

IR NEWS

2st Quarter of 2022

1 | FINANCIALS



Accumulated in the first 6 months of 2022, the consolidated total operating income was VND3,814 billion, down 10.2% YoY; in which, interest income reached VND3,372 billion, up 20.4% YoY. NIM was 3.76%, up from 3.7% in 2021. Net fee income was VND359 billion, up 2.4% YoY. Specifically, income from Card services increased by 133% and income from Bancassurance increased by 18%.

In the first half of the year, the provision for credit losses was VND562 billion, up 43% YoY. Operating expenses were VND1,513 billion, up 26.7% YoY. Accordingly, OCB's consolidated profit before tax was VND1,739 billion, down 34.6% YoY.

As of June 30, 2022, the bank total asset was VND188.9 trillion, up 2.4% year to date (YTD). Outstanding loans to customers reached VND110 trillion, up 7.4% YTD. Banks' bad debt (group 3-5) was at VND2,144 billion, down VND149 billion (6.5%) quarter over quarter.



Total assets

**VND188,900
billion**



NIM

3.76%



Net fee income

**VND359
billion**



Total credit

**VND110,000
billion**



LNTT

**VND1,739
billion**



Consolidated total
operating income

**VND3,814
billion**

2 | OPERATION HIGHLIGHTS

OCB signed cooperation agreement with SAPO



On July 12, 2022, OCB reached a cooperation agreement with Sapo Technology Joint Stock Company. Accordingly, OCB and Sapo will cooperate in many services. The cooperation helps us diversify products based on Sapo's platform with more than 150,000 customers.

OCB launches OCB digital credit card – iGen



On July 18, 2022, OCB officially launched OCB iGen Mastercard Platinum – 100% digital credit card issued and used on online platforms without physical card, all information is managed directly on OCB OMNI. In the first phase, iGen will be offered to existing customers who have been approved for their credit limits at OCB.

OCB implements Facepay feature



Facepay is one of the modern payment methods using AI biometric technology, bringing convenience, fast service and high security according to international standards. With the successful implementation of this feature in June 2022, OCB became one of the leading banks in payment by facial recognition in Vietnam.

Customers using FaceOTP transaction authentication method at OCB OMNI can pay for orders via Facepay devices located at stores that accept payment without using cash or any physical devices. In the coming time, OCB will continue to deploy this feature nationwide.

OCB launches quick credit product for SMEs



From May 2022, OCB has launched a quick credit product for SMEs. Accordingly, OCB builds a financing method suitable to SMEs with outstanding features as below:

- ◆ Funding up to 100% of collateral value;
- ◆ Simple profile list shortens the operation time;
- ◆ Fast approval;
- ◆ Funding for many purposes

OCB deploys 2% interest rate support package



Implementing Decree 31/2022/NĐ-CP of the Government and Circular 03 of the State Bank Vietnam on the 2 percent interest rate support package. OCB received approval for a supportive package limit of VND140 billion in 2022. OCB has been well-prepared for implementation of the support package in terms of procedure, technology, training and etc. to comply with the Government's policies and support the bank's customers.

OCB successfully developed dynamic QR payment solution



In April 2022, OCB successfully operated a dynamic QR payment solution according to VietQR standards. Dynamic QR Code is generated corresponding to each order that the businesses accept payment via bank transfer. Buyers only need to scan the code, verify the information to complete the transaction.

This solution will assist in managing cash flow more effectively. With the dynamic QR payment solution, OCB has become the first bank in Vietnam apply this feature.

3 | HIGHLIGHTS EVENTS

Workshop "Back & Bounce" - "Key" for business success



At the seminar "Back & Bounce" organized by Management & Startup Community on June 03 2022, Mr. Nguyen Dinh Tung - General Director of OCB, shared some fundamental factors to a successful business, which are:

- ♦ Customer centric.
- ♦ Innovation in operation;
- ♦ Accompany with banks have similar segment specialists;
- ♦ Participate in ecosystems to share experiences and to be in partnership.
- ♦ In particular, digitization is one of the essential elements of the modern society.

Happy 26th birthday - OCB launches many attractive programs



On this special occasion, OCB has been implementing many preferential programs for all customers

For individual customers, from May 23 to July 31, OCB spends many gifts and sweepstakes when savings via OCB OMNI as well as at the counter.

For corporate customers, from June 10 to August 10, OCB spends many attractive gifts and incentives such as gifting short and beautiful number accounts, discounting transaction fee, etc. when opening account and registers for the OMNI service; register OCB Propay package...

OCB opens new branches and transaction offices

OCB opened 4 new branches and 4 transaction offices in the first six months of 2022 based on the SBV's approval. For the whole year, OCB has planned to open 5 branches and 6 transaction offices in total, raising the bank's distribution network to 149 transaction points through 39/64 provinces nationwide.



4 | INVESTOR RELATIONS AND STOCK STATISTIC

OCB enters the Top 15 IR Awards 2022



OCB excellently entered the Top 15 most favorite listed companies by investors (Large Cap group) and become a potential candidate for Top 3 IR Awards 2022. Nominated for IR Voting round, OCB must meet the quantitative criteria for information disclosure, stock liquidity, attracting foreign investors, financial transparency and corporate governance



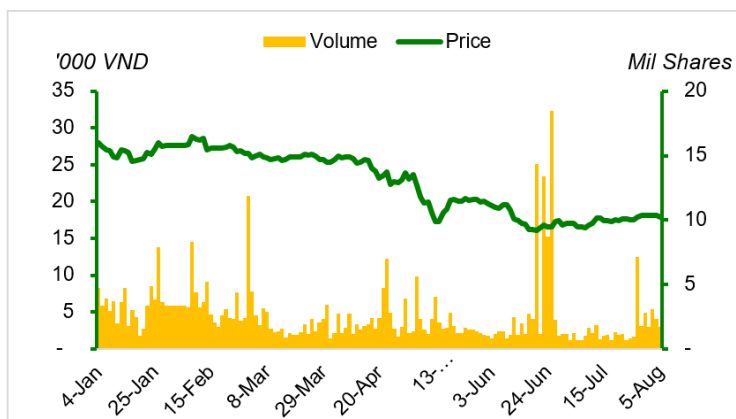
OCB enters reserve list for VN30 in July review

Ho Chi Minh City Stock Exchange (HOSE) announced HoSE-indexes for the 3rd quarter of 2022. ETFs will restructure until July 29, specifically:

- OCB entered one of the five reserve stocks for the VN30 index. Currently, there are 4 ETFs with estimated NAV of VND8,400 billion, referencing the VN30 index;
- In the VNFIN Lead portfolio, OCB's new weight is 0.58%. SSIAM VNFIN Lead ETF with NAV of VND2,830 billion is referencing this index;
- The VNDiamond portfolio did not changed constituent securities in this period. OCB's new weight is 0.75%. VMF VNDiamond ETF with NAV of VND17,500 billion is referencing this index.



Price performance since 2022 (on August 5, 2022)



Stock data as of August 5th 2022

Closing price (VND)	17,950
52-weeks highest price (VND)	30,500
52-weeks lowest price (VND)	16,100
Outstanding shares (million shares)	1,370
10D.Average trading volume (million shares)	1.84
Market cap (VNDbillion)	24,592
EPS (TTM)(VND)	2,682
Book value per share (VND)	16,896
P/E	6.69
P/B	1.06

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