

IR NEWS

1st Quarter of 2022



1 | Financial Highlights



OCB recorded a 6% ytd credit growth, above the industry average, to reach a balance of VND110,000 billion in 1Q22. Retail Banking (RB and ComB) kept its trajectory, making a credit balance of VND 42,000 billion, up 10% ytd and a proportion of 39%, up 2 percentage points.

Total assets grew 2% ytd to VND188,000 billion as of March 31, 2021. The bank had a good assets quality with NPL ratio of 1.5%, and strong Basel II CAR of 12.1%. PBT reached VND836 billion in 1Q22, down 34.5% yoy as OCB strengthened its provisioning buffer.



Total assets
VND 188,000 billion



Total credit
VND 110,000 billion



Total mobilization
VND 125,000 billion



NPL ratio
1.5%



NIM
3.72%



LNTT
VND 836 billion



CAR
12.1%



First digitalized customer journey: In March 2022, OCB officially delivered “the first phase of OCB mortgage journey – MVP1” to the market, with key products are **Dream Home**, one of OCB’s mortgage products for the first-home buyers, and **Unlock Dream Home**, the most innovative digital platform that assists home buyers to simplify their homes purchase process. As the products help resolving major issues of OCB’s targeted clients in acquiring a home, the bank has received promising outcomes:

Accumulated disbursement of Dream Home:
 VND **2,300 billion**

Unlock Dream Home: **6,000** homes;
 1,000 agents

Target disbursement volume in 2022:
 VND **5,000 billion**

Kick off the second phase – MVP2

2 | Operation Highlights

OCB officially launched the digital platform "UNLOCK DREAM HOME"



In order to assist customers in saving time and money when looking for a property, calculating a loan, and preparing a home loan, OCB collaborated with a real estate partner to establish the groundbreaking technological platform - "Unlock Dream Home" and officially introduced it on March 21, 2022 on Fanpage Unlock Dream Home. This is the first digitized real estate platform in Vietnam, focusing on actual demands of clients, and simplifying the journeys to achieve their dream-homes.

Key product highlights:

- ◆ Providing thousands of properties, combined with home loan packages from OCB.
- ◆ Integrated smart loan calculation tool to determine monthly payment for better budgeting plan.
- ◆ Making online loan registration application to the bank.
- ◆ Obtaining Approval in Principal (AIP) from OCB
- ◆ Scheduling an appointment with real estate agent and financial consultant.

OCB and the State Treasury cooperate on state budget collection and bilateral electronic payment



Following the agreement with the State Treasury of Vietnam (STV) signed on September 2021, OCB started to provide state budget collection service and connected the bilateral electronic payment system on March 2, 2022. The STV will open and use the specialized collection account at OCB and will authorize OCB to collect the State budget. The STV and OCB will cooperate to connect, exchange information and data regarding to state budget collection. In the coming time, OCB will continue to coordinate with the STV, General Department of Taxation and General Department of Vietnam Customs to expand the services to all OCB's transaction offices in the country.

OCB launches "FREE" account number matched phone number



In early January 2022, OCB launched the "Free account number matched phone number" product, which offered up to a 100% reduction on service fees for individual customer accounts. Accordingly, individual customers can own an account number that matches the phone number of any carrier without extra fee. Especially, customers opening account on OCB OMNI application, with eKYC- online identification technology, will receive a discount of up to 90% for "lucky account number products".

3 | Highlight Events

OCB receives the outstanding retail bank award 2021



On March 25, 2022, OCB was honored in the category of "Outstanding Retail Bank 2021" at the award ceremony of Vietnam Outstanding Banking Awards 2021 (VOBA 2021) organized by Vietnam Banks Association (VNBA) and International Data Group Vietnam (IDG Vietnam). Receiving this prestigious award, once again affirms OCB's retail banking development strategy.

OCB successfully organized the annual general meeting of shareholders in 2022



On April 23, 2022, OCB's Annual General Meeting of Shareholders (AGM) was held and successfully succeeded. The AGM adopted important reports and guidelines along with contents related to the bank organization, administration, and governance.

Regarding the direction of operations in 2022, OCB plans to achieve pre-tax profit of VND 7,110 billion, up 29% compared to 2021, the credit growth target is 25% (depending on SBV approval), capital mobilization increased by 23%.

The Annual General Meeting of Shareholders also approved the issuance of 412.7 million bonus shares to current shareholders, equivalent to a ratio of 30%.

OCB enters VNDiamond Index



On April 18, 2022, the Ho Chi Minh Stock Exchange (HoSE) announced the new component VNDiamond Index. OCB is one of three stocks eligible to be added this period with the largest weighting of 0.83%. Funds using the VNDiamond Index as a benchmark will complete the fund portfolio restructure by the end of April 2022.

OCB expands transaction network to 138

In the first quarter of 2022, OCB opened two new branches including Linh Dam Branch and Hue Branch, bringing the total number of OCB transaction points to 138 with 49 branches and 89 transaction offices nationwide. OCB will continue to promote and develop the bank's distribution network to reach 149 transaction points in 2022.



OCB awards Top 1 Favorite Recruiter in 2021



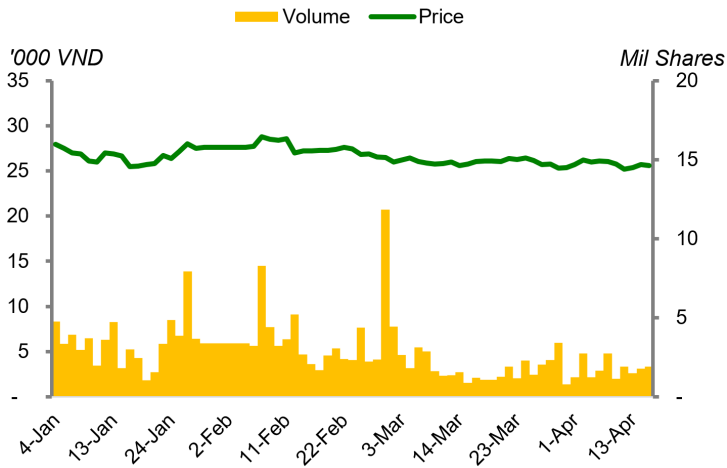
In February 2022, after 03 months of launching the Most Favorite Recruiter Survey 2021 program organized by CareerBuilder, OCB has registered in 3 categories:

- ◆ Top 1 - Most Favorite Recruiter by employees
- ◆ Top 10 - Finance - Banking - Stock industry
- ◆ Top 100 the Most Favorite Recruiter in 2021

This is the first year that OCB took the Top 1 place in the Most Favorite Recruiter categories.

4 | Stock Statistic

Price performance since 2022 (on April 15, 2022)



Stock data as of April 15th 2022

Closing price (VND)	25,600
52-weeks highest price (VND)	30,500
52-weeks lowest price (VND)	17,600
Outstanding shares (million shares)	1,370
10D.Average trading volume (million shares)	1.77
Market cap (VND billion)	35,072
EPS (TTM)(VND)	3,215
Book value per share (VND)	15,916
P/E	7.96
P/B	1.61


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