

Số/No: 1928.01 /2026/TB - OCB

Tp. Hồ Chí Minh, ngày 22 tháng 04 năm 2026  
Ho Chi Minh City, 22 April 2026

**CÔNG BỐ THÔNG TIN ĐỊNH KỲ**  
**PERIODIC INFORMATION DISCLOSURE**

Kính gửi/To:

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

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

*Organization: Orient Commercial Joint Stock Bank*

- Mã chứng khoán: **OCB**

*Stock symbol: OCB*

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

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

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

- Fax: (84-28) 38 220 963

- Người thực hiện công bố thông tin: Bà NGUYỄN VĂN ANH

*Information disclosing person: Ms. NGUYEN VAN ANH*

- Chức vụ: Kế toán trưởng

*Position: Chief Accountant*

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

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

- Nội dung thông tin công bố: Báo cáo tài chính Quý 1 năm 2026 (Riêng lẻ + Hợp nhất), giải trình biến động lợi nhuận sau thuế so với cùng kỳ trên Báo cáo tài chính Quý 1 năm 2026

*Information disclosure content: Financial statements for Q1.2026 (Separate + Consolidated), explanation on changes of profit after tax compared to the same period in the Financial Statements of Q1.2026*

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 22/04/2026 tại đường dẫn: <https://ocb.com.vn/vi/nha-dau-tu#thong-tin-tai-chinh>

*This information was disclosed on OCB's website from 22 April 2026 at: <https://www.ocb.com.vn/en/investors#>*

Tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

*We hereby certify the truthfulness of the information stated above and take the full responsibility before the law for the disclosed information.*

**Nơi nhận/Recipients:**

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

**Đại diện tổ chức/Organization Representative**

**Người ủy quyền CBTT**

**Authorized representative**



**NGUYỄN VĂN ANH**



*Niềm tin và thịnh vượng*

# CONSOLIDATED FINANCIAL STATEMENTS

## Q1 2026

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

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at March 31, 2026

	Notes	31/03/2026 VND	31/12/2025 VND
<b>ASSETS</b>			
<b>Cash, gold and gemstones</b>		<b>1,594,267,599,732</b>	<b>1,160,353,537,112</b>
<b>Balances with the State Bank of Vietnam ("SBV")</b>		<b>3,682,353,520,508</b>	<b>2,883,240,107,112</b>
<b>Deposits and loans to other credit institutions</b>		<b>65,012,338,364,453</b>	<b>53,061,333,717,576</b>
Deposits at other credit institutions		64,902,611,364,453	52,951,606,717,576
Loans to other credit institutions		109,727,000,000	109,727,000,000
Loan risk provisions to other credit institutions		-	-
<b>Securities held for trading</b>	V.1	<b>51,000,500,000</b>	<b>50,765,500,000</b>
Securities held for trading		51,000,500,000	50,765,500,000
Security provisions held for trading		-	-
<b>Derivatives instruments and other financial assets</b>	V.2	-	<b>88,476,577,033</b>
<b>Loans to customers</b>		<b>200,503,421,569,508</b>	<b>195,190,887,725,518</b>
Loans to customers	V.3	204,503,673,456,194	198,764,945,826,810
Provision for credit loss of loans to customers	V.4	(4,000,251,886,686)	(3,574,058,101,292)
<b>Purchased debts</b>		<b>4,054,603,109,959</b>	<b>4,205,191,220,572</b>
Purchased debts		4,085,242,428,171	4,236,968,484,204
Provision for credit loss of purchased debts		(30,639,318,212)	(31,777,263,632)
<b>Investment securities</b>	V.5	<b>60,022,168,653,166</b>	<b>58,355,283,948,524</b>
Available-for-sale securities		58,792,063,254,499	57,068,503,060,644
Held-to-maturity investment securities		1,249,250,069,512	1,313,209,000,824
Provision for investment securities		(19,144,670,845)	(26,428,112,944)
<b>Long-term capital contribution, investment</b>		-	-
Investment in subsidiaries		-	-
Joint venture capital		-	-
Investment in Affiliates		-	-
Other Long-Term Investments		-	-
Long-term investment depreciation reserve		-	-
<b>Fixed assets</b>		<b>660,599,646,951</b>	<b>694,141,350,833</b>
<i>Tangible fixed assets</i>		275,750,839,526	298,311,967,113
Cost		944,680,849,748	935,691,076,302
Accumulated depreciation		(668,930,010,222)	(637,379,109,189)
<i>Financial lease fixed assets</i>		-	-
Cost		-	-
Accumulated depreciation		-	-
<i>Intangible fixed assets</i>		384,848,807,425	395,829,383,720
Cost		794,148,757,622	793,982,357,622
Accumulated depreciation		(409,299,950,197)	(398,152,973,902)
<b>Investment real estate</b>		-	-
Cost		-	-
Accumulated depreciation		-	-
<b>Other assets</b>		<b>8,516,875,099,030</b>	<b>7,259,805,882,833</b>
Receivables		2,965,282,864,125	2,723,578,580,007
Interest and fee receivable		4,145,236,587,551	3,346,030,161,632
Deferred CIT assets		11,443,467,483	9,154,773,987
Other assets		1,415,927,823,808	1,210,455,383,434
<i>In which: Goodwill</i>		-	-
Provision for other on-balance assets		(21,015,643,937)	(29,413,016,227)
<b>TOTAL ASSETS</b>		<b>344,097,628,063,307</b>	<b>322,949,479,567,113</b>

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at March 31, 2026

	Notes	31/03/2026 VND	31/12/2025 VND
<b>LIABILITIES</b>			
<b>Amounts due to the Government and the SBV</b>	V.6	<b>5,977,622,379,347</b>	<b>7,902,618,040,898</b>
Deposits and borrowings from the Government, the SBV		5,228,337,329,347	6,983,254,160,898
Transactions on sale and repurchase of Government bonds with the State Treasury		749,285,050,000	919,363,880,000
<b>Deposits and borrowings from other credit institutions</b>	V.7	<b>65,076,679,821,331</b>	<b>54,809,627,751,675</b>
Deposits from other credit institutions		62,048,247,571,331	54,809,627,751,675
Borrowings from other credit institutions		3,028,432,250,000	-
<b>Customer deposits</b>	V.8	<b>158,683,196,107,870</b>	<b>150,029,644,383,127</b>
<b>Derivatives and other financial liabilities</b>	V.2	<b>151,948,104,299</b>	-
<b>Grants, entrusted funds and loans exposed to risks</b>		<b>7,272,615,812,174</b>	<b>6,258,279,454,840</b>
<b>Valuable papers issued</b>	V.9	<b>66,327,900,000,000</b>	<b>64,670,500,000,000</b>
<b>Other liabilities</b>		<b>5,706,962,728,846</b>	<b>5,354,132,051,982</b>
Interest and fee payable		4,630,190,357,980	3,395,975,004,874
Deferred CIT payable		-	-
Other payables	V.10	1,076,772,370,866	1,958,157,047,108
Provision for contingent liabilities and off-balance sheet commitments		-	-
<b>TOTAL LIABILITIES</b>		<b>309,196,924,953,867</b>	<b>289,024,801,682,522</b>
<b>OWNERS' EQUITY</b>			
<b>Capital and funds</b>	V.12	<b>34,900,703,109,440</b>	<b>33,924,677,884,591</b>
<b>Capital of credit institutions</b>		<b>26,630,522,840,000</b>	<b>26,630,522,840,000</b>
Charter capital		26,630,522,840,000	26,630,522,840,000
Capital construction investment		-	-
Share premium		-	-
Treasury shares		-	-
Preference shares		-	-
Other capital		-	-
<b>Credit institution funds</b>		<b>3,323,056,402,919</b>	<b>3,323,056,402,919</b>
<b>Exchange rate differences</b>		<b>838,406,571</b>	-
<b>Asset revaluation differences</b>		-	-
<b>Undistributed earnings</b>		<b>4,946,285,459,950</b>	<b>3,971,098,641,672</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>		<b>344,097,628,063,307</b>	<b>322,949,479,567,113</b>

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at March 31, 2026

### CONSOLIDATED OFF-BALANCE SHEET ITEMS

	<i>Notes</i>	<u>31/03/2026</u> VND	<u>31/12/2025</u> VND
Credit guarantees		270,384,224,823	281,839,818,425
Foreign exchange commitments		193,194,564,660,184	182,797,611,540,637
Spot foreign exchange commitments - buy		273,133,881,717	2,893,757,692,890
Spot foreign exchange commitments - sell		273,879,871,963	2,895,639,800,000
Swap contracts		192,647,550,906,504	177,008,214,047,747
Letters of credit		543,569,290,317	601,509,002,070
Other guarantees		13,091,829,307,851	12,810,654,631,107
Other commitments		4,758,676,964,324	4,672,128,793,102
Uncollected interest and receivable fees		2,568,906,609,913	2,241,743,467,942
Written-off debts		17,550,055,489,920	16,960,469,937,084
Other assets and documents		96,424,140,026,499	87,732,304,489,273

Chief Accountant



Nguyen Van Anh

Director of Financial  
Management Center



Quach Thanh Long

Ho Chi Minh City, April 22, 2026

Chief Executive Officer



Pham Hong Hai





## CONSOLIDATED STATEMENT OF PROFIT OR LOSS

Quarter 01, 2026

Items	Notes	Q1.2026	Q1.2025	Cumulative from the beginning of the year to the end of Q1.2026	Cumulative from the beginning of the year to the end of Q1.2025
Interest and similar income	VI.13	6,196,871,696,825	4,885,692,430,168	6,196,871,696,825	4,885,692,430,168
Interest and similar expenses	VI.14	(3,814,139,750,328)	(2,722,129,546,788)	(3,814,139,750,328)	(2,722,129,546,788)
<b>NET INTEREST INCOME</b>		<b>2,382,731,946,497</b>	<b>2,163,562,883,380</b>	<b>2,382,731,946,497</b>	<b>2,163,562,883,380</b>
Income from services		226,431,784,050	174,598,602,738	226,431,784,050	174,598,602,738
Expenses on services		(67,886,602,380)	(43,849,799,453)	(67,886,602,380)	(43,849,799,453)
<b>Net gain from services</b>		<b>158,545,181,670</b>	<b>130,748,803,285</b>	<b>158,545,181,670</b>	<b>130,748,803,285</b>
<b>Net gain from trading foreign currencies</b>		<b>86,966,898,391</b>	<b>7,020,575,622</b>	<b>86,966,898,391</b>	<b>7,020,575,622</b>
<b>Net (loss)/ gain from trading securities</b>	VI.15	<b>(11,746,500,000)</b>	<b>37,000,000</b>	<b>(11,746,500,000)</b>	<b>37,000,000</b>
<b>Net loss from investment securities</b>	VI.16	<b>(5,917,744,457)</b>	<b>(99,736,592,751)</b>	<b>(5,917,744,457)</b>	<b>(99,736,592,751)</b>
<b>Income from capital contribution, equity investments</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other operating income		128,647,929,659	88,076,698,183	128,647,929,659	88,076,698,183
Other operating expenses		(16,932,812,814)	(16,397,129,065)	(16,932,812,814)	(16,397,129,065)
<b>Net gain from other activities</b>		<b>111,715,116,845</b>	<b>71,679,569,118</b>	<b>111,715,116,845</b>	<b>71,679,569,118</b>
<b>TOTAL OPERATING INCOME</b>		<b>2,722,294,898,946</b>	<b>2,273,312,238,654</b>	<b>2,722,294,898,946</b>	<b>2,273,312,238,654</b>
<b>OPERATING EXPENSES</b>	VI.17	<b>(1,009,699,879,816)</b>	<b>(1,002,077,843,041)</b>	<b>(1,009,699,879,816)</b>	<b>(1,002,077,843,041)</b>
<b>NET PROFIT FROM OPERATING ACTIVITIES</b>		<b>1,712,595,019,130</b>	<b>1,271,234,395,613</b>	<b>1,712,595,019,130</b>	<b>1,271,234,395,613</b>
Provision expenses for credit losses		(489,014,771,286)	(378,040,536,626)	(489,014,771,286)	(378,040,536,626)
<b>PROFIT BEFORE TAX</b>		<b>1,223,580,247,844</b>	<b>893,193,858,987</b>	<b>1,223,580,247,844</b>	<b>893,193,858,987</b>
Current corporate income tax		(250,682,123,062)	(180,738,168,905)	(250,682,123,062)	(180,738,168,905)
Deferred corporate income tax expense		2,288,693,496	-	2,288,693,496	-
<b>Total corporate income tax</b>		<b>(248,393,429,566)</b>	<b>(180,738,168,905)</b>	<b>(248,393,429,566)</b>	<b>(180,738,168,905)</b>
<b>PROFIT AFTER TAX</b>		<b>975,186,818,278</b>	<b>712,455,690,082</b>	<b>975,186,818,278</b>	<b>712,455,690,082</b>
Basic earnings per share (VND/share)		-	-	366	268

Chief Accountant



Nguyen Van Anh

Director of Financial  
Management Center



Quach Thanh Long

Ho Chi Minh City, April 22, 2026

Chief Executive Officer



Pham Hong Hai

## CONSOLIDATED CASH FLOW STATEMENT

as at March 31, 2026

<i>Items</i>	<i>Notes</i>	<i>Cumulative from the beginning of the year to the end of Q1.2026</i>	<i>Cumulative from the beginning of the year to the end of Q1.2025</i>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
Interest and similar receipts		5,198,644,920,663	4,467,375,363,511
Interest and similar payments		(2,578,868,341,588)	(2,169,303,421,052)
Income from services		357,775,135,943	130,882,575,106
Net receipts/payments from dealing in foreign currencies, gold and securities trading activities		62,019,211,835	(92,706,109,507)
Other income/ (expense)		32,460,744,275	(9,817,849,389)
Recoveries from bad debts previously written-off		79,203,354,387	81,755,570,781
Payments for operating and salary expenses		(1,152,963,736,395)	(1,215,076,799,232)
Corporate income tax paid during the year		(623,876,931,485)	(298,259,831,603)
<b>Net cash flows from operating profit before changes in operating assets and liabilities</b>		<b>1,374,394,357,635</b>	<b>894,849,498,615</b>
<b>Changes in operating assets</b>			
Decrease in deposits and loans to other credit institutions		-	93,921,500,000
Increase in investment securities		(1,723,795,193,855)	(4,844,681,609,628)
Decrease in other derivative and financial assets		88,476,577,033	-
Increase in loans to customers		(5,523,042,642,039)	(4,005,632,163,127)
Decrease in provision to write off (credit, security, long-term investment) losses		(63,958,931,312)	(532,811,254,615)
Increase in other operating assets		(267,570,896,952)	(265,538,409,325)
<b>Changes in operating liabilities</b>			
Decrease in amounts due to the Government and the SBV		(1,924,995,661,551)	(1,617,716,083,309)
Increase/ (decrease) in deposits and borrowings from other credit institutions		10,267,052,069,656	(7,749,865,873,357)
Increase in customer deposits		8,653,551,724,743	8,694,110,397,180
Increase in issuance of valuable papers (except for valuable papers issued included in financial activities)		1,657,400,000,000	6,858,443,750,000
Increase in grants, trusted funds, and borrowing that the bank bears the risk		1,014,336,357,334	19,264,527,090
Increase in derivatives and other financial liabilities		151,948,104,299	305,193,658,679
(Decrease)/ increase in other operating liabilities		(506,324,564,288)	702,492,850,970
Utilization of funds		(3,000,000,000)	(2,000,000,000)
<b>Net cash flows from/(used in) operating activities</b>		<b>13,194,471,300,703</b>	<b>(1,449,969,210,827)</b>



## CONSOLIDATED CASH FLOW STATEMENT

as at March 31, 2026

Items	Notes	Cumulative from	Cumulative from
		the beginning of the year to the end of Q1.2026	the beginning of the year to the end of Q1.2025
Purchases of fixed assets		(12,952,089,864)	(336,226,299,382)
Proceeds from sales, disposal of fixed assets		1,904,349,433	4,322,727
<b>Net cash flows from / (used in) investing activities</b>		<b>(11,047,740,431)</b>	<b>(336,221,976,655)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITY</b>			
Dividends paid to shareholders		(229,843,950)	-
<b>Cash flows used in financing activities</b>		<b>(229,843,950)</b>	<b>-</b>
<b>Net cash flows for the period</b>		<b>13,183,193,716,322</b>	<b>(1,786,191,187,482)</b>
Cash and cash equivalents at the beginning of the period		56,995,200,361,800	42,087,797,541,694
Adjustment for the impact of exchange rate changes		838,406,571	4,717,372,961
<b>Cash and cash equivalents at the end of the period</b>		<b>70,179,232,484,693</b>	<b>40,306,323,727,173</b>

Ho Chi Minh City, April 22, 2026

Chief Accountant

Director of Financial  
Management Center

Chief Executive Officer






Nguyen Van Anh

Quach Thanh Long

Pham Hong Hai

## NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Q1 2026

### I. OPERATIONAL CHARACTERISTICS

#### ABOUT THE BANK

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

#### 1. *Establishment & Operation*

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

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

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
 Q1.2026

**2. Charter capital**

As at March 31, 2026, the bank's charter capital is VND 26,630,522,840,000 (December 31, 2025: VND 26,630,522,840,000).

**3. Board of Directors**

The members of the Board of Directors as at March 31, 2026 are as follows:

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

**Board of Supervision**

The members of the Board of Supervision as at March 31, 2026 include:

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

**4. Board of Management**

The members of the Board of Management as at March 31, 2026 include:

<i>Full name</i>	<i>Position</i>
Mr. Pham Hong Hai	Chief Executive Officer
Mr. Nguyen Ba Ngoc	Deputy Chief Executive Officer (Appointed on February 01, 2026)

**5. Head Office, Branches**

Orient Commercial Joint Stock Bank has its head office located at The Hallmark Tower, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh city, Vietnam. As of March 31, 2026, Orient Commercial Joint Stock Bank has one (01) Head Office, sixty-two (62) main branches, one hundred thirteen (113) transaction offices in provinces and cities across the country.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
Q1.2026

**6. Subsidiary**

As of March 31, 2026, the bank has 02 subsidiaries, established in Vietnam:

- Orient commercial bank international money transfer company limited company was established under Business Registration Certificate No. 0314327542 dated April 3, 2017 with a capital contribution ratio of 100%.
- Phuong Dong bank assets exploitation and debt management one member company limited was established under Business Registration Certificate No. 0318933777 dated April 28, 2025 with a capital contribution ratio of 100%.

**7. Employees**

The total number of employees of the bank and its subsidiaries as at 31 March 2026 is 6,944 employees (31 December 2025: 6,909 employees).

**II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY**

**1. Fiscal Year**

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

**2. Accounting Currency**

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

**III. APPLIED ACCOUNTING STANDARDS AND SYSTEM**

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

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

**- Applied accounting standards and system**

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

**- Basis of preparation of consolidated financial statements and significant accounting estimates**

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



**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
Q1.2026

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

**IV. APPLIED ACCOUNTING POLICIES**

**1. Currencies Conversion**

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

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

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

**2. Basis of Consolidation**

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

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

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



included in the consolidated statement of profit or loss from the date of acquisition or up to the date of disposal, as appropriate.

### 3. **Derivative Financial Instruments**

#### *Currency forward contracts and currency swap contracts*

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 accounting period; the difference on the revaluation is recognised in the item "Foreign exchange differences" in "Owners' equity" and transferred to the 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 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 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 statement of income on a straight-line basis over the term of the swap contract.

#### *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.

### 4. **Interest Income & Interest Expense**

Interest income and interest expense are recognized in the statement of profit or loss on an accrual basis. Accrued interest income arising from loans classified from groups 2 to 5 under Circular 31/2024/TT-NHNN dated 30 June 2024 ("Circular 31"), Decree No. 86/2024/ND-CP dated 11 July 2024 ("Decree 86") will not be recognized in the statement of profit or loss. The accrued interest on these debts is transferred to off-balance sheet accounts and recorded in the statement profit and loss when the bank actually collects them.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
Q1.2026

**5. Fees & Commissions**

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

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

**6. Loans to Customers, purchased debts**

**- Loan recognition principles**

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.

Loans to customers are stated at the amount of principal less allowance for credit losses, including specific credit loss allowance and general credit loss allowance.

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

The bank applies the quantitative method prescribed in Article 10 of Circular 31 in classifying loans for the following assets, namely deposits at and loans to financial institutions and other credit institutions; purchase and entrustment of purchase of unlisted corporate bonds (including bonds issued by other credit institutions); lending to customers; entrustment of credit granting; purchase and sale of debts according to regulations; repurchase of government bonds on the stock market; purchase of promissory notes, treasury bills, and deposit certificates issued by other credit institutions and foreign bank branches (collectively referred to as "loan"); Usance Payable at Sight Letter of Credit with a clause that allows the beneficiary to be paid immediately or in advance of the letter of credit's due date, and the transaction of reimbursing the letter of credit according to an agreement with the customer, using the bank's funds for reimbursement starting from the date the bank reimburses the beneficiary; the transaction of negotiating the payment of the letter of credit; and the outright purchase of the documents presented under the letter of credit without recourse, except in the case where a commercial bank or a foreign bank branch purchases the documents without recourse under the letter of credit issued by the same commercial bank or foreign bank branch.

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

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

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

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

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

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

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

#### 7. **Loans sold to Vietnam Asset Management Company (“VAMC”)**

The bank sells loans to VAMC at carrying amount in accordance with Decree No. 53/2013/ND-CP effective from 9 July 2013 on “Establishment, structure and operations of Vietnam Asset Management Company”, Circular No. 19/2013/TT-NHNN “Regulations on purchasing, selling and writing-off of bad debts of Vietnam Asset Management Company”, Circular No. 14/2015/TT-NHNN, No. 08/2016/TT-NHNN and No. 09/2017/TT-NHNN amending and supplementing Circular No.19/2013/TT-NHNN and Official Letter No. 8499/NHNN-TCKT on “Accounting guidance on selling and purchasing of loan transactions between VAMC and credit institutions”. Accordingly, selling price equals to the outstanding loan balance minus (-) unused balance of specific provision. The bank then receives special bonds issued by VAMC.

Upon the sale of loans to VAMC, the bank writes off loan balances and corresponding specific provisions and recognizes special bonds issued by VAMC at par value. When receiving loans previously sold to VAMC, the bank uses specific provisions for special bonds to write off bad debts and recognizes the difference between provision for credit loss and the remaining outstanding loan balance/bond value in “Other income” of the statement of profit or loss.



NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
Q1.2026

**8. Securities Trading & Investment**

**8.1 Held-for-trading securities**

*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.

*Measurement*

Held-for-trading securities are stated at cost including purchase price plus any directly attributable transaction costs such as brokerage, transaction, information, 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).

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.

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.

*Derecognised*

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.

**8.2 Investment securities**

*Classification and recognition*

Investment securities include available-for-sale securities and held-to-maturity securities. OCB 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, OCB 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.

- *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.

#### *Recognition*

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

#### *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 statement of income.

The market price of available-for-sale equity securities is determined similarly to that of trading equity securities.

- *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.

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.

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



**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
Q1.2026

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.

**9. Intangible fixed assets**

- **Land use rights**

Land use rights include legally transferred land use rights.

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

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

- **Computer software**

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

**10. Tangible fixed assets**

- **Cost**

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

- **Depreciation**

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

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

**11. Lease transactions**

*Leases made by the bank or its subsidiary*

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

**12. Cash and cash equivalents**

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

**13. Provisions, contingent liabilities and unknown assets**

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

**14. Obligations to employees**

**14.1 Pension benefits**

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

**14.2 Severance pay**

Pursuant to Article 46 of the Labor Code No. 45/2019/QH14 effective from 1 January 2021, the bank is obliged to pay severance allowance equal to half a month's salary for each year of employment up to 31 December 2008 plus other allowances (if any) to employees who voluntarily resign. From 1 January 2009, the average monthly salary calculated for severance allowance payment will be based on the average salary of the six most recent months up to the date of the employee's resignation. Accordingly, the working time at the bank for calculating severance allowance is the total actual working time at the bank minus the time the employee has participated in unemployment insurance in accordance with the law on unemployment insurance and the working time for which the employer has paid severance allowance.

**14.3 Unemployment insurance**

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

**15. Principles and methods of recording corporate income tax and corporate income tax expenses**

- *Current income tax*

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

and tax laws are applied and enacted at the end of the reporting period.

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

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

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

- *Deferred income tax*

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

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

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

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

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

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

recognised to the extent that it is probable that sufficient taxable profit will be available against which the unrecognised deferred tax assets can be utilised.

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

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

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

**16. Borrowings**

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

**17. Equity**

Share capital of the bank and its subsidiary for the period from January 1, 2026 to March 31, 2026:

	<i>Charter capital</i>	<i>Share premium</i>	<i>Total</i>
Balance as at 1 January 2026	26,630,522,840,000	-	26,630,522,840,000
Increase within the period	-	-	-
Decrease within the period	-	-	-
<b>Balance as at 31 March 2026</b>	<b>26,630,522,840,000</b>	<b>-</b>	<b>26,630,522,840,000</b>



NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 Q1.2026

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

(Figures as of December 31, 2025 that have been presented according to figures in the 2025 audited report)

**1. Securities held for trading**

	<u>31/03/2026</u>	<u>31/12/2025</u>
<b>Debt securities</b>	<b>51,000,500,000</b>	<b>50,765,500,000</b>
- Government securities	51,000,500,000	50,765,500,000
<b>Total</b>	<b>51,000,500,000</b>	<b>50,765,500,000</b>
<b>Listing status</b>	<b>31/03/2026</b>	<b>31/12/2025</b>
<b>Debt securities</b>	<b>51,000,500,000</b>	<b>50,765,500,000</b>
- Listed	51,000,500,000	50,765,500,000
<b>Total</b>	<b>51,000,500,000</b>	<b>50,765,500,000</b>

**2. Derivatives and other financial instruments**

	Total contract value (according to exchange rate on contract effective date)	Total net book value (at the exchange rates as at the date of the financial statements)	
		Assets	Liabilities
<b>As at 31/03/2026</b>			
<b>Currency derivatives</b>			
- Swap contracts	96,463,136,953,936	-	28,840,319,592
- Forward contracts	4,267,162,160,000	-	39,607,840,000
<b>Other derivatives</b>			
- Interest rate swap contracts	2,332,688,454,516	-	83,499,944,707
<b>Total</b>	<b>103,062,987,568,452</b>	<b>-</b>	<b>151,948,104,299</b>
<b>As at 31/12/2025</b>			
<b>Currency derivatives</b>			
- Swap contracts	88,573,966,010,450	198,713,002,773	-
- Forward contracts	9,161,749,855,000	-	26,821,575,000
<b>Other derivatives</b>			
- Interest rate swap contracts	2,294,857,836,066	-	83,414,850,740
<b>Total</b>	<b>100,030,573,701,515</b>	<b>198,713,002,773</b>	<b>110,236,425,740</b>
		<b>88,476,577,033</b>	



**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
 Q1.2026

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

**3. Loans to customers**

	<u>31/03/2026</u>	<u>31/12/2025</u>
Loans to local economic entities and individuals	204,071,969,086,436	198,258,488,546,027
Payments on behalf of customers	23,913,711,245	23,963,711,245
Loan by funded capital, investment delegation	66,200,580,287	81,769,369,164
Frozen and pending debts awaiting resolution	341,590,078,226	400,724,200,374
<b>Total</b>	<b><u>204,503,673,456,194</u></b>	<b><u>198,764,945,826,810</u></b>

**- Analysis of loan portfolio by quality**

	<u>31/03/2026</u>	<u>31/12/2025</u>
Current	193,020,240,448,707	188,542,923,451,264
Special mention	3,941,593,629,468	3,475,821,455,543
Substandard	1,044,677,604,668	797,210,239,597
Doubtful	1,603,699,517,411	1,715,658,267,794
Loss	4,551,872,177,714	3,832,608,212,238
Debts pending for settlement secured by foreclosed assets and unsettled debts with collaterals	341,590,078,226	400,724,200,374
<b>Total</b>	<b><u>204,503,673,456,194</u></b>	<b><u>198,764,945,826,810</u></b>

**- Analysis of loan portfolio by original term**

	<u>31/03/2026</u>	<u>31/12/2025</u>
Short-term loans	55,450,419,233,441	52,861,916,920,020
Medium-term loans	55,086,125,933,029	54,011,401,601,074
Long-term loans	93,967,128,289,724	91,891,627,305,716
<b>Total</b>	<b><u>204,503,673,456,194</u></b>	<b><u>198,764,945,826,810</u></b>

**4. Provisions for credit losses on loan to customers**

	<u>General provision</u>	<u>Specific provision</u>
<b>Q1.2026</b>		
Provision at the beginning of the quarter	1,458,987,110,310	2,115,070,990,982
Provision charged for the period	38,089,483,114	388,104,302,280
Increase in allowance due to receiving back debts sold to VAMC during the year	-	14,543,074,230
Provision used to write off bad debts	-	(14,543,074,230)
<b>End of quarter balance</b>	<b><u>1,497,076,593,424</u></b>	<b><u>2,503,175,293,262</u></b>
<b>Q1.2025</b>		
Provision at the beginning of the quarter	1,250,704,327,183	1,298,619,483,794
Provision charged for the period	31,682,370,789	348,929,591,279
Provision used to write off bad debts	-	(532,811,254,615)
<b>End of quarter balance</b>	<b><u>1,282,386,697,972</u></b>	<b><u>1,114,737,820,458</u></b>

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
**Q1.2026**
**5. Investment securities**

	<u>31/03/2026</u>	<u>31/12/2025</u>
<b>Available-for-sale securities</b>	<b>58,772,918,583,654</b>	<b>57,042,074,947,700</b>
<b>a. Debt securities</b>	<b>58,735,662,617,832</b>	<b>57,004,257,059,977</b>
- Securities issued by the Government	16,596,895,589,742	16,641,154,536,438
- Securities issued by other local credit institutions	40,299,517,817,364	38,300,178,015,579
- Securities issued by local economic entities	1,839,249,210,726	2,062,924,507,960
<b>b. Equity securities</b>	<b>56,400,636,667</b>	<b>64,246,000,667</b>
- Securities issued by other local credit institutions	12,928,136,667	12,928,136,667
- Securities issued by local economic entities	43,472,500,000	51,317,864,000
<b>c. Provision of available-for-sale securities</b>	<b>(19,144,670,845)</b>	<b>(26,428,112,944)</b>
<b>Held-to-maturity investment securities</b>	<b>1,249,250,069,512</b>	<b>1,313,209,000,824</b>
- Special bonds issued by VAMC	1,249,250,069,512	1,313,209,000,824
<b>Total</b>	<b><u>60,022,168,653,166</u></b>	<b><u>58,355,283,948,524</u></b>

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

	<u>31/03/2026</u>	<u>31/12/2025</u>
<b>Borrowings from the State Bank of Vietnam</b>	<b>5,228,337,329,347</b>	<b>6,983,254,160,898</b>
Borrowings by credit profile	50,521,254,660	55,107,215,927
Discounted borrowings, rediscounted valuable papers	5,177,816,074,687	6,928,146,944,971
<b>Selling and repurchasing government bonds from State Treasury</b>	<b>749,285,050,000</b>	<b>919,363,880,000</b>
<b>Total</b>	<b><u>5,977,622,379,347</u></b>	<b><u>7,902,618,040,898</u></b>

**7. Deposits and borrowings from other institutions**

	<u>31/03/2026</u>	<u>31/12/2025</u>
<b>Deposits from other institutions</b>		
<b>a. Demand deposits</b>	<b>10,415,571,331</b>	<b>8,434,251,675</b>
- In VND	10,415,571,331	8,434,251,675
<b>b. Term deposits</b>	<b>62,037,832,000,000</b>	<b>54,801,193,500,000</b>
- In VND	57,726,600,000,000	51,622,100,000,000
- In foreign currencies	4,311,232,000,000	3,179,093,500,000
<b>Total</b>	<b><u>62,048,247,571,331</u></b>	<b><u>54,809,627,751,675</u></b>
<b>Borrowings from other institutions</b>		
- In VND	3,028,432,250,000	-
<b>Total</b>	<b><u>3,028,432,250,000</u></b>	<b><u>-</u></b>
<b>Total deposits and borrowings from other institutions</b>	<b><u>65,076,679,821,331</u></b>	<b><u>54,809,627,751,675</u></b>

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
 Q1.2026

**8. Customer deposits**

 - *Notes by deposit types*

	<u>31/03/2026</u>	<u>31/12/2025</u>
<b>Demand deposits</b>	<b>16,932,245,387,695</b>	<b>14,847,850,986,636</b>
- Demand deposits in VND	15,911,383,962,568	13,799,559,851,373
- Demand deposits in foreign currencies	1,020,861,425,127	1,048,291,135,263
<b>Term deposits</b>	<b>141,046,870,213,007</b>	<b>134,415,155,553,481</b>
- Term deposits in VND	140,240,095,882,315	133,518,621,864,455
- Term deposits in foreign currencies	806,774,330,692	896,533,689,026
<b>Deposits for specific purposes</b>	<b>272,779,560,519</b>	<b>418,384,807,119</b>
<b>Margin deposits</b>	<b>431,300,946,649</b>	<b>348,253,035,891</b>
<b>Total</b>	<b><u>158,683,196,107,870</u></b>	<b><u>150,029,644,383,127</u></b>

**9. Valuable papers issued**

	<u>31/03/2026</u>	<u>31/12/2025</u>
Bonds with terms from 12 months to 5 years	38,500,000,000,000	38,500,000,000,000
Certificates of deposits with terms under 12 months	24,464,000,000,000	24,956,000,000,000
Certificates of deposits with terms from 12 months to 5 years	3,363,900,000,000	1,214,500,000,000
<b>Total</b>	<b><u>66,327,900,000,000</u></b>	<b><u>64,670,500,000,000</u></b>

**10. Other liabilities**

	<u>31/03/2026</u>	<u>31/12/2025</u>
Internal payables	12,052,091,890	10,687,551,471
External payables	879,532,709,531	1,759,281,926,192
Bonus and welfare funds	185,187,569,445	188,187,569,445
<b>Total</b>	<b><u>1,076,772,370,866</u></b>	<b><u>1,958,157,047,108</u></b>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
Q1.2026

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

**11. Obligations to the state budget of the bank and deferred corporate income tax expense**

**11.1 Obligations to the state budget of the bank**

	31/12/2025		During the period		31/03/2026	
	Payable	Receivable	Payable	Paid	Payable	Receivable
Value-added tax	57,301,882,662	14,274,825,650	19,512,839,744	51,781,957,595	10,994,382,796	236,443,635
Corporate income tax	618,972,393,070	121,183,244	250,682,123,062	623,876,931,485	250,439,195,382	4,782,793,979
Personal income tax	12,910,705,796	-	83,335,980,990	88,963,165,465	7,283,521,321	-
Foreign contractor tax	1,972,402,617	-	3,649,527,221	3,973,302,839	1,648,626,999	-
Real estate tax	-	-	23,500,974	23,500,974	-	-
<b>Total</b>	<b>691,157,384,145</b>	<b>14,396,008,894</b>	<b>357,203,971,991</b>	<b>768,618,858,358</b>	<b>270,365,726,498</b>	<b>5,019,237,614</b>

**11.2 Deferred corporate income tax expense**

**Deferred tax assets**

	31/03/2026	31/12/2025
Deferred corporate income tax income relating to deductible temporary differences	11,443,467,483	9,154,773,987
<b>Total</b>	<b>11,443,467,483</b>	<b>9,154,773,987</b>

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
Q1.2026

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

**12. Bank's equity**

**Statement of changes in equity**

Opening balance	Charter capital	Foreign exchange difference	Financial reserve	Charter capital supplement reserve	Other reserves	Undistributed profits	Total
Balance as at 31/12/2025	26,630,522,840,000	-	2,921,672,618,020	401,009,728,011	374,056,888	3,971,098,641,672	33,924,677,884,591
Increase	-	838,406,571	-	-	-	975,186,818,278	976,025,224,849
Decrease	-	-	-	-	-	-	-
Balance as at 31/03/2026	26,630,522,840,000	838,406,571	2,921,672,618,020	401,009,728,011	374,056,888	4,946,285,459,950	34,900,703,109,440



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

**13. Interest and similar income**

	<u>Q1.2026</u>	<u>Q1.2025</u>
Interest income from deposits	566,508,515,879	335,006,557,749
Interest income from loans to customers and other credit institutions	4,780,080,318,881	3,773,727,558,523
Interest income from trading and investment of securities	692,779,423,123	586,191,618,966
Income from guarantee activities	40,296,259,543	42,260,075,218
Interest income from debt trading activities	90,086,544,638	97,394,024,173
Other incomes from credit activities	27,120,634,761	51,112,595,539
<b>Total</b>	<b><u>6,196,871,696,825</u></b>	<b><u>4,885,692,430,168</u></b>

**14. Interest and similar expenses**

	<u>Q1.2026</u>	<u>Q1.2025</u>
Interest expenses for deposits	2,659,175,965,598	1,931,196,227,451
Interest expenses for borrowings	198,850,677,346	140,734,177,125
Interest expenses for valuable papers issued	944,557,728,527	638,465,962,739
Expense for other credit activities	11,555,378,857	11,733,179,473
<b>Total</b>	<b><u>3,814,139,750,328</u></b>	<b><u>2,722,129,546,788</u></b>

**15. Net (loss)/ gain from trading securities**

	<u>Q1.2026</u>	<u>Q1.2025</u>
Income from trading securities	102,381,170	37,000,000
Expenses for trading securities	(11,848,881,170)	-
<b>Total</b>	<b><u>(11,746,500,000)</u></b>	<b><u>37,000,000</u></b>

**16. Net loss from investment securities**

	<u>Q1.2026</u>	<u>Q1.2025</u>
Income from investment securities	-	13,674,140,320
Expenses for investment securities	(7,595,309,186)	(113,437,825,449)
Provision reversed for investment securities	1,677,564,729	27,092,378
<b>Total</b>	<b><u>(5,917,744,457)</u></b>	<b><u>(99,736,592,751)</u></b>

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
Q1 2026**

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

**17. Total operating expenses**

	<u>Q1.2026</u>	<u>Q1.2025</u>
1. Expenses on taxes, fees and charges	204,115,172	759,075,414
2. Employee costs	640,009,767,507	586,002,459,937
In which:		
- Salaries and benefits	573,322,631,660	517,698,364,027
- Expenses contributed from salaries	49,423,835,930	48,964,629,054
- Allowances	804,843,500	954,202,500
- Other employee expenses	16,458,456,417	18,385,264,356
3. Expenses on assets	145,778,931,594	143,558,234,095
- In which: depreciation of fixed assets	43,122,151,776	33,212,661,204
4. Administrative expenses	193,111,466,430	238,495,208,101
In which:		
- Travelling expenses	12,867,729,381	13,512,397,193
- Expenses on union activities of credit institution	62,096,737	53,630,051
5. Insurance fees for customer deposits	38,992,971,403	33,262,865,494
6. Provision made (excluding provisions for credit losses on balance sheet and off-balance-sheet items; and provision for credit losses of securities)	(8,397,372,290)	-
<b>Total</b>	<b><u>1,009,699,879,816</u></b>	<b><u>1,002,077,843,041</u></b>

**VII. OTHER INFORMATION**

**18. Related party transactions**

**18.1 Transactions incurred during the quarter:**

	Income/ (expense)	
	<u>Q1/2026</u>	<u>Q1/2025</u>
Interest income from loans to other related parties	11,563,162,834	1,994,373,175
Interest expenses on deposits from other related parties	(2,672,206,821)	(1,777,169,462)
Fees earned from other related parties	165,558,100	44,744,462

**18.2 Balances at the quarter end:**

	Receivables/ (payables)	
	<u>31/03/2026</u>	<u>31/12/2025</u>
Loans to other related parties	566,305,854,092	479,918,636,737
Deposits from other related parties	(192,579,972,547)	(173,555,792,526)
Interest receivables from loans to other related parties	857,164,191	710,547,024
Interest payables on deposits from other related parties	(2,637,508,791)	(1,914,626,490)

**19. Events after the statement of financial position date**

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

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

	Total loan balance	Total deposit balance	Off-balance-sheet commitments	Derivatives (total contract value)	Securities trading and investment
Domestic	208,698,642,884,365	285,208,617,740,910	556,096,529,159	103,062,987,568,452	60,092,313,824,011
Overseas	-	1,850,725,938,291	-	-	-

**VIII. FINANCIAL RISK MANAGEMENT**

**21. Policies for managing risks of financial instruments**

The bank faces material risks from financial instruments, including:

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

In addition, the Bank integrates operational and model risk management as inseparable components to ensure valuation accuracy and operational safety.

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

***Risk management framework***

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

The bank's risk management framework is established to set out key principles for managing and controlling material risks arising from the Bank's activities. On this basis, the bank's risk management policies are established to identify and analyze the material risks faced by the bank, set appropriate risk limits and controls, and monitor risks and adherence to these limits.

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

environment, in which all employees understand their roles and obligations.

## 22. Credit risk

The bank is subject to credit risk through its loans to customers, deposits and loans to other banks and investments in corporate bonds and in cases where it acts as an intermediary on behalf of customers or other third parties or issues guarantees. Credit risk arises when a customer, obligor or partner fails to perform or improperly performs or does not fulfill their obligations under the commitments and agreements entered into with the Bank. The Bank's primary exposure to credit risk arises through its loans and advances to corporates and retail customers and investments in corporate bonds. The amount of credit exposure in this regard is represented by the carrying amounts of the assets on the statement of financial position. In addition, the Bank is exposed to off balance sheet credit risk through guarantees commitments, letters of credit and derivatives issued.

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

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

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

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

- ▶ Focusing on completion of data infrastructure used for developing credit rating and risk classification systems in accordance with international standards;
- ▶ Developing and completing the credit rating system and the scorecard system;
- ▶ Gathering and reviewing credit policies/documents of the whole system to reassess the integrity and responsiveness to the requirements specified in the policies of Risk Management Framework;



- ▶ Completing the credit quality monitoring mechanism for the entire life cycle of a loan;
- ▶ Developing an early credit risk warning system; and
- ▶ Developing a debt recovery and restructuring system.

### 23. Market risk

Market risk is the risk that negative changes in interest rate, exchange rate, gold price, securities price and market-related values of commodities. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimizing the return on risk.

#### **Market risk management**

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

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

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

#### 23.1 Interest rate risk

Interest rate risk arises when there is a difference in the interest rate repricing period between assets and liabilities, thereby creating the possibility that the bank's income, asset value, and off-balance sheet commitment value will be affected when market interest rates fluctuate.

The real interest rate re-pricing term is the remaining period from the date of preparation of the financial statements to the most recent interest re-pricing period of the assets and capital items.

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

- ▶ Cash and gold; investment/capital securities; derivatives instruments and other financial assets; long term investments and other assets (including fixed assets, investment real estates and other assets) and other payables are classified as non-interest bearing items.
- ▶ Balances with the State Bank and current deposit at other credit institutions are considered as current and accordingly, as non - interest bearing items.

- ▶ The repricing period of interest rate of investment securities are determined based on the actual maturity term of issuance party. Trading securities are debt securities in term from 6 to 12 months. Discount/premium of bonds and VAMC bonds are classified as non-interest bearing items.
- ▶ The repricing period of interest rate of balances due from and loans to other credit institutions; loans to customers; borrowing from the SBV; balances due to and borrowings from other credit institutions and due to customers are determined as follows:
  - Items which bear fixed interest rate for the entire contractual term: the repricing period of interest rate is determined based on the remaining contractual term calculated from the consolidated statement of financial position date.
  - Items which bear floating interest rate: the repricing period of interest rate is determined from the consolidated statement of financial position date to the next interest reset date.
- ▶ The real interest repricing term for valuable papers is based on the actual maturity of each type of valuable papers.
- ▶ The real interest repricing term of the investment trust or loan portfolio that the credit institution bears the risk based on the repricing term of interest as stipulated in the contract (if any) or the actual maturity of the transaction.
- ▶ With a cautious stance that mobilization from Market 1 is due before maturity (but not yet settled) is the debt obligation that the Bank must prioritize at the highest level for payment to partners or customers. Accordingly, the entire balance of these deposits is revalued by the Bank immediately to ensure timely and sufficient measurement of the impact of market interest rate changes on profitability of the bank.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
Q1.2026

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

**23.1. Interest rate risk (continued)**

	Interest re-pricing period								Total VND
	Overdue VND	Non-interest bearing VND	Up to 1 month VND	From 1 to 3 months VND	From 3 to 6 months VND	From 6 to 12 months VND	From 1 to 5 years VND	Over 5 years VND	
<b>Assets</b>									
Cash, gold and gemstones	-	1,594,267,599,732	-	-	-	-	-	-	1,594,267,599,732
Balances with the SBV	-	3,682,353,520,508	-	-	-	-	-	-	3,682,353,520,508
Deposits and loans to other credit institutions (*)	-	6,334,499,364,453	58,568,112,000,000	-	-	49,000,000,000	60,727,000,000	-	65,012,338,364,453
Securities held for trading (*)	-	-	-	-	-	51,000,500,000	-	-	51,000,500,000
Loans to customers and purchased debts - gross (*)	7,760,339,477,327	-	31,628,908,329,837	54,959,534,669,871	81,149,609,808,335	23,369,830,474,559	9,720,693,124,436	-	208,588,915,884,365
Investment securities - gross (*)	-	2,492,713,324,011	4,576,000,000,000	9,500,000,000,000	11,800,000,000,000	15,779,500,000,000	5,233,100,000,000	10,660,000,000,000	60,041,313,324,011
Fixed assets	-	660,599,646,951	-	-	-	-	-	-	660,599,646,951
Other assets - gross (*)	27,295,557,453	8,510,595,185,514	-	-	-	-	-	-	8,537,890,742,967
<b>Total assets</b>	<b>7,787,635,034,780</b>	<b>23,275,028,641,169</b>	<b>94,773,020,329,837</b>	<b>64,459,534,669,871</b>	<b>92,949,609,808,335</b>	<b>39,249,330,974,559</b>	<b>15,014,520,124,436</b>	<b>10,660,000,000,000</b>	<b>348,168,679,582,987</b>
<b>Liabilities</b>									
Amount due to the Government and the SBV	-	-	5,309,226,534,616	668,395,844,731	-	-	-	-	5,977,622,379,347
Deposits and borrowings from other credit institutions	-	10,415,571,331	65,066,264,250,000	-	-	-	-	-	65,076,679,821,331
Customer deposits	-	-	49,821,677,691,123	29,361,924,712,675	52,162,274,039,102	21,895,284,709,669	5,441,882,898,582	152,056,719	158,683,196,107,870
Derivatives and other financial liabilities	-	64,765,909,511	(690,768,758)	(527,036,454)	-	88,400,000,000	-	-	151,948,104,299
Grants, trusted funds and borrowings that the bank bears risk	-	-	2,188,814,988,935	4,321,132,000,000	105,152,000,000	657,200,000,000	316,823,239	-	7,272,615,812,174
Value papers issued	-	-	2,187,900,000,000	8,010,000,000,000	10,100,000,000,000	7,530,000,000,000	38,500,000,000,000	-	66,327,900,000,000
Other liabilities (*)	-	5,706,962,728,846	-	-	-	-	-	-	5,706,962,728,846
<b>Total liabilities</b>	<b>-</b>	<b>5,782,144,209,688</b>	<b>124,573,192,695,916</b>	<b>42,360,925,520,952</b>	<b>62,367,426,039,102</b>	<b>30,170,884,709,669</b>	<b>43,942,199,721,821</b>	<b>152,056,719</b>	<b>309,196,924,953,867</b>
<b>On-balance sheet interest sensitivity gap</b>	<b>7,787,635,034,780</b>	<b>17,492,884,431,481</b>	<b>(29,800,172,366,079)</b>	<b>22,098,609,148,919</b>	<b>30,582,183,769,233</b>	<b>9,078,446,264,890</b>	<b>(28,927,679,597,385)</b>	<b>10,659,847,943,281</b>	<b>38,971,754,629,120</b>
Off-balance sheet commitments affect the interest sensitivity of assets and liabilities (net)	-	-	690,768,758	527,036,454	-	-	-	-	1,217,805,212
<b>Total interest sensitivity gap</b>	<b>7,787,635,034,780</b>	<b>17,492,884,431,481</b>	<b>(29,799,481,597,321)</b>	<b>22,099,136,185,373</b>	<b>30,582,183,769,233</b>	<b>9,078,446,264,890</b>	<b>(28,927,679,597,385)</b>	<b>10,659,847,943,281</b>	<b>38,972,972,434,332</b>

(\*): Excluding provision

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
Q1.2026

**23.2. Currency risk**

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

***Currency risk management***

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



**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
**Q1.2026**

The following table presents assets and liabilities in foreign currencies translated into VND as at 31 March 2026:

	EUR equivalent	USD equivalent	Gold currencies equivalent	Other currencies equivalent	Total
	VND	VND	VND	VND	VND
<b>Assets</b>					
Cash, gold and gemstones	118,930,333,553	392,169,694,176	242,760,000	44,464,931,003	555,807,718,732
Balances with the SBV	-	17,779,046,795	-	-	17,779,046,795
Deposits and loans to other credit institutions (*)	22,724,876,929	7,295,765,327,969	-	175,766,927,469	7,494,257,132,367
Loans to customers and purchased debts - gross (*)	-	1,579,391,581,760	-	-	1,579,391,581,760
Other assets - gross (*)	3,242,233	350,708,652,530	-	-	350,711,894,763
<b>Total assets</b>	<b>141,658,452,715</b>	<b>9,635,814,303,230</b>	<b>242,760,000</b>	<b>220,231,858,472</b>	<b>9,997,947,374,417</b>
<b>Liabilities</b>					
Deposits and borrowings from other credit institutions	-	4,311,232,000,000	-	-	4,311,232,000,000
Customer deposits	30,162,332,359	1,755,906,351,411	-	71,277,505,277	1,857,346,189,047
Derivatives and other financial liabilities	91,330,500,000	(3,494,676,716,281)	-	-	(3,403,346,216,281)
Grants, trusted funds and borrowings that the bank bears risk	-	7,176,940,823,239	-	-	7,176,940,823,239
Other liabilities	3,911,592,767	141,731,526,996	22,965,096	19,845,377,065	165,511,461,924
<b>Total liabilities</b>	<b>125,404,425,126</b>	<b>9,891,133,985,365</b>	<b>22,965,096</b>	<b>91,122,882,342</b>	<b>10,107,684,257,929</b>
FX position on balance sheet	16,254,027,589	(255,319,682,135)	219,794,904	129,108,976,130	(109,736,883,512)
FX position off-balance sheet	(15,830,620,000)	226,960,269,754	-	(27,468,640,000)	183,661,009,754
<b>Net on, off-balance sheet FX position</b>	<b>423,407,589</b>	<b>(28,359,412,381)</b>	<b>219,794,904</b>	<b>101,640,336,130</b>	<b>73,924,126,242</b>

(\*): Excluding risk provision

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**  
Q1.2026**23.3 Liquidity risk**

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

**Liquidity risk management**

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

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

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

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

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
 Q1.2026

**23.3. Liquidity risk (continued)**

	Overdue			Current				Total VND
	Above 3 months VND	Within 3 months VND	Up to 1 month VND	From 1 to 3 months VND	From 3 to 12 months VND	From 1 to 5 years VND	Over 5 years VND	
<b>Assets</b>								
Cash, gold and gemstones	-	-	1,594,267,599,732	-	-	-	-	1,594,267,599,732
Balances with the SBV	-	-	3,682,353,520,508	-	-	-	-	3,682,353,520,508
Deposits and loans to other credit institutions (*)	-	-	64,902,611,364,453	-	49,000,000,000	60,727,000,000	-	65,012,338,364,453
Securities held for trading (*)	-	-	-	-	51,000,500,000	-	-	51,000,500,000
Loans to customers and purchased debts - gross (*)	6,434,434,043,050	1,325,905,434,277	9,725,338,673,520	11,670,109,491,183	33,592,766,236,045	68,874,140,549,330	76,966,221,456,960	208,588,915,884,365
Investment securities - gross (*)	-	-	4,576,649,210,726	9,500,000,000,001	27,007,835,201,621	7,380,139,918,723	11,576,688,992,940	60,041,313,324,011
Fixed assets	-	-	-	-	-	-	660,599,646,951	660,599,646,951
Other assets - gross (*)	27,295,557,453	-	456,408,069,204	551,060,140,297	1,159,392,548,391	3,616,929,563,246	2,726,804,864,376	8,537,890,742,967
<b>Total assets</b>	<b>6,461,729,600,503</b>	<b>1,325,905,434,277</b>	<b>84,937,628,438,143</b>	<b>21,721,169,631,481</b>	<b>61,859,994,486,057</b>	<b>79,931,937,031,299</b>	<b>91,930,314,961,227</b>	<b>348,168,679,582,987</b>
<b>Liabilities</b>								
Amounts due to the Government and the SBV	-	-	5,309,226,534,616	668,395,844,731	-	-	-	5,977,622,379,347
Deposits and borrowings from the SBV and other credit institutions	-	-	65,076,679,821,331	-	-	-	-	65,076,679,821,331
Customer deposits	-	-	48,639,430,423,928	26,920,682,572,967	67,172,853,003,986	15,950,078,050,270	152,056,719	158,683,196,107,870
Derivatives and other financial liabilities	-	-	28,300,783,963	(7,050,320,194)	134,517,830,280	(2,723,337,038)	(1,096,852,712)	151,948,104,299
Grants, trusted funds and borrowings that the bank bears risk	-	-	4,652,613,000	1,160,173,694,175	769,032,689,160	5,338,756,815,839	-	7,272,615,812,174
Value papers issued	-	-	24,000,000,000	8,010,000,000,000	17,630,000,000,000	40,663,900,000,000	-	66,327,900,000,000
Other liabilities (*)	-	-	608,768,104,021	765,500,643,292	2,584,190,396,792	1,748,498,899,893	4,684,848	5,706,962,728,846
<b>Total liabilities</b>	<b>-</b>	<b>-</b>	<b>119,691,058,280,859</b>	<b>37,517,702,434,971</b>	<b>88,290,593,920,218</b>	<b>63,698,510,428,964</b>	<b>(940,111,145)</b>	<b>309,196,924,953,867</b>
<b>Net liquidity gap</b>	<b>6,461,729,600,503</b>	<b>1,325,905,434,277</b>	<b>(34,753,429,842,716)</b>	<b>(15,796,532,803,490)</b>	<b>(26,430,599,434,161)</b>	<b>16,233,426,602,335</b>	<b>91,931,255,072,372</b>	<b>38,971,754,629,120</b>

(\*): Excluding risk provision

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS  
Q1.2026

**23.4 Other market price risks**

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

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

As at 31 March 2026 and 31 December 2025, the impact of equity price risk of the Bank is insignificant.

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

	31/03/2026 VND	31/12/2025 VND
USD	26,288.00	26,273.50
EUR	30,443.50	31,079.00
GBP	34,894.50	35,436.50
JPY	165.49	168.45
CAD	18,954.00	19,238.00
AUD	18,162.00	17,649.00
SGD	20,519.00	20,550.00
KRW	18.82	19.23
CNY	3,813.50	3,763.50
THB	801.00	832.50
CHF	33,331.00	33,549.00
NZD	15,061.00	15,172.00
HKD	3,411.00	3,430.00
SEK	2,858.00	2,954.00
TWD	921.94	938.22
XAU	17,340,000.00	15,180,000.00

Hồ Chí Minh City, April 22, 2026

Chief Accountant



Nguyen Van Anh

Director of Financial  
Management Center



Quach Thanh Long

Chief Executive Officer



Pham Hong Hai



No.: 1929.01/2026/CV-OCB

Ho Chi Minh City, 22 April 2026

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

Re: Explanation on changes in profit after tax compared to the same period in the Financial Statement of the first quarter of 2026

Pursuant to Circular No. 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance on guidance on information disclosure on the stock market, Orient Commercial Joint Stock Bank (OCB) would like to explain the fluctuations in profit after tax (PAT) in the separate and consolidated business performance reports presented in the Financial Statements for the first quarter of 2026 compared to the same period in 2025 ("Q1.2025") as follows:

Unit: million VND

Item	Q1.2026	Q1.2025	Increase/decrease compared to the same period
Separate PAT	974,357	712,440	36.76%
Consolidated PAT	975,187	712,456	36.88%

OCB's PAT in the separate and consolidated financial statements for the first quarter of 2026 increased compared to Q1.2025 mainly due to:

- Net interest income increased compared to the same period last year, driven by credit growth aimed at meeting customers' borrowing demands.
- Service income recorded a year-on-year increase, primarily attributable to the Bank's enhanced digitalization initiatives and expanded customer adoption of its services.
- Income from trading foreign currencies increased as the Bank closely adhered to the Government's macroeconomic management orientations and the State Bank of Vietnam's monetary and exchange rate policies, thereby formulating appropriate and flexible foreign exchange business plans.
- Operating expenses were strictly and effectively controlled.

OCB clarifies for the comprehension of the Commission and Investors.

Best regards.

**CHIEF ACCOUNTANT**

**Recipients:**

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



**Nguyễn Văn Anh**