

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: Tòa 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 VĂN ANH
Information disclosing person: Ms. NGUYEN VAN ANH
- Chức vụ: Kế toán trưởng
Position: Chief Accountant
- Loại thông tin công bố: ☒ Định kỳ ☐ Bất thường ☐ 24h ☐ theo yêu cầu
Type of information to be disclosed: ☒ Periodic ☐ Extraordinary ☐ 24h ☐ Upon request

Nội dung thông tin công bố: Báo cáo tài chính 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

Nơi nhận/Recipients:

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

Authorized representative



NGUYỄN VĂN ANH



Orient Commercial Joint Stock Bank

Consolidated 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)

Orient Commercial Joint Stock Bank
Bank Information (continued)

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 consolidated interim financial statements of the Bank and its subsidiaries (collectively referred to as "OCB") 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 consolidated 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 consolidated interim financial statements set out on pages from 6 to 101 give a true and fair view of the consolidated financial position of OCB as at 30 June 2026, and of their consolidated results of operations and their consolidated 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 OCB will not be able to pay its debts as and when they fall due.

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

On behalf of the Board of Management



Shaymaast Hamed
Acting General Director

Ho Chi Minh City, 13 August 2026



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

INTERIM FINANCIAL STATEMENTS REVIEW REPORT

To the Shareholders Orient Commercial Joint Stock Bank

We have reviewed the accompanying consolidated interim financial statements of Orient Commercial Joint Stock Bank ("the Bank") and its subsidiaries (collectively referred to as "OCB"), which comprise the consolidated statement of financial position as at 30 June 2026, the consolidated 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 101.

The Board of Management's Responsibility

The Bank's Board of Management is responsible for the preparation and true and fair presentation of these consolidated 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 consolidated 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 consolidated 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.



Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial statements do not give a true and fair view, in all material respects, of the consolidated financial position of Orient Commercial Joint Stock Bank and its subsidiaries as at 30 June 2026 and of its consolidated results of operations and its consolidated 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.: 26-01-00394-26-2



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

Ho Chi Minh City, 13 August 2026

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



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

Form B02a/TCTD-HN
(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)
X Fixed assets		629,745,059,705	694,141,350,833
1 Tangible fixed assets	13	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	14	376,465,482,968	395,829,383,720
a Cost		797,019,728,759	793,982,357,622
b Accumulated amortisation		(420,554,245,791)	(398,152,973,902)
XII Other assets		8,754,807,939,300	7,259,805,882,833
1 Receivables	15(a)	3,155,168,219,652	2,723,578,580,007
2 Accrued interest and fees receivable	15(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	15(c)	1,335,466,892,141	1,210,455,383,434
5 Allowance for losses on other assets	15(d)	(3,904,900,700)	(29,413,016,227)
TOTAL ASSETS		351,741,185,154,313	322,949,479,567,113

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

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

Form B02a/TCTD-HN
(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	16	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	17	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	18	159,695,164,166,116	150,029,644,383,127
V Grants, entrusted funds and loans exposed to risks	19	8,062,908,251,789	6,258,279,454,840
VI Valuable papers issued	20	67,568,900,000,000	64,670,500,000,000
VII Other liabilities		6,643,524,888,395	5,354,132,051,982
1 Accrued interest and fees payable	21(a)	5,457,024,281,455	3,395,975,004,874
3 Other liabilities	21(b)	1,186,500,606,940	1,958,157,047,108
TOTAL LIABILITIES		315,919,296,249,515	289,024,801,682,522
VIII Owner's equity	23	35,821,888,904,798	33,924,677,884,591
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		3,323,056,402,919	3,323,056,402,919
3 Foreign exchange differences		(10,425,802,006)	-
5 Retained earnings		5,878,735,463,885	3,971,098,641,672
TOTAL OWNER'S EQUITY		35,821,888,904,798	33,924,677,884,591
TOTAL LIABILITIES AND OWNER'S EQUITY		351,741,185,154,313	322,949,479,567,113

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

	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
	<i>In which:</i>		
	<i>Commitments on purchase of foreign currencies</i>	3,847,090,331,760	2,893,757,692,890
	▪ <i>Commitments on sales of foreign currencies</i>	3,847,568,298,448	2,895,639,800,000
	▪ <i>Commitments on currency swap transactions</i>	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

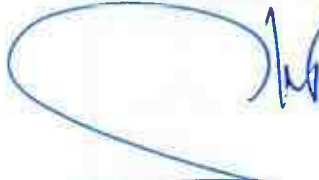
13 August 2026

Preparer



Nguyen Van Anh
Chief Accountant

Reviewer



Quach Thanh Long
Acting Director of
Financial Management Center

Approver



Shayannasr Hamed
Acting General Director

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang
An Khanh Ward, Ho Chi Minh City, Vietnam
Consolidated statement of income for the six-month period
ended 30 June 2026

Form B03a/TCTD-HN
(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	24	13,021,048,473,757	9,860,744,332,721
2	Interest and similar expenses	24	(8,112,990,047,064)	(5,518,058,602,222)
I	Net interest income	24	4,908,058,426,693	4,342,685,730,499
3	Fee and commission income	25	718,817,372,504	523,136,980,589
4	Fee and commission expenses	25	(164,134,005,450)	(95,787,385,314)
II	Net fee and commission income	25	554,683,367,054	427,349,595,275
III	Net gain from trading of foreign currencies	26	129,557,700,283	111,434,887,111
IV	Net loss from held-for-trading securities	27	(15,007,402,800)	(942,300,000)
V	Net loss from investment securities	28	(16,746,026,905)	(199,944,166,337)
5	Other operating income	29	400,244,768,539	281,359,447,093
6	Other operating expenses	29	(33,133,931,743)	(46,893,285,276)
VI	Net gain from other operating activities	29	367,110,836,796	234,466,161,817
VIII	Operating expenses	30	(2,063,900,739,778)	(2,010,995,068,942)
IX	Net operating profit before allowance expenses for credit losses		3,863,756,161,343	2,904,054,839,423
X	Allowance expenses for credit losses	31	(1,393,762,630,027)	(1,011,581,532,940)
XI	Profit before tax (carried forward to the next page)		2,469,993,531,316	1,892,473,306,483

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

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

★ M.S.D.

Preparer

Approver

Hand

Nguyen Van Anh
Chief Accountant

Reviewer

Quach Thanh Long
Acting Director of
Financial Management C



HỒ Shayannasr Hamed
Acting General Director

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

Form B04a/TCTD-HN
(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	30/6/2025
		VND	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	(6,046,881,929,996)	(4,729,056,276,007)
03	Net fee and commission income received	753,127,560,620	333,407,063,867
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	(2,108,089,199,485)	(2,127,521,612,703)
08	Corporate income tax paid	(889,997,281,283)	(475,566,574,220)
Net cash flows from operating activities before changes in operating assets and liabilities		4,187,927,259,924	2,626,075,603,671
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	(432,409,918,264)	(344,789,654,450)
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	9,665,519,782,989	11,479,905,900,295
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	(438,536,936,665)	705,366,786,012
22	Utilisation of reserves	(13,180,500,000)	(2,403,000,000)
I	NET CASH FLOWS FROM OPERATING ACTIVITIES	5,433,538,429,428	10,868,891,407,307

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

		Six-month period ended	
		30/6/2026	30/6/2025
		VND	VND
CASH FLOWS FROM INVESTING ACTIVITIES			
01	Payments for purchases of fixed assets	(144,964,278,673)	(453,848,258,949)
02	Proceeds from disposals of fixed assets	1,915,528,526	135,909,092
II	NET CASH FLOWS FROM INVESTING ACTIVITIES	(143,048,750,147)	(453,712,349,857)
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	5,290,042,440,181	10,415,179,057,450
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	(10,425,802,006)	(32,301,485,812)
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



Nguyen Van Anh
Chief Accountant

Reviewer



Quach Thanh Long
Acting Director of
Financial Management Center

Approver



Shayannasi Hamed
Acting General Director

These notes form an integral part of and should be read in conjunction with the accompanying consolidated 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 various 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 brokerage service;

- issuing certificates of deposits, bills, bonds, promissory notes to mobilise funds under the Law on Credit Institutions, Law on Securities, Government's regulations and guidance of the SBV;
- depositing, receiving funds from other credit institutions, foreign bank branches, domestic and foreign financial organisations under current regulation and guidance from the SBV;
- performing entrusted, agency activities in banking operation, insurance, managing assets in accordance with the prevailing regulations and guidance from the SBV;
- purchasing debts and trading gold.

(b) Charter capital

As at 30 June 2026, the Bank's charter capital was VND26,630,522,840,000 (31/12/2025: VND 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	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%

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

(e) Number of employees

As at 30 June 2026, OCB had 7,056 employees (31/12/2025: 6,909 employees).

2. Basis of preparation

(a) Statement of compliance

The consolidated 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 consolidated interim financial statements are not intended to present the consolidated financial position, consolidated results of operations and consolidated cash flows of OCB in accordance with generally accepted accounting principles and practices in countries or jurisdictions other than Vietnam. Furthermore, their utilisation is not designed for those who are not informed about Vietnamese accounting principles, procedures and practices applicable to credit institutions.

(b) Basis of measurement

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

(c) Accounting period

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

(d) Accounting and presentation currency

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

(e) Form of accounting records applied

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

3. Summary of significant accounting policies

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

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

(a) Basis of consolidation

(i) Subsidiaries

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

(ii) Transactions eliminated on consolidation

Intra-group transactions, balances, and any unrealised income and expenses arising from intra-group transactions, are eliminated in preparing the consolidated financial statements. Unrealised gains and losses arising from transactions with equity accounted investees are eliminated against the investment to the extent of the OCB's interest in the investee.

(b) Foreign currency transactions

OCB's transactions are accounted in original currencies. Monetary assets and liabilities denominated in currencies other than VND are translated into VND at the average of buying and selling spot rates of that currency ("spot exchange rate") at the end of the last working day of the 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%, OCB 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 denominated in foreign currencies at the monthly reporting date are recognised in the "Foreign exchange differences" account in equity in the consolidated statement of financial position and then transferred to the consolidated statement of income at the end of the annual accounting period.

(c) Cash and cash equivalents

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

(d) Deposits with and loans to other credit institutions

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

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

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

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

(e) Derivatives

(i) Currency forward contracts and currency swap contracts

The Bank enters into 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 consolidated statement of financial position and transferred to the consolidated 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 consolidated 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 consolidated statement of financial position. The difference will be allocated to the consolidated 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 consolidated 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 consolidated 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 consolidated statement of income on an accrual basis.

(f) Purchased debts

(i) Purchased debts

Purchased debts are recognised at purchase price on the contract. The interest received is recognised in the consolidated 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(h).

(g) 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 consolidated financial statements in accordance with the instructions of Circular No. 8499/NHNN-TCKT issued by the SBV dated 14 November 2013 and Circular No. 925/NHNN-TCKT issued by the SBV on 19 February 2014.

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

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

(i) Debt classification

Debt classification for deposits with other credit institutions (except for current deposits, 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

<i>Group</i>		<i>Overdue status</i>
		(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 (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.

Group		Overdue status
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.
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 Government regulating credit loss allowance level, allowance calculation method, and utilisation of allowance to handle risk in the operations of the credit institutions, foreign bank branches, and cases in which credit institutions amortise reverted interest receivables ("Decree 86"), a specific allowance for credit losses at the end of each month is calculated based on the allowance rate corresponding to each debt group and outstanding principals of debts less the allowed value of collateral assets at the last working day of the month.

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

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

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

The 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/mortgaged 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(h)(ii).

(i) Held-for-trading securities

(i) Classification

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

(ii) Recognition

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(h).

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

- For listed debt securities for trading, the market price is determined based on the latest transaction price at the Stock Exchange within 10 days from the end of the 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 consolidated statement of income upon receipt.

(iv) Derecognition

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

(j) Investment securities

(i) Classification

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

Available-for-sale securities

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

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 consolidated statement of income.

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

Debt securities

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

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

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(h) which is recognised when received (actual receipt basis). Pre-acquisition interest income of debt securities is recognised as a reduction to cost when received.

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

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

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

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

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

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

In which:

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

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

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

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

(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.

(k) Repurchase and reverse repurchase agreements

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

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

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

(l) Tangible fixed assets

(i) Cost

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

(ii) Depreciation

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

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

(m) Intangible fixed assets

(i) Land use rights

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

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

(ii) Software

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

(n) Receivables

(i) *Receivables classified as credit risk bearing assets*

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

(ii) *Other receivables*

Other receivables 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 OCB 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 consolidated statement of financial position and are amortised over the period for which the prepayments are made or the period in which economic benefits are generated from these expenses.

(o) Deposits and borrowings from other credit institutions

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

(p) Deposits from customers

Deposits from customers are stated at their cost.

(q) Fiduciary activities and entrusted funds

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

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

Fiduciary activities in which the Bank bears no risk

The Bank acts as trustee and in other fiduciary capacities that result in holding assets on behalf of customers, entrusted investments and loans to customers in which entrustors bear all risks of fiduciary activities. These assets are excluded from these consolidated 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 consolidated statement of financial position. After the disbursement, the Bank recognised the entrusted funds as off-balance sheet items in accordance with Circular No. 30/2014/TT-NHNN dated 6 November 2014 issued by the SBV.

Fiduciary activities in which the Bank bears the risk

Entrusted funds which is exposed to risk include: grants, entrusted investment funds which are used for designated purposes and for which the Bank is obliged to make repayment of principal upon its maturity. The Bank recognises the received funds as entrusted funds and recognises loans to customers financed by these entrusted funds as its loans and advances to customers in the consolidated 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(h), 3(i), 3(j), and 3(n) is recognised if, as a result of a past event, OCB has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability.

Severance allowance and unemployment insurance

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

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

(u) Capital

(i) Charter capital

Charter capital is the total par value of shares 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.

(ii) *Subsidiaries' reserves*

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

(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 at the Annual General Meeting.

(w) *Bonus and welfare funds*

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

(x) *Off-balance sheet items*

(i) *Commitments and contingent liabilities*

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

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

(ii) *Fiduciary assets*

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

(y) Interest income

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

(z) Interest expense

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

(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 consolidated 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 consolidated statement of income when incurred.

(bb) Fees and commission expenses

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

(cc) Revenue from investment activities

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

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

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

(dd) Income and expenses from the sale of debts

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

- For debts that are being recorded 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 statement of financial position, the proceeds from the sale of the debt are recorded as other income of the Bank.

(ee) Operating lease payments

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

(ff) Corporate income tax

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

Current tax is the expected tax payable on the taxable income for the accounting 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) Earnings per share

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

(hh) Related parties

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

(ii) Segment reporting

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

(jj) Classification of financial instruments

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

(i) Financial assets

Financial assets at fair value through profit or loss

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

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

Held-to-maturity investments

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

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

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

Financial liabilities carried at amortised cost

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

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

(kk) Nil balances

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

(ll) Comparative information

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

4. Cash on hand and gold

	30/6/2026	31/12/2025
	VND	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 %
<i>Customers' deposits:</i>		
▪ Demand deposits and deposits in VND with term of less than 12 months	3.00	3.00
▪ Deposits in VND with term of 12 months and above	1.00	1.00
▪ Demand deposits and deposits in foreign currencies with term of less than 12 months	8.00	8.00
▪ Deposits in foreign currencies with term of 12 months and above	6.00	6.00
<i>Overseas credit institutions' deposits:</i>		
▪ Deposits in foreign currencies	1.00	1.00

The actual annual interest rates on deposits with the SBV 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 to other credit institutions 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) Movement of allowance for loans to other credit institutions during the period were as follows:

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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	31/12/2025
	VND	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	198,764,945,826,810

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 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

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

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

Analysis of loans by type of borrowers and type of business 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	31/12/2025
	VND	VND
Group 1 - Current debts	41,713,142,738,475	40,363,102,523,539

(b) Held-to-maturity securities

	30/6/2026	31/12/2025
	VND	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	30/6/2025
	VND	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	30/6/2025
	VND	VND
Opening balance	-	-
Allowance made during the period	106,677,397,197	-
Allowance utilised during the period	(106,677,397,197)	-
Closing balance	-	-

Orient Commercial Joint Stock Bank

The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam

Notes to the interim consolidated financial statements for the six-month period ended 30 June 2026 (continued)

Form B05a/TCTD-HN

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

13. 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.

13. 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

14. 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	541,634,093,762	793,982,357,622
Additions during the period	-	2,348,748,124	2,348,748,124
Transfer from construction in progress	-	688,623,013	688,623,013
Closing balance	252,348,263,860	544,671,464,899	797,019,728,759
Accumulated depreciation			
Opening balance	3,079,231,167	395,073,742,735	398,152,973,902
Charge for the period	77,056,591	22,324,215,298	22,401,271,889
Closing balance	3,156,287,758	417,397,958,033	420,554,245,791
Net book value			
Opening balance	249,269,032,693	146,560,351,027	395,829,383,720
Closing balance	249,191,976,102	127,273,506,866	376,465,482,968

As at 30 June 2026, included in the cost of intangible fixed assets were assets costing VND249,524,97,549 (31/12/2025: VND249,524,997,549) which were fully amortised but are still in use.

14. 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	497,804,790,187	637,354,945,135
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	513,533,942,973	680,219,097,921
Accumulated depreciation			
Opening balance	2,915,476,323	345,232,725,529	348,148,201,852
Charge for the period	81,877,422	26,795,190,044	26,877,067,466
Closing balance	2,997,353,745	372,027,915,573	375,025,269,318
Net book value			
Opening balance	136,634,678,625	152,572,064,658	289,206,743,283
Closing balance	163,687,801,203	141,506,027,400	305,193,828,603

15. 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 activities	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 22)	711,552,417	14,396,008,894
▪ Receivables from investment cooperation contracts (*)	511,055,617	20,933,045,052
▪ Receivables from sale of debts	-	64,755,886,106
▪ Other receivables	63,681,870,666	38,531,481,676
	904,119,219,190	611,063,176,085
	3,155,168,219,652	2,723,578,580,007

(*) This is the advance to an enterprise for handling collaterals of bad debts written off by OCB 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	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

15. 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	426,085,005,114	324,063,572,964
Materials and tools	32,452,806,112	32,017,385,096
Other assets	43,810,017,324	262,205,534
	1,335,466,892,141	1,210,455,383,434

(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	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

16. 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 facilities	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

17. 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 CIs		
▪ In VND	869,482,600,000	-
<i>In which:</i>		
<i>Repurchase agreements</i>	869,482,600,000	-
	869,482,600,000	-

Interest rates of deposits and borrowings from other CIs 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

18. Deposits from customers

	30/6/2026 VND	31/12/2025 VND
Demand deposits	17,327,158,219,879	14,828,557,948,068
▪ In VND	16,023,575,548,445	13,796,276,035,369
▪ In foreign currencies	1,303,582,671,434	1,032,281,912,699
Term deposits	53,616,473,316,510	45,748,411,273,826
▪ In VND	53,055,394,116,510	45,264,453,403,826
▪ 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	32,856,074,775	418,384,807,119
▪ In VND	12,310,226,097	262,652,812,564
▪ In foreign currencies	20,545,848,678	155,731,994,555
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
	159,695,164,166,116	150,029,644,383,127

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

	30/6/2026 VND	31/12/2025 VND
Deposits from economic entities	54,003,854,654,252	46,202,811,172,656
▪ Private companies	34,458,158,288,521	27,302,840,596,873
▪ 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
	159,695,164,166,116	150,029,644,383,127

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

19. 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

20. 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

21. Other liabilities

(a) Interest and fees payables

	30/6/2026 VND	31/12/2025 VND
Interest payables on deposits of customers and other CIs	3,059,676,826,733	2,022,707,524,851
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
	5,457,024,281,455	3,395,975,004,874

21. 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	956,751,332,101	1,759,281,926,192
▪ Tax payables (Note 22)	298,157,113,634	691,157,384,145
▪ 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	217,870,493,558	157,209,496,610
Bonus and welfare funds (i)	215,490,302,583	188,187,569,445
	1,186,500,606,940	1,958,157,047,108

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

	Six-month period ended	
	30/6/2026 VND	30/6/2025 VND
Opening balance	188,187,569,445	163,334,313,087
Appropriation during the period	40,483,233,138	30,396,256,358
Utilised during the period	(13,180,500,000)	(2,403,000,000)
Closing balance	215,490,302,583	191,327,569,445

22. 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	14,274,825,650	64,688,755,073	(82,375,291,637)	25,485,085,918	144,565,470
Corporate income tax	618,972,393,070	121,183,244	526,450,862,957	(889,997,281,283)	255,871,778,447	566,986,947
Personal income tax	12,910,705,796	-	95,357,138,509	(92,153,063,547)	16,114,780,758	-
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)	-	-
	691,157,384,145	14,396,008,894	693,707,263,744	(1,073,023,077,778)	298,157,113,634	711,552,417

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	37,648,160,619	37,311,930,661	(45,686,081,967)	13,463,255,659	17,248,185,881
Corporate income tax	302,807,704,094	4,863,168,144	387,087,785,672	(475,566,574,220)	210,635,083,190	1,169,335,788
Personal income tax	12,031,606,770	-	99,480,652,184	(99,624,285,167)	11,887,973,787	-
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	-	-	179,000,000	(179,000,000)	-	-
	358,300,087,671	42,511,328,763	530,237,498,788	(627,744,991,557)	236,698,787,808	18,417,521,669

23. Equity

(a) 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	-	3,323,056,402,919	-	3,971,098,641,672	33,924,677,884,591
Net profit for the period	-	-	-	-	1,948,120,055,351	1,948,120,055,351
Appropriation to bonus and welfare fund	-	-	-	-	(40,483,233,138)	(40,483,233,138)
Foreign exchange differences	-	-	-	(10,425,802,006)	-	(10,425,802,006)
Balance at 30 June 2026	26,630,522,840,000	-	3,323,056,402,919	(10,425,802,006)	5,878,735,463,885	35,821,888,904,798
Balance at 1 January 2025	24,657,891,520,000	53,271,987,348	3,223,626,131,166	-	3,736,255,794,810	31,671,045,433,324
Net profit for the period	-	-	-	-	1,505,385,520,811	1,505,385,520,811
Appropriation to bonus and welfare fund	-	-	-	-	(30,396,256,358)	(30,396,256,358)
Foreign exchange differences	-	-	-	(32,301,485,812)	-	(32,301,485,812)
Balance at 30 June 2025	24,657,891,520,000	53,271,987,348	3,223,626,131,166	(32,301,485,812)	5,211,245,059,263	33,113,733,211,965

23. 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	401,009,728,011	2,921,672,618,020	374,056,888	3,323,056,402,919
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

(d) Dividends

On 15 April 2026, the General Meeting of Shareholders approved the Plan to increase charter capital by issuing bonus shares to increase share capital from owners' equity in Resolution No. 01/2026/NQ-DHDCD. On 24 April 2026, the Board of Directors issued Resolution No. 46/2026/NQ-HDQT to implement the Plan to increase charter capital by issuing 399,457,842 bonus shares with a par value of VND 10,000/share using supplement capital reserve and retained earnings as at 31 December 2025. On 9 July 2026, the Board of Directors issued Resolution No. 80/2026/NQ-HDQT announcing the results of issuance and handling of arising fractional shares, accordingly the number of distributed shares was 399,457,842 shares and the total number of shares after the issuance was 3,062,510,126 shares.

24. 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	(5,663,978,063,142)	(3,844,154,423,192)
▪ 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)
	(8,112,990,047,064)	(5,518,058,602,222)
Net interest income	4,908,058,426,693	4,342,685,730,499

25. Net fees and commission income

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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	65,564,648,198	30,934,307,325
	718,817,372,504	523,136,980,589
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	(25,086,831,748)	(8,824,642,270)
	(164,134,005,450)	(95,787,385,314)
Net fees and commission income	554,683,367,054	427,349,595,275

26. Net gain from trading of foreign currencies

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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

27. Net loss from held-for-trading securities

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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)

28. Net loss from investment securities

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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)

29. Net gain from other operating activities

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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

30. Operating expenses

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
Other taxes and fees	654,053,880	1,469,896,291
Personnel expenses:	1,296,824,741,726	1,170,191,405,945
In which:		
▪ <i>Salary and allowances</i>	1,164,706,669,671	1,036,415,324,981
▪ <i>Salary related contribution</i>	98,357,074,851	98,230,862,426
▪ <i>Other allowances</i>	1,175,554,497	961,822,500
▪ <i>Other expenses</i>	32,585,442,707	34,583,396,038
Asset expenditure	296,290,445,378	291,176,178,653
In which:		
▪ <i>Rental expenses</i>	132,865,422,891	130,501,885,733
▪ <i>Depreciation and amortisation of fixed assets</i>	85,368,843,232	67,386,225,995
▪ <i>Repair and maintenance expenses</i>	64,702,470,953	58,335,190,241
▪ <i>Others</i>	13,353,708,302	34,952,876,684
Administrative expenses	412,024,110,405	479,449,616,612
Insurance fee for customer deposits	78,815,503,916	68,707,971,441
Reversal of allowance for doubtful debts	(20,708,115,527)	-
	2,063,900,739,778	2,010,995,068,942

31. Allowance expense for credit losses

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	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

32. Income tax

(a) Recognised in the consolidated statement of income

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
Current tax expense		
Current period	508,313,464,483	392,093,887,986
Under/(over) provision in prior years	18,137,398,474	(5,006,102,314)
	526,450,862,957	387,087,785,672
Deferred corporate income tax benefit		
Temporary differences	(4,577,386,992)	-
	521,873,475,965	387,087,785,672

(b) Reconciliation of effective tax rate

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
Accounting profit before tax	2,469,993,531,316	1,892,473,306,483
Corporate income tax expense for the period	493,998,706,263	378,494,661,297
Non-deductible expenses	9,737,371,228	13,599,297,390
Non-taxable income	(225,998,982)	(40,318,564)
Impact of financial statement consolidation	225,998,982	40,247,863
Under/(over) provision in prior years	18,137,398,474	(5,006,102,314)
	521,873,475,965	387,087,785,672

(c) Applicable tax rates

OCB 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.

33. Earnings per share

(a) Earnings per share

The calculation of earnings per share for the six-month period ended 30 June 2026 is based on the net profit attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding during the period, as follows:

(i) Net profit attributable to ordinary shareholders

	Six-month period ended	
	30/6/2026	30/6/2025
	VND	VND
		(restated)
Net profit for the period	1,948,120,055,351	1,505,385,520,811
Appropriation to bonus and welfare fund (*)	-	(40,483,233,138)
Net profit attributable to ordinary shareholders	1,948,120,055,351	1,464,902,287,673

(*) Net profit used to calculate basic earnings per share for the six-month period ended 30 June 2025 has been adjusted to reflect the actual deduction for the bonus and welfare fund from retained earnings for the year 2025 in accordance with Resolution of the General Meeting of Shareholders No. 01/2026/NQ-DHDCD dated 15 April 2026.

In addition, OCB has not been able to reliably estimate the amount of net profit that may be appropriated to the bonus and welfare fund for the six-month period ended at 30 June 2026 since the General Meeting of Shareholders has not yet determined the appropriation rate from the current year's after-tax profit. If OCB appropriate to the bonus and welfare fund, the net profit attributable to ordinary shareholders would be reduced.

(ii) Weighted average number of ordinary shares

	Six-month period ended		
	30/6/2026	30/6/2025	30/6/2025
	Shares	Shares	Shares
		(restated)	(as previous reported)
		(*)	
Number of ordinary shares issued in the previous year carried forward	2,663,052,284	2,465,789,152	2,465,789,152
Impact of bonus share issuance in 2025	-	197,263,132	-
Weighted average number of ordinary shares during the period	2,663,052,284	2,663,052,284	2,465,789,152

(*) The restatement is due to the impact of increasing charter capital through issuing bonus shares to existing shareholders during the period.

(iii) Earnings per share

	Six-month period ended		
	30/6/2026 VND/share	30/6/2025 VND/share (restated)	30/6/2025 VND/share (as previous reported)
Earnings per share (*)	732	550	611

- (*) In accordance with Resolution No. 80/2026/NQ-HDQT dated 09 July 2026, the Board of Directors has approved the issuance of 399,457,842 bonus shares (Note 23(d)). At the date of these financial statements, the Bank is carrying out the necessary registration procedures with the State Securities Commission of Vietnam and the SBV for official approval. Therefore, the Bank has not yet reflected the impact of this issuance of bonus shares on the average number of ordinary shares during the period. In case the capital increase plan is approved, the average number of outstanding shares and basic earnings per share will be adjusted as follows:

	Six-month period ended		
	30/6/2026 Shares	30/6/2025 Shares (restated)	30/6/2025 Shares (as previous reported)
Number of ordinary shares issued in the previous year carried forward	2,663,052,284	2,465,789,152	2,465,789,152
Impact of bonus share issuance in 2025	-	197,263,132	-
Impact of bonus share issuance in 2026	399,457,842	399,457,842	-
Weighted average number of ordinary shares during the period	3,062,510,126	3,062,510,126	2,465,789,152
Earnings per share	636	478	611

(b) Diluted earnings per share

As at 30 June 2026 and 30 June 2025, OCB had no potential ordinary shares with a dilutive effect during the periods and up to the date of issuance of these financial statements. Accordingly, OCB does not present diluted earnings per share.

34. Cash and cash equivalents

	30/6/2026	31/12/2025
	VND	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	30/6/2025
	VND	VND
Total average number of employees during the period (persons)	6,921	7,168
Employees' income		
1. Total salary	1,123,071,019,811	1,058,308,626,030
2. Bonus	361,418,930,077	267,759,145,640
3. Total income (3 = 1 + 2)	1,484,489,949,888	1,326,067,771,670
Average monthly salary/employee	27,045,008	24,607,250
Average monthly income/employee	35,748,446	30,833,049

36. Types and book value of collaterals

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

	30/6/2026	31/12/2025
	VND	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

	Contractual amount – gross VND	30/6/2026 Margin deposits VND	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
<i>In which:</i>			
▪ <i>Commitments on purchase of foreign currencies</i>	3,847,090,331,760	-	3,847,090,331,760
▪ <i>Commitments on sales of foreign currencies</i>	3,847,568,298,448	-	3,847,568,298,448
▪ <i>Commitments on currency swap transactions</i>	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
	Contractual amount – gross VND	31/12/2025 Margin deposits VND	Contractual amount – net VND
Loan guarantees	282,345,000,000	505,181,575	281,839,818,425
Foreign exchange commitments	182,797,611,540,637	-	182,797,611,540,637
<i>In which:</i>			
▪ <i>Commitments on purchase of foreign currencies</i>	2,893,757,692,890	-	2,893,757,692,890
▪ <i>Commitments on sales of foreign currencies</i>	2,895,639,800,000	-	2,895,639,800,000
▪ <i>Commitments on currency swap transactions</i>	177,008,214,047,747	-	177,008,214,047,747
Letters of credit 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 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 monitoring	3,663,734,915,983	6,827,152,078,914
Interest of written-off bad debts under monitoring	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
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
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

	Domestic VND	30/6/2026 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
Liabilities			
Deposits with and loans to other CIs	65,369,436,473,087	3,232,963,233	65,372,669,436,320
Deposits from customers	158,554,574,091,929	1,140,590,074,187	159,695,164,166,116
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 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
	Domestic VND	31/12/2025 Overseas VND	Total VND
Assets			
Deposits with and loans to other CIs	50,266,908,889,512	2,794,424,828,064	53,061,333,717,576
Held-for-trading securities - gross	50,765,500,000	-	50,765,500,000
Loans and advances to customers - gross	198,764,945,826,810	-	198,764,945,826,810
Purchased debts - gross	4,236,968,484,204	-	4,236,968,484,204
Investment securities - gross	58,381,712,061,468	-	58,381,712,061,468
Liabilities			
Deposits with and loans to other CIs	54,806,739,176,634	2,888,575,041	54,809,627,751,675
Deposits from customers	148,167,132,318,741	1,862,512,064,386	150,029,644,383,127
Grants, entrusted funds and loans exposed to risks	115,535,154,840	6,142,744,300,000	6,258,279,454,840
Valuable papers issued	64,670,500,000,000	-	64,670,500,000,000
Off-balance sheet, credit commitments - gross	18,694,434,287,191	-	18,694,434,287,191
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 OCB is 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	30,715,060,443,620	3,306,172,499,346	1,845,354,420,123	(22,845,538,889,332)	13,021,048,473,757
<i>Interest income from external</i>	9,697,969,308,701	2,230,838,379,274	1,092,240,785,782	-	13,021,048,473,757
<i>Interest income from internal</i>	21,017,091,134,919	1,075,334,120,072	753,113,634,341	(22,845,538,889,332)	-
2. Fee and commission revenue	642,909,800,810	57,568,333,708	18,339,297,986	(60,000)	718,817,372,504
3. Other income	1,722,824,028,668	228,469,120,791	161,322,621,898	(802,747,442,145)	1,309,868,329,212
TOTAL OPERATING INCOME	33,080,794,273,098	3,592,209,953,845	2,025,016,340,007	(23,648,286,391,477)	15,049,734,175,473
II. Expense					
1. Interest expense	(26,758,338,477,773)	(2,736,471,521,338)	(1,463,718,937,285)	22,845,538,889,332	(8,112,990,047,064)
<i>Interest expense from external</i>	(6,651,024,139,126)	(852,987,552,668)	(608,978,355,270)	-	(8,112,990,047,064)
<i>Interest expense from internal</i>	(20,107,314,338,647)	(1,883,483,968,670)	(854,740,582,015)	22,845,538,889,332	-
2. Depreciation and amortisation expenses	(74,314,516,219)	(5,625,919,998)	(5,428,407,015)	-	(85,368,843,232)
3. Operating expenses	(3,206,307,384,153)	(350,014,394,474)	(232,914,852,441)	801,617,507,234	(2,987,619,123,834)
TOTAL OPERATING EXPENSES	(30,038,960,378,145)	(3,092,111,835,810)	(1,702,062,196,741)	23,647,156,396,566	(11,185,978,014,130)
Profit before allowance expenses for credit losses	3,041,833,894,953	500,098,118,035	322,954,143,266	(1,129,994,911)	3,863,756,161,343
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	1,783,952,393,634	367,168,371,481	320,002,761,112	(1,129,994,911)	2,469,993,531,316

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

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

(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	513,052,278,274	33,733,628,562	82,959,152,869	-	629,745,059,705
3. Other assets	299,080,921,092,478	29,848,566,430,346	21,954,772,358,818	(998,729,116,291)	349,885,530,765,351
TOTAL ASSETS	300,245,523,396,994	30,259,446,075,823	22,234,944,797,787	(998,729,116,291)	351,741,185,154,313
IV. Liabilities					
1. External liabilities	(264,356,056,349,950)	(29,892,277,704,342)	(21,914,942,036,675)	473,729,116,291	(315,689,546,974,676)
2. Internal liabilities	(14,258,972,256)	-	-	-	(14,258,972,256)
3. Other liabilities	(215,490,302,583)	-	-	-	(215,490,302,583)
TOTAL LIABILITIES	(264,585,805,624,789)	(29,892,277,704,342)	(21,914,942,036,675)	473,729,116,291	(315,919,296,249,515)

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

Form B05a/TCTD-HN
*(Issued in accordance with
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(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	22,113,463,603,537	2,559,354,026,393	1,507,469,781,603	(16,319,543,078,812)	9,860,744,332,721
<i>Interest income from external</i>	7,125,252,373,153	1,727,652,932,390	1,007,839,027,178	-	9,860,744,332,721
<i>Interest income from internal</i>	14,988,211,230,384	831,701,094,003	499,630,754,425	(16,319,543,078,812)	-
2. Fee and commission revenue	461,266,025,527	40,134,533,471	21,736,461,591	(40,000)	523,136,980,589
3. Other income	642,746,795,055	167,318,926,541	124,936,835,816	(385,452,813,016)	549,549,744,396
TOTAL OPERATING INCOME	23,217,476,424,119	2,766,807,486,405	1,654,143,079,010	(16,704,995,931,828)	10,933,431,057,706
II. Expense					
1. Interest expense	(18,775,412,266,892)	(1,947,431,831,324)	(1,114,757,582,818)	16,319,543,078,812	(5,518,058,602,222)
<i>Interest expense from external</i>	(4,497,277,153,838)	(630,782,313,420)	(389,999,134,964)	-	(5,518,058,602,222)
<i>Interest expense from internal</i>	(14,278,135,113,054)	(1,316,649,517,904)	(724,758,447,854)	16,319,543,078,812	-
2. Depreciation and amortisation expenses	(55,958,733,731)	(5,599,583,119)	(5,827,909,145)	-	(67,386,225,995)
3. Operating expenses	(2,320,338,771,597)	(290,740,867,437)	(218,158,866,934)	385,307,115,902	(2,443,931,390,066)
TOTAL OPERATING EXPENSES	(21,151,709,772,220)	(2,243,772,281,880)	(1,338,744,358,897)	16,704,850,194,714	(8,029,376,218,283)
Profit before allowance expenses for credit losses	2,065,766,651,899	523,035,204,525	315,398,720,113	(145,737,114)	2,904,054,839,423
Allowance expenses for credit losses	(874,262,394,375)	(30,316,224,308)	(107,002,914,257)	-	(1,011,581,532,940)
Segment profit	1,191,504,257,524	492,718,980,217	208,395,805,856	(145,737,114)	1,892,473,306,483

(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	572,500,734,050	37,774,828,911	83,865,787,872	-	694,141,350,833
3. Other assets	270,549,403,529,115	31,220,203,029,855	20,378,018,205,784	(1,052,640,085,586)	321,094,984,679,168
TOTAL ASSETS	271,835,258,997,736	31,553,035,180,028	20,613,825,474,935	(1,052,640,085,586)	322,949,479,567,113
IV. Liabilities					
1. External liabilities	(239,636,383,505,606)	(29,877,112,553,305)	(19,840,076,704,989)	527,646,202,294	(288,825,926,561,606)
2. Internal liabilities	(10,687,551,471)	-	-	-	(10,687,551,471)
3. Other liabilities	(188,187,569,445)	-	-	-	(188,187,569,445)
TOTAL LIABILITIES	(239,835,258,626,522)	(29,877,112,553,305)	(19,840,076,704,989)	527,646,202,294	(289,024,801,682,522)

(b) Business sector reporting

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

44. Financial risk management

(a) Financial risk management

(i) Overview

Risks are inherent in OCB's activities and are managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to OCB's profitability and each individual within OCB is accountable for the risk prevention relating to their responsibilities. OCB is exposed to credit risk, liquidity risk and market risk (then being classified into business and non-business risks). OCB is also subject to various operational risks.

(ii) Risk management framework

The Board of Directors ("BOD") has overall responsibility for the establishment and oversight of risk management framework and is ultimately responsible for the quality and effectiveness of OCB's risk management. To facilitate this oversight function, 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.

OCB's risk management framework is established to form key principles in managing and controlling significant risks arising from OCB's activities. Based on this, specific policies and regulations for each type of risk are established to assist OCB in analysing and determining appropriate risk limits, controlling and monitoring measures and ensuring adherence to the limits.

Risk management policies and systems are reviewed regularly to reflect changes in market conditions and activities of OCB. Through its training and management standards and procedures, OCB aims to develop a disciplined and constructive control environment, in which all employees understand their roles and obligations.

(b) Credit risk

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

Credit risk management

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

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

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

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

- Focusing on completion of data infrastructure used for developing credit rating and risk classification systems in accordance with international standards;
- Developing and completing the credit rating system and the scorecard system;
- Gathering and reviewing credit policies/documents of the whole system to reassess the integrity and responsiveness to the requirements specified in the policies of Risk Management Framework;
- Completing the credit quality monitoring mechanism for the entire life cycle of a loan;
- Developing an early credit risk warning system; and
- Developing a debt recovery and restructuring system.

Maximum exposure to credit risk before collateral held or other credit enhancements

The maximum exposures to credit risk relating to each group of financial assets, which are equivalent to their book values on the consolidated statement of financial position, are listed below:

As at 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
▪ <i>Deposits at other CIs</i>	57,715,686,202,065	-	-	57,715,686,202,065
▪ <i>Loans to other CIs</i>	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	4,701,012,677,679	-	3,904,900,700	4,704,917,578,379
	331,583,197,066,108	1,631,895,541,096	13,798,378,598,936	347,013,471,206,140

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
▪ <i>Deposits at other CIs</i>	52,951,606,717,576	-	-	52,951,606,717,576
▪ <i>Loans to other CIs</i>	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	3,689,297,449,393	-	23,609,441,543	3,712,906,890,936
	307,898,754,663,238	1,549,259,324,169	8,696,372,492,920	318,144,386,480,327

OCB's financial assets that are neither past due nor impaired include debts classified as Current, as regulated in Circular 31, investment securities, held-for-trading securities, receivables and other financial assets that are not past due and no allowance is required according to Circular No. 48 and Circular No. 24. OCB determines that OCB has a capacity to fully and timely recover these financial assets in the future.

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

OCB currently hold collaterals such as real estates, movable assets, valuable papers and other collaterals to secure for these financial assets. OCB can not determine completely fair value of these collaterals due to lack of detail instructions and necessary market information as well.

(c) Market risk

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

Market risk management

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

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

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

(i) Interest rate risk

Interest rate risk is the risk that fair value or cash flows of financial instruments will fluctuate because of movements in the market interest rate. The Bank will be exposed to the interest rate risk when there is a gap between maturity date or interest repricing date of assets, liabilities and off-balance sheet commitments in a specific period of time. The Bank manages this risk by matching the dates of interest rate repricing of assets and liabilities.

The actual interest rate repricing term is the remaining period from the reporting date to the next interest rate repricing date or the maturity date of assets and liabilities whichever is earlier.

The following assumptions and conditions have been adopted in the analysis of actual interest rate repricing terms of assets and liabilities of the Bank:

- Cash on hand and gold; equity investments/trading securities; capital contribution, long-term investments, VAMC bonds and other assets (including fixed assets and other assets) and other 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-interest bearing items;
- The repricing period of interest rate of investment securities are determined based on the actual maturity term of issuance party. Trading securities are debt securities classified in term from 6 to 12 months. Discount/premium of bonds are classified as non-interest bearing items;
- The repricing period of interest rate of balances due from and loans to other credit institutions; loans to customers; borrowings from the SBV; balances due to and borrowings from other credit institutions and due to customers are determined as follows:
 - Items which bear fixed interest rate for the entire contractual term: the repricing period of interest rate is determined based on the remaining contractual term calculated from the reporting date.
 - Items which bear floating interest rate: the repricing period of interest rate is determined from the reporting date to the next interest reset date.
- The real interest repricing term for valuable papers is based on the actual maturity of each type of valuable papers.
- The real interest repricing term of the investment trust or loan portfolio that the credit institution bears the risk based on the repricing term of interest as stipulated in the contract (if any) or the actual maturity of the transaction.
- The real interest repricing term of deposits from customers based on the repricing term of interest (if any) or the maturity of contract. In cases the deposits from customers mature before the end of the accounting period but customer has not yet withdrawn, OCB classifies entire balance of such deposit into the "Less than 1 month" category.

Interest rate policies of the Bank

For interbank market lending (short-term), the investment rate is determined by market conditions and the cost of capital of the Bank.

Based on forecasts of interest rate developments in the market, and the ability to balance resources, the Bank make appropriate investment decisions.

For capital mobilisation, interest rates are determined in accordance with market principles, combined with the business direction of the management and the capital balance of the Bank and regulations of the SBV.

For lending activities, the Bank set lending interest rates on the principle of covering capital expenditures and management expenses, on the basis of consideration of risk factors and prices, the value of collateral assets, interest rates in the market, ensuring the competitiveness and business efficiency of the Bank. Head Office shall set lending interest rate in each period; business units are able to proactively determine the lending interest rates for customers in each period, ensuring that they are not lower than the interest rate floor based on the analysis and assessment of credit risks and must ensure the fulfillment of the interest plan.

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

Management tools, operating interest rates of the Bank:

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

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

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

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

Form B05a/TCTD-HN
(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 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	-	187,978,505,298	520,151,120	3,809,125,318	(90,252,809,712)	-	-	-	102,054,972,024
Loans and advances to customers – 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
Fixed assets	-	629,745,059,705	-	-	-	-	-	-	629,745,059,705
Other assets – gross	3,904,900,700	8,754,807,939,300	-	-	-	-	-	-	8,758,712,840,000
Total assets (1)	8,235,971,645,583	18,498,038,438,893	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	356,401,669,797,400
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	-	-	50,842,367,376,854	32,056,181,022,638	49,095,880,459,214	20,679,974,898,702	7,020,661,345,726	99,062,982	159,695,164,166,116
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	-	6,643,524,888,395	-	-	-	-	-	-	6,643,524,888,395
Total liabilities (2)	-	6,657,916,724,715	133,671,818,607,008	48,073,527,894,784	63,071,560,459,214	25,179,974,898,702	39,264,398,602,110	99,062,982	315,919,296,249,515
Interest sensitivity gap of balance sheet items [(3)=(1)-(2)]	8,235,971,645,583	11,840,121,714,178	(32,225,486,012,659)	18,166,440,898,853	26,916,443,344,548	24,094,377,034,523	(26,853,260,673,686)	10,307,765,596,545	40,482,373,547,885
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	11,840,121,714,178	(32,225,486,012,659)	18,166,440,898,853	27,003,608,790,588	24,094,377,034,523	(26,853,260,673,686)	10,307,765,596,545	40,569,538,993,925

(*) 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.

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

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

As at 31 December 2025

	Overdue 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 and advances to customers – 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
Fixed assets	-	694,141,350,833	-	-	-	-	-	-	694,141,350,833
Other assets – gross	35,712,004,743	7,253,506,894,317	-	-	-	-	-	-	7,289,218,899,060
Total assets (1)	6,776,852,856,963	17,835,554,596,086	81,084,259,152,293	63,872,142,774,112	79,476,028,655,564	47,549,676,366,464	18,806,641,659,726	11,210,000,000,000	326,611,156,061,208
Liabilities									
Due to the Government and the SBV	-	-	7,847,510,824,971	-	55,107,215,927	-	-	-	7,902,618,040,898
Deposits and borrowings from other CIs	-	8,434,251,675	52,801,193,500,000	2,000,000,000,000	-	-	-	-	54,809,627,751,675
Deposits from customers	-	-	51,153,149,311,553	36,597,984,885,006	42,235,570,910,745	14,487,404,756,663	5,555,189,274,745	345,244,415	150,029,644,383,127
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	-	5,354,132,051,982	-	-	-	-	-	-	5,354,132,051,982
Total liabilities (2)	-	5,362,566,303,657	114,071,247,142,879	42,500,216,685,006	50,290,678,126,672	32,244,242,256,663	44,555,505,923,230	345,244,415	289,024,801,682,522
Interest sensitivity gap of balance sheet items	6,776,852,856,963	12,472,988,292,429	(32,986,987,990,586)	21,371,926,089,106	29,185,350,528,892	15,305,434,109,801	(25,748,864,263,504)	11,209,654,755,585	37,586,354,378,686
[(3)=(1)-(2)]									
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	12,472,988,292,429	(32,977,952,162,296)	21,371,926,089,106	29,185,350,528,892	15,305,434,109,801	(25,748,864,263,504)	11,209,654,755,585	37,595,390,206,976

(*) 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

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

	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%	(40,684,379,469)
VND	(0.20%)	40,684,379,469
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. OCB was incorporated and operates in Vietnam, with VND as its reporting currency. Meanwhile, the Assets - Resources Structure of OCB includes other currencies (e.g. USD, EUR, AUD, etc.) and thus OCB has currency risks.

Currency risk management

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

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

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

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

Form B05a/TCTD-HN
(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

	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 SBV	-	199,917,042,336	-	-	199,917,042,336
Deposits with and loans to other CIs	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	2,055,926,321,856	-	89,780,229,705	2,240,298,356,936
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	13,639,974,316,056	19,270,020	96,238,354,466	13,834,692,288,133
Foreign exchange position on-balance-sheet [(3)=(1)-(2)]	37,367,036,063	1,408,594,573,848	184,429,980	35,141,727,946	1,481,287,767,837
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	1,347,774,302,160	184,429,980	26,490,032,946	1,375,566,801,149

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

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

As at 31 December 2025

	EUR VND equivalent	USD VND equivalent	Gold VND equivalent	Other foreign currencies VND equivalent	Total VND equivalent
Assets					
Cash on hand and gold	150,582,945,203	98,968,202,108	60,720,000	46,506,613,401	296,118,480,712
Balances with the SBV	-	79,544,141,552	-	-	79,544,141,552
Deposits with and loans to other CIs	18,037,468,720	3,666,054,077,672	-	129,294,960,827	3,813,386,507,219
Derivatives and other financial assets	(139,855,500,000)	6,543,472,371,359	-	-	6,403,616,871,359
Loans and advances to customers – gross	-	1,619,987,622,519	-	-	1,619,987,622,519
Other assets – gross	3,309,914	242,746,886,867	-	-	242,750,196,781
Total assets (1)	28,768,223,837	12,250,773,302,077	60,720,000	175,801,574,228	12,455,403,820,142
Liabilities					
Deposits and borrowings from other CIs	-	3,179,093,500,000	-	-	3,179,093,500,000
Deposits from customers	26,732,265,023	1,925,287,849,838	-	149,020,267,751	2,101,040,382,612
Grants, entrusted funds and loans exposed to risks	-	6,143,060,948,485	-	-	6,143,060,948,485
Other liabilities	1,621,640,936	617,350,111,004	20,104,392	8,895,379,041	627,887,235,373
Total liabilities (2)	28,353,905,959	11,864,792,409,327	20,104,392	157,915,646,792	12,051,082,066,470
Foreign exchange position on-balance-sheet [(3)=(1)-(2)]	414,317,878	385,980,892,750	40,615,608	17,885,927,436	404,321,753,672
Foreign exchange position off-balance-sheet (4)	-	2,368,128,817,890	-	(3,529,800,000)	2,364,599,017,890
Foreign exchange position on and off-balance-sheet [(5)=(3)+(4)]	414,317,878	2,754,109,710,640	40,615,608	14,356,127,436	2,768,920,771,562

Exchange rate sensitivity

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

	Effect to net profit Increase/(decrease) VND
As at 30 June 2026	
USD (weakening by 1%)	(10,782,194,417)
USD (strengthening by 1%)	10,782,194,417
As at 31 December 2025	
USD (weakening by 3%)	(66,098,633,055)
USD (strengthening by 3%)	66,098,633,055

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

Liquidity risk management

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

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

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

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

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

- Balances with the SBV is classified as demand deposits within one (1) month, in which compulsory reserve is included;
- The maturity term of investment securities - listed debt securities is considered within one (1) month because of their high liquidity; investment securities - equity securities is categorised over 5 years; 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 OCB 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 interim consolidated financial statements for the six-month period ended 30 June 2026 (continued)
Form B05a/TCTD-HN
*(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 and advances to customers – 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
Fixed assets	-	-	-	-	-	-	629,745,059,705	629,745,059,705
Other assets – gross	3,904,900,700	-	152,620,194,780	716,922,031,547	1,116,915,504,659	3,805,483,542,167	2,962,866,666,147	8,758,712,840,000
Total assets (1)	7,034,742,757,937	1,201,228,887,646	75,665,392,140,248	25,741,958,556,385	63,347,715,319,433	89,031,864,182,590	94,378,767,953,161	356,401,669,797,400
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	-	-	49,533,258,442,724	26,633,948,550,464	65,623,226,793,855	17,904,631,316,091	99,062,982	159,695,164,166,116
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	2,739,030,284,565	1,629,130,959,169	4,596,795	6,643,524,888,395
Total liabilities (2)	-	-	122,892,742,002,008	40,704,267,360,566	86,842,400,740,920	65,479,782,486,244	103,659,777	315,919,296,249,515
Net liquidity gap [(3)=(1)-(2)]	7,034,742,757,937	1,201,228,887,646	(47,227,349,861,760)	(14,962,308,804,181)	(23,494,685,421,487)	23,552,081,696,346	94,378,664,293,384	40,482,373,547,885

Orient Commercial Joint Stock Bank
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Vietnam
Notes to the interim consolidated financial statements for the six-month period ended 30 June 2026 (continued)
Form B05a/TCTD-HN
*(Issued in accordance with
Circular No. 49/2014/TT-NHNN
dated 31 December 2014
of the State Bank of Vietnam)*
As at 31 December 2025

	Overdue Overdue over 3 months VND	Overdue Overdue up to 3 months VND	Up to 1 month VND	From over 1 to 3 months VND	Current From over 3 to 12 months VND	From over 1 to 5 years VND	Over 5 years VND	Total VND
Assets								
Cash on hand and gold	-	-	1,160,353,537,112	-	-	-	-	1,160,353,537,112
Balances with the SBV	-	-	2,883,240,107,112	-	-	-	-	2,883,240,107,112
Deposits with and loans to other CIs	-	-	50,951,606,717,576	2,000,000,000,000	49,000,000,000	60,727,000,000	-	53,061,333,717,576
Trading securities	-	-	-	-	50,765,500,000	-	-	50,765,500,000
Derivatives and other financial assets	-	-	179,030,371,554	(9,998,945,897)	(84,104,093,593)	2,488,134,442	1,061,110,527	88,476,577,033
Loans to customers and purchased debts - gross	5,659,778,162,042	1,081,362,690,178	8,051,779,540,488	13,022,358,000,930	31,150,023,218,188	67,871,967,493,603	76,164,645,205,585	203,001,914,311,014
Investment securities – gross	-	-	300,253,848,967	2,500,701,199,979	35,879,047,474,593	6,146,262,636,441	13,555,446,901,488	58,381,712,061,468
Fixed assets	-	-	-	-	-	-	694,141,350,833	694,141,350,833
Other assets – gross	35,712,004,743	-	353,220,576,431	206,134,168,030	1,104,619,329,186	2,953,251,442,355	2,636,281,378,315	7,289,218,899,060
Total assets (1)	5,695,490,166,785	1,081,362,690,178	63,879,484,699,240	17,719,194,423,042	68,149,351,428,374	77,034,696,706,841	93,051,575,946,748	326,611,156,061,208
Liabilities								
Due to the Government and the SBV	-	-	7,847,510,824,971	-	55,107,215,927	-	-	7,902,618,040,898
Deposits and borrowings from other CIs	-	-	52,809,627,751,675	2,000,000,000,000	-	-	-	54,809,627,751,675
Deposits from customers	-	-	50,626,418,257,080	32,330,952,001,663	53,013,470,000,046	14,058,458,879,923	345,244,415	150,029,644,383,127
Grants, entrusted funds and loans exposed to risks	-	-	4,038,326,000	110,810,271,000	670,333,489,255	5,473,097,368,585	-	6,258,279,454,840
Valuable papers issued	-	-	70,500,000,000	500,000,000,000	25,100,000,000,000	39,000,000,000,000	-	64,670,500,000,000
Other liabilities – gross	-	-	593,118,452,360	662,378,310,999	2,916,571,534,325	1,182,058,732,865	5,021,433	5,354,132,051,982
Total liabilities (2)	-	-	111,951,213,612,086	35,604,140,583,662	81,755,482,239,553	59,713,614,981,373	350,265,848	289,024,801,682,522
Net liquidity gap [(3)=(1)-(2)]	5,695,490,166,785	1,081,362,690,178	(48,071,728,912,846)	(17,884,946,160,620)	(13,606,130,811,179)	17,321,081,725,468	93,051,225,680,900	37,586,354,378,686

45. Financial instruments

Fair value

Circular No. 210/2009/TT-BTC issued by the Ministry of Finance dated 6 November 2009 requires disclosure of the method for determining fair value and information on fair value of financial assets and liabilities to enable comparison of fair value and carrying amount.

The following table presents the carrying amount and fair value of the Bank's financial assets and financial liabilities as at the end of the accounting period:

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

Form B05a/TCTD-HN
(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

	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, 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	-	4,704,917,578,379	-	-	4,704,917,578,379	(*)
	152,931,472,024	292,120,380,769,435	58,308,760,115,458	1,136,057,119,157	351,718,129,476,074	
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	-	-	-	159,695,164,166,116	159,695,164,166,116	(*)
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	-	-	-	6,005,333,086,034	6,005,333,086,034	(*)
	-	-	-	315,281,104,447,154	315,281,104,447,154	

(*) OCB has not determined the fair value of these financial instruments for disclosure in the consolidated 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.

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

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

As at 31 December 2025

	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	-	3,712,906,890,936	-	-	3,712,906,890,936	(*)
	139,242,077,033	263,819,748,563,750	57,068,503,060,644	1,313,209,000,824	322,340,702,702,251	
Financial liabilities						
Due to the Government and the SBV	-	-	-	7,902,618,040,898	7,902,618,040,898	(*)
Deposits and borrowings from other CIs	-	-	-	54,809,627,751,675	54,809,627,751,675	(*)
Deposits from customers	-	-	-	150,029,644,383,127	150,029,644,383,127	(*)
Grants, entrusted funds and loans exposed to risks	-	-	-	6,258,279,454,840	6,258,279,454,840	(*)
Valuable papers issued	-	-	-	64,670,500,000,000	64,670,500,000,000	(*)
Other financial liabilities	-	-	-	4,391,743,023,845	4,391,743,023,845	(*)
	-	-	-	288,062,412,654,385	288,062,412,654,385	

(*) OCB has not determined the fair value of these financial instruments for disclosure in the consolidated 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	63,206,445,334	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

48. Changes in accounting estimates

In preparation of the consolidated annual financial statements and consolidated interim financial statements, the Board of Management has made several accounting estimates. Actual results may be different from these accounting estimates. There were no significant changes in accounting estimates of OCB when preparing the consolidated interim financial statements compared with those made in the most recent consolidated annual financial statements.

49. Seasonality or cyclical factors

OCB's interim consolidated financial statements are not affected by seasonality or cyclical factors except for the following items:

(a) Foreign exchange differences

As described in Note 3(b) and Note 3(e), unrealised foreign exchange differences are recorded in "Foreign exchange differences" account in equity. The balance of "Foreign exchange differences" account shall be transferred to the consolidated statement of income at the end of the annual accounting period.

(b) Statutory reserves

OCB is required to make allocations to reserve to supplement charter capital and financial reserve annually, therefore OCB will make allocations to these statutory reserves at the end of the annual accounting period.

13 August 2026

Preparer



Nguyen Van Anh
Chief Accountant

Reviewer



Quach Thanh Long
Acting Director of
Financial Management Center

Approver



Shayannasr Hamed
Acting General Director

No.: 3632.01 /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

Recipients:

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



Nguyen Van Anh