1,052,640,085,586)	322,949,479,567,113
IV. Liabilities					
1. External liabilities	(239,636,383,505,606)	(29,877,112,553,305)	(19,840,076,704,989)	527,646,202,294	(288,825,926,561,606)
2. Internal liabilities	(10,687,551,471)	-	-	-	(10,687,551,471)
3. Other liabilities	(188,187,569,445)	-	-	-	(188,187,569,445)
TOTAL LIABILITIES	(239,835,258,626,522)	(29,877,112,553,305)	(19,840,076,704,989)	527,646,202,294	(289,024,801,682,522)

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated statements for the year ended 31 December 2025 (continued)

Form B05/CTCD-HH
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(a) Geographical region reporting (continued)

Year ended 31 December 2024	The South VND	The North VND	The Central VND	Eliminations VND	Total VND
I, Income					
1. Interest income	37,998,496,255,528	4,065,642,944,221	2,713,957,203,527	(26,823,883,390,040)	17,954,213,013,236
Interest income from external	13,347,569,040,754	2,693,386,456,856	1,913,257,515,626	-	17,954,213,013,236
Interest income from internal	24,650,927,214,774	1,372,256,487,365	800,699,687,901	(26,823,883,390,040)	-
2. Fee and commission revenue	948,426,331,779	65,826,913,311	59,211,732,992	(260,000)	1,073,464,718,082
3. Other income	2,371,979,396,171	231,661,837,903	153,761,202,749	(755,712,371,425)	2,001,690,065,398
TOTAL OPERATING INCOME	41,318,901,983,478	4,363,131,695,435	2,926,930,139,268	(27,579,596,021,465)	21,029,367,796,716
II, Expense					
1. Interest expense	(31,228,617,349,845)	(3,024,952,063,972)	(1,917,858,317,966)	26,823,883,390,040	(9,347,544,341,743)
Interest expense from external	(7,644,706,614,486)	(1,081,075,025,791)	(621,762,701,466)	-	(9,347,544,341,743)
Interest expense from internal	(23,583,910,735,359)	(1,943,877,038,181)	(1,296,095,616,500)	26,823,883,390,040	-
2. Depreciation and amortisation expenses	(103,769,319,451)	(8,882,271,084)	(8,908,173,428)	-	(121,559,763,963)
3. Operating expenses	(5,084,604,884,417)	(537,008,025,858)	(427,969,136,402)	754,640,615,629	(5,294,941,431,048)
TOTAL OPERATING EXPENSES	(36,416,991,553,713)	(3,570,842,360,914)	(2,354,735,627,796)	27,578,524,005,669	(14,764,045,536,754)
Profit before allowance expenses for credit losses	4,901,910,429,765	792,289,334,521	572,194,511,472	(1,072,015,796)	6,265,322,259,962
Allowance expenses for credit losses	(1,757,501,460,339)	(332,950,110,953)	(168,574,749,489)	-	(2,259,026,320,781)
Segment profit	3,144,408,969,426	459,339,223,568	403,619,761,983	(1,072,015,796)	4,006,295,939,181

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallinark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated statements for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(a) Geographical region reporting (continued)

As at 31 December 2024

III. Assets	The South VND	The North VND	The Central VND	Eliminations VND	Total VND
1. Cash and gold	474,093,945,174	170,345,995,129	143,333,831,523	-	787,773,771,826
2. Fixed assets	497,884,821,578	38,026,165,070	94,595,641,831	-	630,506,628,479
3. Other assets	229,713,784,216,332	28,084,740,392,492	17,319,234,072,850	(49,184,555,718)	275,068,574,125,956
TOTAL ASSETS	230,685,762,983,084	28,293,112,552,691	17,557,163,546,204	(49,184,555,718)	276,486,854,526,261
IV. Liabilities					
1. External liabilities	(199,679,692,508,853)	(27,833,773,329,123)	(17,153,543,784,221)	24,205,618,093	(244,642,804,004,104)
2. Internal liabilities	(9,670,775,746)	-	-	-	(9,670,775,746)
3. Other liabilities	(163,334,313,087)	-	-	-	(163,334,313,087)
TOTAL LIABILITIES	(199,852,697,597,686)	(27,833,773,329,123)	(17,153,543,784,221)	24,205,618,093	(244,815,809,092,937)

(b) Business sector reporting

OCB mainly operates in one business segment which is commercial banking.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-IIN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

44. Financial risk management

(a) Financial risk management

(i) Overview

Risks are inherent in OCB's activities and are managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to OCB's profitability and each individual within OCB is accountable for the risk prevention relating to their responsibilities. OCB is exposed to credit risk, liquidity risk and market risk (then being classified into business and non-business risks). OCB is also subject to various operational risks.

(ii) 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 OCB's risk management. To facilitate this oversight function, OCB's BOD has established an Assets and Liabilities Committee ("ALCO") and a Risk Committee ("RCO") which are responsible for developing and monitoring key risk management policies for specific areas authorised by the BOD and periodically reporting to the BOD on their activities. These committees include both voting and non-voting members.

OCB's risk management framework is established to form key principles in managing and controlling significant risks arising from OCB's activities. Based on this, specific policies and regulations for each type of risk are established to assist OCB in analysing 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 and activities of OCB. Through its training and management standards and procedures, OCB aims to develop a disciplined and constructive control environment, in which all employees understand their roles and obligations.

(b) Credit risk

OCB 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 OCB. OCB'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 consolidated statement of financial position. In addition, OCB is exposed to off balance sheet credit risk through guarantees commitments and letters of credit.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam.)

Credit risk management

Credit risk is the one that exerts the largest impact on OCB's income and capital. OCB 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 OCB's risk tolerance. In principle, OCB identifies and manages credit risk in all activities and products with potential credit risk and ensures that OCB 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, OCB'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 centralisation. 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 decision.

OCB 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.

OCB'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 OCB 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.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Maximum exposure to credit risk before collateral held or other credit enhancements

The maximum exposures to credit risk relating to each group of financial assets, which are equivalent to their book values on the consolidated statement of financial position, are listed below:

As at 31 December 2025	Not past due VND	Past due but not impaired VND	Past due and impaired VND	Total VND
Deposits and loans to other CIs	53,061,333,717,576	-	-	53,061,333,717,576
• Deposits at other CIs	52,951,606,717,576	-	-	52,951,606,717,576
• Loans to other CIs	109,727,000,000	-	-	109,727,000,000
Loans to customers and purchased debts - gross	192,779,891,935,468	1,549,259,324,169	8,672,763,051,377	203,001,914,311,014
Held-for-trading securities	50,765,500,000	-	-	50,765,500,000
Available-for-sale securities - gross	57,004,257,059,977	-	-	57,004,257,059,977
Other assets - gross	3,689,297,449,393	-	23,609,441,543	3,712,906,890,936
	306,585,545,662,414	1,549,259,324,169	8,696,372,492,920	316,831,177,479,503

As at 31 December 2024	Not past due VND	Past due but not impaired VND	Past due and impaired VND	Total VND
Deposits and loans to other CIs	39,126,199,257,631	-	-	39,126,199,257,631
• Deposits at other CIs	38,922,550,757,631	-	-	38,922,550,757,631
• Loans to other CIs	203,648,500,000	-	-	203,648,500,000
Loans to customers and purchased debts - gross	164,754,201,035,482	2,715,506,141,216	8,453,984,786,333	175,923,691,963,031
Available-for-sale securities - gross	52,570,055,718,310	-	-	52,570,055,718,310
Other assets - gross	3,328,328,011,723	-	-	3,328,328,011,723
	259,778,784,023,146	2,715,506,141,216	8,453,984,786,333	270,948,274,950,695

OCB's financial assets that are neither past due nor impaired include debts classified as Current, as regulated in Circular 31, investment securities, held-for-trading securities, receivables and other financial assets that are not past due and no allowance is required according to Circular No. 48 and Circular No. 24. OCB determines that OCB has a capacity to fully and timely recover these financial assets in the future.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

The financial assets are past due but not impaired because OCB is currently holding the sufficient collateral assets to cover the credit losses in accordance with the current regulations of the SBV.

OCB currently hold collaterals such as real estates, movable assets, valuable papers and other collaterals to secure for these financial assets. OCB can not determine completely fair value of these collaterals due to lack of detail instructions and necessary market information as well.

(c) **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 and Liquidity Management 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 OCB's regulations.

Regarding the system of internal regulations for managing market risk, OCB has issued a market risk management policy that outlines the fundamental principles, methods for identification, measurement, and a system of tools for controlling market risk. 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 specialised units gathers and analyses information and data to generate forecasts regarding potential market movements. Accordingly, OCB is provided with a sufficient basis for making decisions on effective risk prevention measures.

(i) **Interest rate risk**

Interest rate risk is the risk that fair value or cash flows of financial instruments will fluctuate because of movements in the market interest rate. The Bank will be exposed to the interest rate risk when there is a gap between maturity date or interest repricing date of assets, liabilities and off-balance sheet commitments in a specific period of time. The Bank manages this risk by matching the dates of interest rate repricing of assets and liabilities.

The actual interest rate repricing term is the remaining period from the reporting date to the next interest rate repricing date or the maturity date of assets and liabilities whichever is earlier.

The following assumptions and conditions have been adopted in the analysis of actual interest rate repricing terms of assets and liabilities of the Bank:

- Cash on hand and gold; equity investments/trading securities; capital contribution, long-term investments, VAMC bonds and other assets (including fixed assets and other assets) and other

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

- Balances with the SBV and current deposit at other credit institutions and demand deposits from other credit institutions 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 classified 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; borrowings 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 reporting date.
 - Items which bear floating interest rate: the repricing period of interest rate is determined from the reporting 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.
- The real interest repricing term of deposits from customers based on the repricing term of interest (if any) or the maturity of contract. In cases the deposits from customers mature before the end of the annual accounting period but customer has not yet withdrawn, OCB classifies entire balance of such deposit into the "Less than 1 month" category.

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 mobilisation, 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.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

The Bank manages interest rate risk at both 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 mobilisation 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.

The following tables show OCB's assets and liabilities categorised by the repricing period of assets and liabilities of OCB at the end of annual accounting period:

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank

The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam

Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

As at 31 December 2025	Overdue VND	Non-interest bearing VND	Less than 1 month VND	From 1 to 3 months VND	From over 3 to 6 months VND	From over 6 to 12 months VND
Assets						
Cash on hand and gold	-	1,160,353,537,112	-	-	-	-
Balances with the SBV	-	2,883,240,107,112	-	-	-	-
Deposits with and loans to other CIs	-	3,059,809,217,576	47,891,797,500,000	2,000,000,000,000	-	49,000,000,000
Trading securities - gross	-	-	-	-	-	50,763,500,000
Derivatives and other financial assets	-	171,891,427,668	5,434,301,468	(971,415,473)	(202,736,630)	(87,675,000,000)
Loans to customers and purchased debts - gross	6,741,140,852,220	-	32,887,027,150,825	58,873,114,189,585	65,400,231,192,194	25,737,585,866,464
Investment securities - gross	-	2,612,612,061,468	300,000,000,000	3,000,000,000,000	14,076,000,000,000	21,800,000,000,000
Fixed assets	-	694,141,350,833	-	-	-	-
Other assets - gross	35,712,004,743	7,253,506,894,317	-	-	-	-
Total assets (1)	6,776,852,856,963	17,835,554,596,086	81,084,259,152,293	63,872,142,774,112	79,476,828,655,564	47,549,676,366,464
Liabilities						
Due to the Government and the SBV	-	-	7,847,510,824,971	-	55,107,215,927	-
Deposits and borrowings from other CIs	-	8,434,251,675	52,801,193,500,000	2,000,000,000,000	-	-
Deposits from customers	-	-	51,153,149,111,533	36,597,984,885,006	42,233,570,910,745	14,487,404,756,663
Grants, entrusted funds and loans exposed to risks	-	-	2,198,893,506,155	3,402,231,800,000	-	656,817,500,000
Valuable papers issued	-	-	70,500,000,000	500,000,000,000	8,000,000,000,000	17,100,000,000,000
Other liabilities - gross	-	5,354,132,051,982	-	-	-	-
Total liabilities (2)	-	5,362,566,303,657	114,071,247,142,879	42,500,216,685,006	50,290,678,126,672	32,344,342,256,663
Interest sensitivity gap of balance sheet items [(3)-(1)-(2)]	6,776,852,856,963	12,472,988,292,429	(32,986,987,990,586)	21,371,926,089,106	29,185,350,528,892	15,305,434,109,801
Off-balance sheet commitments affect interest rates on assets and liabilities (net)	-	-	9,035,828,290	-	-	-
Interest sensitivity gap	6,776,852,856,963	12,472,988,292,429	(32,977,952,162,296)	21,371,926,089,106	29,185,350,528,892	15,305,434,109,801

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

as at 31 December 2024	Overdue VND	Non-interest bearing VND	Less than 1 month VND	From 1 to 3 months VND	From over 3 to 6 months VND	From over 6 to 12 months VND	From over 1 to 5 years VND	Over 5 years VND	Total VND
assets									
cash on hand and gold balances with the SBV	-	787,773,771,826	-	-	-	-	-	-	787,773,771,826
deposits with and loans to other banks	-	2,377,473,012,237	-	-	-	-	-	-	2,377,473,012,237
loans to customers and archived debts - gross	6,771,271,792,153	-	35,765,818,500,000	2,525,845,000,000	18,464,423,571,320	8,649,624,323,238	14,810,000,000,000	-	39,126,199,257,611
investment securities - gross	-	1,500,353,927,457	-	1,022,666,600,000	9,704,000,000,000	23,572,590,000,000	-	-	175,923,691,963,031
fixed assets	-	630,508,628,479	-	-	-	-	-	-	630,508,628,479
other assets - gross	4,800,000,000	7,639,594,084,311	-	-	-	-	-	-	7,644,394,084,311
Total assets (1)	6,776,071,792,153	13,660,510,181,941	62,318,557,174,749	64,870,834,911,298	63,928,110,340,273	41,977,813,521,320	10,785,351,323,238	14,810,000,000,000	279,125,649,244,972
liabilities									
due to the Government and the State Bank of Vietnam	-	-	3,393,187,130,601	-	-	76,348,421,538	-	-	3,469,535,552,139
deposits and borrowings from other credit institutions	-	7,090,294,422	41,815,766,322,786	2,987,935,273,199	60,103,795,411	72,239,799,000	95,145,720,640	-	45,008,281,205,498
deposits from customers	-	-	54,199,460,587,241	33,382,345,695,360	37,642,440,144,617	12,339,939,654,392	4,985,103,248,390	474,157,312	142,439,763,487,912
derivatives and other financial instruments	-	356,262,657,844	-	-	-	-	-	-	356,262,657,844
loans, entrusted funds and securities exposed to risks	-	-	-	5,954,805,000	1,537,625,260	44,315,253,500	3,890,275,823,615	-	5,942,083,509,395
callable papers issued	-	-	204,400,000,000	59,200,000,000	7,668,412,500,000	5,518,400,000,000	30,250,300,000,000	-	44,010,712,500,000
other liabilities - gross	-	3,568,175,668,857	-	-	-	-	-	-	3,568,175,668,857
Total liabilities (2)	-	3,931,528,621,123	99,522,814,040,628	36,435,435,773,559	45,422,494,065,288	18,011,243,130,630	41,490,824,792,705	474,157,312	244,814,814,581,645
interest sensitivity gap of balance sheet items (1)-(2)	6,776,071,792,153	9,728,981,560,818	(37,204,256,866,879)	28,434,999,137,739	18,505,616,274,985	23,965,770,390,690	(30,705,473,469,467)	14,809,525,842,288	34,310,834,663,327
if the interest rates on assets and liabilities (net)	-	-	-	-	-	(46,925,000,000)	-	-	(46,925,000,000)
interest sensitivity gap	6,776,071,792,153	9,728,981,560,818	(37,204,256,866,879)	28,434,999,137,739	18,505,616,274,985	23,965,770,390,690	(30,752,398,469,467)	14,809,525,842,288	34,263,909,663,327

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang,
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended 31
December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(i) **Interest rate risk (continued)**

Interest rate sensitivity

OCB has performed the analysis of interest rate sensitivity on net interest income with assumption that fluctuation of market interest rate of VND and USD at the end of the annual accounting period is as follow:

	Change in interest rate	Effect to net interest income Increase/(decrease) VND
As at 31 December 2025		
VND	0.20%	(40,684,379,469)
VND	(0.20%)	40,684,379,469
USD	0.20%	14,316,623,601
USD	(0.20%)	(14,316,623,601)
<hr/>		
As at 31 December 2024		
VND	0.20%	(22,101,928,454)
VND	(0.20%)	22,101,928,454
USD	0.20%	2,459,292,765
USD	(0.20%)	(2,459,292,765)
<hr/>		

(ii) **Currency risk**

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

Currency risk management

OCB's management has set limits on positions by currency in accordance with OCB's internal risk assessment system and the SBV's regulations. The major currency in which OCB transacts is VND, OCB's loans and advances were mainly denominated in VND with the remainder mainly in USD. Some of OCB'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.

Exchange rates of major currencies as at the reporting date are presented in *Note 47*.

The following tables show OCB's assets and liabilities categorised by currencies translated into VND at the end of annual accounting period:

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/TCID-IIN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

As at 31 December 2025	EUR VND equivalent	USD VND equivalent	Gold VND equivalent	Other foreign currencies VND equivalent	Total VND equivalent
Assets					
Cash on hand and gold	150,582,945,203	98,968,202,108	60,720,000	46,506,613,401	296,118,480,712
Balances with the SBV	-	79,544,141,552	-	-	79,544,141,552
Deposits with and loans to other CIs	18,037,468,720	3,666,054,077,672	-	129,294,960,827	3,813,386,507,219
Derivatives and other financial assets	(139,855,500,000)	6,543,472,371,359	-	-	6,403,616,871,359
Loans and advances to customers – gross	-	1,619,987,622,519	-	-	1,619,987,622,519
Other assets – gross	3,309,914	242,746,886,867	-	-	242,750,196,781
Total assets (1)	28,768,223,837	12,250,773,302,077	60,720,000	175,801,574,228	12,455,403,820,142
Liabilities					
Deposits and borrowings from other CIs	-	3,179,093,500,000	-	-	3,179,093,500,000
Deposits from customers	26,732,265,023	1,925,287,849,838	-	149,020,267,751	2,101,040,382,612
Grants, entrusted funds and loans exposed to risks	-	6,143,060,948,485	-	-	6,143,060,948,485
Other liabilities – gross	1,621,640,936	617,350,111,004	20,104,392	8,895,379,041	627,887,235,373
Total liabilities (2)	28,353,905,959	11,864,792,409,327	20,104,392	157,915,646,792	12,051,082,066,470
Foreign exchange position on-balance-sheet [(3)-(1)-(2)]	414,317,878	385,980,892,750	40,615,608	17,885,927,436	404,321,753,672
Foreign exchange position off-balance-sheet (4)	-	2,368,128,817,890	-	(3,529,800,000)	2,364,599,017,890
Foreign exchange position on and off-balance-sheet [(5)-(3)+(4)]	414,317,878	2,754,109,710,640	40,615,608	14,356,127,436	2,768,920,771,562

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
 The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
 Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
 (Issued in accordance with
 Circular No. 49/2014/TT-NHNN
 dated 31 December 2014
 of the State Bank of Vietnam)

As at 31 December 2024	EUR VND equivalent	USD VND equivalent	Gold VND equivalent	Other foreign currencies VND equivalent	Total VND equivalent
Assets					
Cash on hand and gold	4,983,677,046	71,302,384,706	91,520,000	4,392,458,374	80,770,040,126
Balances with the SBV	-	149,960,919,227	-	-	149,960,919,227
Deposits with and loans to other CIs	25,020,759,155	3,263,323,924,876	-	141,845,598,202	3,430,190,282,233
Loans and advances to customers – gross	-	709,691,828,645	-	-	709,691,828,645
Other assets – gross	13,177,148	269,142,383,134	-	4,014,335	269,159,574,617
Total assets (1)	30,017,613,349	4,463,421,440,588	91,520,000	146,242,070,911	4,639,772,644,848
Liabilities					
Deposits and borrowings from other CIs	-	4,146,223,218,865	-	-	4,146,223,218,865
Deposits from customers	26,856,678,673	1,409,949,723,932	-	113,324,293,237	1,550,130,695,862
Derivatives and other financial liabilities	-	(6,732,793,656,564)	-	-	(6,732,793,656,564)
Grants, entrusted funds and loans exposed to risks	-	5,855,455,000,000	-	-	5,855,455,000,000
Other liabilities – gross	2,389,104,691	102,033,911,344	11,019,008	1,568,724,998	106,002,760,041
Total liabilities (2)	29,245,783,364	4,780,868,197,597	11,019,008	114,893,018,235	4,925,018,018,204
Foreign exchange position on-balance-sheet (3)=(1)-(2)	771,829,985	(317,446,757,009)	80,500,992	31,349,052,676	(285,245,373,356)
Foreign exchange position off-balance-sheet (4)	-	557,430,496,921	-	(23,038,800,000)	534,391,696,921
Foreign exchange position on and off-balance-sheet (5)=(3)+(4)	771,829,985	239,983,739,912	80,500,992	8,310,252,676	249,146,323,565

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Exchange rate sensitivity

Assuming that all variables remain constant, the following table shows the effects on profit before tax and equity of OCB due to changes in exchange rates. Risk due to change of exchange rate to other currencies of OCB is not significant.

	Effect to net profit Increase/(decrease) VND
As at 31 December 2025	
USD (weakening by 3%)	(66,098,633,055)
USD (strengthening by 3%)	66,098,633,055
As at 31 December 2024	
USD (weakening by 3%)	(5,759,104,262)
USD (strengthening by 3%)	5,759,104,262

(iii) **Other market risk**

Market price risk is the risk that the market value of securities decreases due to changes in price of individual securities. Market price risk derives from held-for-trading and available-for-sale securities of the Bank.

The Bank's held-for-trading securities and available-for-sale investment securities are subject to market price risk arising from uncertainties about future market price movements of these securities. The Bank manages its securities price risk by diversifying its investment portfolio and being prudent in selecting securities to invest within prescribed limits.

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

(d) **Liquidity risk**

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



NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

- The maturity of fixed assets is determined by the remaining useful lives of assets.
- The maturity of deposits and borrowings from other credit institutions; derivatives instruments and other financial liabilities; deposits from customers; grants, entrusted funds and loans exposed to risks is determined based on the characteristic of each item or the maturity date specified in the contracts, demand deposits from other credit institutions and customers are performed as requests of customers and categorised as call deposits. The maturity period of borrowings and term deposits are determined based on contractual maturity date. In reality, the actual maturities of those liabilities may be longer than the original contractual terms due to rollover; and

The following tables show that the analysis of assets and liabilities of OCB as at the end of annual accounting period. The maturity date in reality of assets and liabilities might be different from the contractual ones, depending on the appendices to be signed.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

As at 31 December 2025	Overdue		Current		From over 1 to 5 years	Total
	Overdue over 3 months	Overdue up to 3 months	From over 1 to 3 months	From over 3 to 12 months		
Assets						
Cash on hand and gold	-	-	-	-	-	1,160,353,537,112
Balances with the SBV	-	-	-	-	-	2,883,240,107,112
Deposits with and loans to other CIs	-	-	-	-	-	-
Trading securities - gross	-	-	2,000,000,000,000	49,000,000,000	60,727,000,000	53,061,333,717,576
Derivatives and other financial assets	-	-	-	50,765,500,000	-	50,765,500,000
Loans to customers and purchased debts - gross	-	-	(9,998,945,897)	(84,104,093,593)	2,488,134,442	88,476,577,033
Investment securities - gross	5,659,778,162,042	1,081,362,690,178	13,022,358,000,930	31,150,023,218,188	67,871,967,493,603	76,164,645,205,585
Fixed assets	-	-	2,500,701,199,979	35,879,047,474,593	6,146,262,636,441	13,555,446,901,488
Other assets - gross	35,712,004,743	-	206,134,168,030	1,104,619,329,186	2,953,251,442,355	694,141,350,833
Total assets (1)	5,695,490,166,785	1,081,362,690,178	63,879,484,699,240	68,149,351,428,374	77,034,696,706,841	93,051,575,946,748
Liabilities						
Due to the Government and the SBV	-	-	-	55,107,215,927	-	7,902,618,040,898
Deposits and borrowings from other CIs	-	-	2,000,000,000,000	-	-	54,809,627,751,675
Deposits from customers	-	-	32,310,952,001,663	53,013,470,000,046	14,058,458,879,923	345,244,415,150,029,644,383,127
Grants, entrusted funds and loans exposed to risks	-	-	110,810,271,000	670,333,489,255	5,471,097,368,585	6,258,279,454,840
Valuable papers issued	-	-	500,000,000,000	25,100,000,000,000	39,000,000,000,000	64,670,500,000,000
Other liabilities - gross	-	-	662,378,110,999	2,916,571,534,325	1,182,058,732,865	5,021,433,354,132,051,982
Total liabilities (2)	-	-	35,694,140,583,662	81,755,482,239,553	59,713,614,981,373	350,265,848,289,034,801,682,522
Net liquidity gap (1)-(2)	5,695,490,166,785	1,081,362,690,178	(48,071,728,912,846)	(13,606,130,811,179)	17,321,081,725,468	93,051,225,688,960
						37,586,354,378,686

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

As at 31 December 2024	Overdue		Current		From over 1 to 5 years VND	Over 5 years VND	Total VND
	Overdue over 3 months VND	Overdue up to 3 months VND	From over 1 to 3 months VND	From over 3 to 12 months VND			
Assets							
Cash on hand and gold	-	-	787,773,771,826	-	-	-	787,773,771,826
Balances with the SBV	-	-	2,377,473,012,237	-	-	-	2,377,473,012,237
Deposits with and loans to other CHs	-	-	36,490,627,257,611	-	109,727,000,000	-	39,126,199,257,611
Loans to customers and purchased debts - gross	5,495,106,007,177	1,276,165,784,976	7,344,230,025,038	31,912,297,583,246	43,358,874,544,505	74,960,484,472,417	175,923,691,963,031
Investment securities - gross	-	-	50,679,985,651	29,680,452,383,902	3,557,771,984,057	19,346,756,171,847	52,635,610,527,457
Fixed assets	-	-	-	-	-	630,506,628,479	630,506,628,479
Other assets - gross	4,800,000,000	-	391,897,698,577	1,144,007,078,024	3,250,060,707,199	2,750,219,698,002	7,644,394,084,311
Total assets (1)	5,499,906,007,177	1,276,165,784,976	47,292,801,765,309	62,736,757,047,172	50,276,384,235,761	97,687,966,978,745	279,125,649,244,972
Liabilities							
Due to the Government and the SBV	-	-	3,393,187,130,601	76,348,421,538	-	-	3,469,535,552,139
Deposits and borrowings from other CHs	-	-	41,822,856,617,208	102,343,594,411	95,145,720,660	-	45,008,281,205,498
Deposits from customers	-	-	54,109,437,688,785	49,198,346,215,948	6,126,003,248,390	474,157,712	142,459,763,487,912
Derivatives and other financial liabilities	-	-	(24,136,099,162)	533,156,540,019	-	-	336,262,657,844
Grants, entrusted funds and loans exposed to risks	-	-	5,954,805,000	45,852,880,760	5,890,275,823,635	-	5,942,083,509,395
Valuable papers issued	-	-	200,312,500,000	13,230,900,000,000	30,520,300,000,000	-	44,010,712,500,000
Other liabilities - gross	-	-	483,635,328,459	1,752,876,311,150	669,248,641,330	2,091,027	3,568,175,668,857
Total liabilities (2)	-	-	99,985,293,165,891	64,939,823,963,826	43,300,973,434,035	476,348,739	244,814,814,581,645
Net liquidity gap (1)-(2)	5,499,906,007,177	1,276,165,784,976	(52,693,291,400,582)	(2,203,066,916,654)	6,975,410,801,726	97,687,490,722,006	34,310,834,663,327

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

45. Financial instruments

Fair value

Circular No. 210/2009/TT-BTC issued by the Ministry of Finance dated 6 November 2009 requires disclosure of the method for determining fair value and information on fair value of financial assets and liabilities to enable comparison of fair value and carrying amount.

The following table presents the carrying amount and fair value of the Bank's financial assets and financial liabilities as at the end of the annual accounting period:

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/CTD-HN
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam.)

	Carrying amount				
	Fair value through profit or loss VND	Loans and receivables VND	Available-for-sale VND	Carrying amount VND	Fair value VND
Financial assets					
Cash on hand and gold	-	1,160,353,537,112	-	1,160,353,537,112	1,160,353,537,112
Balances with the SBV	-	2,883,240,107,112	-	2,883,240,107,112	2,883,240,107,112
Deposits with and loans to other CIs	-	53,061,333,717,576	-	53,061,333,717,576	(*)
Held-for-trading securities	50,765,500,000	-	-	50,765,500,000	50,765,500,000
Derivatives and other financial assets	88,476,577,033	-	-	88,476,577,033	(*)
Loans and advances to customers – gross	-	198,764,945,826,810	-	198,764,945,826,810	(*)
Purchased debts – gross	-	4,236,968,484,204	-	4,236,968,484,204	(*)
Available-for-sale securities – gross	-	-	57,068,503,060,644	1,313,209,000,824	(*)
Other financial assets – gross	-	3,712,906,890,936	-	3,712,906,890,936	(*)
	139,242,077,033	263,819,748,563,750	57,068,503,060,644	1,313,209,000,824	322,340,702,702,251
Financial liabilities					
Due to the Government and the SBV	-	-	-	7,902,618,040,898	(*)
Deposits and borrowings from other CIs	-	-	-	54,809,627,751,675	(*)
Deposits from customers	-	-	-	150,029,644,383,127	(*)
Grants, entrusted funds and loans exposed to risks	-	-	-	6,258,279,454,840	(*)
Valuable papers issued	-	-	-	64,670,500,000,000	(*)
Other financial liabilities	-	-	-	4,391,743,023,845	(*)
	-	-	-	288,062,412,654,385	288,062,412,654,385

(*) OCB has not determined the fair value of these financial instruments for disclosure in the Consolidated financial statements because there are no listed prices on the market for these financial instruments and Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions issued by the State Bank of Vietnam and relevant legal regulations do not provide guidance on how to determine fair value using valuation techniques. The fair value of these

THUYẾT MINH BÁO CÁO TÀI CHÍNH HỢP NHẤT (Tiếp theo)

Orient Commercial Joint Stock Bank

The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam

Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

Form B05/TCID-HIN

(Issued in accordance with

Circular No. 49/2014/TT-NHNN

dated 31 December 2014

of the State Bank of Vietnam)

	Fair value		Carrying amount		
	through	Loans and	Available-for-sale	Amortised cost	Fair value
	profit or loss	receivables	VND	VND	VND
	VND	VND	VND	VND	VND
Financial assets					
Cash on hand and gold	-	787,773,771,826	-	-	787,773,771,826
Balances with the SBV	-	2,377,473,012,237	-	-	2,377,473,012,237
Deposits with and loans to other CIs	-	39,126,199,257,631	-	-	(*)
Loans and advances to customers - gross	-	170,844,469,638,663	-	-	(*)
Purchased debts - gross	-	5,079,222,324,368	-	-	(*)
Available-for-sale securities - gross	-	-	52,635,610,527,457	-	(*)
Other financial assets - gross	-	3,328,328,011,723	-	-	(*)
	-				
	-	221,543,466,016,448	52,635,610,527,457	-	274,179,076,543,905
Financial liabilities					
Due to the Government and the SBV	-	-	-	3,469,535,552,139	(*)
Deposits and borrowings from other CIs	-	-	-	45,008,281,205,498	(*)
Deposits from customers	-	-	-	142,459,763,487,912	(*)
Grants, entrusted funds and loans exposed to risks	-	-	-	5,942,083,509,395	(*)
Valuable papers issued	-	-	-	44,010,712,500,000	(*)
Derivatives and other financial liabilities	356,262,657,844	-	-	-	(*)
Other financial liabilities	-	-	-	2,982,631,843,407	(*)
		-	-	243,873,008,098,351	244,229,270,756,195
	356,262,657,844				

(*) OCB has not determined the fair value of these financial instruments for disclosure in the consolidated financial statements because there are no listed prices on the market for these financial instruments and Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to Credit Institutions issued by the SBV and relevant legal regulations do not provide guidance on how to determine fair value using valuation techniques. The fair value of these financial instruments may differ from their carrying value.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with Circular No.
49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

46. Lease commitments

At the end of the annual accounting period, the future minimum lease payments under irrevocable operating leases were as follows:

	31/12/2025 VND	31/12/2024 VND
Within one year	194,788,188,163	213,809,339,053
Within two to five years	412,317,641,524	489,812,048,768
More than five years	77,664,121,777	76,046,948,071
	684,769,951,464	779,668,335,892

47. Exchange rates of applicable foreign currencies at the end of the annual accounting period

	31/12/2025 VND	31/12/2024 VND
USD	26,273.50	25,458.50
EUR	31,079.00	26,620.50
GBP	35,436.50	32,097.50
JPY	168.45	163.55
CAD	19,238.00	17,787.50
AUD	17,649.00	15,915.00
SGD	20,550.50	18,765.50
KRW	19.23	18.31
CNY	3,763.50	3,492.50
THB	832.50	765.00
CHF	33,549.00	28,613.00
NZD	15,172.00	14,793.00
HKD	3,430.00	3,334.00
SEK	2,954.00	2,200.53
TWD	938.22	876.37
XAU	15,180,000.00	8,320,000.00

18. Comparative information

Certain comparative information figures have been restated to conform with the regulations on financial statement presentation of the current year. The comparison table of figures presented in the previous year, before and after being restated is as follows:

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the consolidated financial statements
for the year ended 31 December 2025 (continued)

Form B05/TCTD-HN
(Issued in accordance with Circular No.
49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

(i) **Consolidated statement of financial position**

	31/12/2024 (restated)	31/12/2024 (as previous reported)
	VND	VND
Receivables	2,867,322,167,606	7,092,839,311,432
Other liabilities	913,200,352,654	5,138,717,496,480

(ii) **Consolidated statement of income**

	2024 (restated)	2024 (as previous reported)
	VND	VND
Other operating income	520,751,863,305	1,021,970,746,505
Other operating expenses	(114,101,318,222)	(615,320,201,422)

(iii) **Consolidated statement of cash flows**

	2024 (restated)	2024 (as previous reported)
	VND	VND
NET CASH FLOWS FROM OPERATING ACTIVITIES		
Other income	196,007,091,051	169,307,998,744
Decrease in other operating assets	460,127,452,031	818,531,294,940
Decrease in other operating liabilities	(2,149,528,487,028)	(2,507,932,329,937)
CASH FLOWS FROM INVESTING ACTIVITIES		
Proceeds from disposals of fixed assets	33,994,594,858	60,693,687,165

17 March 2026

Preparer


Nguyen Minh Thanh
Deputy Head of Accounting
Department

Reviewer

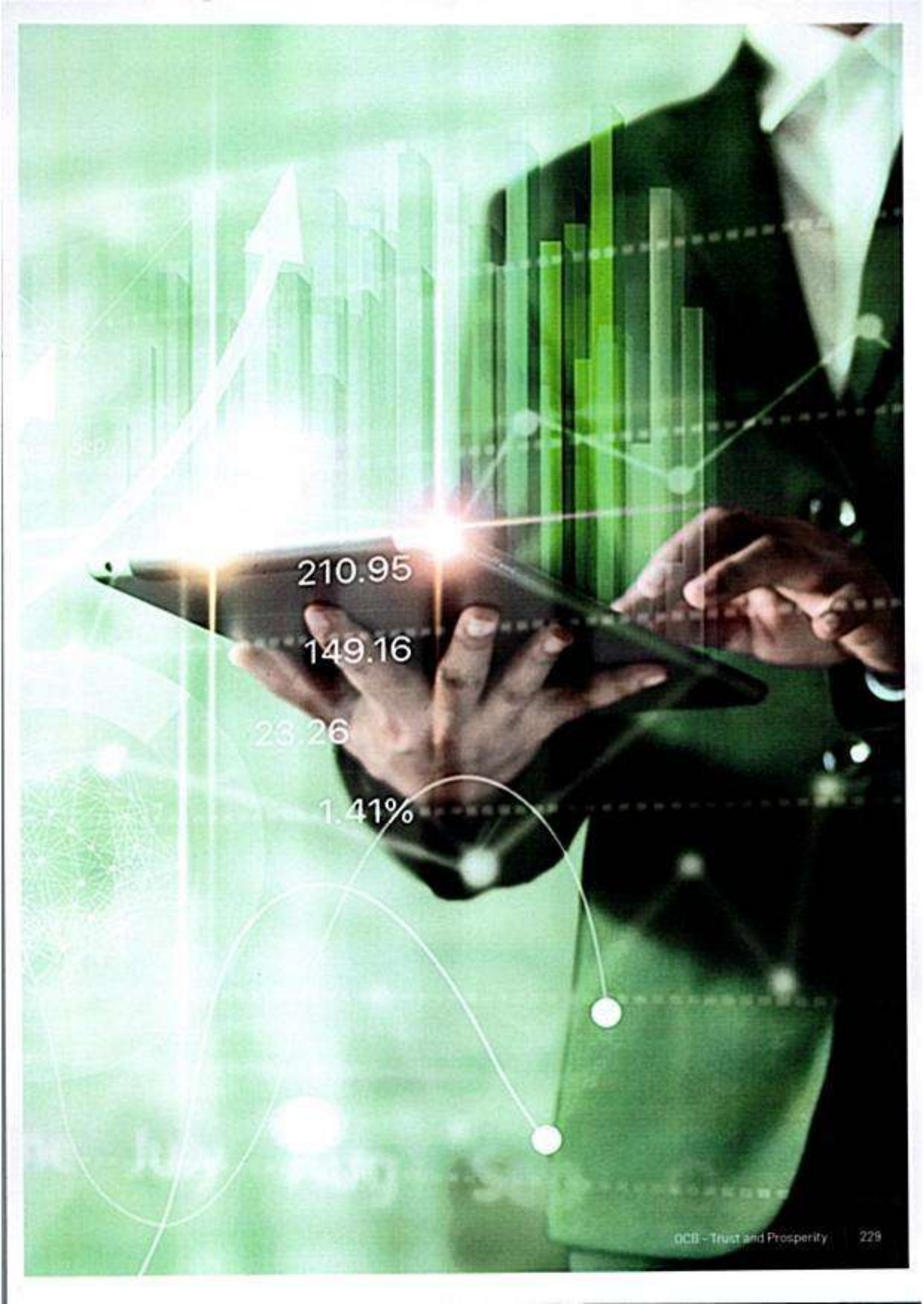

Nguyen Van Anh
Chief Accountant

Approver




Pham Hong Hai
General Director





210.95

149.16

23.26

1.41%

