OCB

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

Số/No: 3631.01 */2026/TB - OCB*

Tp. Hồ Chí Minh, ngày 14 *tháng 08 năm 2026*
Ho Chi Minh City, 14 *August 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, 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 VÂN 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 bán niên đã được soát xét cho giai đoạn 6 tháng kết thúc ngày 30/06/2026 (Riêng lẻ + Hợp nhất), giải trình biến động lợi nhuận sau thuế so với cùng kỳ trên Báo cáo tài chính bán niên năm 2026.

Information disclosure content: Audited Interim Financial statements for the six-month period ended 30 June 2026 (Separate + Consolidated), explanation on changes in profit after tax compared to the same period in the 2026 Interim Financial statements.

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 14 /08/2026 tại đường dẫn: https://ocb.com.vn/vi/nha-dau-tu#thong-tin-tai-chinh

This information was disclosed on OCB's website from 14 *August 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.

Đại diện tổ chức/*Organization Representative*

Người ủy quyền CBTT

Authorized representative

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG

M.S.D.N: 0300852005 - C.T.C.P. ★ THÀNH PHỐ HỒ CHÍ MINH

NGUYỄN VÂN ANH

Nơi nhận/Recipients:

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

KPMG

Orient Commercial Joint Stock Bank

Separate Interim financial statements
for the six-month period ended
30 June 2026

Orient Commercial Joint Stock Bank
Bank Information

Establishment and Operation License/Decision No.	0061/NH-GP	13 April 1996
	1810/QD-QLGS5	31 July 2025
	3151/QD-NHNN	16 September 2025
	69/QD-QLGS5	30 June 2026
	1772/QD-NHNN	3 August 2026

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 13 April 1996. The Establishment and Operation License has been amended several times and the most recent of which is Decision No. 1772/QD-NHNN dated 3 August 2026 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 Business/Enterprise Registration Certificate and their amendments were issued by the Department of Planning and Investment of Ho Chi Minh City.

Board of Directors	Mr. Trinh Van Tuan	Chairman
	Mr. Yoshizawa Toshiki	Member
	Ms. Trinh Thi Mai Anh	Member
	Mr. Ngo Ha Bac	Member
	Mr. Phan Trung	Member
	Mr. Segawa Mitsuhiro	Member
	Mr. Duong Ky Hiep	Independent Member
	Mr. Le Xuan Nghia	Independent Member (from 15 April 2026)
Board of Supervisors	Ms. Dang Thi Thanh Huyen	Head of Board
	Ms. Dang Thi Quy	Member
	Mr. Pham Quang Vinh	Member
	Mr. Nguyen Van Hai	Member
	Mr. Nguyen Trong Hai	Member
Board of Management	Mr. Shayannasr Hamed	Acting General Director (from 1 June 2026)
	Mr. Pham Hong Hai	General Director (until 31 May 2026)
	Mr. Nguyen Ba Ngoc	Deputy General Director (from 1 February 2026)
	Ms. Do Tu Anh	Deputy General Director (from 3 April 2026)

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	

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 separate interim financial statements of the Bank for the six-month period ended 30 June 2026.

The Board of Management is responsible for the preparation and true and fair presentation of the separate interim 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 interim financial reporting. In the opinion of the Board of Management:

(a) the separate interim financial statements set out on pages from 6 to 99 give a true and fair view of the unconsolidated financial position of the Bank as at 30 June 2026, and of its unconsolidated results of operations and its unconsolidated cash flows for the six-month period 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 interim financial reporting; and

(b) at the date of this statement, there are no reasons for the Board of Management to believe that the Bank 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 separate interim financial statements for issue.

On behalf of the Board of Management

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

Shayannasr Hamed
Acting General Director

Ho Chi Minh City, 13 August 2026

KPMG

KPMG Limited Branch
No. 115 Nguyen Hue Street,
Sai Gon Ward, Ho Chi Minh City, Vietnam
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INTERIM FINANCIAL STATEMENTS REVIEW REPORT

To the Shareholders
Orient Commercial Joint Stock Bank

We have reviewed the accompanying separate interim financial statements of Orient Commercial Joint Stock Bank ("the Bank"), which comprise the separate statement of financial position as at 30 June 2026, the separate statements of income and cash flows for the six-month period then ended and the explanatory notes thereto which were authorised for issue by the Bank's Board of Management on 13 August 2026, as set out on pages 6 to 99.

The Board of Management's Responsibility

The Bank's Board of Management is responsible for the preparation and true and fair presentation of these separate interim 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 interim financial reporting, and for such internal control as the Board of Management determines is necessary to enable the preparation of separate interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on these separate interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review engagements 2410 – *Review of interim financial information performed by the independent auditor of the entity.*

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

KPMG

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying separate interim financial statements do not give a true and fair view, in all material respects, of the unconsolidated financial position of Orient Commercial Joint Stock Bank as at 30 June 2026 and of its unconsolidated results of operations and its unconsolidated cash flows for the six-month period 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 interim financial reporting.

KPMG Limited Branch
Vietnam
Review Report No.: 26-01-00394-26-1

M.S.C.N: 0100112042-001-C.T.T.N.
CHI NHÁNH CÔNG TY TNHH KPMG

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

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

Ho Chi Minh City, 13 August 2026

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Separate statement of financial position as at 30 June 2026

Form B02a/TCTD
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014 of the State Bank of Vietnam)

		Note	30/6/2026 VND	31/12/2025 VND
A	**ASSETS**			
I	**Cash on hand and gold**	**4**	**1,225,909,329,257**	**1,160,353,537,112**
II	**Balances with the State Bank of Vietnam**	**5**	**3,333,221,468,653**	**2,883,240,107,112**
III	**Deposits with and loans to other credit institutions**	**6**	**58,715,686,202,065**	**53,061,333,717,576**
1	Deposits with other credit institutions		57,715,686,202,065	52,951,606,717,576
2	Loans to other credit institutions		1,000,000,000,000	109,727,000,000
IV	**Held-for-trading securities**	**7**	**50,876,500,000**	**50,765,500,000**
V	**Derivatives and other financial assets**	**8**	**102,054,972,024**	**88,476,577,033**
VI	**Loans and advances to customers**		**215,783,068,010,916**	**195,190,887,725,518**
1	Loans and advances to customers	9	220,345,278,396,163	198,764,945,826,810
2	Allowance for loans and advances to customers	10	(4,562,210,385,247)	(3,574,058,101,292)
VII	**Purchased debts**	**11**	**3,727,543,943,156**	**4,205,191,220,572**
1	Purchased debts		3,795,367,794,918	4,236,968,484,204
2	Allowance for purchased debts		(67,823,851,762)	(31,777,263,632)
VIII	**Investment securities**	**12**	**59,418,271,729,237**	**58,355,283,948,524**
1	Available-for-sale securities		58,308,760,115,458	57,068,503,060,644
2	Held-to-maturity securities		1,136,057,119,157	1,313,209,000,824
3	Allowance for losses on investment securities		(26,545,505,378)	(26,428,112,944)
IX	**Long-term investments**	**13**	**525,000,000,000**	**525,000,000,000**
1	Investments in subsidarires		525,000,000,000	525,000,000,000
X	**Fixed assets**		**628,960,643,039**	**693,605,975,833**
1	Tangible fixed assets	14	253,279,576,737	298,311,967,113
a	*Cost*		*952,534,320,799*	*935,691,076,302*
b	*Accumulated depreciation*		*(699,254,744,062)*	*(637,379,109,189)*
3	Intangible fixed assets	15	375,681,066,302	395,294,008,720
a	*Cost*		*795,259,728,759*	*792,572,357,622*
b	*Accumulated amortisation*		*(419,578,662,457)*	*(397,278,348,902)*
XII	**Other assets**		**8,700,281,104,788**	**7,259,425,385,233**
1	Receivables	16(a)	3,144,182,184,234	2,723,314,554,468
2	Accrued interest and fees receivable	16(b)	4,254,345,567,228	3,346,030,161,632
3	Deferred tax assets		13,732,160,979	9,154,773,987
4	Other assets	16(c)	1,291,926,093,047	1,210,338,911,373
5	Allowance for losses on other assets	16(d)	(3,904,900,700)	(29,413,016,227)
	TOTAL ASSETS		**352,210,873,903,135**	**323,473,563,694,513**

The accompanying notes are an integral part of these separate interim financial statements

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Separate statement of financial position as at 30 June 2026
(continued)

Form B02a/TCTD
(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)

		Note	30/6/2026 VND	31/12/2025 VND
B	**LIABILITIES AND OWNER'S EQUITY**			
I	**Due to the Government and the State Bank of Vietnam**	**17**	**8,576,129,506,895**	**7,902,618,040,898**
1	Deposits and borrowings from the State Bank of Vietnam		6,521,510,506,895	6,983,254,160,898
2	Repurchase agreements of Government bonds with the State Treasury		2,054,619,000,000	919,363,880,000
II	**Deposits and borrowings from other credit institutions**	**18**	**65,372,669,436,320**	**54,809,627,751,675**
1	Deposits from other credit institutions		64,503,186,836,320	54,809,627,751,675
2	Borrowings from other credit institutions		869,482,600,000	-
III	**Deposits from customers**	**19**	**160,167,694,316,653**	**150,555,669,981,312**
V	**Grants, entrusted funds and loans exposed to risks**	**20**	**8,062,908,251,789**	**6,258,279,454,840**
VI	**Valuable papers issued**	**21**	**67,568,900,000,000**	**64,670,500,000,000**
VII	**Other liabilities**		**6,642,799,101,891**	**5,353,571,945,843**
1	Accrued interest and fees payable	22(a)	5,458,223,247,209	3,397,595,608,983
3	Other liabilities	22(b)	1,184,575,854,682	1,955,976,336,860
	TOTAL LIABILITIES		**316,391,100,613,548**	**289,550,267,174,568**
VIII	**Owner's equity**	**24**	**35,819,773,289,587**	**33,923,296,519,945**
1	Capital		26,630,522,840,000	26,630,522,840,000
a	*Charter capital*		*26,630,522,840,000*	*26,630,522,840,000*
c	*Share premium*		-	-
2	Reserves		3,322,822,563,984	3,322,822,563,984
3	Foreign exchange differences		(10,431,918,715)	-
5	Retained earnings		5,876,859,804,318	3,969,951,115,961
	TOTAL OWNER'S EQUITY		**35,819,773,289,587**	**33,923,296,519,945**
	TOTAL LIABILITIES AND OWNER'S EQUITY		**352,210,873,903,135**	**323,473,563,694,513**

The accompanying notes are an integral part of these separate interim financial statements

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Separate statement of financial position as at 30 June 2026 (continued)

Form B02a/TCTD
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014 of the State Bank of Vietnam)

		Note	30/6/2026 VND	31/12/2025 VND
	OFF-BALANCE SHEET ITEMS			
1	Loan guarantees	37	277,369,516,164	281,839,818,425
2	Foreign exchange commitments	37	321,357,339,711,224	182,797,611,540,637
	In which:			
	▪ *Commitments on purchase of foreign currencies*		*3,847,090,331,760*	*2,893,757,692,890*
	▪ *Commitments on sales of foreign currencies*		*3,847,568,298,448*	*2,895,639,800,000*
	▪ *Commitments on currency swap transactions*		*313,662,681,081,016*	*177,008,214,047,747*
4	Letters of credit commitments	37	666,310,292,932	601,509,002,070
5	Other guarantees	37	10,705,997,644,464	12,810,654,631,107
6	Other commitments	37	4,424,629,780,048	4,672,128,793,102
7	Uncollected interest and fee receivables	38	2,784,188,834,103	2,241,743,467,942
8	Written-off bad debts	39	13,618,799,687,423	16,960,469,937,084
9	Other assets and documents	40	95,035,952,623,705	87,732,304,489,273

13 August 2026

Preparer	Reviewer	Approver
Nguyen Van Anh	Quach Thanh Long	Shayamasr Hamed
Chief Accountant	*Acting Director of Financial Management Center*	*Acting General Director*

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

The accompanying notes are an integral part of these separate interim financial statements

Form B03a/TCTD
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014 of the State Bank of Vietnam)

		Note	Six-month period ended 30/6/2026 VND	30/6/2025 VND
1	Interest and similar income	25	13,021,048,473,757	9,860,744,332,721
2	Interest and similar expenses	25	(8,116,160,423,080)	(5,518,687,242,917)
I	**Net interest income**	**25**	**4,904,888,050,677**	**4,342,057,089,804**
3	Fee and commission income	26	718,804,782,504	523,133,778,771
4	Fee and commission expenses	26	(164,126,565,450)	(95,684,918,041)
II	**Net fee and commission income**	**26**	**554,678,217,054**	**427,448,860,730**
III	**Net gain from trading of foreign currencies**	**27**	**129,557,700,283**	**111,434,887,111**
IV	**Net loss from held-for-trading securities**	**28**	**(15,007,402,800)**	**(942,300,000)**
V	**Net loss from investment securities**	**29**	**(16,746,026,905)**	**(199,944,166,337)**
5	Other operating income	30	400,244,768,539	281,359,447,093
6	Other operating expenses	30	(33,133,931,743)	(46,893,285,276)
VI	**Net gain from other operating activities**	**30**	**367,110,836,796**	**234,466,161,817**
VII	**Income from investments in other entities**		**1,129,994,911**	**145,737,114**
VIII	**Operating expenses**	**31**	**(2,063,062,142,335)**	**(2,010,429,204,008)**
IX	**Net operating profit before allowance expenses for credit losses**		**3,862,549,227,681**	**2,904,237,066,231**
X	**Allowance expenses for credit losses**	**32**	**(1,393,762,630,027)**	**(1,011,581,532,940)**
XI	**Profit before tax (carried forward to the next page)**		**2,468,786,597,654**	**1,892,655,533,291**

		Note	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
XI	**Profit before tax (brought forward from the previous page)**		**2,468,786,597,654**	**1,892,655,533,291**
7	Corporate income tax expense – current		(525,983,477,243)	(387,083,983,170)
8	Corporate income tax benefit – deferred		4,577,386,992	-
XII	**Corporate income tax expense**	**33**	**(521,406,090,251)**	**(387,083,983,170)**
XIII	**Profit after tax**		**1,947,380,507,403**	**1,505,571,550,121**

13 August 2026

Preparer	Reviewer	Approver
Nguyen Van Anh	Quach Thanh Long	Shayannasr Hamed
Chief Accountant	*Acting Director of Financial Management Center*	*Acting General Director*

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

The accompanying notes are an integral part of these separate interim financial statements

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Separate statement of cash flows for the six-month period ended 30 June 2026 (Direct method)

Form B04a/TCTD
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014 of the State Bank of Vietnam)

		Six-month period ended 30/6/2026 VND	30/6/2025 VND
	CASH FLOWS FROM OPERATING ACTIVITIES		
01	Interest and similar income received	12,014,724,210,155	9,479,462,735,804
02	Interest and similar expenses paid	(6,050,473,944,367)	(4,730,241,059,169)
03	Net fee and commission income received	753,122,410,620	333,506,329,322
04	Net receipts from trading securities and foreign currencies	97,921,663,012	(89,689,949,466)
05	Other income/(expense)	107,534,054,117	(12,375,325,541)
06	Collection of bad debts previously written-off	259,588,182,784	247,415,541,937
07	Salaries and operating expenses paid	(2,107,351,153,030)	(2,127,032,358,355)
08	Corporate income tax paid	(889,616,959,825)	(475,566,574,220)
	Net cash flows from operating activities before changes in operating assets and liabilities	**4,185,448,463,466**	**2,625,479,340,312**
	Changes in operating assets		
09	(Increase)/decrease in deposits with and loans to other credit institutions ("CIs")	(890,273,000,000)	93,921,500,000
10	Increase in trading securities	(1,240,368,054,814)	(5,941,544,950,600)
11	Increase in derivatives and other financial assets	(13,578,394,991)	-
12	Increase in loans to customers	(20,961,579,998,400)	(14,865,533,114,106)
13	Utilisation of allowance for credit losses	(369,563,757,942)	(950,543,525,117)
14	Increase in other operating assets	(378,263,988,698)	(344,783,017,387)
	Changes in operating liabilities		
15	Increase/(decrease) in borrowings from the Government and the State Bank of Vietnam	673,511,465,997	(958,577,178,475)
16	Increase in deposits and borrowings from other CIs	10,563,041,684,645	6,057,918,303,143
17	Increase in deposits from customers	9,612,024,335,341	11,580,396,929,857
18	Increase in valuable papers issued	2,898,400,000,000	13,061,487,500,000
19	Increase/(decrease) in grants and entrusted funds received	1,804,628,796,949	(119,771,141,100)
20	Increase in derivatives and other financial liabilities	-	27,378,378,034
21	(Decrease)/increase in other operating liabilities	(438,182,500,327)	705,319,621,142
22	Utilisation of reserves	(13,180,500,000)	(2,403,000,000)
I	**NET CASH FLOWS FROM OPERATING ACTIVITIES**	**5,432,064,551,226**	**10,968,745,645,703**

The accompanying notes are an integral part of these separate interim financial statements

		Six-month period ended 30/6/2025 VND	30/6/2024 VND
	CASH FLOWS FROM INVESTING ACTIVITIES		
01	Payments for purchases of fixed assets	(144,614,278,673)	(453,848,258,949)
02	Proceeds from disposals of fixed assets	1,915,528,526	135,909,092
07	Payments for investment and capital contribution to other entities	-	(100,000,000,000)
09	Receipts of dividends and distributions of profits from long-term investments	1,129,994,911	145,737,114
II	**NET CASH FLOWS FROM INVESTING ACTIVITIES**	**(141,568,755,236)**	**(553,566,612,743)**
	CASH FLOWS FROM FINANCING ACTIVITIES		
04	Dividends paid	(447,239,100)	-
III	**NET CASH FLOWS FROM FINANCING ACTIVITIES**	**(447,239,100)**	-
IV	**NET CASH FLOWS DURING THE PERIOD**	**5,290,048,556,890**	**10,415,179,032,960**
V	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD**	**56,995,200,361,800**	**42,087,797,541,694**
VI	**EFFECT OF EXCHANGE RATE FLUCTUATIONS**	**(10,431,918,715)**	**(32,301,461,322)**
VII	**CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (NOTE 34)**	**62,274,816,999,975**	**52,470,675,113,332**

13 August 2026

Preparer	Reviewer	Approver
Nguyen Van Anh	Quach Thanh Long	Shayannasr Hamed
Chief Accountant	*Acting Director of Financial Management Center*	*Acting General Director*

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

These notes form an integral part of and should be read in conjunction with the accompanying separate interim 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 operated in accordance with Banking Licence No. 0061/NH-GP issued by the State Bank of Vietnam ("SBV") on 13 April 1996 and 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 from 13 April 1996. According to Decision No. 1810/QD-QLGS5 dated 31 July 2025 and Decision No. 3151/QD-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 VND26,630,522,840,000. According to Decision No. 69/QD-GLGS5 dated 30 June 2026 on supplementing the content of the Bank's Operating License, the State Bank of Vietnam approved the Bank's participation in the international payment systems of the Society for Worldwide Interbank Financial Telecommunication (SWIFT), Visa International, Mastercard International and JCB International. According to Decision No. 1772/QD-NHNN dated 3 August 2026 on amending the content of the Bank's Operating License, the SBV has approved the amendment of the charter capital to VND30,625,101,260,000.

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 organisations and individuals depending on the Bank's nature and funding capacity;
- 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.

(b) Charter capital

As at 30 June 2026, the Bank's charter capital was VND26,630,522,840,000 (31/12/2025: VND26,630,522,840,000). As at 30 June 2026, the Bank has issued 2,663,052,284 ordinary shares (31/12/2025: 2,663,052,284 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 30 June 2026 and 31 December 2025, 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 30/6/2026	Percentage of equity owned and voting rights 31/12/2025
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%	100%

(e) Number of employees

As at 30 June 2026, the Bank had 7,049 employees (31/12/2025: 6,901 employees).

2. Basis of preparation

(a) Statement of compliance

The separate interim 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 interim 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 separate interim financial statements are not intended to present the unconsolidated financial position, unconsolidated results of operations and unconsolidated cash flows 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.

The Bank also prepares the consolidated interim financial statements of the Bank and its subsidiaries (collectively referred to as "OCB") in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System applicable to credit institutions issued by the State Bank of Vietnam and the relevant statutory requirements on preparation and presentation of interim financial statements. These separate interim financial statements should be read in conjunction with the OCB's interim consolidated financial statements for the six-month period ended 30 June 2026 in order to obtain full information on the consolidated financial position, results of operations and cash flows of the OCB as a whole.

(b) Basis of measurement

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

(c) Accounting period

The annual accounting period of the Bank is from 1 January to 31 December. The separate interim financial statements are prepared for the six-month period ended 30 June 2026.

(d) Accounting and presentation currency

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

(e) Form of accounting records applied

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

3. Summary of significant accounting policies

The following significant accounting policies have been adopted by the Bank in the preparation of these separate interim financial statements.

The accounting policies that have been adopted by the Bank in the preparation of these separate interim financial statements are consistent with those adopted in the preparation of the most recent separate annual financial statements.

(a) Foreign currency transactions

The Bank'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 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 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 accounting period and the weighted average of the buying and selling spot rates of the last working day of the accounting period is more than or equal to 1%, the Bank uses the weighted average of the buying and selling spot rates of the last working day of the 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 denomimated in foreign currencies at the monthly reporting date are recognised in the "Foreign exchange differences" account in equity in the separate statement of financial position and then transferred to the separate statement of income at the end of annual accounting period.

(b) 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.

(c) 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 accounting period.

Demand deposits with other credit institutions are stated at cost.

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(g).

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

(d) Derivatives

(i) Currency forward contracts and currency swap contracts

The Bank enters into 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 settle in cash on a pre-determined future date based on the difference between pre-determined exchange rates, calculated on the notional principal amount. Forward contracts are recognised at nominal values at the transaction dates and are subsequently revalued at the spot exchange rate at the end of the accounting period. The difference on the revaluation is recognised in the item "Foreign exchange differences" on the monthly separate statement of financial position and transferred to the separate statement of income at the end of the financial year or at maturity date. The difference between the value in VND of the foreign currency amount committed to be purchased or sold under the forward exchange contract and the spot exchange rate at the transaction date will be allocated to the separate statement of income on a straight-line basis over the term of the forward contract.

The currency swap contracts are commitments to either purchase or sell a designated currency (involving only two currencies in a transaction) with the same counterparty, in which a transaction is settled with a spot term and the other is settled at a specified future date and the exchange rate of both transactions are determined simultaneously at the point of time for spot transaction confirmation. The premium or discount due to the difference between spot exchange rate and the forward exchange rate at the effective date of the contract will be recognised immediately as an asset item if it is positive or a liabilities item if it is negative to the separate statement of financial position. The difference will be allocated to the separate statement of income over the term of the swap contract.

(ii) Interest rate swap contracts

Interest swap contracts are commitments to settle the interest amount calculated at either floating or fixed interest rates which are determined on one or more notional principal amounts. The notional principal amount of single-currency interest rate swaps is recognised in off-balance sheet items under the "Interest rate swap contracts". Income and expenses are recognised 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 separate 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 separate 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 separate statement of income on an accrual basis.

(e) Purchased debts

(i) Purchased debts

Purchased debts are recognised at purchase price on the contract. The interest received is recognised in the separate statement of income, except the accrued interest prior to purchase date, which is recognised as a reduction in the carrying amount of the purchased debt.

(ii) Allowance for purchased debts

The Bank classifies the purchased debts into debt groups which are not lower than those classified by the seller prior to purchase date and makes allowance in accordance with the accounting policy as described in Note 3(g).

(f) Loans to customers

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.

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"), the Bank will write off from its separate interim 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(g).

(g) 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, 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 corporate bonds (including bonds issued by other credit institutions) which have not been listed 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 and loans to other credit institutions (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); entrusted lending; debts sold but not yet been collected in full; repurchase agreements, reverse repurchase agreements of Government bonds; certificates of deposits 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:

Group		Overdue status
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 a result of 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 a result of 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

Group		Overdue status
		(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: • 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. (e) Debts in the collection process under inspection conclusions; or (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 (g) Debts classified into Group 3 as a result of 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 (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.
4	Doubtful debts	(a) Debts being overdue between 181 days and 360 days; except those classified into a group with higher level of risk as prescribed; or (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 (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 (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 (e) Debts in the collection process under inspection conclusions but being overdue up to 60 days according to recovery term; or (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 (g) Debts classified into Group 4 as a result of 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 (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.

Group		Overdue status
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 a result of 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: if overdue less than 30 days;
- Group 4 – Doubtful debts: if overdue from 30 days to less than 90 days;
- Group 5 – Loss debts: if 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.

Specific allowance for credit losses

In accordance with regulation of Decree No. 86/2024/ND-CP dated 11 July 2024 issued by the Goverment regulating credit loss allowance level, allowance calculation method, and ultisation 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 collaterals used as a deduction for calculation of the specific allowance amount have to meet following conditions:

a) The Bank has right to dispose collateral in accordance with pledged/mortaged agreements and law if customers fail to commit their obligations as agreement;

b) The expected period of disposing collateral is not exceed 1 (one) year applicable to movable property and 2 (two) years applicable to immovable property since Bank has the right to dispose collaterals;

c) Collaterals 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 30 June 2026 is calculated based on the debt classification result and the principal balance as at 30 June 2026.

(iii) Written-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).

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(g)(ii).

(h) 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

The Bank 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(g).

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 accounting period. In case there is no transaction within 10 days from the end of the 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 accounting period.

- 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 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 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 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 separate 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.

(i) 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.

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

The Bank 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 separate 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(h)(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 seperate 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 accounting period. In case there is no transaction within 10 days until the end of the accounting period, the Bank does not make any allowance 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(g).

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 separate statement of income on an accrual basis except for interest from unlisted corporate bonds classified from Group 2 to Group 5 as described in Note 3(g) 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 mth year;
- X_{m-1} is accumulated specific allowance for special bonds in the m-1th 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 (mth 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 separate 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 separate statement of income.

(v) 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 the Bank has transferred substantially all risks and rewards of ownership of with these securities.

(j) Repurchase and reverse repurchase agreements

Securities sold under agreements to repurchase at a specific date in the future are not derecognised from the separate interim statement of financial position. The corresponding cash received is recognised in the separate statement of financial position as a payable. The difference between the sale price and repurchase price is amortised to the separate 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 separate interim statement of financial position. The corresponding cash paid is recognised in the separate statement of financial position as a receivable. The difference between the repurchase price and sale price is amortised to the separate 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.

(k) Investments in subsidiaries

Subsidiaries are entities controlled by the Bank. Control exists when the Bank has the power to govern the financial and operating policies of an investee so as to obtain benefits from its activities. In assessing control, potential voting rights that are exercisable at the end of the accounting period are taken into account.

Investments in subsidiaries are stated at cost includes purchase price and directly attributable costs of purchase. After initial recognition, these investments are stated at cost less allowance for diminution in value. Distributions from accumulated net profits arising from the date of investment in subsidiaries are recognised in the separate statement of income. An allowance is made for diminution in investment value if the investee has suffered a loss which may cause the Bank to lose its invested capital, unless there is evidence that the value of the investment has not been diminished. The allowance is reversed if the investee subsequently made a profit that offsets the previous loss for which the allowance had been made. An allowance is reversed only to the extent that the investment's carrying amount does not exceed the carrying amount that would have been determined if no allowance had been recognised.

Distributions from accumulated net profits arising from the date of investment in subsidiaries are recognised in the separate statement of income.

(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

(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) Other assets

(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. The Bank classifies and makes allowance for these receivables in accordance with the accounting policy as described in Note 3(g)(ii).

(ii) Other receivables

Other receivables are stated at cost less allowance for losses on other assets. Allowance for losses on other assets is made for receivables that being overdue or assessed as unlikely to be collected.

Allowance for other overdue receivables is calculated based on aging analysis and specific allowance rates as below:

	Allowance rate
Overdue from 6 months – 1 year	30%
Overdue from 1 – 2 years	50%
Overdue from 2 – 3 years	70%
Overdue from 3 years	100%

Other receivables which are not overdue but are determined by the Bank as unlikely to be collected based on available evidence at the end of the accounting period shall be made an allowance for specific cases.

(iii) Prepaid expenses and deferred expenses

Prepaid expenses include short-term prepaid expenses or long-term prepaid expenses on the separate 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 entrustee 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 separate interim 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 separate 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 separate interim financial statements of the Bank.

(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(g), 3(h), 3(i) and 3(n) is recognised if, as a result of a past event, the Bank 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, the Bank and its employees are required to contribute to an unemployment insurance fund managed by the Vietnam Social Insurance Agency. The unemployment insurance paid by the Bank for the years of service is recorded as an expense in the separate statement of income when incurred. With the introduction of the unemployment insurance scheme, the Bank 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 issued. 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.

(v) Reserves

(i) Statutory reserves

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
Reserve to supplement charter capital	10% of profit after tax	Charter capital
Financial reserve	10% of profit after tax, after appropriating to Reserve to supplement charter capital	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.

(iii) Other reserves

Other reserves belonging to equity allocated from the profit after tax. The allocation from profit after tax to these reserves are approved 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 the Bank'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 Bank's assets and therefore are not included in the separate statement of financial position of the Bank.

(y) Interest income

Interest income is recognised in the separate 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(g) 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 separate statement of income upon receipt.

(z) Interest expense

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

(aa) Fees and commission income

Fees and commission income includes fees received from asset leasing services, settlement services, guarantee services, treasury services and other services.

Income from leased assets is recognised in the statement of income on a straight-line basis over the term of the lease. Lease incentives granted are recognised as an integral part of the total rental income.

Income from other services (except leased assets) is recognised in the separate statement of income when incurred.

(bb) Fees and commission expenses

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

(cc) Revenue from investment activities

Income from the sale of securities is recognized in the separate 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 separate statement of income when the Bank'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 separate statement of income. When receiving dividends in shares, the Bank 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 in-balance sheet:
  - If the sale price of debts is higher than the book value, the difference is recorded as income of the Bank in the period;
  - 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 the Bank in the period.
- For debts being recorded in off-balance sheet, debts being derecognised from the separate statement of financial position, the proceeds from the sale of the debt are recorded as other income of the Bank.

(ee) Leases

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

(ff) Corporate income tax

Income tax on the profit or loss for the year comprises current and deferred tax. Income tax is recognised in the separate 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 period, using tax rates enacted at the end of the 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 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) Related parties

Parties are considered to be related to the Bank 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 the Bank 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.

(hh) Segment reporting

A segment is a distinguishable component of the Bank 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. The Bank's primary format for segment reporting is based on geographical segments. The Bank's secondary format for segment reporting is based on business segments.

(ii) Classification of financial instruments

Solely for the purpose of providing disclosures about the significance of financial instruments to the Bank's financial position and results of operations and the nature and extent of risk arising from financial instruments, the Bank 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 the Bank 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 the Bank 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.

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:

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

(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 the Bank 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 the Bank 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.

(jj) 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 separate interim financial statements are understood to have a balance of zero.

(kk) Comparative information

Comparative information in these separate interim 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 separate interim financial statements and must be considered in relation to the figures and disclosures of the current year. Accordingly, the comparative information included in these separate interim financial statements is not intended to present the separate financial position, separate business performance and separate cash flows of the Bank in the previous period.

4. Cash on hand and gold

	30/6/2026 VND	31/12/2025 VND
Cash in VND	846,884,639,600	864,235,056,400
Cash in foreign currencies	378,820,989,657	296,057,760,712
Gold	203,700,000	60,720,000
	1,225,909,329,257	**1,160,353,537,112**

5. Balances with the State Bank of Vietnam

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

	30/6/2026 VND	31/12/2025 VND
Deposits and compulsory reserve		
▪ In VND	3,133,304,426,317	2,803,695,965,560
▪ In foreign currencies	199,917,042,336	79,544,141,552
	3,333,221,468,653	**2,883,240,107,112**

Under the State Bank of Vietnam's regulations relating to the compulsory reserve, banks are permitted to maintain a floating balance for compulsory reserve requirement ("CRR"). The monthly average balance of the reserve at State Bank of Vietnam must not be less than relevant CRR rates multiplied with the previous month's average balances of deposits of State Bank of Vietnam.

The compulsory deposit rates at the end of the period were as follows:

	The compulsory deposit rates	
	30/6/2026 %	31/12/2025 %
Customers' deposits:		
▪ 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
Overseas credit institutions' deposits:		
▪ Deposits in foreign currencies	1.00	1.00

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

	30/6/2026 % per annum	31/12/2025 % per annum
Within the compulsory reserve limit in VND	0.50	0.50
Within the compulsory reserve limit in foreign currencies	0.00	0.00
Exceeding the compulsory reserve limit in VND	0.00	0.00
Exceeding the compulsory reserve limit in foreign currencies	0.00	0.00

6. Deposits with and loans to other credit institutions

	30/6/2026 VND	31/12/2025 VND
Deposits with other credit institutions		
Demand deposits		
▪ In VND	184,368,797,773	165,995,210,357
▪ In foreign currencies	1,817,317,404,292	2,893,814,007,219
Term deposits		
▪ In VND	55,450,000,000,000	48,972,225,000,000
▪ In foreign currencies	264,000,000,000	919,572,500,000
	57,715,686,202,065	**52,951,606,717,576**
Loans to other credit institutions		
▪ In VND	1,000,000,000,000	109,727,000,000
Allowance for loans to other credit institutions (i)	-	-
	1,000,000,000,000	**109,727,000,000**
	58,715,686,202,065	**53,061,333,717,576**

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

	30/6/2026 % per annum	31/12/2025 % per annum
Term deposits in VND	8.00 – 19.00	5.80 - 9.50
Term deposits in foreign currencies	3.60	4.05 - 4.15
Loans in VND	8.90	0.00

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

	30/6/2026 VND	31/12/2025 VND
Group 1 – Current debts	56,714,000,000,000	50,001,524,500,000

(i) Movements of allowance for loans to other credit institutions during the period were as follows:

	Six-month period ended 30/6/2026 VND	30/6/2025 VND
Opening balance	-	-
Allowance made during the period	109,727,000,000	-
Allowance utilised during the period	(109,727,000,000)	-
Closing balance	-	-

7. Held-for-trading securities

	30/6/2026 VND	31/12/2025 VND
Listed debt securities		
▪ Government bonds	50,876,500,000	50,765,500,000

8. Derivatives and other financial assets/liabilities

As at 30 June 2026	Nominal contract value (at foreign exchange rate at contract date) VND	Total carrying value (at foreign exchange rate as at 30 June 2026) Assets/(Liabilities) VND
Currency derivatives		
▪ Currency forward contracts	6,466,625,000	1,375,000
▪ Currency swap contracts	156,750,365,494,000	187,945,063,016
Other derivatives		
▪ Cross-currency interest rate swap	2,204,843,346,040	(85,891,465,992)
	158,961,675,465,040	**102,054,972,024**

As at 31 December 2025	Nominal 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		
▪ Currency forward contracts	9,161,749,855,000	(26,821,575,000)
▪ Currency swap contracts	88,573,966,010,450	198,713,002,773
Other derivatives		
▪ Cross-currency interest rate swap	2,294,857,836,066	(83,414,850,740)
	100,030,573,701,516	**88,476,577,033**

9. Loans and advances to customers

	30/6/2026 VND	31/12/2025 VND
Loans to domestic economic entities and individuals	219,934,192,828,889	198,258,488,546,027
Debts awaiting resolution	330,372,989,092	400,724,200,374
Loans financed by grants and entrusted funds	57,850,686,937	81,769,369,164
Guarantee payments	22,861,891,245	23,963,711,245
	220,345,278,396,163	**198,764,945,825,810**

Analysis of loans by credit quality was as follows:

	30/6/2026 VND	31/12/2025 VND
Group 1 – Current debts	207,124,110,789,779	188,542,923,451,264
Group 2 – Special-mentioned debts	5,208,566,066,795	3,475,821,455,543
Group 3 – Sub-standard debts	956,225,835,153	797,210,239,597
Group 4 – Doubtful debts	1,288,010,584,097	1,715,658,267,794
Group 5 – Loss debts	5,437,992,131,247	3,832,608,212,238
Debts pending for settlement secured by foreclosed assets and unsettled debts with collaterals	330,372,989,092	400,724,200,374
	220,345,278,396,163	**198,764,945,826,810**

Analysis of loans by terms was as follows:

	30/6/2026 VND	31/12/2025 VND
Short-term loans	61,529,918,068,968	52,861,916,920,020
Medium-term loans	61,901,186,563,682	54,011,401,601,074
Long-term loans	96,914,173,763,513	91,891,627,305,716
	220,345,278,396,163	**198,764,945,826,810**

Analysis of loans by currency was as follows:

	30/6/2026 VND	31/12/2025 VND
In VND	218,349,211,939,867	197,144,958,204,291
In foreign currencies	1,996,066,456,296	1,619,987,622,519
	220,345,278,396,163	**198,764,945,826,810**

Interest rates of loans to customers at the end of the period of the Bank were as follows:

	30/6/2026 % per annum	31/12/2025 % per annum
In VND	2.90 – 25.85	1.25 – 25.00
In foreign currencies	3.80 – 7.35	4.10 – 7.95

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

	30/6/2026 VND	31/12/2025 VND
Loans to economic entities		
▪ Joint stock companies	97,792,936,376,734	88,578,814,247,982
▪ Limited liability companies ("LLC")	59,880,026,743,699	50,878,230,843,177
▪ Foreign owned companies	709,133,895,522	866,483,780,685
▪ State-owned companies	131,016,598,049	195,618,839,381
▪ Cooperatives and inter-cooperatives	72,695,658,494	71,300,733,519
▪ Public administrative units, agencies of the Communist Party, unions and associations	22,471,805,012	31,780,465,059
▪ Private companies	2,170,439,999	2,170,439,999
	158,610,451,517,509	**140,624,399,349,802**
Loans to individuals	61,734,826,878,654	58,140,546,477,008
	220,345,278,396,163	**198,764,945,826,810**

Analysis of loans by industries was as follows:

	30/6/2026 VND	31/12/2025 VND
Real estate business activities	50,112,426,101,740	38,045,493,326,685
Trading, repair of motor vehicles, motorcycles and other vehicles	35,560,307,494,446	37,223,185,684,875
Hotel and accommodation services	25,915,530,437,499	21,784,991,083,429
Science and technology activities	22,437,513,695,540	19,778,502,797,289
Construction	15,420,667,349,901	17,946,218,065,096
Transportation and warehousing	14,069,404,153,697	14,492,810,797,587
Hired labour in households, production of materials products and self-consumption services of households	12,807,948,291,997	7,740,535,669,241
Manufacturing and processing	11,955,464,815,593	11,481,559,415,632
Electricity, gas, hot water, steam and air conditioning supply	10,848,483,449,105	11,280,844,695,128
Agriculture, forestry and fisheries	8,481,973,617,501	7,743,569,910,382
Arts, entertainment and recreation	4,467,697,497,869	4,357,516,891,052
Financial services, banking and insurance activities	3,089,069,627,608	1,214,913,630,542
Other service activities	1,150,801,673,858	1,264,070,423,366
Administrative activities and supporting service	1,117,184,669,626	1,284,878,263,363
Other industries	2,910,805,520,183	3,125,855,173,143
	220,345,278,396,163	**198,764,945,826,810**

10. Allowance for loans and advances to customers

Movements in the allowance for loans and advances to customers for the six-month period ended 30 June 2026 were as follows:

	Specific allowance VND	General allowance VND	Total VND
Balance as at 1 January 2026	2,115,070,990,982	1,458,987,110,310	3,574,058,101,292
Allowance made during the period	990,971,895,164	150,339,749,536	1,141,311,644,700
Impact of allowance arising from the repurchase of loans previously sold to VAMC during the period	16,210,431,315	-	16,210,431,315
Allowance utilised during the period	(169,369,792,060)	-	(169,369,792,060)
Balance as at 30 June 2026	**2,952,883,525,401**	**1,609,326,859,846**	**4,562,210,385,247**

Movements in the allowance for loans and advances to customers for the six-month period ended 30 June 2025 were as follows:

	Specific allowance VND	General allowance VND	Total VND
Balance as at 1 January 2025	1,298,619,483,794	1,250,704,327,183	2,549,323,810,977
Allowance made during the period	905,793,798,207	111,455,108,850	1,017,248,907,057
Allowance utilised during the period	(950,543,525,117)	-	(950,543,525,117)
Balance as at 30 June 2025	**1,253,869,756,884**	**1,362,159,436,033**	**2,616,029,192,917**

11. Purchased debts

	30/6/2026 VND	31/12/2025 VND
Purchased debts in VND	3,795,367,794,918	4,236,968,484,204
Allowance for purchased debts	(67,823,851,762)	(31,777,263,632)
	3,727,543,943,156	**4,205,191,220,572**

Principal and interest of purchased debts were as follows:

	30/6/2026 VND	31/12/2025 VND
Principal amount of purchased debts	3,795,367,794,918	4,236,968,484,204
Interest of purchased debts	-	-
	3,795,367,794,918	**4,236,968,484,204**

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

	30/6/2026 VND	31/12/2025 VND
Group 1 – Current debts	1,590,166,161,970	4,236,968,484,204
Group 2 – Special-mentioned debts	2,205,201,632,948	-
	3,795,367,794,918	**4,236,968,484,204**

Interest rates of purchased debts at the end of the period of the Bank were as follows:

	30/6/2026 % per annum	31/12/2025 % per annum
In VND	8.50 – 13.60	8.40 – 11.40

Movements of allowance for purchased debts during the six-month period ended 30 June 2026 were as follows:

	Specific allowance VND	General allowance VND	Total VND
Balance as at 1 January 2026	-	31,777,263,632	31,777,263,632
Allowance made/(reversed) during the period	39,358,593,300	(3,312,005,170)	36,046,588,130
Balance as at 30 June 2026	**39,358,593,300**	**28,465,258,462**	**67,823,851,762**

Movements of allowance for purchased debts during the six-month period ended 30 June 2025 were as follows:

	Specific allowance VND	General allowance VND	Total VND
Balance as at 1 January 2025	-	38,094,167,433	38,094,167,433
Allowance reversed during the period	-	(4,672,862,825)	(4,672,862,825)
Balance as at 30 June 2025	**-**	**33,421,304,608**	**33,421,304,608**

12. Investment securities

(a) Available-for-sale securities

	30/6/2026 VND	31/12/2025 VND
Debt securities		
▪ Government bonds (i)	16,552,144,876,983	16,641,154,536,438
▪ Debt securities issued by other domestic credit institutions (ii)	38,299,797,001,543	38,300,178,015,579
▪ Debt securities issued by domestic economic organisations	3,413,345,736,932	2,062,924,507,960
	58,265,287,615,458	**57,004,257,059,977**
Equity securities		
▪ Equity securities issued by other domestic credit institutions	-	12,928,136,667
▪ Equity securities issued by domestic economic organisations	43,472,500,000	51,317,864,000
	43,472,500,000	**64,246,000,667**
	58,308,760,115,458	**57,068,503,060,644**
Allowance for available-for-sale securities		
▪ Allowance for diminution in value	(945,412,351)	(10,956,179,135)
▪ General allowance	(25,600,093,027)	(15,471,933,809)
	(26,545,505,378)	**(26,428,112,944)**
	58,282,214,610,080	**57,042,074,947,700**

(i) Included in balances as at 30/6/2026 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 VND11,944,991,772,180 and were pledged at SBV Transaction Office (31/12/2025: VND12,025,021,395,687 were pledged at SBV Transaction Office) for open market transactions (Note 36(b)).

Included in balances as at 30/6/2026 were Government bonds with term from 10 years to 20 years and earned interest at rates ranging from 2.6% to 7% per annum with carrying value of VND2,536,910,373,301 and were pledged for the State Treasury and VND1,043,658,431,337 were pledged for Vietnam International Commercial Joint Stock Bank (31/12/2025: VND1,065,742,732,093 were pledged for the State Treasury) for repurchase agreements of Government bonds (Note 36(b)).

(ii) Included in balances as at 30/6/2026 was a certificate of deposit with term of 1 year and earned interest at 7.2% per annum with carrying value of VND500,000,000,000 and was pledged at Joint Stock Commercial Bank for Investment and Development of Vietnam (31/12/2025: nil) for guarantee commitment transactions (Note 36(b)).

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

	Six-month period ended	
	30/6/2026	**30/6/2025**
	VND	**VND**
Opening balance	10,956,179,135	13,672,881,508
Allowance utilised	(5,605,877,370)	-
Allowance reversed	(4,404,889,414)	-
Closing balance	**945,412,351**	**13,672,881,508**

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

	Six-month period ended	
	30/6/2026	**30/6/2025**
	VND	**VND**
Opening balance	15,471,933,809	32,903,858,793
Allowance made/(reversed) during the period	10,128,159,218	(238,370,240)
Closing balance	**25,600,093,027**	**32,665,488,553**

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

	30/6/2026	**31/12/2025**
	VND	**VND**
Debt securities		
▪ Listed	16,552,144,876,983	16,641,154,536,438
▪ Unlisted	41,713,142,738,475	40,363,102,523,539
	58,265,287,615,458	**57,004,257,059,977**
Equity securities		
▪ Listed	-	12,928,136,667
▪ Unlisted	43,472,500,000	51,317,864,000
	43,472,500,000	**64,246,000,667**
	58,308,760,115,458	**57,068,503,060,644**

Analysis by quality for investment securities classified as credit risk bearing assets:

	30/6/2026 VND	31/12/2025 VND
Group 1 – Current debts	41,713,142,738,475	40,363,102,523,539

(b) Held-to-maturity securities

	30/6/2026 VND	31/12/2025 VND
Special bonds issued by VAMC		
▪ Par value of special bonds (i)	1,136,057,119,157	1,313,209,000,824
▪ Allowance for special bonds (ii)	-	-
	1,136,057,119,157	**1,313,209,000,824**

(i) Movements of special bonds issued by VAMC during the period were as follows:

	Six-month period ended 30/6/2026 VND	30/6/2025 VND
Opening balance	1,313,209,000,824	-
Decrease during the period	(177,151,881,667)	-
Closing balance	**1,136,057,119,157**	**-**

(ii) Movements of allowance for special bonds issued by VAMC during the period were as follows:

	Six-month period ended 30/6/2026 VND	30/6/2025 VND
Opening balance	-	-
Allowance made during the period	106,677,397,197	-
Allowance ultilised during the period	(106,677,397,197)	-
Closing balance	**-**	**-**

13. Long-term investments

	30/6/2026		31/12/2025	
	VND	**% Equity owned**	**VND**	**% Equity owned**
Investment in subsidiaries				
▪ Orient Commercial Bank International Money Transfer Company Limited	25,000,000,000	100%	25,000,000,000	100%
▪ Phuong Dong Bank Assets Exploitation And Debt Management One Member Company Limited	500,000,000,000	100%	500,000,000,000	100%
	525,000,000,000		**525,000,000,000**	

14. Tangible fixed assets

Six-month period ended 30 June 2026	Building and structures VND	Machinery and equipment VND	Motor vehicles VND	Other tangible fixed assets VND	Total VND
Cost					
Opening balance	240,559,155,554	526,401,641,450	165,921,590,411	2,808,688,887	935,691,076,302
Additions during the period	1,238,948,219	2,915,810,627	6,609,430,120	-	10,764,188,966
Transfer from construction in progress	3,252,315,075	1,166,659,627	2,825,614,680	-	7,244,589,382
Disposals	(528,154,326)	(592,289,980)	(45,089,545)	-	(1,165,533,851)
Closing balance	**244,522,264,522**	**529,891,821,724**	**175,311,545,666**	**2,808,688,887**	**952,534,320,799**
Accumulated depreciation					
Opening balance	156,041,130,472	365,342,276,768	113,951,434,427	2,044,267,522	637,379,109,189
Charge for the period	32,213,372,247	24,137,345,929	6,453,806,383	163,046,784	62,967,571,343
Disposals	(470,106,677)	(576,740,248)	(45,089,545)	-	(1,091,936,470)
Closing balance	**187,784,396,042**	**388,902,882,449**	**120,360,151,265**	**2,207,314,306**	**699,254,744,062**
Net book value					
Opening balance	84,518,025,082	161,059,364,682	51,970,155,984	764,421,365	298,311,967,113
Closing balance	56,737,868,480	140,988,939,275	54,951,394,401	601,374,581	253,279,576,737

As at 30 June 2026, included in cost of tangible fixed assets were assets costing VND347,165,959,928 (31/12/2025: VND319,634,795,185) which were fully depreciated but are still in use.

14. Tangible fixed assets (continued)

Six-month period ended 30 June 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 period	2,679,285,559	28,329,126,274	84,616,680	73,900,000	31,166,928,513
Transfer from construction in progress	7,255,226,969	8,068,747,395	10,661,000,000	665,100,000	26,650,074,364
Reclassification	(27,546,840)	4,613,078,297	(4,585,531,457)	-	-
Disposals	(1,676,362,133)	(1,661,742,089)	(835,703,785)	-	(4,173,808,007)
Closing balance	**268,803,350,454**	**493,370,064,459**	**186,650,724,523**	**2,808,688,887**	**951,632,828,323**
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 period	9,420,029,602	24,661,829,991	6,264,252,152	163,046,784	40,509,158,529
Reclassification	27,546,840	(4,613,078,297)	4,585,531,457	-	-
Disposals	(1,540,591,419)	(1,587,499,115)	(835,703,785)	-	(3,963,794,319)
Closing balance	**117,802,185,268**	**336,020,212,888**	**137,531,493,573**	**1,881,220,738**	**593,235,112,467**
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	151,001,165,186	157,349,851,571	49,119,230,950	927,468,149	358,397,715,856

15. Intangible fixed assets

Six-month period ended 30 June 2026	Land use rights VND	Software VND	Total VND
Cost			
Opening balance	252,348,263,860	540,224,093,762	792,572,357,622
Additions during the period	-	1,998,748,124	1,998,748,124
Transfer from construction in progress	-	688,623,013	688,623,013
Closing balance	**252,348,263,860**	**542,911,464,899**	**795,259,728,759**
Accumulated depreciation			
Opening balance	3,079,231,167	394,199,117,735	397,278,348,902
Charge for the period	77,056,591	22,223,256,964	22,300,313,555
Closing balance	**3,156,287,758**	**416,422,374,699**	**419,578,662,457**
Net book value			
Opening balance	249,269,032,693	146,024,976,027	395,294,008,720
Closing balance	249,191,976,102	126,489,090,200	375,681,066,302

As at 30 June 2026, included in cost of intangible fixed assets were assets costing VND249,524,997,549 (31/12/2025: VND249,524,997,549) which were fully amortised but are still in use.

15. Intangible fixed assets (continued)

Six-month period ended 30 June 2025	Land use rights VND	Software VND	Total VND
Cost			
Opening balance	139,550,154,948	496,394,790,187	635,944,945,135
Additions during the period	1,000,000,000	13,185,698,233	14,185,698,233
Transfer from construction in progress	26,135,000,000	2,543,454,553	28,678,454,553
Closing balance	**166,685,154,948**	**512,123,942,973**	**678,809,097,921**
Accumulated depreciation			
Opening balance	2,915,476,323	344,543,350,529	347,458,826,852
Charge for the period	81,877,422	26,702,565,044	26,784,442,466
Closing balance	**2,997,353,745**	**371,245,915,573**	**374,243,269,318**
Net book value			
Opening balance	136,634,678,625	151,851,439,658	288,486,118,283
Closing balance	163,687,801,203	140,878,027,400	304,565,828,603

16. Other assets

(a) Receivables

	30/6/2026 VND	31/12/2025 VND
Constructions in progress (i)		
▪ Office buildings	2,136,022,492,184	2,022,107,741,760
▪ Equipment and leasehold improvements	5,586,421,616	4,558,292,474
▪ Software	608,780,000	1,151,123,013
▪ Repairs and improvements	5,998,948,643	7,100,709,367
	2,148,216,642,443	**2,034,917,866,614**
Internal receivables	**102,832,358,019**	**77,597,537,308**
External receivables		
▪ Receivables from settlement services	244,157,014,667	203,168,816,470
▪ Advances for court fees	176,674,084,757	157,596,316,744
▪ Margin deposits for guarantee activitives	106,926,600,000	-
▪ Receivables awaiting reconciliation	102,049,377,207	6,766,548,861
▪ Receivables from consulting activities	82,222,500,000	39,487,500,000
▪ Deposits for house rentals and other operating activities	67,185,593,658	65,427,572,282
▪ Receivables awaiting settlement	59,999,570,201	-
▪ Tax receivable (Note 23)	532,060,410	14,132,130,355
▪ Receivables from investment cooperation contracts (*)	511,055,617	20,933,045,052
▪ Receivables from sale of debts	-	64,755,886,106
▪ Other receivables	52,875,327,255	38,531,334,676
	893,133,183,772	**610,799,150,546**
	3,144,182,184,234	**2,723,314,554,468**

(*) This is 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 period were as follows:

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Opening balance	2,034,917,866,614	1,878,312,346,743
Additions during the period	131,851,341,583	408,495,632,203
Transfer to tangible fixed assets	(7,244,589,382)	(26,650,074,364)
Transfer to intangible fixed assets	(688,623,013)	(28,678,454,553)
Transfer to other assets	(8,766,022,109)	(72,177,783,434)
Refund of construction costs	(1,853,331,250)	-
Closing balance	**2,148,216,642,443**	**2,159,301,666,595**

16. Other assets (continued)

(b) Interest and fees receivable

	30/6/2026 VND	31/12/2025 VND
Interest receivables from loans and advances to customers, purchased debts and loans to other CIs	2,586,873,299,759	1,715,630,818,228
Interest receivables from investment securities	1,428,375,037,523	1,240,147,890,411
Interest receivable from derivatives	110,679,147,087	144,144,599,762
Interest receivables from deposits with other CIs	19,968,613,567	39,648,525,933
Fees receivable	108,449,469,292	206,458,327,298
	4,254,345,567,228	**3,346,030,161,632**

(c) Other assets

	30/6/2026 VND	31/12/2025 VND
Foreclosed assets waiting for settlement	833,119,063,591	854,112,219,840
Prepaid expenses	426,073,125,707	323,947,100,903
Materials and tools	32,452,806,112	32,017,385,096
Other assets	281,097,637	262,205,534
	1,291,926,093,047	**1,210,338,911,373**

(d) Allowance for losses on other assets

Movements of allowance for losses on other assets during the period were as follows:

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Opening balance	29,413,016,227	4,800,000,000
Allowance reversed during the period	(20,708,115,527)	-
Allowance utilised during the period	(4,800,000,000)	-
Closing balance	**3,904,900,700**	**4,800,000,000**

17. Borrowings from the Government and the State Bank of Vietnam

	30/6/2026 VND	31/12/2025 VND
Borrowings from the SBV		
▪ Borrowings through discount, rediscount valuable papers	6,478,091,423,575	6,928,146,944,971
▪ Borrowings under credit facilitaties	43,419,083,320	55,107,215,927
▪ Repurchase agreements of Government bonds with the State Treasury	2,054,619,000,000	919,363,880,000
	8,576,129,506,895	**7,902,618,040,898**

Interest rates of borrowings from the State Bank of Vietnam at the end of the period were as follows:

	30/6/2026 % per annum	31/12/2025 % per annum
Borrowings through discount, rediscount valuable papers	4.50	4.50
Borrowings by credit documents	3.10	3.20
Repurchase agreements of Government bonds with the State Treasury	4.50 – 4.53	4.50

Terms of borrowings from the State Bank of Vietnam at the end of the period were as follows:

	30/6/2026	31/12/2025
Borrowings through discount, rediscount valuable papers	36 – 57 days	7 – 28 days
Borrowings by credit documents	9 years	8 years
Repurchase agreements of Government bonds with the State Treasury	14 – 21 days	14 days

18. Deposits and borrowings from other credit institutions

(a) Deposits from other credit institutions

	30/6/2026 VND	31/12/2025 VND
Demand deposits		
▪ In VND	14,391,836,320	8,434,251,675
Term deposits		
▪ In VND	61,083,195,000,000	51,622,100,000,000
▪ In foreign currencies	3,405,600,000,000	3,179,093,500,000
	64,503,186,836,320	**54,809,627,751,675**

(b) Borrowings from other credit institutions

	30/6/2026 VND	31/12/2025 VND
Borrowings from other credit institutions		
▪ In VND	869,482,600,000	-
In which:		
Repurchase agreements	*869,482,600,000*	-
	869,482,600,000	**-**

Interest rates of deposits and borrowings from other credit institutions at the end of the period were as follows:

	30/6/2026 % per annum	31/12/2025 % per annum
Term deposits from other CIs in VND	6.40 – 19.00	5.85 – 9.60
Term deposits from other CIs in foreign currencies	3.65 – 3.85	3.70 – 4.05
Borrowings from other CIs in VND	4.50	Not applicable
Borrowings from other CIs in foreign currencies	Not applicable	Not applicable

19. Deposits from customers

	30/6/2026 VND	31/12/2025 VND
Demand deposits	**17,680,065,654,712**	**14,836,030,818,398**
▪ In VND	16,376,482,983,278	13,803,748,905,699
▪ In foreign currencies	1,303,582,671,434	1,032,281,912,699
Term deposits	**53,734,973,316,510**	**46,265,411,273,826**
▪ In VND	53,173,894,116,510	45,781,453,403,826
▪ In foreign currencies	561,079,200,000	483,957,870,000
Demand saving deposits	**17,884,685,366**	**19,293,038,568**
▪ In VND	2,139,383,222	3,283,816,004
▪ In foreign currencies	15,745,302,144	16,009,222,564
Term saving deposits	**88,354,207,306,309**	**88,666,744,279,655**
▪ In VND	88,015,262,855,629	88,254,168,460,629
▪ In foreign currencies	338,944,450,680	412,575,819,026
Special-purpose capital deposits	**33,978,790,479**	**419,937,534,974**
▪ In VND	12,310,226,097	262,652,812,564
▪ In foreign currencies	21,668,564,382	157,284,722,410
Margin deposits	**346,584,563,277**	**348,253,035,891**
▪ In VND	346,183,679,277	347,769,472,123
▪ In foreign currencies	400,884,000	483,563,768
	160,167,694,316,653	**150,555,669,981,312**

Deposits from customers by type of customer and ownership were as follows:

	30/6/2026 VND	31/12/2025 VND
Deposits from economic entities	**54,476,384,804,789**	**46,728,836,770,841**
▪ Private companies	34,930,688,439,058	27,828,866,195,058
▪ Foreign owned companies	16,379,619,329,694	15,876,078,622,930
▪ State-owned companies	1,307,872,889,505	1,170,447,899,014
▪ Cooperative economic organisations	1,858,204,146,532	1,853,444,053,839
Deposits from individuals	**105,411,885,211,425**	**103,285,329,668,560**
Deposits from others	**279,424,300,439**	**541,503,541,911**
	160,167,694,316,653	**150,555,669,981,312**

Interest rates of customer deposits at the end of the period were as follows:

	30/6/2026 % per annum	**31/12/2025 % per annum**
Demand deposits in VND	0.00 – 1.00	0.00 – 0.50
Demand deposits in foreign currencies	0.00	0.00
Term deposits in VND	0.50 – 8.80	0.10 – 10.50
Term deposits in foreign currencies	0.00	0.00
Demand saving deposits in VND	0.00 – 0.10	0.00
Demand saving deposits in foreign currencies	0.00	0.00
Term saving deposits in VND	0.10 – 8.80	0.50 – 10.50
Term saving deposits in foreign currencies	0.00	0.00

20. Grants, entrusted funds received and loans exposed to risks

	30/6/2026 VND	**31/12/2025 VND**
Grants, entrusted funds received and loans exposed to risks		
▪ In VND	84,510,078,725	115,218,506,355
▪ In foreign currencies	7,978,398,173,064	6,143,060,948,485
	8,062,908,251,789	**6,258,279,454,840**

Interest rates of grants, entrusted funds received and loans exposed to risks at the end of the period were as follows:

	30/6/2026 % per annum	**31/12/2025 % per annum**
Grants, entrusted funds received and loans exposed to risks		
▪ In VND	4.61 – 6.06	3.76 – 4.72
▪ In foreign currencies	0.75 – 6.17	0.75 – 6.05

21. Valuable papers issued

	30/6/2026 VND	31/12/2025 VND
Certificates of deposit	**35,368,900,000,000**	**26,170,500,000,000**
▪ Under 12 months	25,430,000,000,000	24,956,000,000,000
▪ From 12 months to under 5 years	9,938,900,000,000	1,214,500,000,000
Registered bonds	**32,200,000,000,000**	**38,500,000,000,000**
▪ From 12 months to 5 years	32,200,000,000,000	38,500,000,000,000
	67,568,900,000,000	**64,670,500,000,000**

Interest rates of valuable papers issued at the end of the period were as follows:

	30/6/2026 % per annum	31/12/2025 % per annum
Valuable papers issued		
▪ Certificates of deposit	5.10 – 8.60	4.75 - 7.50
▪ Bonds	5.30 – 8.70	5.10 - 6.90

22. Other liabilities

(a) Interest and fees payables

	30/6/2026 VND	31/12/2025 VND
Interest payables on deposits of customers and other CIs	3,060,875,792,487	2,024,328,128,960
Interest payables on valuable papers	2,005,049,418,189	1,196,726,468,506
Interest payables from derivatives	299,792,330,360	118,236,031,795
Interest payables on borrowings in from grants, entrusted funds	74,354,797,839	51,373,665,478
Interest payables on borrowings from the SBV and other CIs	18,150,908,334	6,931,314,244
	5,458,223,247,209	**3,397,595,608,983**

22. Other liabilities (continued)

(b) Other liabilities

	30/6/2026 VND	31/12/2025 VND
Internal payables	**14,258,972,256**	**10,687,551,471**
▪ Payables to employees	14,258,972,256	10,687,551,471
External payables	**954,953,729,381**	**1,757,216,951,390**
▪ Tax payables (Note 23)	297,945,010,854	690,944,035,776
▪ Payables for card settlement services	195,589,468,301	263,813,636,457
▪ Payments awaiting settlement	80,736,432,458	42,360,302,546
▪ Incoming overseas remittance	68,688,667,214	22,778,392,483
▪ Payables to an insurance partner	56,126,508,414	41,989,800,349
▪ Dividend payables	29,548,981,430	29,996,220,530
▪ Payables to remittance services	10,033,667,092	16,682,972,826
▪ Payables to a customer	-	493,293,720,246
▪ Other payables	216,284,993,618	155,357,870,177
Bonus and welfare funds (i)	**215,363,153,045**	**188,071,833,999**
	1,184,575,854,682	**1,955,976,336,860**

(i) Movements of bonus and welfare funds during the period were as follows:

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Opening balance	188,071,833,999	163,220,049,733
Appropriation during the period	40,471,819,046	30,394,784,266
Utilised during the period	(13,180,500,000)	(2,403,000,000)
Closing balance	**215,363,153,045**	**191,211,833,999**

23. Obligations to the State Treasury

Six-month period ended 30 June 2026	Opening balance		Movements during the period		Closing balance	
	Payables VND	Receivables VND	Incurred VND	Paid VND	Payables VND	Receivables VND
Value added tax	57,301,882,662	14,132,130,355	64,688,499,076	(82,373,165,465)	25,485,085,918	-
Corporate income tax	618,767,847,839	-	525,983,477,243	(889,616,959,825)	255,666,425,667	532,060,410
Personal income tax	12,901,902,658	-	95,335,292,113	(92,129,164,013)	16,108,030,758	-
Foreign contractor tax	1,972,402,617	-	7,097,796,619	(8,384,730,725)	685,468,511	-
Land and housing tax	-	-	112,710,586	(112,710,586)	-	-
	690,944,035,776	**14,132,130,355**	**693,217,775,637**	**(1,072,616,730,614)**	**297,945,010,854**	**532,060,410**

Six-month period ended 30 June 2025	Opening balance		Movements during the period		Closing balance	
	Payables VND	Receivables VND	Incurred VND	Paid VND	Payables VND	Receivables VND
Value added tax	42,237,381,703	37,519,473,103	37,311,930,661	(45,675,642,402)	13,463,255,659	17,109,058,800
Corporate income tax	302,807,704,094	4,708,169,662	387,083,983,170	(475,566,574,220)	210,635,083,190	1,018,139,808
Personal income tax	12,028,527,912	-	99,472,799,973	(99,618,107,598)	11,883,220,287	-
Foreign contractor tax	1,223,395,104	-	6,139,416,250	(6,650,336,182)	712,475,172	-
Land and housing tax	-	-	38,714,021	(38,714,021)	-	-
Other taxes	-	-	176,000,000	(176,000,000)	-	-
	358,297,008,813	**42,227,642,765**	**530,222,844,075**	**(627,725,374,423)**	**236,694,034,308**	**18,127,198,608**

24. Equity

(a) Separate statement of changes in owners' equity

	Charter capital VND	Share premium VND	Reserves VND	Foreign exchange differences VND	Retained earnings VND	Total VND
Balance at 1 January 2026	**26,630,522,840,000**	**-**	**3,322,822,563,984**	**-**	**3,969,951,115,961**	**33,923,296,519,945**
Net profit for the period	-	-	-	-	1,947,380,507,403	1,947,380,507,403
Appropriation to bonus and welfare fund	-	-	-		(40,471,819,046)	(40,471,819,046)
Foreign exchange differences	-	-	-	(10,431,918,715)	-	(10,431,918,715)
Balance at 30 June 2026	**26,630,522,840,000**	**-**	**3,322,822,563,984**	**(10,431,918,715)**	**5,876,859,804,318**	**35,819,773,289,587**
Balance at 1 January 2025	**24,657,891,520,000**	**53,271,987,348**	**3,223,626,131,166**	**-**	**3,736,087,523,229**	**31,670,877,161,743**
Net profit for the period	-	-	-	-	1,505,571,550,121	1,505,571,550,121
Appropriation to bonus and welfare fund	-	-	-	-	(30,394,784,266)	(30,394,784,266)
Foreign exchange differences	-	-	-	(32,301,461,322)	-	(32,301,461,322)
Balance at 30 June 2025	**24,657,891,520,000**	**53,271,987,348**	**3,223,626,131,166**	**(32,301,461,322)**	**5,211,264,289,084**	**33,113,752,466,276**

24. Equity (continued)

(b) Share capital

	30/6/2026		31/12/2025	
	Number of shares	Par value VND	Number of shares	Par value VND
Authorised share capital	**2,663,052,284**	**26,630,522,840,000**	**2,663,052,284**	**26,630,522,840,000**
Issued share capital				
Ordinary shares	2,663,052,284	26,630,522,840,000	2,663,052,284	26,630,522,840,000
Shares in circulation				
Ordinary shares	2,663,052,284	26,630,522,840,000	2,663,052,284	26,630,522,840,000

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

Six-month period ended 30 June 2026	**Reserve to supplement charter capital VND**	**Financial reserve VND**	**Other reserves VND**	**Total VND**
Opening balance and ending balance	400,886,654,887	2,921,561,852,209	374,056,888	3,322,822,563,984

Six-month period ended 30 June 2025	**Reserve to supplement charter capital VND**	**Financial reserve VND**	**Other reserves VND**	**Total VND**
Opening balance and ending balance	662,488,211,467	2,560,763,862,811	374,056,888	3,223,626,131,166

25. Net interest income

	Six-month period ended 30/6/2026 VND	30/6/2025 VND
Interest and similar income		
▪ Interest income from loans to customers and other CIs	10,139,953,803,085	7,585,313,323,917
▪ Interest income from debt securities	1,472,359,514,665	1,285,859,253,717
▪ Interest income from deposits at other CIs	1,106,999,844,003	594,130,141,235
▪ Interest income from purchased debts	141,641,839,320	192,440,539,625
▪ Income from guarantee services	105,704,736,235	95,884,956,899
▪ Other income from credit activities	54,388,736,449	107,116,117,328
	13,021,048,473,757	**9,860,744,332,721**
Interest and similar expenses		
▪ Interest expense for deposits from customers and other CIs	(5,667,148,439,158)	(3,844,783,063,887)
▪ Interest expense for valuable papers issued	(2,004,259,978,609)	(1,381,078,266,852)
▪ Interest expense for borrowings from other CIs and other borrowed and entrusted funds	(421,079,796,471)	(272,163,160,049)
▪ Expenses for other credit activities	(23,672,208,842)	(20,662,752,129)
	(8,116,160,423,080)	**(5,518,687,242,917)**
Net interest income	**4,904,888,050,677**	**4,342,057,089,804**

26. Net fees and commission income

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Fees and commission income		
▪ Account management and card usage services	247,523,200,674	140,412,378,907
▪ Consulting services	166,927,931,864	100,555,352,633
▪ Insurance-link services	97,539,139,984	77,702,613,462
▪ Card partner services	56,680,754,658	46,765,722,703
▪ Settlement services	39,227,089,963	36,875,737,736
▪ Insurance agency services	31,350,395,122	88,350,046,318
▪ Wealth management services	13,189,239,751	705,240,000
▪ Treasury services	814,972,290	835,581,505
▪ Other services	65,552,058,198	30,931,105,507
	718,804,782,504	**523,133,778,771**
Fees and commission expenses		
▪ Card partner services	(87,841,783,872)	(49,736,406,953)
▪ Affiliate partner services	(24,837,427,151)	(15,077,328,612)
▪ Settlement services	(10,815,854,444)	(9,369,853,719)
▪ Agency commission	(6,765,396,854)	(2,363,021,207)
▪ Treasury services	(6,021,609,121)	(3,235,636,753)
▪ Postage and telecommunications services	(2,406,194,478)	(1,431,223,990)
▪ Consulting services	(358,907,782)	(5,749,271,810)
▪ Other services	(25,079,391,748)	(8,722,174,997)
	(164,126,565,450)	**(95,684,918,041)**
Net fees and commission income	**554,678,217,054**	**427,448,860,730**

27. Net gain from trading of foreign currencies

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Gain from trading of foreign currencies		
▪ Gain from currency derivatives	692,251,375,318	69,597,912,526
▪ Gain from spot foreign exchange contracts	207,288,809,193	179,733,526,962
▪ Gain from gold trading	-	5,584,000
	899,540,184,511	**249,337,023,488**
Loss from trading of foreign currencies		
▪ Loss from currency derivatives	(769,687,411,136)	(137,791,654,559)
▪ Loss from spot foreign exchange contracts	(295,073,092)	(110,481,818)
	(769,982,484,228)	**(137,902,136,377)**
Net gain from trading of foreign currencies	**129,557,700,283**	**111,434,887,111**

28. Net loss from held-for-trading securities

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Gain from held-for-trading securities	8,651,478,370	569,700,000
Loss from held-for-trading securities	(23,658,881,170)	(1,512,000,000)
Net loss from held-for-trading securities	**(15,007,402,800)**	**(942,300,000)**

29. Net loss from investment securities

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Gain from sales of investment securities	1,431,897,792	18,283,573,815
Loss from sales of investment securities	(12,454,654,893)	(218,466,110,392)
Allowance (made)/reversed for investment securities	(5,723,269,804)	238,370,240
Net loss from investment securities	**(16,746,026,905)**	**(199,944,166,337)**

30. Net gain from other operating activities

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Other operating income		
▪ Collections of bad debts previously written-off	259,588,182,784	247,415,541,937
▪ Income from other derivative financial instruments	34,325,964,338	3,925,006,400
▪ Income from other activities	1,560,277,089	1,376,326,761
▪ Proceeds from disposals of other assets	821,773,406	7,920,970,101
▪ Proceeds from disposals of fixed assets	62,197,276	135,909,092
▪ Other income	103,886,373,646	20,585,692,802
	400,244,768,539	**281,359,447,093**
Other operating expenses		
▪ Expenses from other derivative financial instruments	(24,265,397,589)	(1,835,095,707)
▪ Expenses from disposals of other assets	(3,496,621,001)	(26,111,760,034)
▪ Expenses from other activities	(2,375,927,984)	(2,442,494,692)
▪ Expenses from disposals of fixed assets	(73,597,381)	(210,013,688)
▪ Expenses from social welfare	(39,784,480)	(7,435,800,000)
▪ Other expenses	(2,882,603,308)	(8,858,121,155)
	(33,133,931,743)	**(46,893,285,276)**
Net gain from other operating activities	**367,110,836,796**	**234,466,161,817**

31. Operating expenses

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Other taxes and fees	654,053,880	1,466,896,291
Personnel expenses:	1,296,182,070,976	1,169,750,584,794
In which:		
▪ *Salary and allowances*	*1,164,077,809,221*	*1,035,976,469,380*
▪ *Salary related contribution*	*98,343,264,551*	*98,228,896,876*
▪ *Other allowances*	*1,175,554,497*	*961,822,500*
▪ *Other expenses*	*32,585,442,707*	*34,583,396,038*
Asset expenditure	296,163,206,210	291,059,173,514
In which:		
▪ *Rental expenses*	*132,865,422,891*	*130,501,885,733*
▪ *Depreciation and amortisation of fixed assets*	*85,267,884,898*	*67,293,600,995*
▪ *Repair and maintenance expenses*	*64,678,470,953*	*58,311,190,241*
▪ *Others*	*13,351,427,468*	*34,952,496,545*
Administrative expenses	411,955,422,880	479,444,577,968
Insurance fee for customer deposits	78,815,503,916	68,707,971,441
Reversal of allowance for doubtful debts	(20,708,115,527)	-
	2,063,062,142,335	**2,010,429,204,008**

32. Allowance expense for credit losses

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Specific allowance made for loans to other CIs (Note 6)	109,727,000,000	-
General allowance made for loans and advances from customers (Note 10)	150,339,749,536	111,455,108,850
Specific allowance made for loans and advances from customers (Note 10)	990,971,895,164	905,793,798,207
General allowance reversed for purchased debts (Note 11)	(3,312,005,170)	(4,672,862,825)
Specific allowance made for purchased debts (Note 11)	39,358,593,300	-
Allowance made for special bonds issued by VAMC (Note 12)	106,677,397,197	-
Allowance reserved for contingent liabilities and off-balance sheet commitments	-	(994,511,292)
	1,393,762,630,027	**1,011,581,532,940**

33. Income tax

(a) Recognised in the separate statement of income

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Current tax expense		
Current period	507,846,078,769	392,090,085,484
Under/(over) provision in prior years	18,137,398,474	(5,006,102,314)
	525,983,477,243	**387,083,983,170**
Deferred corporate income tax benefit		
Temporary differrences	(4,577,386,992)	-
Income tax expense	**521,406,090,251**	**387,083,983,170**

(b) Reconciliation of effective tax rate

	Six-month period ended 30/6/2026 VND	Six-month period ended 30/6/2025 VND
Accounting profit before tax	2,468,786,597,654	1,892,655,533,291
Corporate income tax expense for the period	493,757,319,531	378,531,106,658
Non-deductible expenses	9,737,371,228	13,599,297,390
Non-taxable income	(225,998,982)	(40,318,564)
Under/(over) provision in prior years	18,137,398,474	(5,006,102,314)
Corporate income tax expense	**521,406,090,251**	**387,083,983,170**

(c) Applicable tax rates

The Bank has 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.

34. Cash and cash equivalents

	30/6/2026 VND	31/12/2025 VND
Cash on hand and gold	1,225,909,329,257	1,160,353,537,112
Balances with the SBV	3,333,221,468,653	2,883,240,107,112
Deposits with other CIs with original terms of less than three months	57,715,686,202,065	52,951,606,717,576
	62,274,816,999,975	**56,995,200,361,800**

35. Employee's income

	Six-month period ended 30/6/2026 VND	30/6/2025 VND
Total average number of employees during the period (persons)	6,913	7,160
Employees' income		
1. Total salary	1,122,505,023,058	1,057,899,771,035
2. Bonus	361,342,256,080	267,727,179,484
3. Total income (3 = 1 + 2)	**1,483,847,279,138**	**1,325,626,950,519**
Average monthly salary/employee	27,062,660	24,625,227
Average monthly income/employee	35,774,321	30,857,238

36. Types and book value of collaterals

(a) Assets and valuable papers received from mortgages, pledges, discounts and rediscounts

	30/6/2026 VND	31/12/2025 VND
Real estates	258,479,084,039,143	243,218,816,717,691
Valuable papers	57,937,347,480,012	42,536,419,496,595
Movable assets	33,223,486,116,625	34,943,658,284,108
Other assets	95,852,375,959,141	78,915,913,300,153
	445,492,293,594,921	**399,614,807,798,547**

36. Types and book value of collaterals (continued)

(b) Assets and valuable papers given for mortgages, pledges, discounts and rediscounts

	30/6/2026 VND	31/12/2025 VND
Available-for-sale securities (Note 12)		
▪ Government bonds	15,525,560,576,818	13,090,764,127,780
▪ Certificate of deposit issued by other domestic CIs	500,000,000,000	-
	16,025,560,576,818	**13,090,764,127,780**

37. Contingent liabilities and commitments

	30/6/2026 Contractual amount – gross VND	30/6/2026 Margin deposits VND	30/6/2026 Contractual amount – net VND
Loan guarantees	291,722,201,899	14,352,685,735	277,369,516,164
Foreign exchange commitments	321,357,339,711,224	-	321,357,339,711,224
In which:			
▪ *Commitments on purchase of foreign currencies*	*3,847,090,331,760*	-	*3,847,090,331,760*
▪ *Commitments on sales of foreign currencies*	*3,847,568,298,448*	-	*3,847,568,298,448*
▪ *Commitments on currency swap transactions*	*313,662,681,081,016*	-	*313,662,681,081,016*
Letters of credit commitments	677,998,191,800	11,687,898,868	666,310,292,932
Other guarantees	11,006,853,225,921	300,855,581,457	10,705,997,644,464
Other commitments	4,424,629,780,048	-	4,424,629,780,048

	31/12/2025 Contractual amount – gross VND	31/12/2025 Margin deposits VND	31/12/2025 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
In which:			
▪ *Commitments on purchase of foreign currencies*	*2,893,757,692,890*	-	*2,893,757,692,890*
▪ *Commitments on sales of foreign currencies*	*2,895,639,800,000*	-	*2,895,639,800,000*
▪ *Commitments on currency swap transactions*	*177,008,214,047,747*	-	*177,008,214,047,747*
Letters of credit commitments	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

38. Uncollected loan interest and fee receivables

	30/6/2026 VND	31/12/2025 VND
Uncollected loan interest	2,722,392,202,100	2,205,329,151,176
Uncollected fee receivables	61,796,632,003	36,414,316,766
	2,784,188,834,103	**2,241,743,467,942**

39. Written-off bad debts

	30/6/2026 VND	31/12/2025 VND
Principals of written-off bad debts under mornitoring	3,663,734,915,983	6,827,152,078,914
Interest of written-off bad debts under mornitoring	9,950,264,771,440	10,133,317,858,170
Written-off bad debts	4,800,000,000	-
	13,618,799,687,423	**16,960,469,937,084**

40. Other assets and documents

	30/6/2026 VND	31/12/2025 VND
Other assets held on behalf of customers	51,522,815,275,148	48,980,236,189,440
Other valuable documents under custody services	41,914,275,744,902	37,329,693,174,902
Foreclosed assets	1,571,402,746,455	1,394,607,567,731
Leased assets	20,329,357,200	20,329,357,200
Precious metals, gemstones from custody services	7,129,500,000	7,438,200,000
	95,035,952,623,705	**87,732,304,489,273**

41. Significant transactions with related parties

Significant balances and transactions with related parties at the end of the period and during the period were as follows:

Balance at the end of the period	**Receivables/(payables)**	
	30/6/2026 VND	**31/12/2025 VND**
Subsidiaries		
Deposits	(472,530,150,537)	(526,025,598,185)
Contributed capital	525,000,000,000	525,000,000,000
Interest payables	(1,202,833,824)	(1,620,604,109)
Board of Directors, Board of Supervision, Board of Management and Chief Accountant		
Deposits	(41,112,230,462)	(39,424,717,400)
Interest payables	(576,797,344)	(297,348,712)
Loans	1,515,613,871	1,253,700,668
Interest receivables	10,453,160	4,620,413
Certificates of deposits	(1,400,000,000)	-
Other related parties		
Deposits	(151,778,836,525)	(134,131,075,126)
Interest payables	(2,765,075,759)	(1,617,277,778)
Loans	513,335,737,344	478,664,936,069
Interest receivables	719,453,936	705,926,611
Certificates of deposits	(3,600,000,000)	-

Transactions during the period	**Income/(expense) Six-month period ended**	
	30/6/2026 VND	**30/6/2025 VND**
Subsidiaries		
Withdrawal of deposits	(529,555,934,562)	(58,509,477,970)
Receipt of deposits	476,060,486,914	159,000,507,532
Fee and commission income	60,000	40,000
Interest expense on deposits	(3,174,244,086)	(629,754,114)
Board of Directors, Board of Supervisors, Board of Management and Chief Accountant		
Remuneration and other income	41,484,410,603	34,492,624,531
Interest income from loans	57,556,645	75,581,739
Income from services	1,218,814,101	-
Interest expense on deposits	(61,481,028)	(208,996,894)
Other related parties		
Interest income from loans	24,151,620,741	5,497,423,760
Income from services	300,458,007	-
Interest expense on deposits	(4,887,640,841)	(3,596,005,127)

42. Concentration of assets, liabilities and off-balance sheet commitments by geographical area

	30/6/2026 Domestic VND	Overseas VND	Total VND
Assets			
Deposits with and loans to other CIs	57,021,507,650,651	1,694,178,551,414	58,715,686,202,065
Held-for-trading securities - gross	50,876,500,000	-	50,876,500,000
Loans and advances to customers - gross	220,345,278,396,163	-	220,345,278,396,163
Purchased debts - gross	3,795,367,794,918	-	3,795,367,794,918
Investment securities - gross	59,444,817,234,615	-	59,444,817,234,615
Long-term investments	525,000,000,000	-	525,000,000,000
Liabilities			
Deposits with and loans to other credit institutions	65,369,436,473,087	3,232,963,233	65,372,669,436,320
Deposits from customers	159,027,104,242,466	1,140,590,074,187	160,167,694,316,653
Grants, entrusted funds and loans exposed to risks	84,828,251,789	7,978,080,000,000	8,062,908,251,789
Valuable papers issued	67,568,900,000,000	-	67,568,900,000,000
Off-balance sheet credit commitments - gross	**16,401,203,399,668**	**-**	**16,401,203,399,668**
Derivatives (total contractual value)	**158,961,675,465,040**	**-**	**158,961,675,465,040**

	31/12/2025 Domestic VND	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
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
Long-term investments	525,000,000,000	-	525,000,000,000
Liabilities			
Deposits with and loans to other credit institutions	54,806,739,176,634	2,888,575,041	54,809,627,751,675
Deposits from customers	148,693,157,916,926	1,862,512,064,386	150,555,669,981,312
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**
Derivatives (total contractual value)	**100,030,573,701,516**	**-**	**100,030,573,701,516**

43. Segment reporting

(a) Geographical reporting

Information on primary segment reporting by geographical areas of the Bank was as follows:

	The South VND	The North VND	The Central VND	Eliminations VND	Total VND
Six-month period ended 30 June 2026					
I. Income					
1. Interest income	30,711,890,067,604	3,306,172,499,346	1,845,354,420,123	(22,842,368,513,316)	13,021,048,473,757
Interest income from external	*9,697,969,308,701*	*2,230,838,379,274*	*1,092,240,785,782*	-	*13,021,048,473,757*
Interest income from internal	*21,013,920,758,903*	*1,075,334,120,072*	*753,113,634,341*	*(22,842,368,513,316)*	-
2. Fee and commission revenue	642,897,150,810	57,568,333,708	18,339,297,986	-	718,804,782,504
3. Other income	1,722,824,028,668	228,469,120,791	161,322,621,898	(801,617,447,234)	1,310,998,324,123
TOTAL OPERATING INCOME	**33,077,611,247,082**	**3,592,209,953,845**	**2,025,016,340,007**	**(23,643,985,960,550)**	**15,050,851,580,384**
II. Expense					
1. Interest expense	(26,758,338,477,773)	(2,736,471,521,338)	(1,463,718,937,285)	22,842,368,513,316	(8,116,160,423,080)
Interest expense from external	*(6,654,194,515,142)*	*(852,987,552,668)*	*(608,978,355,270)*	-	*(8,116,160,423,080)*
Interest expense from internal	*(20,104,143,962,631)*	*(1,883,483,968,670)*	*(854,740,582,015)*	*22,842,368,513,316*	-
2. Depreciation and amortization expenses	(74,213,557,885)	(5,625,919,998)	(5,428,407,015)	-	(85,267,884,898)
3. Operating expenses	(3,205,562,245,044)	(350,014,394,474)	(232,914,852,441)	801,617,447,234	(2,986,874,044,725)
TOTAL OPERATING EXPENSES	**(30,038,114,280,702)**	**(3,092,111,835,810)**	**(1,702,062,196,741)**	**23,643,985,960,550**	**(11,188,302,352,703)**
Profit before allowance expenses for credit losses	**3,039,496,966,380**	**500,098,118,035**	**322,954,143,266**	**-**	**3,862,549,227,681**
Allowance expenses for credit losses	(1,257,881,501,319)	(132,929,746,554)	(2,951,382,154)	-	(1,393,762,630,027)
Segment profit	**1,781,615,465,061**	**367,168,371,481**	**320,002,761,112**	**-**	**2,468,786,597,654**

(a) Geographical reporting (continued)

	The South VND	The North VND	The Central VND	Eliminations VND	Total VND
As at 30 June 2026					
III. Assets					
1. Cash and gold	651,550,026,242	377,146,016,915	197,213,286,100	-	1,225,909,329,257
2. Fixed assets	512,267,861,608	33,733,628,562	82,959,152,869	-	628,960,643,039
3. Other assets	298,552,665,141,675	29,848,566,430,346	21,954,772,358,818	-	350,356,003,930,839
TOTAL ASSETS	**299,716,483,029,525**	**30,259,446,075,823**	**22,234,944,797,787**	**-**	**352,210,873,903,135**
IV. Liabilities					
1. External liabilities	(264,354,258,747,230)	(29,892,277,704,342)	(21,914,942,036,675)	-	(316,161,478,488,247)
2. Internal liabilities	(14,258,972,256)	-	-	-	(14,258,972,256)
3. Other liabilities	(215,363,153,045)	-	-	-	(215,363,153,045)
TOTAL LIABILITIES	**(264,583,880,872,531)**	**(29,892,277,704,342)**	**(21,914,942,036,675)**	**-**	**(316,391,100,613,548)**

(a) Geographical reporting (continued)

	The South VND	The North VND	The Central VND	Eliminations VND	Total VND
Six-month period ended 30 June 2025					
I. Income					
1. Interest income	22,112,842,633,025	2,559,354,026,393	1,507,469,781,603	(16,318,922,108,300)	9,860,744,332,721
Interest income from external	*7,125,252,373,153*	*1,727,652,932,390*	*1,007,839,027,178*	-	*9,860,744,332,721*
Interest income from internal	*14,987,590,259,872*	*831,701,094,003*	*499,630,754,425*	*(16,318,922,108,300)*	-
2. Fee and commission revenue	461,262,783,709	40,134,533,471	21,736,461,591	-	523,133,778,771
3. Other income	1,114,702,718,610	167,318,926,541	124,936,835,816	(385,307,075,902)	1,021,651,405,065
TOTAL OPERATING INCOME	**23,688,808,135,344**	**2,766,807,486,405**	**1,654,143,079,010**	**(16,704,229,184,202)**	**11,405,529,516,557**
II. Expense					
1. Interest expense	(18,775,419,937,075)	(1,947,431,831,324)	(1,114,757,582,818)	16,318,922,108,300	(5,518,687,242,917)
Interest expense from external	*(4,497,905,794,533)*	*(630,782,313,420)*	*(389,999,134,964)*	-	*(5,518,687,242,917)*
Interest expense from internal	*(14,277,514,142,542)*	*(1,316,649,517,904)*	*(724,758,447,854)*	*16,318,922,108,300*	-
2. Depreciation and amortisation expenses	(55,866,108,731)	(5,599,583,119)	(5,827,909,145)	-	(67,293,600,995)
3. Operating expenses	(2,791,718,947,945)	(290,740,867,437)	(218,158,866,934)	385,307,075,902	(2,915,311,606,414)
TOTAL OPERATING EXPENSES	**(21,623,004,993,751)**	**(2,243,772,281,880)**	**(1,338,744,358,897)**	**16,704,229,184,202**	**(8,501,292,450,326)**
Profit before allowance expenses for credit losses	**2,065,803,141,593**	**523,035,204,525**	**315,398,720,113**	**-**	**2,904,237,066,231**
Allowance expenses for credit losses	(874,262,394,375)	(30,316,224,308)	(107,002,914,257)	-	(1,011,581,532,940)
Segment profit	**1,191,540,747,218**	**492,718,980,217**	**208,395,805,856**	**-**	**1,892,655,533,291**

(a) Geographical 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	571,965,359,050	37,774,828,911	83,865,787,872	-	693,605,975,833
3. Other assets	270,021,382,945,929	31,220,203,029,855	20,378,018,205,784	-	321,619,604,181,568
TOTAL ASSETS	**271,306,703,039,550**	**31,553,035,180,028**	**20,613,825,474,935**	**-**	**323,473,563,694,513**
IV. Liabilities					
1. External liabilities	(239,634,318,530,804)	(29,877,112,553,305)	(19,840,076,704,989)	-	(289,351,507,789,098)
2. Internal liabilities	(10,687,551,471)	-	-	-	(10,687,551,471)
3. Other liabilities	(188,071,833,999)	-	-	-	(188,071,833,999)
TOTAL LIABILITIES	**(239,833,077,916,274)**	**(29,877,112,553,305)**	**(19,840,076,704,989)**	**-**	**(289,550,267,174,568)**

(b) Business sector reporting

The Bank mainly operates in one business segment which is commercial banking.

44. Financial risk management

(a) Financial risk management

(i) Overview

Risks are inherent in the Bank'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 the Bank's profitability and each individual within the Bank is accountable for the risk prevention relating to their responsibilities. The Bank is exposed to credit risk, liquidity risk and market risk (then being classified into business and non-business risks). The Bank 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 the Bank's risk management. To facilitate this oversight function, the Bank'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.

The Bank's risk management framework is established to form key principles in managing and controlling significant risks arising from the Bank's activities. Based on this, specific policies and regulations for each type of risk are established to assist the Bank in 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, 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.

(b) Credit risk

The Bank is subject to credit risk through its loans to customers, deposits and loans to other banks and investments in credit institution bonds and 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 credit institution bonds and corporate bonds. The amount of credit exposure in this regard is represented by the carrying amounts of the assets on the separate statement of financial position. In addition, the Bank is exposed to off balance sheet credit risk through guarantees commitments and letters of credit.

Credit risk management

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 decision.

The Bank measures credit risks, makes allowances and complies with safety 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.

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 separate statement of financial position, are listed below:

As at 30 June 2026	Not past due VND	Past due but not impaired VND	Past due and impaired VND	Total VND
Deposits and loans to other CIs	58,715,686,202,065	-	-	58,715,686,202,065
▪ *Deposits at other CIs*	*57,715,686,202,065*	-	-	*57,715,686,202,065*
▪ *Loans to other CIs*	*1,000,000,000,000*	-	-	*1,000,000,000,000*
Loans to customers and purchased debts – gross	208,714,276,951,749	1,631,895,541,096	13,794,473,698,236	224,140,646,191,081
Held-for-trading securities	50,876,500,000	-	-	50,876,500,000
Available-for-sale securities - gross	58,265,287,615,458	-	-	58,265,287,615,458
Held-to-maturity securities – gross	1,136,057,119,157	-	-	1,136,057,119,157
Other assets – gross	4,690,206,134,268	-	3,904,900,700	4,694,111,034,968
	331,572,390,522,697	**1,631,895,541,096**	**13,798,378,598,936**	**347,002,664,662,729**

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
Held-to-maturity securities – gross	1,313,209,000,824	-	-	1,313,209,000,824
Other assets – gross	3,689,297,302,393	-	23,609,441,543	3,712,906,743,936
	307,898,754,516,238	**1,549,259,324,169**	**8,696,372,492,920**	**318,144,386,333,327**

The Bank's financial assets that are neither past due nor impaired include debts classified as Current, as regulated in Circular No. 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. The Bank determines that the Bank has a capacity to fully and timely recover these financial assets in the future.

The financial assets are past due but not impaired because the Bank is currently holding the sufficient collateral assets to cover the credit losses in accordance with the current regulations of the SBV.

The Bank currently hold collaterals such as real estates, movable assets, valuable papers and other collaterals to secure for these financial assets. The Bank 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 the Bank's regulations.

Regarding the system of internal regulations for managing market risk, the Bank 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, the Bank 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 liabilities are classified as non-interest bearing items;

- Balances with the SBV and current deposit at other credit institutions and demand deposits from other credit institutions are classified as non-sensitive interest 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 separate statement of financial position date.

  - Items which bear floating interest rate: the repricing period of interest rate is determined from the separate 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..

- 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 accounting period but customer has not yet withdrawn, the Bank 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.

The Bank manages interest rate risk at two transaction and portfolio levels.

Management tools, operating interest rates of the Bank:

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

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

The following tables show the Bank's assets and liabilities categorised by the repricing period of assets and liabilities of the Bank at the end of accounting period:

As at 30 June 2026

	Overdue VND	Non-sensitive interest (*) /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	-	1,225,909,329,257	-	-	-	-	-	-	1,225,909,329,257
Balances with the SBV	-	3,333,221,468,653	-	-	-	-	-	-	3,333,221,468,653
Deposits with and loans to other CIs	-	2,001,686,202,065	55,714,000,000,000	-	-	1,000,000,000,000	-	-	58,715,686,202,065
Trading securities	-	-	-	-	-	50,876,500,000	-	-	50,876,500,000
Derivatives and other financial assets	-	187,978,505,298	520,151,120	3,809,125,318	(90,252,809,712)	-	-	-	102,054,972,024
Loans to customers and purchased debts - gross	8,232,066,744,883	-	45,231,812,443,229	52,341,159,668,319	80,446,256,613,474	31,083,448,133,225	6,158,037,928,424	647,864,659,527	224,140,646,191,081
Investment securities – gross	-	2,364,689,934,615	500,000,000,000	13,895,000,000,000	9,632,000,000,000	17,140,027,300,000	6,253,100,000,000	9,660,000,000,000	59,444,817,234,615
Long-term investments	-	525,000,000,000	-	-	-	-	-	-	525,000,000,000
Fixed assets	-	628,960,643,039	-	-	-	-	-	-	628,960,643,039
Other assets – gross	3,904,900,700	8,700,281,104,788	-	-	-	-	-	-	8,704,186,005,488
Total assets (1)	**8,235,971,645,583**	**18,967,727,187,715**	**101,446,332,594,349**	**66,239,968,793,637**	**89,988,003,803,762**	**49,274,351,933,225**	**12,411,137,928,424**	**10,307,864,659,527**	**356,871,358,546,222**
Liabilities									
Due to the Government and the SBV	-	-	7,516,863,551,429	1,015,846,872,146	-	-	43,419,083,320	-	8,576,129,506,895
Deposits and borrowings from other CIs	-	14,391,836,320	62,558,277,600,000	2,800,000,000,000	-	-	-	-	65,372,669,436,320
Deposits from customers	-	-	51,291,897,527,391	32,056,181,022,638	49,095,880,459,214	20,702,974,898,702	7,020,661,345,726	99,062,982	160,167,694,316,653
Grants, entrusted funds and loans exposed to risks	-	-	2,015,410,078,725	3,771,500,000,000	2,275,680,000,000	-	318,173,064	-	8,062,908,251,789
Valuable papers issued	-	-	10,738,900,000,000	8,430,000,000,000	11,700,000,000,000	4,500,000,000,000	32,200,000,000,000	-	67,568,900,000,000
Other liabilities	-	6,642,799,101,891	-	-	-	-	-	-	6,642,799,101,891
Total liabilities (2)	**-**	**6,657,190,938,211**	**134,121,348,757,545**	**48,073,527,894,784**	**63,071,560,459,214**	**25,202,974,898,702**	**39,264,398,602,110**	**99,062,982**	**316,391,100,613,548**
Interest sensitivity gap of balance sheet items [(3)=(1)-(2)]	**8,235,971,645,583**	**12,310,536,249,504**	**(32,675,016,163,196)**	**18,166,440,898,853**	**26,916,443,344,548**	**24,071,377,034,523**	**(26,853,260,673,686)**	**10,307,765,596,545**	**40,480,257,932,674**
Off-balance sheet commitments affect interest rates on assets and liabilities (net)	-	-	-	-	87,165,446,040	-	-	-	87,165,446,040
Interest sensitivity gap	**8,235,971,645,583**	**12,310,536,249,504**	**(32,675,016,163,196)**	**18,166,440,898,853**	**27,003,608,790,588**	**24,071,377,034,523**	**(26,853,260,673,686)**	**10,307,765,596,545**	**40,567,423,378,714**

(*) Balances with the SBV and current deposit at other credit institutions and demand deposits from other credit institutions are classified as non-sensitive interest items.

As at 31 December 2025

	Overdue VND	Non-sensitive interest (*) /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	-	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	-	3,059,809,217,576	47,891,797,500,000	2,000,000,000,000	-	49,000,000,000	60,727,000,000	-	53,061,333,717,576
Trading securities	-	-	-	-	-	50,765,500,000	-	-	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)	-	-	88,476,577,033
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	13,362,814,659,726	-	203,001,914,311,014
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	5,383,100,000,000	11,210,000,000,000	58,381,712,061,468
Long-term investments	-	525,000,000,000	-	-	-	-	-	-	525,000,000,000
Fixed assets	-	693,605,975,833	-	-	-	-	-	-	693,605,975,833
Other assets – gross	35,712,004,743	7,253,126,396,717	-	-	-	-	-	-	7,288,838,401,460
Total assets (1)	**6,776,852,856,963**	**18,359,638,723,486**	**81,084,259,152,293**	**63,872,142,774,112**	**79,476,028,655,564**	**47,549,676,366,464**	**18,806,641,659,726**	**11,210,000,000,000**	**327,135,240,188,608**
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	-	8,434,251,675	52,801,193,500,000	2,000,000,000,000	-	-	-	-	54,809,627,751,675
Deposits from customers	-	-	51,279,174,909,738	36,597,984,885,006	42,235,570,910,745	14,487,404,756,663	5,955,189,274,745	345,244,415	150,555,669,981,312
Grants, entrusted funds and loans exposed to risks	-	-	2,198,893,506,355	3,402,231,800,000	-	656,837,500,000	316,648,485	-	6,258,279,454,840
Valuable papers issued	-	-	70,500,000,000	500,000,000,000	8,000,000,000,000	17,100,000,000,000	39,000,000,000,000	-	64,670,500,000,000
Other liabilities	-	5,353,571,945,843	-	-	-	-	-	-	5,353,571,945,843
Total liabilities (2)	**-**	**5,362,006,197,518**	**114,197,272,741,064**	**42,500,216,685,006**	**50,290,678,126,672**	**32,244,242,256,663**	**44,955,505,923,230**	**345,244,415**	**289,550,267,174,568**
Interest sensitivity gap of balance sheet items [(3)=(1)-(2)]	**6,776,852,856,963**	**12,997,632,525,968**	**(33,113,013,588,771)**	**21,371,926,089,106**	**29,185,350,528,892**	**15,305,434,109,801**	**(26,148,864,263,504)**	**11,209,654,755,585**	**37,584,973,014,040**
Off-balance sheet commitments affect interest rates on assets and liabilities (net)	-	-	9,035,828,290	-	-	-	-	-	9,035,828,290
Interest sensitivity gap	**6,776,852,856,963**	**12,997,632,525,968**	**(33,103,977,760,481)**	**21,371,926,089,106**	**29,185,350,528,892**	**15,305,434,109,801**	**(26,148,864,263,504)**	**11,209,654,755,585**	**37,594,008,842,330**

(*) Balances with the SBV and current deposit at other credit institutions and demand deposits from other credit institutions are classified as non-sensitive interest items.

(i) *Interest rate risk (countinued)*

Interest rate sensitivity

The Bank has performed the analysis of interest rate sensitivity on net interest income with assumption that fluctuation of market interest rate of VND and USD as at the end of accounting period:

	Change in interest rate	Effect to net interest income Increase/(decrease) VND
As at 30 June 2026		
VND	0.20%	(38,210,107,308)
VND	(0.20%)	38,210,107,308
USD	0.20%	17,144,234,984
USD	(0.20%)	(17,144,234,984)
As at 31 December 2025		
VND	0.20%	(40,439,564,497)
VND	(0.20%)	40,439,564,497
USD	0.20%	14,316,623,601
USD	(0.20%)	(14,316,623,601)

(ii) *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.

Exchange rates of major currencies as at the reporting date are presented in *Note 47*.

The following tables show the Bank's assets and liabilities categorised by currencies translated into VND at the end of accounting period:

As at 30 June 2026

	EUR VND equivalent	USD VND equivalent	Gold VND equivalent	Other foreign currencies VND equivalent	Total VND equivalent
Assets					
Cash on hand and gold	22,017,854,053	315,268,456,800	203,700,000	41,534,678,804	379,024,689,657
Balances with the State Bank of Vietnam	-	199,917,042,336	-	-	199,917,042,336
Deposits with and loans to other credit institutions	113,806,312,502	1,840,910,853,144	-	126,600,238,646	2,081,317,404,292
Derivatives and other financial assets	-	10,348,170,021,024	-	(36,759,600,000)	10,311,410,421,024
Loans and advances to customers – gross	-	1,996,066,456,296	-	-	1,996,066,456,296
Other assets – gross	3,217,099	348,236,060,304	-	4,764,962	348,244,042,365
Total assets (1)	**135,827,383,654**	**15,048,568,889,904**	**203,700,000**	**131,380,082,412**	**15,315,980,055,970**
Liabilities					
Deposits and borrowings from other CIs	-	3,405,600,000,000	-	-	3,405,600,000,000
Deposits from customers	94,591,805,375	2,057,049,037,560	-	89,780,229,705	2,241,421,072,640
Grants, entrusted funds and loans exposed to risks	-	7,978,398,173,064	-	-	7,978,398,173,064
Other liabilities	3,868,542,216	200,049,821,136	19,270,020	6,458,124,761	210,395,758,133
Total liabilities (2)	**98,460,347,591**	**13,641,097,031,760**	**19,270,020**	**96,238,354,466**	**13,835,815,003,837**
Foreign exchange position on-balance-sheet [(3)=(1)-(2)]	**37,367,036,063**	**1,407,471,858,144**	**184,429,980**	**35,141,727,946**	**1,480,165,052,133**
Foreign exchange position off-balance-sheet (4)	**(36,249,000,000)**	**(60,820,271,688)**	**-**	**(8,651,695,000)**	**(105,720,966,688)**
Foreign exchange position on and off-balance-sheet [(5)=(3)+(4)]	**1,118,036,063**	**1,346,651,586,456**	**184,429,980**	**26,490,032,946**	**1,374,444,085,445**

As at 31 December 2025

	EUR VND equivalent	USD VND equivalent	Gold VND equivalent	Other foreign currencies VND equivalent	Total VND equivalent
Assets					
Cash on hand and gold	150,582,945,203	98,968,202,108	60,720,000	46,506,613,401	296,118,480,712
Balances with the State Bank of Vietnam	-	79,544,141,552	-	-	79,544,141,552
Deposits with and loans to other credit institutions	18,037,468,720	3,666,054,077,672	-	129,294,960,827	3,813,386,507,219
Derivatives and other financial assets	(139,855,500,000)	6,543,472,371,359	-	-	6,403,616,871,359
Loans and advances to customers – gross	-	1,619,987,622,519	-	-	1,619,987,622,519
Other assets – gross	3,309,914	242,746,886,867	-	-	242,750,196,781
Total assets (1)	**28,768,223,837**	**12,250,773,302,077**	**60,720,000**	**175,801,574,228**	**12,455,403,820,142**
Liabilities					
Deposits and borrowings from other CIs	-	3,179,093,500,000	-	-	3,179,093,500,000
Deposits from customers	26,732,265,023	1,926,840,577,693	-	149,020,267,751	2,102,593,110,467
Grants, entrusted funds and loans exposed to risks	-	6,143,060,948,485	-	-	6,143,060,948,485
Other liabilities	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**	**11,866,345,137,182**	**20,104,392**	**157,915,646,792**	**12,052,634,794,325**
Foreign exchange position on-balance-sheet [(3)=(1)-(2)]	**414,317,878**	**384,428,164,895**	**40,615,608**	**17,885,927,436**	**402,769,025,817**
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**	**2,752,556,982,785**	**40,615,608**	**14,356,127,436**	**2,767,368,043,707**

Exchange rate sensitivity

Assuming that all variables remain constant, the following table shows the effects on profit after tax and equity of the Bank due to changes in exchange rates. Risk due to change of exchange rate to other currencies of the Bank is not significant.

	Effect to net profit Increase/(decrease) VND
As at 30 June 2026	
USD (weakening by 1%)	(10,773,212,692)
USD (strengthening by 1%)	10,773,212,692
As at 31 December 2025	
USD (weakening by 3%)	(66,061,367,587)
USD (strengthening by 3%)	66,061,367,587

(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.

In term of portfolio of held-for-trading and available-for-sale investment securities comprising Government bonds, the Bank holds these securities primarily to meet liquidity needs and capital balance. Accordingly, the Bank may dispose of such securities prior to maturity to address liquidity requirements or to realise gains when market conditions are favorable.

At 30 June 2026, had the interest rate of these Government bonds increased or decreased by 0.01% with all other variables remaining constant, the Bank's net profit after tax for the period would have decreased or increased by VND7,178,036,209.

(d) 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. The Bank will establish specific liquidity gap and follow strictly on each period based on Assets and Liabilities structure.

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 separate 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 assumptions and conditions are applied in analysing the maturity of assets and liabilities of the Bank:

- 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;

- 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 the Bank as at the end of 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.

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the separate interim financial statements for the six-month period ended 30 June 2026 (continued)

Form B05a/TCTD
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014 of the State Bank of Vietnam)

As at 30 June 2026	Overdue		Current					
	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	From over 1 to 5 years VND	Over 5 years VND	Total VND
Assets								
Cash on hand and gold	-	-	1,225,909,329,257	-	-	-	-	1,225,909,329,257
Balances with the SBV	-	-	3,333,221,468,653	-	-	-	-	3,333,221,468,653
Deposits with and loans to other CIs	-	-	57,715,686,202,065	-	1,000,000,000,000	-	-	58,715,686,202,065
Trading securities	-	-	-	-	50,876,500,000	-	-	50,876,500,000
Derivatives and other financial assets	-	-	119,920,175,338	9,028,059,462	(33,745,743,751)	4,601,236,405	2,251,244,570	102,054,972,024
Loans to customers and purchased debts - gross	7,030,837,857,237	1,201,228,887,646	12,618,034,770,155	11,216,323,496,351	36,810,907,145,766	75,009,007,807,257	80,254,306,226,669	224,140,646,191,081
Investment securities – gross	-	-	500,000,000,000	13,799,684,969,025	24,402,761,912,759	10,212,771,596,761	10,529,598,756,070	59,444,817,234,615
Long-term investments	-	-	-	-	-	-	525,000,000,000	525,000,000,000
Fixed assets	-	-	-	-	-	-	628,960,643,039	628,960,643,039
Other assets – gross	3,904,900,700	-	152,620,194,780	716,922,031,547	1,118,114,470,413	3,749,757,741,901	2,962,866,666,147	8,704,186,005,488
Total assets (1)	**7,034,742,757,937**	**1,201,228,887,646**	**75,665,392,140,248**	**25,741,958,556,385**	**63,348,914,285,187**	**88,976,138,382,324**	**94,902,983,536,495**	**356,871,358,546,222**
Liabilities								
Due to the Government and the SBV	-	-	7,516,863,551,429	1,015,846,872,146	-	43,419,083,320	-	8,576,129,506,895
Deposits and borrowings from other CIs	-	-	62,572,669,436,320	2,800,000,000,000	-	-	-	65,372,669,436,320
Deposits from customers	-	-	49,982,788,593,261	26,633,948,550,464	65,646,226,793,855	17,904,631,316,091	99,062,982	160,167,694,316,653
Grants, entrusted funds and loans exposed to risks	-	-	92,400,000,000	726,663,461,625	2,280,143,662,500	4,963,701,127,664	-	8,062,908,251,789
Valuable papers issued	-	-	2,000,000,000,000	8,430,000,000,000	16,200,000,000,000	40,938,900,000,000	-	67,568,900,000,000
Other liabilities	-	-	1,177,550,571,535	1,097,808,476,331	2,738,304,498,061	1,629,130,959,169	4,596,795	6,642,799,101,891
Total liabilities (2)	**-**	**-**	**123,342,272,152,545**	**40,704,267,360,566**	**86,864,674,954,416**	**65,479,782,486,244**	**103,659,777**	**316,391,100,613,548**
Net liquidity gap [(3)=(1)-(2)]	**7,034,742,757,937**	**1,201,228,887,646**	**(47,676,880,012,297)**	**(14,962,308,804,181)**	**(23,515,760,669,229)**	**23,496,355,896,080**	**94,902,879,876,718**	**40,480,257,932,674**

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the separate interim financial statements for the six-month period ended 30 June 2026 (continued)

Form B05a/TCTD
(Issued in accordance with Circular No. 49/2014/TT-NHNN dated 31 December 2014 of the State Bank of Vietnam)

As at 31 December 2025	Overdue		Current					
	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	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	-	-	-	-	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
Long-term investments	-	-	-	-	-	-	525,000,000,000	525,000,000,000
Fixed assets	-	-	-	-	-	-	693,605,975,833	693,605,975,833
Other assets – gross	35,712,004,743	-	353,220,576,431	206,134,168,030	1,106,239,933,295	2,951,250,340,646	2,636,281,378,315	7,288,838,401,460
Total assets (1)	**5,695,490,166,785**	**1,081,362,690,178**	**63,879,484,699,240**	**17,719,194,423,042**	**68,150,972,032,483**	**77,032,695,605,132**	**93,576,040,571,748**	**327,135,240,188,608**
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	-	-	50,752,443,855,265	32,330,952,001,663	53,013,470,000,046	14,458,458,879,923	345,244,415	150,555,669,981,312
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	-	-	593,118,452,360	662,378,310,999	2,916,011,428,186	1,182,058,732,865	5,021,433	5,353,571,945,843
Total liabilities (2)	-	-	**112,077,239,210,271**	**35,604,140,583,662**	**81,754,922,133,414**	**60,113,614,981,373**	**350,265,848**	**289,550,267,174,568**
Net liquidity gap [(3)=(1)-(2)]	**5,695,490,166,785**	**1,081,362,690,178**	**(48,197,754,511,031)**	**(17,884,946,160,620)**	**(13,603,950,100,931)**	**16,919,080,623,759**	**93,575,690,305,900**	**37,584,973,014,040**

45. Notes on financial instrument

Notes on 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 accounting period:

As at 30 June 2026	Carrying amount					
	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	-	1,225,909,329,257	-	-	1,225,909,329,257	1,225,909,329,257
Balances with the SBV	-	3,333,221,468,653	-	-	3,333,221,468,653	3,333,221,468,653
Deposits with and loans to other CIs	-	58,715,686,202,065	-	-	58,715,686,202,065	(*)
Held-for-trading securities	50,876,500,000	-	-	-	50,876,500,000	50,876,500,000
Derivatives and other financial assets	102,054,972,024	-	-	-	102,054,972,024	(*)
Loans and advances to customers – gross	-	220,345,278,396,163	-	-	220,345,278,396,163	(*)
Purchased debts – gross	-	3,795,367,794,918	-	-	3,795,367,794,918	(*)
Available-for-sale securities – gross	-	-	58,308,760,115,458	1,136,057,119,157	59,444,817,234,615	(*)
Other financial assets – gross	-	4,694,111,034,968	-	-	4,694,111,034,968	(*)
	152,931,472,024	**292,109,574,226,024**	**58,308,760,115,458**	**1,136,057,119,157**	**351,707,322,932,663**	
Financial liabilities						
Due to the Government and the SBV	-	-	-	8,576,129,506,895	8,576,129,506,895	(*)
Deposits and borrowings from other CIs	-	-	-	65,372,669,436,320	65,372,669,436,320	(*)
Deposits from customers	-	-	-	160,167,694,316,653	160,167,694,316,653	(*)
Grants, entrusted funds and loans exposed to risks	-	-	-	8,062,908,251,789	8,062,908,251,789	(*)
Valuable papers issued	-	-	-	67,568,900,000,000	67,568,900,000,000	(*)
Other financial liabilities	-	-	-	6,004,946,551,848	6,004,946,551,848	(*)
	-	**-**	**-**	**315,753,248,063,505**	**315,753,248,063,505**	

(*) The Bank has not determined the fair value of these financial instruments for disclosure in the separate interim 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 financial instruments may differ from their carrying value.

As at 31 December 2025

	Carrying amount					
	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	-	3,712,906,743,936	-	-	3,712,906,743,936	(*)
	139,242,077,033	**263,819,748,416,750**	**57,068,503,060,644**	**1,313,209,000,824**	**322,340,702,555,251**	
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	-	-	-	150,555,669,981,312	150,555,669,981,312	(*)
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	-	-	-	4,391,512,001,521	4,391,512,001,521	(*)
	-	**-**	**-**	**288,588,207,230,246**	**288,588,207,230,246**	

(*) The Bank has not determined the fair value of these financial instruments for disclosure in the separate interim 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.

46. Lease commitments

At the end of the accounting period, the future minimum lease payments under irrevocable operating leases were as follows:

	30/6/2026 VND	31/12/2025 VND
Within one year	198,189,790,663	194,788,188,163
Within two to five years	457,546,594,831	412,317,641,524
More than five years	63,206,445s,334	77,664,121,777
	718,942,830,828	**684,769,951,464**

47. Exchange rates of applicable foreign currencies at the end of the accounting period

	30/6/2026 VND	31/12/2025 VND
USD	26,400.00	26,273.50
EUR	30,207.50	31,079.00
GBP	34,920.00	35,436.50
JPY	162.60	168.45
CAD	18,528.00	19,238.00
AUD	18,185.50	17,649.00
SGD	20,422.00	20,550.50
KRW	18.56	19.23
CNY	3,877.50	3,763.50
THB	791.50	832.50
CHF	32,894.00	33,549.00
NZD	14,883.00	15,172.00
MYR	6,437.00	-
HKD	3,408.00	3,430.00
SEK	2,802.00	2,954.00
TWD	927.90	938.22
XAU	14,550,000.00	15,180,000.00

13 August 2026

Preparer	Reviewer	Approver
Nguyen Van Anh	Quach Thanh Long	Shayannasr Hamed
Chief Accountant	*Acting Director of Financial Management Center*	*Acting General Director*

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

OCB

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No.: 363201 /2026/CV-OCB

Ho Chi Minh City, 14.. August 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 2026 interim financial statements

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 Interim financial statements for the six-month period ended 30 June 2026 compared to the same period in 2025 as follows:

Unit: million VND

Item	Half year 2026	Half year 2025	Increase/decrease compared to the same period
Separate PAT	1,947,381	1,505,572	29.34%
Consolidated PAT	1,948,120	1,505,386	29.41%

OCB's PAT in the separate and consolidated financial statements for six-month period ended 30 June 2026 increased compared to the same period in 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.
- Operating expenses were strictly and effectively controlled.

OCB clarifies for the comprehension of the Commission and Investors.

Best regards.

CHIEF ACCOUNTANT

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

Nguyen Van Anh

Recipients:

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