



Số/No: 4899.01 /2026/TB - OCB

Tp. Hồ Chí Minh, ngày 26 tháng 10 năm 2026
Ho Chi Minh City, 26 October 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 Street, An Khanh Ward, Ho Chi Minh City

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

- Fax: (84-28) 38 220 963

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

Information disclosing person: Ms. NGUYEN VAN ANH

- Chức vụ: Kế toán trưởng

Position: Chief Accountant

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

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

- Nội dung thông tin công bố: Báo cáo tài chính Quý 3 năm 2026 (Riêng lẻ + Hợp nhất)

Information disclosure content: Financial statements for Q3.2026 (Separate + Consolidated)

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 26/10/2026 tại đường dẫn: <https://ocb.com.vn/vi/nha-dau-tu#thong-tin-tai-chinh>

This information was disclosed on OCB's website from 26 October 2026 at: <https://www.ocb.com.vn/en/investors#>

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



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

Nơi nhận/Recipients:

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

Đại diện tổ chức/Organization Representative

Người ủy quyền CBTT

Authorized representative



NGUYỄN VĂN ANH



SEPARATE FINANCIAL STATEMENTS

Q3 2026

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



SEPARATE STATEMENT OF FINANCIAL POSITION

as at September 30, 2026

	Notes	30/09/2026 VND	31/12/2025 VND
ASSETS			
Cash, gold and gemstones		1,198,981,237,153	1,160,353,537,112
Balances with the State Bank of Vietnam ("SBV")		2,751,176,815,058	2,883,240,107,112
Deposits and loans to other credit institutions		76,596,346,561,758	53,061,333,717,576
Deposits at other credit institutions		74,805,346,561,758	52,951,606,717,576
Loans to other credit institutions		1,791,000,000,000	109,727,000,000
Loan risk provisions to other credit institutions		-	-
Securities held for trading	V.1	1,579,455,318,300	50,765,500,000
Securities held for trading		1,579,455,318,300	50,765,500,000
Security provisions held for trading		-	-
Derivatives instruments and other financial assets	V.2	176,054,058,441	88,476,577,033
Loans to customers		214,701,781,745,718	195,190,887,725,518
Loans to customers	V.3	219,798,671,678,801	198,764,945,826,810
Provision for credit loss of loans to customers	V.4	(5,096,889,933,083)	(3,574,058,101,292)
Purchased debts		3,678,033,757,270	4,205,191,220,572
Purchased debts		3,705,827,463,244	4,236,968,484,204
Provision for credit loss of purchased debts		(27,793,705,974)	(31,777,263,632)
Investment securities	V.5	45,292,598,260,022	58,355,283,948,524
Available-for-sale securities		44,221,664,804,110	57,068,503,060,644
Held-to-maturity investment securities		1,099,465,793,760	1,313,209,000,824
Provision for investment securities		(28,532,337,848)	(26,428,112,944)
Long-term capital contribution, investment	V.6	525,000,000,000	525,000,000,000
Investment in subsidiaries		525,000,000,000	525,000,000,000
Joint venture capital		-	-
Investment in Affiliates		-	-
Other Long-Term Investments		-	-
Long-term investment depreciation reserve		-	-
Fixed assets		604,738,517,392	693,605,975,833
Tangible fixed assets		232,932,605,276	298,311,967,113
Cost		961,774,521,477	935,691,076,302
Accumulated depreciation		(728,841,916,201)	(637,379,109,189)
Financial lease fixed assets		-	-
Cost		-	-
Accumulated depreciation		-	-
Intangible fixed assets		371,805,912,116	395,294,008,720
Cost		802,897,690,898	792,572,357,622
Accumulated depreciation		(431,091,778,782)	(397,278,348,902)
Investment real estate		-	-
Cost		-	-
Accumulated depreciation		-	-
Other assets		17,091,561,136,900	7,259,425,385,233
Receivables		11,181,586,827,278	2,723,314,554,468
Interest and fee receivable		4,687,042,535,020	3,346,030,161,632
Deferred CIT assets		16,020,854,475	9,154,773,987
Other assets		1,210,815,820,827	1,210,338,911,373
In which: Goodwill		-	-
Provision for other on-balance assets		(3,904,900,700)	(29,413,016,227)
TOTAL ASSETS		364,195,727,408,012	323,473,563,694,513



SEPARATE STATEMENT OF FINANCIAL POSITION

as at September 30, 2026

	Notes	30/09/2026 VND	31/12/2025 VND
LIABILITIES			
Amounts due to the Government and the SBV	V.7	5,839,964,261,240	7,902,618,040,898
Deposits and borrowings from the Government, the SBV		5,839,964,261,240	6,983,254,160,898
Transactions on sale and repurchase of Government bonds with the State Treasury		-	919,363,880,000
Deposits and borrowings from other credit institutions	V.8	87,863,189,498,158	54,809,627,751,675
Deposits from other credit institutions		87,155,191,298,157	54,809,627,751,675
Borrowings from other credit institutions		707,998,200,001	-
Customer deposits	V.9	152,481,321,371,684	150,555,669,981,312
Derivatives and other financial liabilities		-	-
Grants, entrusted funds and loans exposed to risks		7,272,435,435,237	6,258,279,454,840
Valuable papers issued	V.10	66,832,200,000,000	64,670,500,000,000
Other liabilities		6,790,226,119,141	5,353,571,945,843
Interest and fee payable		5,594,003,554,283	3,397,595,608,983
Deferred CIT payable		-	-
Other payables	V.11	1,196,222,564,858	1,955,976,336,860
Provision for contingent liabilities and off-balance sheet commitments		-	-
TOTAL LIABILITIES		327,079,336,685,460	289,550,267,174,568
OWNERS' EQUITY			
Capital and funds	V.13	37,116,390,722,552	33,923,296,519,945
Capital of credit institutions		30,625,101,260,000	26,630,522,840,000
Charter capital		30,625,101,260,000	26,630,522,840,000
Capital construction investment		-	-
Share premium		-	-
Treasury shares		-	-
Preference shares		-	-
Other capital		-	-
Credit institution funds		2,921,935,909,097	3,322,822,563,984
Exchange rate differences		(26,531,698,853)	-
Asset revaluation differences		-	-
Undistributed earnings		3,595,885,252,308	3,969,951,115,961
TOTAL LIABILITIES AND OWNERS' EQUITY		364,195,727,408,012	323,473,563,694,513



SEPARATE STATEMENT OF FINANCIAL POSITION

as at September 30, 2026

SEPARATE OFF-BALANCE SHEET ITEMS

	30/09/2026	31/12/2025
Notes	VND	VND
Credit guarantees	3,165,007,992,069	281,839,818,425
Foreign exchange commitments	482,656,129,624,573	182,797,611,540,637
Spot foreign exchange commitments - buy	99,549,891,156	2,893,757,692,890
Spot foreign exchange commitments - sell	99,559,582,944	2,895,639,800,000
Swap contracts	482,457,020,150,473	177,008,214,047,747
Letters of credit	7,100,505,085,336	601,509,002,070
Other guarantees	14,950,716,147,471	12,810,654,631,107
Other commitments	5,565,867,341,336	4,672,128,793,102
Uncollected interest and receivable fees	3,120,326,012,508	2,241,743,467,942
Written-off debts	14,061,109,538,999	16,960,469,937,084
Other assets and documents	59,991,502,914,262	87,732,304,489,273

Chief Accountant

Qaz

Nguyen Van Anh

Acting Director of Financial
Management Center

Quach Thanh Long

Quach Thanh Long

Ho Chi Minh City, October 23rd, 2026

Acting Chief Executive Officer



Shayannasr Hamed

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SEPARATE STATEMENT OF PROFIT OR LOSS

Quarter 03.2026

Items	Notes	Q3.2026	Q3.2025	Cumulative from the beginning of the year to the end of Q3.2026	Cumulative from the beginning of the year to the end of Q3.2025
Interest and similar income	VI.14	7,551,587,769,018	5,466,240,396,584	20,572,636,242,775	15,326,984,729,305
Interest and similar expenses	VI.15	(4,785,339,885,560)	(3,042,974,407,510)	(12,901,500,308,640)	(8,561,661,650,427)
NET INTEREST INCOME		2,766,247,883,458	2,423,265,989,074	7,671,135,934,135	6,765,323,078,878
Income from services		402,014,110,637	249,267,499,933	1,120,818,893,141	772,401,278,704
Expenses on services		(101,031,855,070)	(63,811,785,190)	(265,158,420,520)	(159,496,703,231)
Net gain from services		300,982,255,567	185,455,714,743	855,660,472,621	612,904,575,473
Net gain from trading foreign currencies		65,369,155,039	66,220,215,893	194,926,855,322	177,655,103,004
Net gain/ (loss) from trading securities	VI.16	23,307,302,680	118,000,000	8,299,899,880	(824,300,000)
Net loss from investment securities	VI.17	(12,202,658,159)	(5,112,293,207)	(28,948,685,064)	(205,056,459,544)
Income from capital contribution, equity investments	VI.18	55,200,000	317,400,000	1,185,194,911	463,137,114
Other operating income		165,447,904,765	273,373,780,381	565,692,673,304	554,733,227,474
Other operating expenses		(20,165,335,016)	(13,392,450,913)	(53,299,266,759)	(60,285,736,189)
Net gain from other activities		145,282,569,749	259,981,329,468	512,393,406,545	494,447,491,285
TOTAL OPERATING INCOME		3,289,041,708,334	2,930,246,355,971	9,214,653,078,350	7,844,912,626,210
OPERATING EXPENSES	VI.19	(1,143,016,132,665)	(1,069,069,883,658)	(3,206,078,275,000)	(3,079,499,087,666)
NET PROFIT FROM OPERATING ACTIVITIES		2,146,025,575,669	1,861,176,472,313	6,008,574,803,350	4,765,413,538,544
Provision expenses for credit losses		(494,650,430,060)	(323,675,853,617)	(1,888,413,060,087)	(1,335,257,386,557)
PROFIT BEFORE TAX		1,651,375,145,609	1,537,500,618,696	4,120,161,743,263	3,430,156,151,987
Current corporate income tax		(340,946,626,002)	(310,083,079,840)	(866,930,103,245)	(697,167,063,010)
Deffered corporate income tax expense		2,288,693,496	-	6,866,080,488	-
Total corporate income tax		(338,657,932,506)	(310,083,079,840)	(860,064,022,757)	(697,167,063,010)
PROFIT AFTER TAX		1,312,717,213,103	1,227,417,538,856	3,260,097,720,506	2,732,989,088,977

Chief Accountant

Nguyen Van Anh

Acting Director of Financial Management Center

Quach Thanh Long

Ho Chi Minh City, October 23, 2026

Acting Chief Executive Officer



Shayannasr Hamed

SEPARATE CASH FLOW STATEMENT

as at September 30, 2026

<i>Items</i>	<i>Notes</i>	<i>Cumulative from the beginning of the year to the end of Q3.2026</i>	<i>Cumulative from the beginning of the year to the end of Q3.2025</i>
CASH FLOWS FROM OPERATING ACTIVITIES			
Interest and similar receipts		19,034,756,045,062	14,994,051,917,453
Interest and similar payments		(10,699,837,486,099)	(8,396,783,668,134)
Income from services		1,053,138,942,027	518,150,791,874
Net receipts/ payments from dealing in foreign currencies, gold and securities trading activities		176,382,295,042	(40,062,295,456)
Other income		137,348,217,420	50,211,690,929
Recoveries from bad debts previously written-off		368,405,715,563	444,596,705,440
Payments for operating and salary expenses		(3,115,873,036,230)	(3,077,817,208,251)
Corporate income tax paid during the year		(1,148,452,775,613)	(694,286,038,969)
Net cash flows from operating profit before changes in operating assets and liabilities		5,805,867,917,172	3,798,061,894,886
Changes in operating assets			
(Increase)/ decrease in deposits and loans to other credit institutions		(1,681,273,000,000)	93,921,500,000
Decrease/ (increase) in investment securities		11,318,148,438,234	(430,554,274,803)
Increase in other derivative and financial assets		(87,577,481,408)	-
Increase in loans to customers		(20,288,841,623,967)	(24,130,193,365,214)
Decrease in provision to write off (credit, security, long-term investment) losses		(369,564,785,954)	(950,543,525,117)
(Increase)/ decrease in other operating assets		(8,292,567,436,450)	56,295,471,212
Changes in operating liabilities			
(Decrease)/ increase in amounts due to the Government and the SBV		(2,062,653,779,658)	1,239,176,471,375
Increase in deposits and borrowings from other credit institutions		33,053,561,746,483	8,589,064,271,325
Increase in customer deposits		1,925,651,390,372	12,881,837,503,798
Increase in issuance of valuable papers (except for valuable papers issued included in financial activities)		2,161,700,000,000	14,657,687,500,000
Increase in grants, trusted funds, and borrowing that the bank bears the risk		1,014,155,980,397	148,617,348,040
Decrease in derivatives and other financial liabilities		-	(196,066,985,947)
(Decrease)/ increase in other operating liabilities		(508,142,604,684)	285,698,093,877
Utilization of funds		(12,625,093,664)	(5,403,000,000)
Net cash flows from operating activities		21,975,839,666,873	16,037,598,903,432

SEPARATE CASH FLOW STATEMENT

as at September 30, 2026

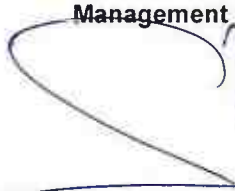
<i>Items</i>	<i>Notes</i>	<i>Cumulative from the beginning of the year to the end of Q3.2026</i>	<i>Cumulative from the beginning of the year to the end of Q3.2025</i>
Purchases of fixed assets		(191,661,452,898)	(508,446,452,697)
Proceeds from sales, disposal of fixed assets		1,931,768,526	1,429,615,455
Payments for other long-term investments		-	(100,000,000,000)
Dividends and profit received from long-term investments and capital contribution		1,185,194,911	463,137,114
Net cash flows used in investing activities		(188,544,489,461)	(606,553,700,128)
CASH FLOWS FROM FINANCING ACTIVITY			
Dividends paid to shareholders		(459,226,390)	(1,712,782,880,655)
Cash flows used in financing activities		(459,226,390)	(1,712,782,880,655)
Net cash flows for the period		21,786,835,951,022	13,718,262,322,649
Cash and cash equivalents at the beginning of the period		56,995,200,361,800	42,087,797,541,694
Adjustment for the impact of exchange rate changes		(26,531,698,853)	(40,468,755)
Cash and cash equivalents at the end of the period		78,755,504,613,969	55,806,019,395,588

Chief Accountant



Nguyen Van Anh

Acting Director of Financial
Management Center



Quach Thanh Long

Ho Chi Minh City, October 23, 2026

Acting Chief Executive Officer



Shayannasr Hamed



NOTES TO THE SEPARATE FINANCIAL STATEMENTS

Q3 2026

I. OPERATIONAL CHARACTERISTICS

ABOUT THE BANK

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

1. *Establishment & Operation*

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

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

2. *Charter capital*

As at September 30, 2026, the bank's charter capital is VND 30,625,101,260,000 (December 31, 2025: VND 26,630,522,840,000).

3. *Board of Directors*

The members of the Board of Directors as at September 30, 2026 are as follows:

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

Board of Supervision

The members of the Board of Supervision as at September 30, 2026 include:

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

4. *Board of Management*

The members of the Board of Management as at September 30, 2026 include:

<i>Full name</i>	<i>Position</i>
Mr. Shayannasr Hamed (Chris Shayan)	Acting Chief Executive Officer
Mr. Nguyen Ba Ngoc	Deputy Chief Executive Officer
Ms. Do Tu Anh	Deputy Chief Executive Officer



5. Head Office, Branches

Orient Commercial Joint Stock Bank has its head office located at The Hallmark, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh city, Vietnam. As of September 30, 2026, Orient Commercial Joint Stock Bank has one (01) Head Office, sixty-two (62) main branches, one hundred thirteen (113) transaction offices in provinces and cities across the country.

6. Subsidiary

As of September 30, 2026, the bank has 02 subsidiaries, established in Vietnam:

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

7. Employees

The total number of employees of the bank as at 30 September 2026 is 6,793 employees (31 December 2025: 6,901 employees).

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

1. Fiscal Year

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

2. Accounting Currency

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

III. APPLIED ACCOUNTING STANDARDS AND SYSTEM

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

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

- Applied accounting standards and system

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

- Basis of preparation of financial statements and significant accounting estimates

The bank's financial statements have been prepared in accordance with Decision No. 479/2004/QĐ-NHNN dated 29 April 2004, Decision No. 16/2007/QĐ-NHNN dated 18 April

2007, Circular No. 10/2014/TT-NHNN dated 20 March 2014, Circular No. 49/2014/TT-NHNN dated 31 December 2014, Circular No. 22/2017/TT-NHNN dated 29 December 2017 ("Circular 22"), and Circular No. 27/2021/TT-NHNN dated 31 December 2021.

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

- **Consolidated statements**

The bank also prepares the consolidated financial statements of the bank and its subsidiary for the period ended 30 September 2026.

IV. APPLIED ACCOUNTING POLICIES

1. Currencies Conversion

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

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

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

2. Derivative Financial Instruments

Currency forward contracts and currency swap contracts

Forward contracts are commitments to either purchase or sell a designated currency at a specific future date for a specific exchange rates and cash settlement. Forward contracts are recorded at nominal values at the transaction dates and are subsequently revalued at the end of the accounting period; the difference on the revaluation is recognised in the item "Foreign exchange differences" in "Owners' equity" and transferred to the statement of

income at the end of the financial year. The premium or discount due to the difference between the spot exchange rate and the forward exchange rate at the effective date of the contract will be recognised immediately at the effective date of the contract as an asset if positive or a liability item if it is negative. The difference will be allocated to the statement of income over the term of the forward contract.

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

Interest rate swap contracts

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

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

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

3. Interest Income & Interest Expense

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

4. Fees & Commissions

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

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

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

- **Loan recognition principles**

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

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

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

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

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

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

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

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

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

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

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

6. *Loans sold to Vietnam Asset Management Company ("VAMC")*

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

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

7. *Securities Trading & Investment*

7.1 *Held-for-trading securities*

Classification

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

Measurement

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

The allowance for credit losses on held-for-trading securities is unlisted corporate bonds (including bonds issued by other credit institutions).

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

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

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

Derecognised

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

7.2 Investment securities

Classification and recognition

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

- *Available-for-sale securities*

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

- *Held-to-maturity securities*

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

Recognition

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

Measurement

- *Equity securities*

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

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

- *Debt securities*

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

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

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

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.

8. *Intangible fixed assets*

- ***Land use rights***

Land use rights include legally transferred land use rights.

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

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

- **Computer software**

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

9. Tangible fixed assets

- **Cost**

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

- **Depreciation**

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

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

10. Lease transactions

Leases made by the bank

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

11. Cash and cash equivalents

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

12. Provisions, contingent liabilities and unknown assets

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

13. Obligations to employees

13.1 Pension benefits

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

13.2 Severance pay

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

13.3 Unemployment insurance

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

14. Principles and methods of recording corporate income tax and corporate income tax expenses

- Current income tax

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

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

The bank offsets current tax assets and current tax liabilities only when the bank has a legally enforceable right to set off current tax assets against current tax liabilities and the bank intends to settle its current tax assets and current tax liabilities on a net basis.

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

final determination by the tax authorities.

- *Deferred income tax*

Deferred income tax is recognized for all temporary differences at the date the statement of financial position is prepared between the tax base of assets and liabilities and their carrying amount reported in the separate financial statements.

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

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

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

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

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

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

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

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



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

15. Borrowings

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

16. Equity

Share capital of the bank for the period from January 1, 2026 to September 30, 2026:

	<i>Charter capital</i>	<i>Share premium</i>	<i>Total</i>
Balance as at 1 January 2026	26,630,522,840,000	-	26,630,522,840,000
Increase within the period	3,994,578,420,000	-	3,994,578,420,000
Decrease within the period	-	-	-
Balance as at 30 September 2026	30,625,101,260,000	-	30,625,101,260,000

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

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

1. Securities held for trading

	<u>30/09/2026</u>	<u>31/12/2025</u>
Debt securities	1,579,455,318,300	50,765,500,000
- Government securities	50,923,000,000	50,765,500,000
- Debt securities issued by other domestic credit institutions	1,528,532,318,300	-
Total	1,579,455,318,300	50,765,500,000
Listing status	30/09/2026	31/12/2025
Debt securities	1,579,455,318,300	50,765,500,000
- Listed	50,923,000,000	50,765,500,000
- Unlisted	1,528,532,318,300	-
Total	1,579,455,318,300	50,765,500,000

2. Derivatives and other financial instruments

	Total contract value (according to exchange rate on contract effective date)	Total net book value (at the exchange rates as at the date of the financial statements)	
		Assets	Liabilities
As at 30/09/2026			
Currency derivatives			
- Swap contracts	242,421,439,750,072	252,056,760,329	-
- Forward contracts	79,340,157,430	924,115,294	-
Other derivatives			
- Interest rate swap contracts	2,896,259,558,518	-	76,926,817,182
Total	245,397,039,466,020	252,980,875,623	76,926,817,182
		176,054,058,441	
As at 31/12/2025			
Currency derivatives			
- Swap contracts	88,573,966,010,450	198,713,002,773	-
- Forward contracts	9,161,749,855,000	-	26,821,575,000
Other derivatives			
- Interest rate swap contracts	2,294,857,836,066	-	83,414,850,740
Total	100,030,573,701,516	198,713,002,773	110,236,425,740
		88,476,577,033	

3. Loans to customers

	30/09/2026	31/12/2025
Loans to local economic entities and individuals	219,414,931,533,462	198,258,488,546,027
Payments on behalf of customers	27,305,031,433	23,963,711,245
Loan by funded capital, investment delegation	51,680,432,867	81,769,369,164
Frozen and pending debts awaiting resolution	304,754,681,039	400,724,200,374
Total	219,798,671,678,801	198,764,945,826,810

- Analysis of loans portfolio by quality

	30/09/2026	31/12/2025
Current	206,987,523,539,906	188,542,923,451,264
Special mention	3,737,732,934,246	3,475,821,455,543
Substandard	1,408,459,979,312	797,210,239,597
Doubtful	1,508,483,205,453	1,715,658,267,794
Loss	5,851,717,338,845	3,832,608,212,238
Debts pending for settlement secured by foreclosed assets and unsettled debts with collaterals	304,754,681,039	400,724,200,374
Total	219,798,671,678,801	198,764,945,826,810

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

	<u>30/09/2026</u>	<u>31/12/2025</u>
Short-term loans	58,253,308,494,033	52,861,916,920,020
Medium-term loans	63,730,200,788,107	54,011,401,601,074
Long-term loans	97,815,162,396,661	91,891,627,305,716
Total	219,798,671,678,801	198,764,945,826,810

4. Provisions for credit losses on loans to customers

	<u>General provision</u>	<u>Specific provision</u>
Q3.2026		
Provision at the beginning of the quarter	1,609,326,859,846	2,952,883,525,401
Provision (reversed)/ charged for the period	(7,010,353,068)	541,689,900,904
Increase in allowance due to receiving back debts sold to VAMC during the year	-	86,097,000
Provision used to write off bad debts	-	(86,097,000)
End of quarter balance	1,602,316,506,778	3,494,573,426,305
Q3.2025		
Provision at the beginning of the quarter	1,362,159,436,033	1,253,869,756,884
Provision charged for the period	66,288,618,612	257,936,983,273
Provision used to write off bad debts	-	-
End of quarter balance	1,428,448,054,645	1,511,806,740,157

5. Investment securities

	<u>30/09/2026</u>	<u>31/12/2025</u>
Available-for-sale securities	44,193,132,466,262	57,042,074,947,700
a. Debt securities	44,178,192,304,110	57,004,257,059,977
- Securities issued by the Government	16,506,902,398,155	16,641,154,536,438
- Securities issued by other local credit institutions	23,993,033,173,091	38,300,178,015,579
- Securities issued by local economic entities	3,678,256,732,864	2,062,924,507,960
b. Equity securities	43,472,500,000	64,246,000,667
- Securities issued by other local credit institutions	-	12,928,136,667
- Securities issued by local economic entities	43,472,500,000	51,317,864,000
c. Provision of available-for-sale securities	(28,532,337,848)	(26,428,112,944)
Held-to-maturity investment securities	1,099,465,793,760	1,313,209,000,824
- Special bonds issued by VAMC	1,099,465,793,760	1,313,209,000,824
Total	45,292,598,260,022	58,355,283,948,524

6. Long-term investments

	<u>30/09/2026</u>	<u>31/12/2025</u>
Investments in subsidiary	525,000,000,000	525,000,000,000
Total	525,000,000,000	525,000,000,000



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

- **Details of investments in subsidiary**

	<u>30/09/2026</u>	<u>31/12/2025</u>
Orient Commercial Bank International Money Transfer Company Limited	25,000,000,000	25,000,000,000
Phuong Dong bank assets exploitation and debt management one member company limited	500,000,000,000	500,000,000,000
Total	525,000,000,000	525,000,000,000

7. Amounts due to the Government and the SBV

	<u>30/09/2026</u>	<u>31/12/2025</u>
Borrowings from the State Bank of Vietnam	5,839,964,261,240	6,983,254,160,898
Borrowings by credit profile	39,503,356,074	55,107,215,927
Discounted borrowings, rediscounted valuable papers	5,800,460,905,166	6,928,146,944,971
Selling and repurchasing government bonds from State Treasury	-	919,363,880,000
Total	5,839,964,261,240	7,902,618,040,898

8. Deposits and borrowings from other institutions

	<u>30/09/2026</u>	<u>31/12/2025</u>
Deposits from other institutions		
a. Demand deposits	8,063,298,157	8,434,251,675
- In VND	8,063,298,157	8,434,251,675
b. Term deposits	87,147,128,000,000	54,801,193,500,000
- In VND	75,813,970,000,000	51,622,100,000,000
- In foreign currencies	11,333,158,000,000	3,179,093,500,000
Total	87,155,191,298,157	54,809,627,751,675
Borrowings from other institutions		
- In foreign currencies	707,998,200,001	-
Total	707,998,200,001	-
Total deposits and borrowings from other institutions	87,863,189,498,158	54,809,627,751,675



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

9. Customer deposits

- Notes by deposit types

	<u>30/09/2026</u>	<u>31/12/2025</u>
Demand deposits	18,512,635,499,388	14,855,323,856,966
- Demand deposits in VND	17,237,211,473,385	13,807,032,721,703
- Demand deposits in foreign currencies	1,275,424,026,003	1,048,291,135,263
Term deposits	133,583,972,395,466	134,932,155,553,481
- Term deposits in VND	133,050,458,900,850	134,035,621,864,455
- Term deposits in foreign currencies	533,513,494,616	896,533,689,026
Deposits for specific purposes	74,886,903,478	419,937,534,974
Margin deposits	309,826,573,352	348,253,035,891
Total	152,481,321,371,684	150,555,669,981,312

10. Valuable papers issued

	<u>30/09/2026</u>	<u>31/12/2025</u>
Bonds with terms from 12 months to 5 years	20,000,000,000,000	38,500,000,000,000
Certificates of deposits with terms under 12 months	29,823,540,000,000	24,956,000,000,000
Certificates of deposits with terms from 12 months to 5 years	17,008,660,000,000	1,214,500,000,000
Total	66,832,200,000,000	64,670,500,000,000

11. Other payables

	<u>30/09/2026</u>	<u>31/12/2025</u>
Internal payables	13,211,557,529	10,687,551,471
External payables	967,092,447,948	1,757,216,951,390
Bonus and welfare funds	215,918,559,381	188,071,833,999
Total	1,196,222,564,858	1,955,976,336,860



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

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

12.1 Obligations to the state budget of the bank

	31/12/2025		During the period		30/09/2026	
	Payable	Receivable	Payable	Paid	Payable	Receivable
Value-added tax	57,301,882,662	14,132,130,355	97,222,723,510	122,410,670,158	17,981,805,659	-
Corporate income tax	618,767,847,839	-	866,930,103,245	1,148,452,775,613	337,777,235,881	532,060,410
Personal income tax	12,901,902,658	-	125,142,702,425	108,168,158,661	29,876,446,422	-
Foreign contractor tax	1,972,402,617	-	14,153,621,624	13,708,571,793	2,417,452,448	-
Real estate tax	-	-	138,098,321	138,098,321	-	-
Total	690,944,035,776	14,132,130,355	1,103,587,249,125	1,392,878,274,546	388,052,940,410	532,060,410

12.2 Deferred corporate income tax expense

Deferred tax assets

	30/09/2026	31/12/2025
Deferred corporate income tax income relating to deductible temporary differences	16,020,854,475	9,154,773,987
Total	16,020,854,475	9,154,773,987



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

13. Bank's equity

Statement of changes in equity

Opening balance	Charter capital	Foreign exchange difference	Financial reserve	Charter capital supplement reserve	Other reserves	Undistributed profits	Total
Balance as at 31/12/2025	26,630,522,840,000	-	2,921,561,852,209	400,886,654,887	374,056,888	3,969,951,115,961	33,923,296,519,945
Increase	3,994,578,420,000	-	-	-	-	3,260,097,720,506	7,254,676,140,506
Decrease	-	(26,531,698,853)	-	(400,886,654,887)	-	(3,634,163,584,159)	(4,061,581,937,899)
Balance as at 30/09/2026	30,625,101,260,000	(26,531,698,853)	2,921,561,852,209	-	374,056,888	3,595,885,252,308	37,116,390,722,552



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

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

14. Interest and similar income

	<u>Q3.2026</u>	<u>Q3.2025</u>
Interest income from deposits	512,954,367,829	394,120,060,382
Interest income from loans to customers and other credit institutions	6,136,055,972,385	4,269,827,511,404
Interest income from trading and investment of securities	705,302,309,760	598,487,080,381
Income from guarantee activities	132,513,224,354	34,465,676,713
Interest income from debt trading activities	37,335,715,600	91,446,557,463
Other incomes from credit activities	27,426,179,090	77,893,510,241
Total	7,551,587,769,018	5,466,240,396,584

15. Interest and similar expenses

	<u>Q3.2026</u>	<u>Q3.2025</u>
Interest expenses for deposits	3,325,318,183,882	2,113,759,754,549
Interest expenses for borrowings	217,403,701,503	169,731,711,345
Interest expenses for valuable papers issued	1,227,310,693,272	748,903,999,738
Expense for other credit activities	15,307,306,903	10,578,941,878
Total	4,785,339,885,560	3,042,974,407,510

16. Net gain from trading securities

	<u>Q3.2026</u>	<u>Q3.2025</u>
Income from trading securities	48,729,300,428	118,000,000
Expenses for trading securities	(25,421,997,748)	-
Total	23,307,302,680	118,000,000

17. Net loss from investment securities

	<u>Q3.2026</u>	<u>Q3.2025</u>
Income from investment securities	4,688,289,941	61,872,383,176
Expenses for investment securities	(14,904,115,630)	(78,582,945,059)
Provision (charged)/ reversed for investment securities	(1,986,832,470)	11,598,268,676
Total	(12,202,658,159)	(5,112,293,207)



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

18. Income from capital contribution, equity investments

	<u>Q3.2026</u>	<u>Q3.2025</u>
Dividend income received during the year	55,200,000	317,400,000
- From equity securities investment	55,200,000	317,400,000
Total	55,200,000	317,400,000

19. Total operating expenses

	<u>Q3.2026</u>	<u>Q3.2025</u>
1. Expenses on taxes, fees and charges	360,518,807	589,552,512
2. Employee costs	691,372,857,000	640,874,116,769
In which:		
- Salaries and benefits	612,322,352,352	555,374,166,423
- Expenses contributed from salaries	50,979,302,207	50,036,451,027
- Allowances	1,924,812,462	587,808,000
- Other employee expenses	26,146,389,979	34,875,691,319
3. Expenses on assets	161,078,226,522	142,747,116,737
- In which: depreciation of fixed assets	42,674,367,469	26,512,561,447
4. Administrative expenses	248,543,195,159	247,958,319,338
In which:		
- Travelling expenses	20,078,671,151	13,650,275,990
- Expenses on union activities of credit institution	532,268,109	546,358,656
5. Insurance fees for customer deposits	41,661,335,177	36,900,778,302
Total	1,143,016,132,665	1,069,069,883,658

VII. OTHER INFORMATION

20. Related party transactions

20.1 Transactions incurred during the quarter:

	Income/ (expense)	
	<u>Q3/2026</u>	<u>Q3/2025</u>
Interest income from other related parties	13,794,328,489	7,128,570,052
Interest expenses from subsidiaries	(1,642,290,886)	(952,537,331)
Interest expenses from other related parties	(3,640,730,624)	(1,927,400,583)
Fees earned from subsidiaries	20,000	30,000
Fees earned from other related parties	185,475,018	57,300,110



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

20.2 Balances at the quarter end:

	Receivables/ (payables)	
	<u>30/09/2026</u>	<u>31/12/2025</u>
Loans to other related parties	513,439,263,224	479,918,636,737
Deposits from subsidiaries	(475,369,667,193)	(526,025,598,185)
Deposits from other related parties	(189,272,275,844)	(173,555,792,526)
Valuable papers issued to other related parties	(16,400,000,000)	-
Interest receivables from loans to other related parties	794,366,165	710,547,024
Interest payables on deposits from subsidiaries	(1,647,704,987)	(1,620,604,109)
Interest payables on deposits from other related parties	(3,297,469,385)	(1,914,626,490)
Interest payables on valuable papers issued from other related parties	(106,075,315)	-

21. Events after the statement of financial position date

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

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

	Total loan balance	Total deposit balance	Off-balance-sheet commitments	Derivatives (total contract value)	Securities trading and investment
Domestic	225,295,499,142,045	305,483,791,772,402	7,105,637,174,223	245,397,039,466,020	47,425,585,916,170
Overseas	-	984,920,897,439	-	-	-

VIII. FINANCIAL RISK MANAGEMENT

23. Policies for managing risks of financial instruments

The bank faces material risks from financial instruments, including:

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

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

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

Risk management framework

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

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

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

24. Credit risk

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

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

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

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

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

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

25. Market risk

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

Market risk management

Management of market risks is vested in the Market Risk Department under the Risk Management Division. The Department is responsible for the development of detailed market risk management policies and processes, instruments, guidance on market risks

management measures, propose independent market risks limits for review and approval by the Management and control market risks limit on daily/monthly basis according to the bank's regulations.

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

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

25.1 Interest rate risk

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

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

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

- ▶ Cash and gold; investment/capital securities; derivatives instruments and other financial assets; long term investments and other assets (including fixed assets, investment real estates and other assets) and other payables are classified as non-interest bearing items.
- ▶ The repricing period of interest rate of investment securities are determined based on the actual maturity term of issuance party. Trading securities are debt securities in term from 6 to 12 months. Discount/premium of bonds and VAMC bonds are classified as non-interest bearing items.
- ▶ The repricing period of interest rate of balances due from and loans to other credit institutions; loans to customers; borrowing from the SBV; balances due to and borrowings from other credit institutions and due to customers are determined as follows:
 - Items which bear fixed interest rate for the entire contractual term: the repricing period of interest rate is determined based on the remaining contractual term calculated from the consolidated statement of financial position date.
 - Items which bear floating interest rate: the repricing period of interest rate is determined from the consolidated statement of financial position date to the next interest reset date.
- ▶ The real interest repricing term for valuable papers is based on the actual maturity of each type of valuable papers.



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

- ▶ The real interest repricing term of the investment trust or loan portfolio that the credit institution bears the risk based on the repricing term of interest as stipulated in the contract (if any) or the actual maturity of the transaction.
- ▶ With a cautious stance that mobilization from Market 1 is due before maturity (but not yet settled) is the debt obligation that the bank must prioritize at the highest level for payment to partners or customers. Accordingly, the entire balance of these deposits is revalued by the bank immediately to ensure timely and sufficient measurement of the impact of market interest rate changes on profitability of the bank.



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

25.1. Interest rate risk (continued)

	Interest re-pricing period								Total VND
	Overdue VND	Non-interest bearing VND	Up to 1 month VND	From 1 to 3 months VND	From 3 to 6 months VND	From 6 to 12 months VND	From 1 to 5 years VND	Over 5 years VND	
Assets									
Cash, gold and gemstones	-	1,198,981,237,153	-	-	-	-	-	-	1,198,981,237,153
Balances with the SBV	-	2,751,176,815,058	-	-	-	-	-	-	2,751,176,815,058
Deposits and loans to other credit institutions (*)	-	6,470,930,561,758	65,368,680,000,000	2,965,736,000,000	1,000,000,000,000	791,000,000,000	-	-	76,596,346,561,758
Securities held for trading (*)	-	-	-	-	-	1,579,455,318,300	-	-	1,579,455,318,300
Derivatives instruments and other financial assets	-	253,939,733,081	(6,360,391)	(7,179,314,249)	(70,700,000,000)	-	-	-	176,054,058,441
Loans to customers and purchased debts - gross (*)	8,986,773,446,271	-	33,273,965,359,949	68,208,898,215,657	90,724,008,266,284	17,531,116,345,174	4,779,737,508,710	-	223,504,499,142,045
Investment securities - gross (*)	-	2,271,803,297,870	63,900,000,000	10,065,000,000,000	4,407,327,300,000	12,650,000,000,000	6,414,100,000,000	9,449,000,000,000	45,321,130,597,870
Contributed capital and long-term investments (*)	-	525,000,000,000	-	-	-	-	-	-	525,000,000,000
Fixed assets	-	604,738,517,392	-	-	-	-	-	-	604,738,517,392
Other assets - gross (*)	3,904,900,700	17,091,561,136,900	-	-	-	-	-	-	17,095,466,037,600
Total assets	8,990,678,346,971	31,168,131,299,212	98,706,538,999,558	81,232,454,901,408	96,060,635,566,284	32,551,571,663,474	11,193,837,508,710	9,449,000,000,000	369,352,848,285,617
Liabilities									
Amount due to the Government and the SBV	-	-	5,800,460,905,166	-	-	39,503,356,074	-	-	5,839,964,261,240
Deposits and borrowings from other credit institutions	-	8,063,298,157	80,241,050,200,001	7,523,307,000,000	90,769,000,000	-	-	-	87,863,189,498,158
Customer deposits	-	-	48,279,978,444,994	32,246,948,195,362	55,663,483,958,070	12,667,860,634,525	3,622,958,030,957	92,107,776	152,481,321,371,684
Grants, trusted funds and borrowings that the bank bears risk	-	-	2,241,956,573,600	4,991,421,400,000	38,901,000,000	156,461,637	-	-	7,272,435,435,237
Value papers issued	-	-	18,521,570,000,000	10,010,600,000,000	8,716,270,000,000	9,583,760,000,000	20,000,000,000,000	-	66,832,200,000,000
Other liabilities	-	6,790,226,119,141	-	-	-	-	-	-	6,790,226,119,141
Total liabilities	-	6,798,289,417,298	155,085,016,123,761	54,772,276,595,362	64,509,423,958,070	22,291,280,452,236	23,622,958,030,957	92,107,776	327,079,336,685,460
On-balance sheet interest sensitivity gap	8,990,678,346,971	24,369,841,881,914	(56,378,477,124,203)	26,460,178,306,046	31,551,211,608,214	10,260,291,211,238	(12,429,120,522,247)	9,448,907,892,224	42,273,511,600,157
Off-balance sheet commitments affect the interest sensitivity of assets and liabilities (net)	-	-	102,399,774,511	63,325,832,788	-	-	-	-	165,725,607,299
Total interest sensitivity gap	8,990,678,346,971	24,369,841,881,914	(56,276,077,349,692)	26,523,504,138,834	31,551,211,608,214	10,260,291,211,238	(12,429,120,522,247)	9,448,907,892,224	42,439,237,207,456

(*) : Excluding provision



25.2. Currency risk

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

Currency risk management

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



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

The following table presents assets and liabilities in foreign currencies translated into VND as at 30 September 2026:

	EUR equivalent	USD equivalent	Gold currencies equivalent	Other currencies equivalent	Total
	VND	VND	VND	VND	VND
Assets					
Cash, gold and gemstones	21,119,512,733	231,399,486,420	198,800,000	53,378,675,499	306,096,474,652
Balances with the SBV	-	210,121,974,502	-	-	210,121,974,502
Deposits and loans to other credit institutions (*)	49,127,899,442	7,590,682,146,841	-	140,988,509,679	7,780,798,555,962
Derivatives instruments and other financial assets	(1,597,941,000)	15,173,881,731,459	-	359,473,842,240	15,531,757,632,699
Loans to customers and purchased debts - gross (*)	-	1,957,463,136,639	-	-	1,957,463,136,639
Other assets - gross	3,151,495	335,753,211,477	-	67,111,190	335,823,474,162
Total assets	68,652,622,670	25,499,301,687,338	198,800,000	553,908,138,608	26,122,061,248,616
Liabilities					
Deposits and borrowings from other credit institutions	-	12,041,156,200,000	-	-	12,041,156,200,000
Customer deposits	34,105,568,806	1,747,792,115,755	-	88,657,566,337	1,870,555,250,898
Grants, trusted funds and borrowings that the bank bears risk	-	7,191,654,661,637	-	-	7,191,654,661,637
Other liabilities	22,735,644,220	163,656,080,645	18,806,480	2,971,589,844	189,382,121,189
Total liabilities	56,841,213,026	21,144,259,058,037	18,806,480	91,629,156,181	21,292,748,233,724
FX position on balance sheet	11,811,409,644	4,355,042,629,301	179,993,520	462,278,982,427	4,829,313,014,892
FX position off-balance sheet	(13,316,175,000)	17,301,038,212	-	(42,945,055,000)	(38,960,191,788)
Net on, off-balance sheet FX position	(1,504,765,356)	4,372,343,667,513	179,993,520	419,333,927,427	4,790,352,823,104

(*): Excluding risk provision

25.3 Liquidity risk

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

Liquidity risk management

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

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

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

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

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



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

25.3 Liquidity risk (continued)

	Overdue				Current				Total VND
	Above 3 months	Within 3 months	Up to 1 month	From 1 to 3 months	From 3 to 12 months	From 1 to 5 years	Over 5 years		
	VND	VND	VND	VND	VND	VND	VND		
Assets									
Cash, gold and gemstones	-	-	1,198,981,237,153	-	-	-	-	1,198,981,237,153	
Balances with the SBV	-	-	2,751,176,815,058	-	-	-	-	2,751,176,815,058	
Deposits and loans to other credit institutions (*)	-	-	71,839,610,561,758	2,965,736,000,000	1,791,000,000,000	-	-	76,596,346,561,758	
Securities held for trading (*)	-	-	-	-	1,579,455,318,300	-	-	1,579,455,318,300	
Derivatives instruments and other financial assets	-	-	137,189,039,583	11,321,925,378	33,819,794,455	(3,423,366,649)	(2,853,334,326)	176,054,058,441	
Loans to customers and purchased debts - gross (*)	7,806,614,407,573	1,180,159,038,698	12,639,597,578,371	12,496,930,339,955	33,654,285,760,048	74,020,659,195,650	81,706,252,821,750	223,504,499,142,045	
Investment securities - gross (*)	-	-	44,407,526,861	10,000,000,000,001	14,351,146,979,234	9,634,771,234,056	11,290,804,857,718	45,321,130,597,870	
Long-term capital contribution, investment (*)	-	-	-	-	-	-	525,000,000,000	525,000,000,000	
Fixed assets	-	-	-	-	-	-	604,738,517,392	604,738,517,392	
Other assets - gross (*)	3,904,900,700	-	102,571,128,611	594,462,980,733	1,718,654,085,044	11,625,922,370,854	3,049,950,571,658	17,095,466,037,600	
Total assets	7,810,519,308,273	1,180,159,038,698	88,713,533,887,395	26,068,451,246,067	53,128,361,937,081	95,277,929,433,911	97,173,893,434,192	369,352,848,285,617	
Liabilities									
Amounts due to the Government and the SBV	-	-	5,800,460,905,166	-	39,503,356,074	-	-	5,839,964,261,240	
Deposits and borrowings from the SBV and other credit institutions	-	-	80,249,113,498,158	7,523,307,000,000	90,769,000,000	-	-	87,863,189,498,158	
Customer deposits	-	-	47,073,451,161,657	29,548,114,962,140	61,558,804,203,331	14,300,858,936,780	92,107,776	152,481,321,371,684	
Grants, trusted funds and borrowings that the bank bears risk	-	-	355,295,800,000	2,129,898,084,000	113,181,551,237	4,674,060,000,000	-	7,272,435,435,237	
Value papers issued	-	-	2,227,670,000,000	10,010,600,000,000	18,300,030,000,000	36,293,900,000,000	-	66,832,200,000,000	
Other liabilities (*)	-	-	1,520,691,745,646	1,433,582,898,131	2,706,606,441,920	1,129,340,305,921	4,727,523	6,790,226,119,141	
Total liabilities	-	-	137,226,683,110,627	50,645,502,944,271	82,808,894,552,562	56,398,159,242,701	96,835,299	327,079,336,685,460	
Net liquidity gap	7,810,519,308,273	1,180,159,038,698	(48,513,149,223,232)	(24,577,051,698,204)	(29,680,532,615,481)	38,879,770,191,210	97,173,796,598,893	42,273,511,600,157	

(*): Excluding risk provision



NOTES TO THE FINANCIAL STATEMENTS
Q3.2026

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

25.4 Other market price risks

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

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

As at 30 September 2026 and 31 December 2025, the impact of equity price risk of the Bank is insignificant.

26. Exchange rates of applicable foreign currencies against vietnam dong at the quarter end

	30/09/2026 VND	31/12/2025 VND
USD	25,934.00	26,273.50
EUR	29,591.50	31,079.00
GBP	34,485.00	35,436.50
JPY	165.00	168.45
CAD	18,356.50	19,238.00
AUD	18,171.00	17,649.00
SGD	20,284.00	20,550.00
KRW	20.76	19.23
CNY	3,872.50	3,763.50
THB	774.00	832.50
CHF	31,553.00	33,549.00
NZD	14,674.00	15,172.00
HKD	3,359.00	3,430.00
SEK	2,702.00	2,954.00
MYR	6,367.00	
TWD	915.07	938.22
XAU	14,200,000.00	15,180,000.00

Ho Chi Minh City, October 23, 2026

Chief Accountant

Nguyen Van Anh

Acting Director of Financial
Management Center

Quach Thanh Long

Acting Chief Executive Office



Shayannasr Hamed