

ANNUAL REPORT 2025

ANNUAL REPORT



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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 |
| ND | Decree |
| RES | Resolution |
| SD | Sustainable Development |
| DEC | Decision |
| RM | Risk Management |
| CG | Corporate Governance |



| | |
|-------|-----------------------------------|
| SE | Stock Exchange |
| CIR | Circular |
| TA | Total Assets |
| MEM | Member |
| EQY | 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

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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



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 26,630 BILLION

Following the issuance completed on August 11, 2025, OCB's charter capital officially reached over VND 26,630 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...

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 Hieu ve trai 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. ◀

4

SIGNING COOPERATION AGREEMENTS WITH MAJOR PARTNERS



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

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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 176 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).

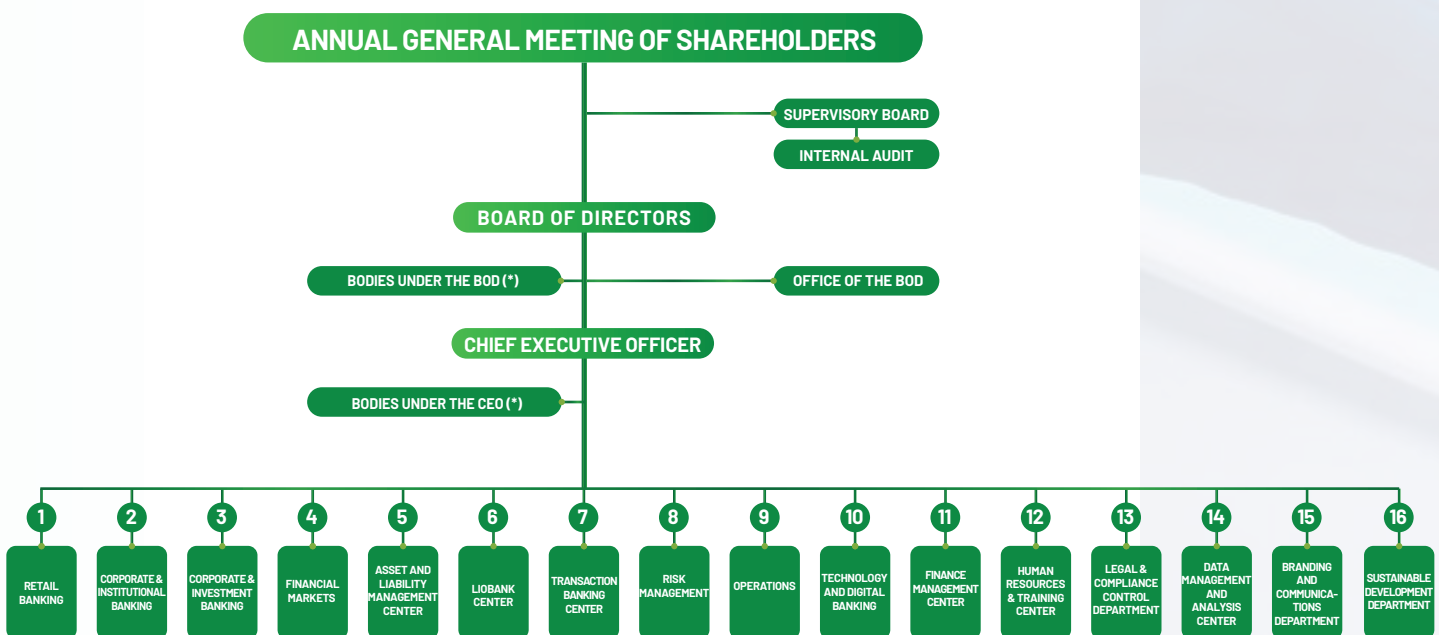
The Board of Directors includes the following affiliated committees:

- 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.

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.

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 OCB 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.

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.

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.

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.

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).

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 Liobank Center

- Ms. Le Thi Nga was appointed as Head of Liobank 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



Business lines:

Foreign currency receipt
and payment services.



Charter capital

VND 25 billion



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



Business lines:

Debt management
and asset exploitation



Charter capital

VND 500 billion



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 7269 - Deposit (Went live on August 6) |
| 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 LIOAPP | Liobank | In progress | Under UAT; Liobank reports progress directly to TMO |
| 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 - 6126 | 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 8505): 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 & BBGP finalized; Expected to start development after WS.1.2 golive 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 9, 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 6634: Went live November 27 CR 8074: Went live January 26 CR 6612: Went live February 25 |
| 14 | Upgrade Backbase and Migrated OMNI 4.0 on AWS (POC) | ITDT | ✓ Completed | BE 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 golive: November 2025 - App launched: December 2025 |
| 18 | EWS | RB | In progress | - Packaging in progress; Expected golive 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 7399 & CR 7400 (not yet in RB backlog) |

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.



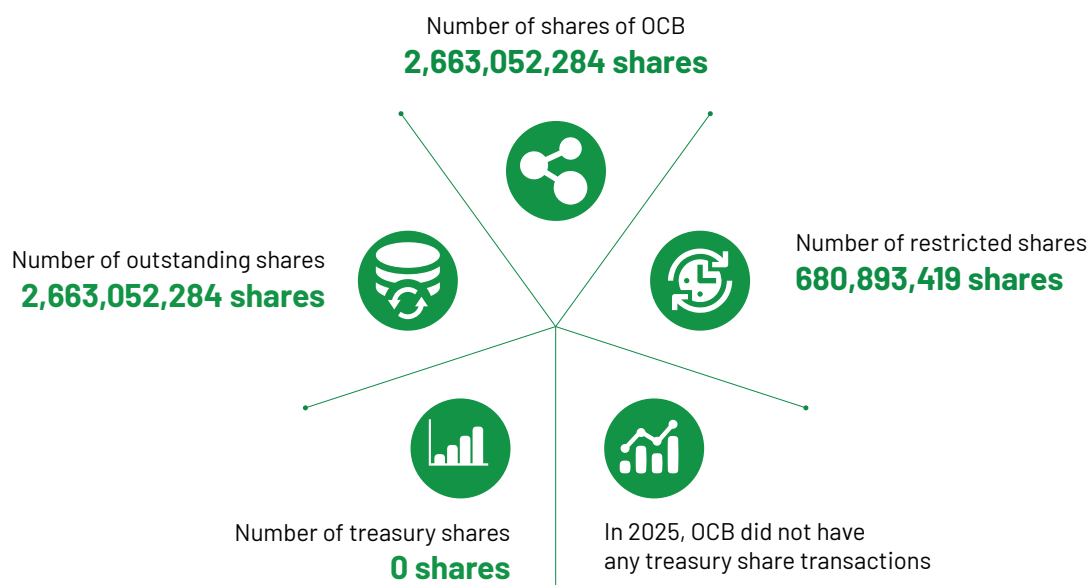
Communication with Shareholders

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 | 399,457,863 | 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%.

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 | 23,736 | 93,736 | Issuance to existing shareholders | SBV; D.P.I. HCMC and AGM |
| | 2 | 93,736 | 7,615 | 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 | 4,00,000 | 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 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 | 6,849,414 | 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

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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.

2025

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% | ≥ 8% | Complied |
| Ratio of short-term funding used for medium and long-term lending | 28.95% | ≤ 30% | Complied |
| Loan-to-Deposit Ratio (LDR) | 73.08% | ≤ 85% | Complied |
| Liquidity Reserve Ratio | 20.18% | ≥ 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 OCB'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

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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 phán quyết 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.

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.

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.

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/NĐ-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 | 6,960 | ▲ 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

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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 BOM 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 2026 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.



Sep:

1,009

210.95

149.16

23.26

1.41%

July

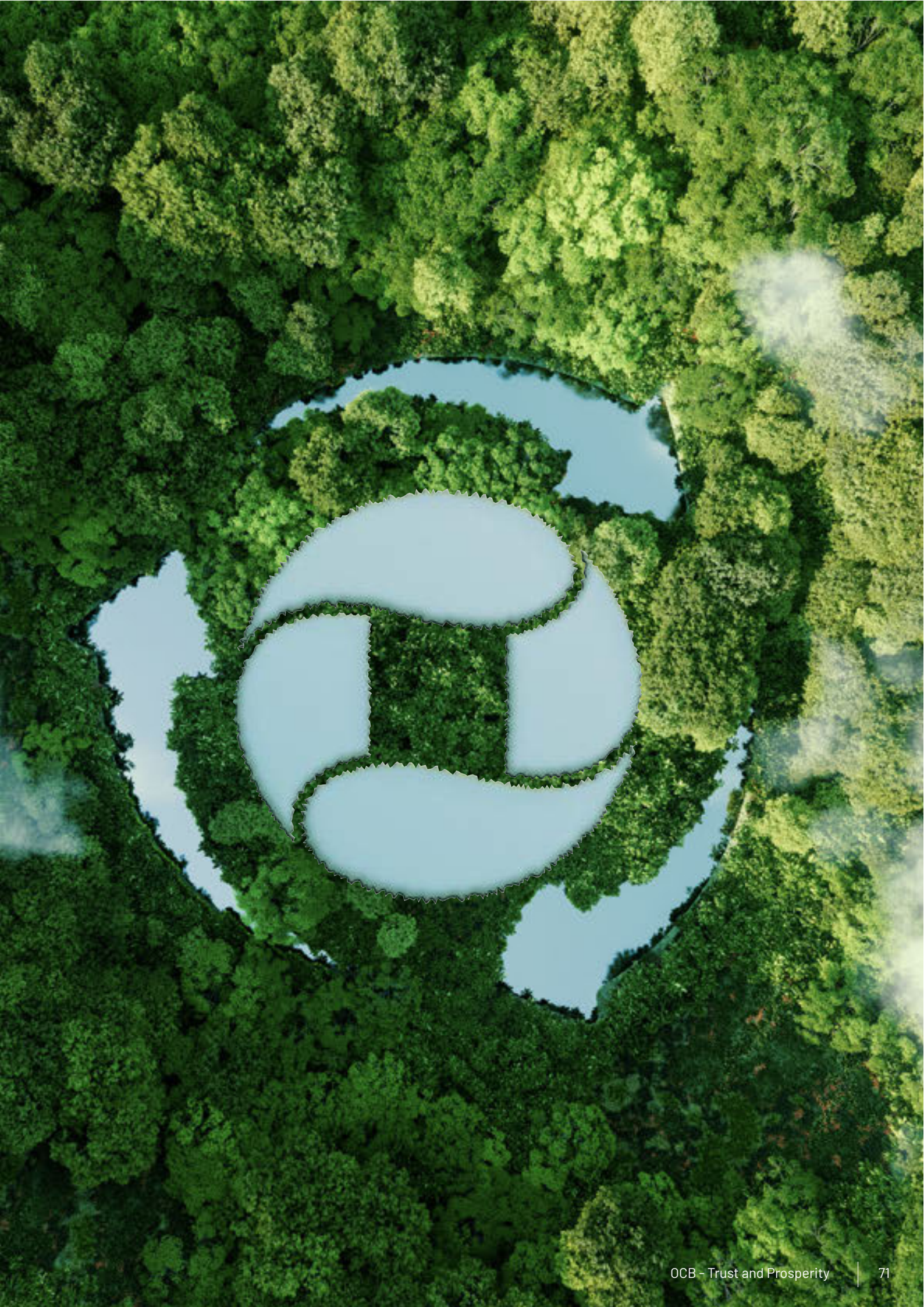
Aug

Sep

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)^(*)

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

^(*) 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



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

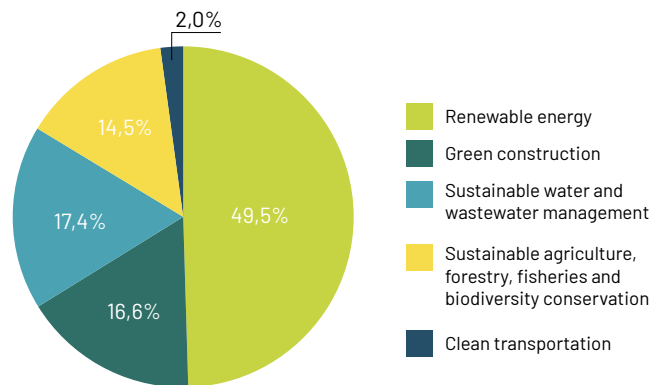
2.2 Sustainable finance

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
VND **21.000** billion
▲ 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 MAGC 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.

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.

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.

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.

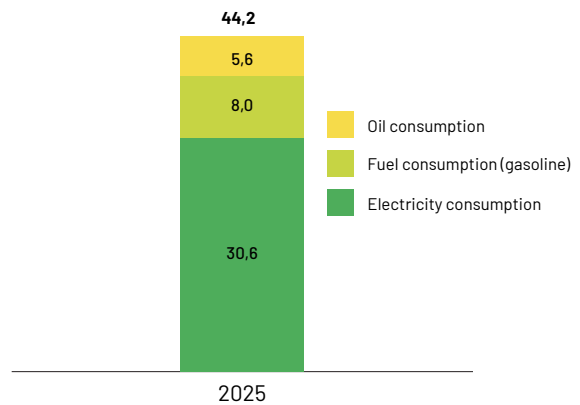
At OCB, energy consumption mainly arises from electricity used for business and operational activities at the Head Office, branches and transaction offices, as well as fuel consumption for specialized cash transport vehicles, official vehicles and backup generators.

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 (Terajun)



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

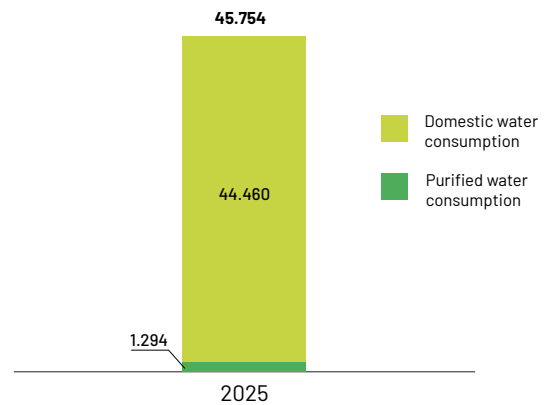
- Regularly review water consumption to identify unusual fluctuations; develop inspection plans to detect damages or leakages; and receive feedback and repair requests from units. Issues are promptly addressed to minimize water loss and waste.
- In the coming period, OCB will expand water-saving measures 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 QCVN 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.



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.

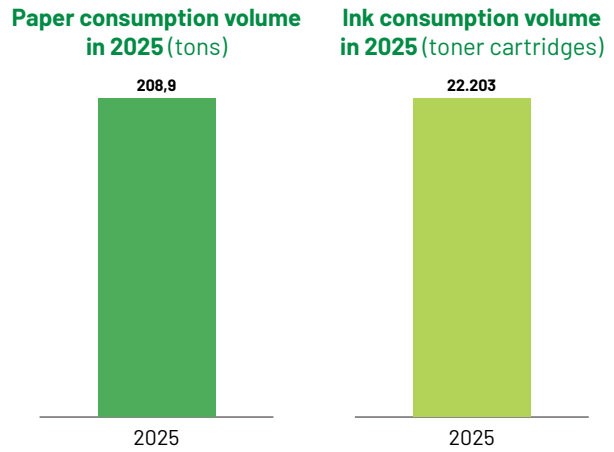
Awareness raising

- 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.

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 7,167 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.



3.2 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.

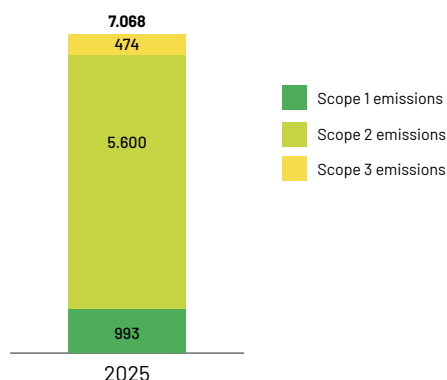
To date, OCB has recorded no violations of environmental protection laws

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 Direct emissions from sources owned by OCB | Scope 2 Indirect emissions from energy consumption | Scope 3 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.

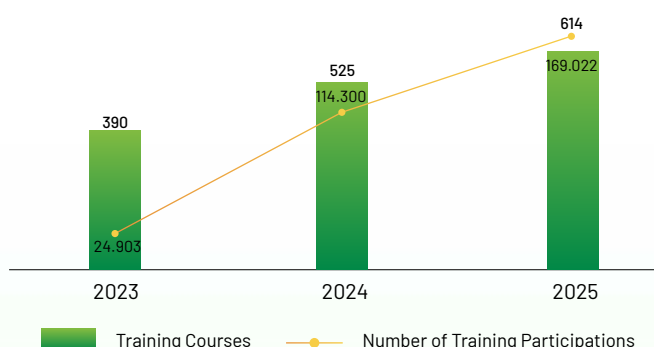
4.1.3 Comprehensive Training & Development

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



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:

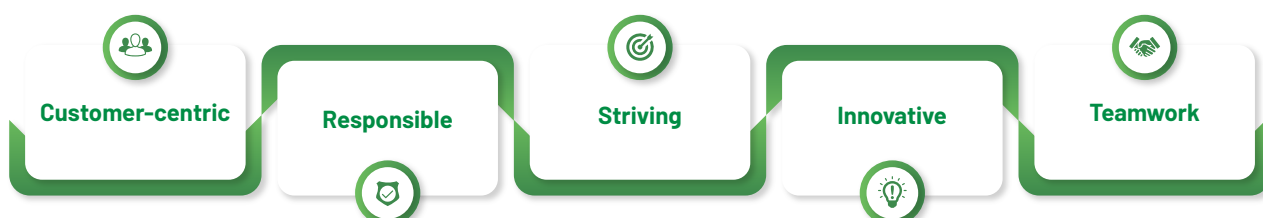
- Enhancing sales capabilities for sales teams at BR/TO;
- Improving Customer Experience for Customer Service teams;
- Strengthening management and leadership capabilities, with a strong focus on talent succession planning programs implemented comprehensively from Head Office to business units.

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

4.2 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

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 | 406 | 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% |

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.

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.

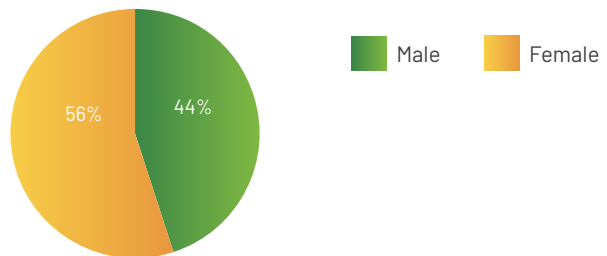
According to 2025 data, the gender ratio at OCB is relatively balanced, with female employees accounting for 56% of the total workforce. The majority (99.5%) of female employees are employed on a full-time basis and increasingly have opportunities to hold management positions. With 29% of management 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.

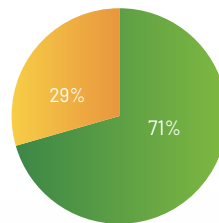
OCB has also issued and widely communicated a Code of Ethics and Conduct applicable to all employees to foster a professional working environment, promote appropriate workplace behavior, ensure ethical conduct, and mutual respect among employees. OCB takes a firm stance against any acts of sexual harassment,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

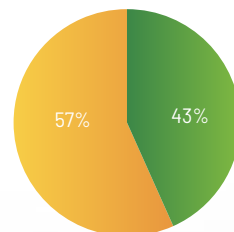
Employee Structure in 2025



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



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.



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

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.



4.3 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 Hieu ve trai 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

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.



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.



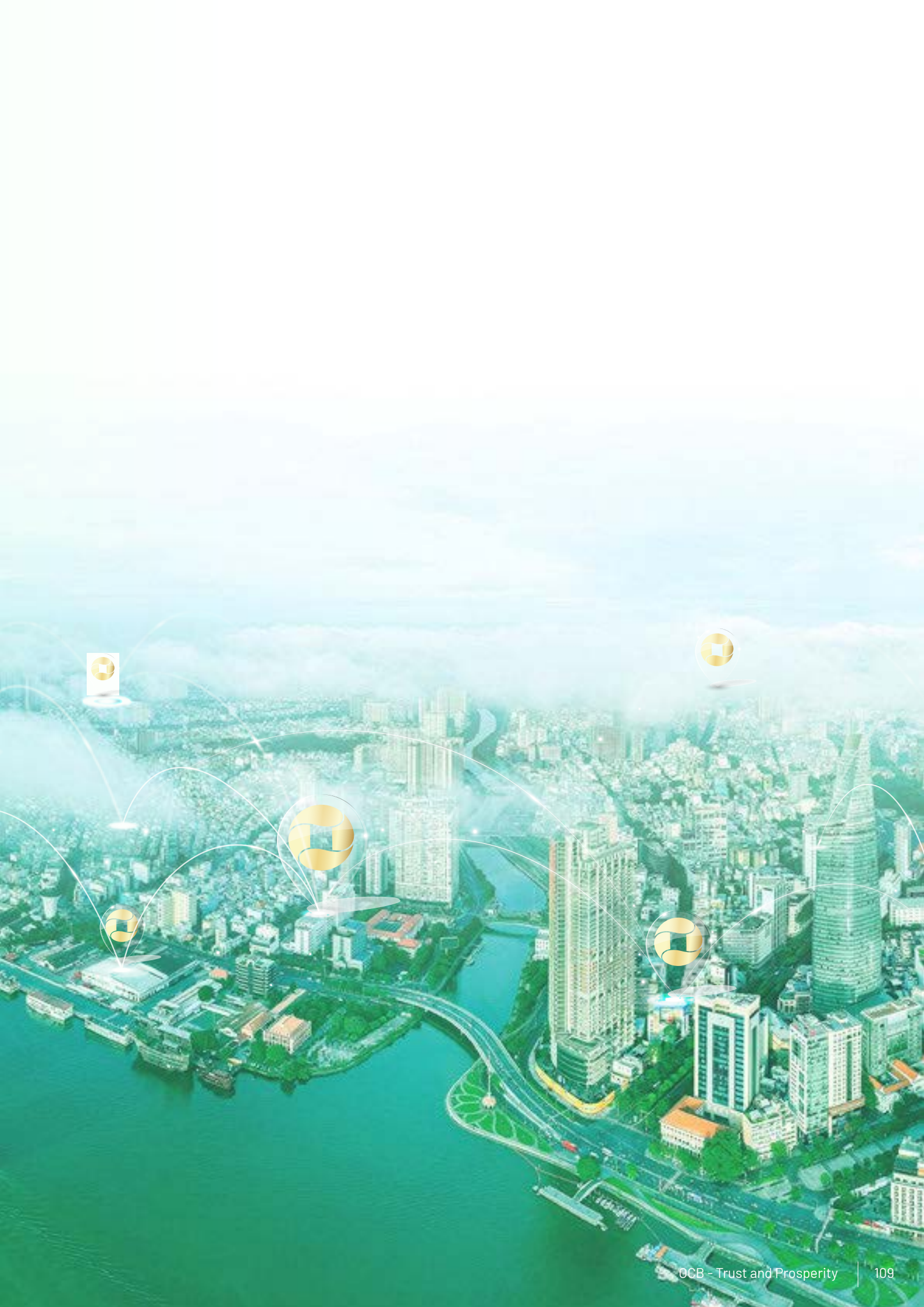
Through participation in major national events, OCB aims to contribute to preserving and promoting cultural and historical values, enriching the spiritual life of the community, and reinforcing its sustainable development strategy of combining business growth with social responsibility.



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 4B, 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 | B7-B9 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 | PG1-20 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. 86 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 Quyen 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 H'LEO TO | No. 570-572 Giai 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 |
| SAO 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 QUYEN 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. 278Q-278H Tran Nguyen Han Street, An Bien Ward, Hai Phong City |

| Name | Address |
|---------------------------|---|
| BA RIA VUNG 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 Quoc 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 Hoi 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



| | | |
|------|------|------|
| 5.42 | 0.58 | 6.02 |
| 9.42 | 3.56 | 7.43 |

| | | | |
|-------|-------|-------|-------|
| 3.456 | 2.589 | 1.234 | 4.567 |
| 3.45 | 2.58 | 6.58 | 12.3 |

GENERAL INFORMATION

Orient Commercial Joint Stock Bank Bank Information

Establishment and Operation

License/Decision No.

0061/NH-GP
1810/QD-QLGS5
3151/QD-NHNN

13 April 1996
31 July 2025
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

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
Mr. Yoshizawa Toshiki
Ms. Trinh Thi Mai Anh
Mr. Ngo Ha Bac
Mr. Phan Trung
Mr. Segawa Mitsuhiro

Chairman
Member
Member
Member
Member
Member

Mr. Duong Ky Hiep

(from 22 April 2025)
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

Mr. Nguyen Trong Hai

(from 22 April 2025)
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



5,2380

3,5084

5,0543

09:40 10:08 10:34 11:59 11:59 11:08 15:02 15:09



KPMG Limited Branch
No. 115 Nguyen Hue Street,
Sai Gon Ward, Ho Chi Minh City, Vietnam
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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.

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 Huy Cuong
Practicing Auditor Registration
Certificate No. 2675-2024-007-1
Deputy General Director

Ho Chi Minh City, 17 March 2026

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 | 15 | 7,902,618,040,898 | 3,469,535,552,139 |
| 1 Deposits and borrowings from the State Bank of Vietnam | | 6,983,254,160,898 | 3,469,535,552,139 |
| 2 Repurchase agreements of Government bonds with the State Treasury | | 919,363,880,000 | - |
| II Deposits and borrowings from other credit institutions | 16 | 54,809,627,751,675 | 45,008,281,205,498 |
| 1 Deposits from other credit institutions | | 54,809,627,751,675 | 43,798,252,294,422 |
| 2 Borrowings from other credit institutions | | - | 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)

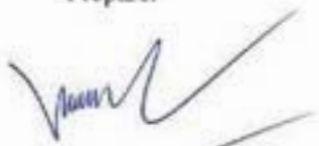
Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of financial position as at 31 December 2025
(continued)

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)

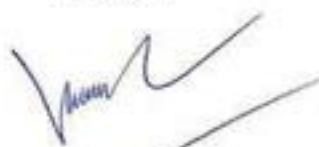
Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of income for the year
ended 31 December 2025 (continued)

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 | (532,727,159,322) | (278,200,437,406) |
| 02 | 42,126,099,818 | 33,994,594,858 |
| 09 | 372,600,000 | - |
| II | (490,228,459,504) | (244,205,842,548) |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| 04 | (1,714,049,093,996) | (28,225,069) |
| III | (1,714,049,093,996) | (28,225,069) |
| IV | 14,907,402,820,106 | 2,038,783,993,762 |
| V | 42,087,797,541,694 | 40,049,013,547,932 |
| VII | 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.

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(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.

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(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).

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(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 |

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| <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> |

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| <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> |

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| <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.

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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).

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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.

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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.

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- 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.

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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.

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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:

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

In which:

- $X_{(m)}$ 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 ($X_{(m)}$) 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.

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(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 |

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(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% |

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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.

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(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.

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(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).

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(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.

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(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;

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- 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.

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(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.

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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.

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(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/QD-NHNN dated April 29, 2004 and the financial reporting regime for credit institutions issued together with Decision No. 16/2007/QD-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.

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23. Equity (continued)

(b) Share capital

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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 |

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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 |

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

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

7. Held-for-trading securities

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

The listing status of trading securities is as follows:

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

8. Loans and advances to customers

| | 31/12/2025 | 31/12/2024 |
|---|----------------------------|----------------------------|
| | VND | 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 |

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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 |

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

| | 31/12/2025 | 31/12/2024 |
|---|----------------------------|----------------------------|
| | VND | 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 | 31/12/2024 |
|--|----------------------------|----------------------------|
| | VND | 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 |

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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 |

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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)

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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.

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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) | - |
| | 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 |
| | 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 |

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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/> | <hr/> |
| | 1,313,209,000,824 | - |
| | <hr/> | |

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12. Tangible fixed assets

| Year ended 31 December 2025 | Building and structures VND | Machinery and equipment VND | Motor vehicles VND | Other tangible fixed assets VND | Total VND |
|--|--------------------------------|--------------------------------|-----------------------|------------------------------------|------------------|
| Cost | | | | | |
| 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.



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12. Tangible fixed assets (continued)

| Year ended 31 December 2024 | Building and structures VND | Machinery and equipment VND | Motor vehicles VND | Other tangible fixed assets VND | Total 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 |

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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) |
| 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 |
| 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.

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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 |

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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) |
| Closing balance | 2,034,917,866,614 | 1,878,312,346,743 |

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(b) Interest and fees receivable

| | 31/12/2025 | 31/12/2024 |
|--|--------------------------|--------------------------|
| | VND | 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 | 31/12/2024 |
|---|--------------------------|--------------------------|
| | VND | 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 | 31/12/2024 |
|--------------------------------|-----------------------|----------------------|
| | VND | 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 |

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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 |

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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 |

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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 | 1,057,113,834,041 |
| | 150,029,644,383,127 | 142,459,763,487,912 |

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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)

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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 |

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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.

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(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 |

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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 |

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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 |

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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.

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(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 |

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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 |

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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) |

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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 |

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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 |

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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.

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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).

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(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 |

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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 |

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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 |

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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 |

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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) |

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- (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 |

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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 |
| <hr/> | | | |
| | 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)

Oriental Commercial Joint Stock Bank

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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 |
| Interest income from external | 15,359,222,236,684 | 3,636,458,734,297 | 2,122,664,891,153 | - | 21,118,345,862,134 |
| Interest income from internal | 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) |
| Interest expense from external | (9,712,160,516,370) | (1,306,256,774,794) | (851,082,181,335) | - | (11,869,499,472,499) |
| Interest expense from internal | (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) | 7,387,183,699,071 |
| 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 |

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a) Geographical region reporting (continued)

| | The South VND | The North VND | The Central VND | Eliminations VND | Total VND |
|--------------------------|------------------------------|-----------------------------|-----------------------------|----------------------------|------------------------------|
| As at 31 December 2025 | | | | | |
| 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) | (19,840,076,704,969) | 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) | (19,840,076,704,969) | 527,646,202,294 | (289,024,801,682,522) |

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(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 | 2,713,957,205,527 | (26,823,883,390,040) | 17,954,213,013,236 |
| <i>Interest income from external</i> | 13,347,569,040,754 | 2,693,366,456,856 | 1,913,257,515,626 | - | 17,954,213,013,236 |
| <i>Interest income from internal</i> | 24,650,927,214,774 | 1,372,256,487,365 | 800,699,689,901 | (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) |
| <i>Interest expense from external</i> | (7,644,706,614,486) | (1,081,075,025,791) | (621,762,701,466) | - | (9,347,544,341,743) |
| <i>Interest expense from internal</i> | (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 |

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(a) Geographical region reporting (continued)

As at 31 December 2024

| | The South VND | The North VND | The Central VND | Eliminations VND | Total VND |
|--------------------------|------------------------------|-----------------------------|-----------------------------|-------------------------|------------------------------|
| III. Assets | | | | | |
| 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 | 38,006,165,070 | 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 | (244,815,809,692,937) |

(b) Business sector reporting

OCB mainly operates in one business segment which is commercial banking.

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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.

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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.

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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.

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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

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- 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.

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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:

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| 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 | - | - | - | - | - | 50,765,500,000 |
| 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 | - | 32,887,027,350,825 | 58,873,114,189,585 | 65,400,231,392,194 | 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 | 79,476,028,655,564 | 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 | - | - | 51,153,149,311,553 | 36,597,984,885,006 | 42,235,570,910,745 | 14,487,404,756,663 |
| Grants, entrusted funds and loans exposed to risks | - | - | 2,198,893,506,355 | 3,402,231,800,000 | - | 656,837,500,000 |
| 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 | 32,244,242,256,663 |
| 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 |

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| 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 encashed debts - gross | - | 724,808,757,631 | 35,265,838,500,000 | 2,525,845,000,000 | - | - | 109,727,000,000 | - | 39,126,199,257,631 |
| Investment securities - gross | 6,771,271,792,153 | - | 26,552,738,674,349 | 61,321,523,311,298 | 54,224,110,340,273 | 18,464,403,521,320 | 8,649,624,323,238 | - | 175,923,691,963,031 |
| Fixed assets | - | 1,500,353,927,457 | - | 1,022,666,600,000 | 9,794,000,000,000 | 23,572,590,000,000 | 2,026,000,000,000 | 14,830,000,000,000 | 52,635,610,527,457 |
| Other assets - gross | 4,800,000,000 | 7,639,594,084,311 | - | - | - | - | - | - | 630,506,628,479 |
| | | | | | | | | | 7,644,394,084,311 |
| Total assets (1) | 6,776,071,792,153 | 13,668,518,181,941 | 62,318,557,174,289 | 64,870,634,911,298 | 63,528,119,348,273 | 41,977,913,521,320 | 18,785,351,323,238 | 14,830,000,000,000 | 279,125,649,344,972 |
| 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 | 90,103,795,411 | 12,239,799,000 | 95,145,720,680 | - | 45,068,281,205,498 |
| Deposits from customers | - | - | 54,009,460,587,241 | 33,382,545,695,360 | 37,642,440,144,617 | 12,379,939,654,592 | 4,983,103,248,390 | 474,137,712 | 142,459,763,487,912 |
| Arrangements and other financial liabilities | - | 356,262,657,844 | - | - | - | - | - | - | 356,262,657,844 |
| Pranks, entrusted funds and items exposed to risks | - | - | - | 5,954,805,000 | 1,527,625,260 | 44,315,255,500 | 5,890,275,823,675 | - | 5,942,083,509,395 |
| Releasable papers issued | - | - | 204,400,000,000 | 59,200,000,000 | 7,668,412,500,000 | 5,538,400,000,000 | 30,520,300,000,000 | - | 44,000,712,500,000 |
| Other liabilities - gross | - | 3,568,175,668,857 | - | - | - | - | - | - | 3,568,175,668,857 |
| Total liabilities (2) | - | 3,951,528,621,123 | 99,522,804,048,628 | 36,435,435,773,559 | 45,422,494,065,288 | 18,861,243,130,630 | 41,490,834,792,785 | 474,137,712 | 244,814,814,581,645 |
| Interest sensitivity gap of balance sheet items (1)-(2) | 6,776,071,792,153 | 9,728,981,560,818 | (37,204,256,865,879) | (28,434,599,137,739) | 18,585,616,274,985 | 23,965,770,390,690 | (30,705,473,469,487) | 14,809,515,842,288 | 34,308,834,663,327 |
| 2)] | | | | | | | | | |
| Effect 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 | (37,204,256,865,879) | (28,434,599,137,739) | 18,585,616,274,985 | 23,965,770,390,690 | (30,752,398,469,487) | 14,809,515,842,288 | 34,263,909,663,327 |

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(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:

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| As at 31 December 2025 | EUR | | USD | | Gold | | Other foreign currencies | | Total | |
|---|-----------------------|---------------------------|-------------------|------------------------|---------------------------|----------------|--------------------------|----------------|----------------|----------------|
| | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | 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 | 12,250,773,302,877 | 60,720,000 | 175,801,574,228 | 12,455,403,828,142 | | | | | |
| 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 | 12,051,082,866,470 | | | | | |
| Foreign exchange position on-balance-sheet [(3)-(1)-(2)] | | | | | | | | | | |
| | 414,317,878 | 385,980,892,750 | 40,615,688 | 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 | 40,615,688 | 14,356,127,436 | 2,768,928,771,562 | | | | | |

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| As at 31 December 2024 | EUR | | USD | | Gold | | Other foreign currencies | | Total | |
|--|-----------------------|--------------------------|-------------------|------------------------|--------------------------|----------------|--------------------------|----------------|---------------------|----------------|
| | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | VND equivalent | 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 | 1,409,949,723,952 | - | 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 | (317,446,757,069) | 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 | | | | | |

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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 |
| | <hr/> |
| As at 31 December 2024 | |
| USD (weakening by 3%) | (5,759,104,262) |
| USD (strengthening by 3%) | 5,759,104,262 |
| | <hr/> |

(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.



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Liquidity risk management

OCB maintains a specific portfolio and volume of high-liquidation assets, which may include but not limited to cash, gold, interbank deposits, Government bonds and other high-liquidation assets in order to meet its liabilities when due under both normal and stressed conditions, without incurring unacceptable losses or risking damage to OCB's reputation. OCB will establish specific liquidity gap and follow strictly on each period based on Assets and Liabilities structure.

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

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

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

The following assumptions and conditions are applied in analysing the maturity of assets and liabilities of OCB:

- Balances with the SBV is classified as demand deposits within one (1) month, in which compulsory reserve is included;
- The maturity term of investment securities - listed debt securities is considered within one (1) month because of their high liquidity; maturity term of investment securities - equity securities is determined to have liquidity for more than five (5) years due to not having a defined maturity date; maturity term of investment securities - unlisted debt securities is calculated based on the maturity date of each kind of securities;
- The maturity term of debts owed to the Government and the SBV; valuable papers issued; due from and loans to other credit institutions, loans and advances to customers is determined based on the maturity date as stipulated in contracts. The actual maturity term may be altered because loan contracts may be extended;
- The maturity of long-term investments is categorised over 5 years because these investments do not have exact maturity date;

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- 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.

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| As at 31 December 2025 | Overdue Overdue over 3 months VND | Overdue up to 3 months VND | Up to 1 month VND | From over 1 to 3 months VND | Current From over 3 to 12 months VND | From over 1 to 5 years VND | Over 5 years VND | Total VND |
|--|--|----------------------------------|-----------------------------|-----------------------------------|---|----------------------------------|---------------------------|----------------------------|
| Assets | | | | | | | | |
| Cash on hand and gold | - | - | 1,160,353,537,112 | - | - | - | - | 1,160,353,537,112 |
| Balances with the SBV | - | - | 2,883,240,107,112 | - | - | - | - | 2,883,240,107,112 |
| Deposits with and loans to other CIs | - | - | 50,951,606,717,576 | 2,000,000,000,000 | 49,000,000,000 | 60,727,000,000 | - | 53,061,333,717,576 |
| Trading securities – gross | - | - | - | - | 50,765,500,000 | - | - | 50,765,500,000 |
| Derivatives and other financial assets | - | - | 179,030,371,554 | (9,998,945,897) | (84,104,093,593) | 2,488,134,442 | 1,061,110,527 | 88,476,577,033 |
| Loans to customers and purchased debts – gross | 5,659,778,162,042 | 1,081,362,690,178 | 8,051,779,540,488 | 13,022,358,000,930 | 31,150,023,218,188 | 67,871,967,493,603 | 76,164,645,205,585 | 203,001,914,311,014 |
| Investment securities – gross | - | - | 300,253,848,967 | 2,500,701,199,979 | 35,879,047,474,593 | 6,146,262,636,441 | 13,555,446,901,488 | 58,381,712,061,468 |
| Fixed assets | - | - | - | - | - | - | 694,141,350,833 | 694,141,350,833 |
| Other assets – gross | 35,712,004,743 | - | 353,220,576,431 | 206,134,168,030 | 1,104,619,329,186 | 2,953,251,442,355 | 2,636,281,378,315 | 7,289,218,899,060 |
| Total assets (1) | 5,695,490,166,785 | 1,081,362,690,178 | 63,879,884,699,240 | 17,719,194,423,042 | 68,149,351,428,374 | 77,834,696,706,841 | 93,051,575,946,748 | 326,611,156,061,208 |
| Liabilities | | | | | | | | |
| Due to the Government and the SBV | - | - | 7,847,510,824,971 | - | 55,107,215,927 | - | - | 7,902,618,040,898 |
| Deposits and borrowings from other CIs | - | - | 52,809,627,751,675 | 2,000,000,000,000 | - | - | - | 54,809,627,751,675 |
| Deposits from customers | - | - | 50,626,418,257,080 | 32,330,952,001,663 | 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 | - | - | 4,038,326,000 | 110,810,271,000 | 670,333,489,255 | 5,473,097,368,585 | - | 6,258,279,454,840 |
| Valuable papers issued | - | - | 70,500,000,000 | 500,000,000,000 | 25,100,000,000,000 | 39,000,000,000,000 | - | 64,670,500,000,000 |
| Other liabilities – gross | - | - | 593,118,452,360 | 662,378,310,999 | 2,916,571,534,325 | 1,182,058,732,865 | 5,021,433 | 5,354,132,051,982 |
| Total liabilities (2) | - | - | 111,951,213,612,086 | 35,604,140,583,662 | 81,755,482,239,553 | 59,713,614,981,373 | 350,265,848 | 289,024,801,682,522 |
| Net liquidity gap [(1)-(2)] | 5,695,490,166,785 | 1,081,362,690,178 | (48,071,728,912,846) | (17,884,946,160,620) | (13,606,130,811,179) | 17,321,081,725,468 | 93,051,225,688,900 | 37,586,354,378,686 |

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Notes to the consolidated financial statements for the year ended 31 December 2025 (continued)

| As at 31 December 2024 | Overdue | | | | | From over 1 to 3 months VND | From over 3 to 12 months VND | From over 1 to 5 years VND | Over 5 years VND | Total VND |
|--|---------------------------|----------------------------|-----------------------------|-----------------------------|------------------------------|-----------------------------|------------------------------|----------------------------|----------------------------|----------------------------|
| | Overdue over 3 months VND | Overdue up to 3 months VND | Up to 1 month 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 CIs | - | - | 36,490,627,257,631 | 2,525,845,000,000 | - | 109,727,000,000 | - | - | - | 39,126,199,257,631 |
| Loans to customers and purchased debts - gross | 5,495,106,007,177 | 1,276,165,784,976 | 7,344,230,025,038 | 11,576,533,545,672 | 31,512,297,583,246 | 43,358,874,544,505 | 74,960,484,472,417 | 175,923,691,963,631 | - | 52,635,610,527,457 |
| Investment securities - gross | - | - | - | 50,679,985,651 | 29,680,452,385,902 | 3,557,731,984,057 | 19,346,756,171,847 | 630,506,628,479 | - | 630,506,628,479 |
| Fixed assets | - | - | - | - | - | - | - | - | - | - |
| Other assets - gross | 4,800,000,000 | - | 391,897,698,577 | 103,408,902,509 | 1,144,007,078,024 | 3,250,060,707,199 | 2,750,219,698,002 | 7,644,394,084,311 | - | 7,644,394,084,311 |
| Total assets (1) | 5,499,996,007,177 | 1,276,165,784,976 | 47,292,001,765,369 | 14,256,467,433,832 | 62,736,757,847,172 | 59,276,384,235,761 | 97,687,966,976,745 | 279,125,649,344,972 | - | 279,125,649,344,972 |
| 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 CIs | - | - | 41,822,856,617,208 | 2,987,935,273,199 | 102,343,594,411 | 95,145,720,680 | - | - | - | 45,008,281,205,498 |
| Deposits from customers | - | - | 54,109,437,688,785 | 33,025,502,177,077 | 49,198,346,213,948 | 6,126,003,248,390 | 474,157,712 | - | 474,157,712 | 142,459,763,487,912 |
| Derivatives and other financial liabilities | - | - | (24,136,099,162) | (152,757,783,613) | 533,156,540,019 | - | - | - | - | 356,262,657,844 |
| 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 | 59,290,000,000 | 13,230,900,000,000 | 30,520,300,000,000 | - | - | - | 44,010,712,500,000 |
| Other liabilities - gross | - | - | 483,635,328,459 | 662,413,296,891 | 1,752,876,311,150 | 669,248,641,330 | 2,091,027 | - | 2,091,027 | 3,568,175,668,857 |
| Total liabilities (2) | - | - | 99,985,293,165,891 | 36,588,347,769,154 | 64,929,833,963,826 | 43,390,973,434,835 | 476,348,739 | 476,348,739 | 244,814,814,581,645 | - |
| Net liquidity gap (1)-(2) | 5,499,996,007,177 | 1,276,165,784,976 | (52,693,291,400,522) | (22,331,780,335,322) | (2,203,066,916,654) | 6,975,410,801,736 | 97,687,966,976,745 | 279,125,649,344,972 | - | 34,310,834,663,327 |

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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:

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As at 31 December 2025

| | Fair value through profit or loss VND | Loans and receivables VND | Available-for-sale VND | Amortised cost 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 | 58,381,712,061,468 | (*) |
| 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 | 7,902,618,040,898 | (*) |
| Deposits and borrowings from other CIs | - | - | - | 54,809,627,751,675 | 54,809,627,751,675 | (*) |
| Deposits from customers | - | - | - | 150,029,644,383,127 | 150,029,644,383,127 | (*) |
| Grants, entrusted funds and loans exposed to risks | - | - | - | 6,258,279,454,840 | 6,258,279,454,840 | (*) |
| Valuable papers issued | - | - | - | 64,670,500,000,000 | 64,670,500,000,000 | (*) |
| Other financial liabilities | - | - | - | 4,391,743,023,845 | 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

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As at 31 December 2024

| | Fair value through profit or loss VND | Loans and receivables VND | Available-for-sale VND | Amortised cost VND | Carrying amount VND | Fair value VND |
|--|--|------------------------------|---------------------------|----------------------------|----------------------------|-------------------|
| Financial assets | | | | | | |
| Cash on hand and gold | - | 787,773,771,826 | - | - | 787,773,771,826 | 787,773,771,826 |
| Balances with the SBV | - | 2,377,473,012,237 | - | - | 2,377,473,012,237 | 2,377,473,012,237 |
| Deposits with and loans to other CIs | - | 39,126,199,257,631 | - | - | 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 | (*) |
| Available-for-sale securities - gross | - | - | 52,635,610,527,457 | - | 52,635,610,527,457 | (*) |
| Other financial assets - gross | - | 3,328,328,011,723 | - | - | 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 | 3,469,535,552,139 | (*) |
| Deposits and borrowings from other CIs | - | - | - | 45,008,281,205,498 | 45,008,281,205,498 | (*) |
| Deposits from customers | - | - | - | 142,459,763,487,912 | 142,459,763,487,912 | (*) |
| Grants, entrusted funds and loans exposed to risks | - | - | - | 5,942,083,509,395 | 5,942,083,509,395 | (*) |
| Valuable papers issued | - | - | - | 44,050,712,500,000 | 44,050,712,500,000 | (*) |
| Derivatives and other financial liabilities | 356,262,657,844 | - | - | - | 356,262,657,844 | (*) |
| Other financial liabilities | - | - | - | 2,982,631,843,407 | 2,982,631,843,407 | (*) |
| | 356,262,657,844 | - | - | 243,873,008,098,351 | 244,229,270,756,195 | |

(*) 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.

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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 |

48. 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:

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(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




Phạm Hồng Hải
General Director





Aug Sep

1.003

210.95

149.16

23.26




1.41%

no... July Aug Sep



30 *năm*
Niềm tin &
Thịnh vượng



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