

IR NEWS

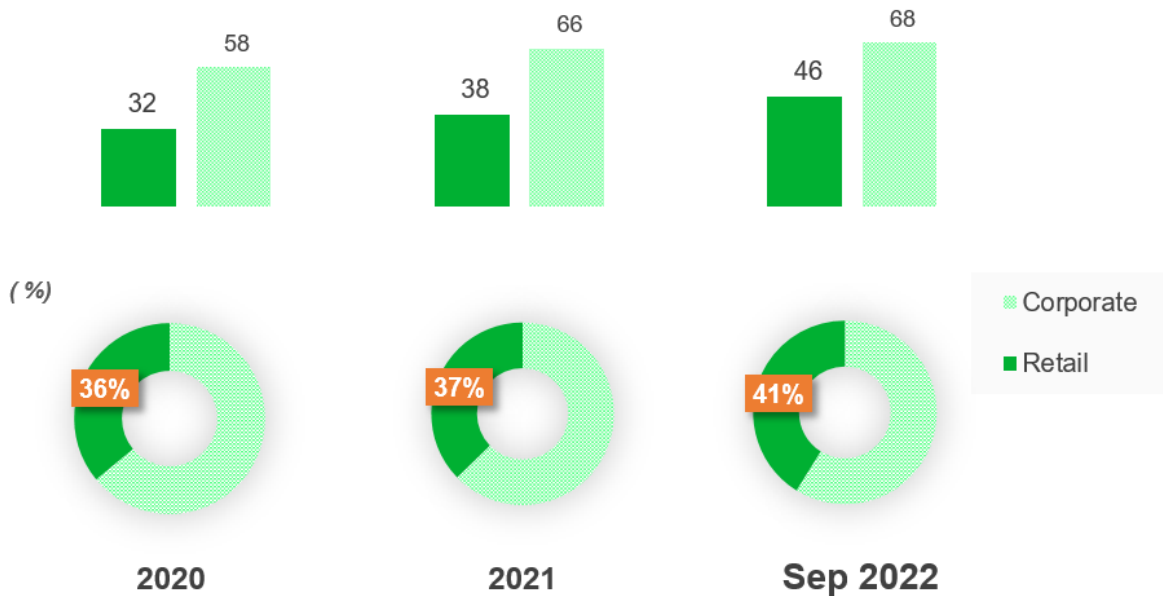
3rd Quarter of 2022



1 | FINANCIALS

OCB achieved a credit growth of 13.1% ytd, reaching a balance of VND117 trillion as of September 2022. In line with the bank's retail oriented strategy, Retail Banking see positive development with a healthy credit growth of 27% ytd while that for Corporate segment (CIB) was 5% ytd.

Total credit (M1) by segments (VND trillion)



Contribution of retail customers to the bank's lending book increased from 36% in 2020 to 37% in 2021 and accelerated to 41% in just the first nine months of this year. Those were attributed to the core products including mortgage, secured consuming loans, auto loans etc. Specifically mortgage was in spotlight with the launch of OCB mortgage customer journey early this year:

- ◆ Unlock Dream Home, the bank's innovative digital platform has proven effectiveness in serving the bank's targeted customers.
- ◆ Dream Home, one of OCB's mortgage products specified for first home buyers, surpassed its 9M.2022 target with an accumulated balance of VND4.5 trillion.
- ◆ Launching An Cu, the brand-new mortgage product with long grace period for principal payment, focusing on employees aged 25 to 40.



OCB also gains in customer base thanks to successful omni-channels banking platform - OCB OMNI. Given 80% of new customers acquired online, the bank's customer number expanded to 2.7 million by September 2022.

In overall, the bank saw 4.69% ytd increase in total assets to VND193 trillion. Total mobilization (M1) grew by 2.5% ytd to VND130 trillion. NPL ratio inched up to 2.08%. The PBT was VND2,649 billion after nine months, down 29.7% yoy given a shortage of gains from Government bond trading due to the sharp rise in yields and a higher credit cost due to the withdrawal of pandemic supportive measures. Citing from World Economic Outlook - Oct 2022 by IMF "Global economic activity is experiencing a broad-based and sharper-than-expected slowdown, with inflation higher than seen in several decades", OCB is strengthening its core foundation and restructuring the operation to adapt with volatile environment ahead.



2 | OPERATION HIGHLIGHTS

OCB cooperates with Fintech Farm to deploy "Liobank"



On October 18, 2022, OCB and Fintech Farm Vietnam Co., Ltd (FFVN) reached an agreement on building the platform and developing the new generation digital bank named Liobank. The parties will launch "Liobank Digital Banking Platform", in which OCB will be the owner and responsible for managing and operating Liobank with exclusive advice on technology and project implementation capacity from Fintech Farm.

OCB signed a cooperation agreement with Baemin



On August 26, 2022, Woowa Brothers Vietnam Co., Ltd (Baemin) and OCB reached an agreement on providing comprehensive financial services to customers of both sides.

As one among the pioneers in omni-channel banking model and open API in Vietnam, OCB targets to approach partners having large ecosystems like Baemin. The bank serves as a BaaS platform - a central service provider for third parties through open APIs. This integration model helps participants expand the ecosystems, generate revenue with low access costs.

OCB launches OCB Invest and OCB Invest Pro account packages



On July 21, 2022, OCB officially launched the OCB Invest and OCB Invest Pro account packages, offering many preferential privileges for individual customers who have demands for investment and doing business.

The package includes payment account, OCB Mastercard Passport debit card, E-banking service etc. with high transaction limit (up to VND30 billion/day); becoming OCB's priority customers; nice account number gift; and completely free of service fees.

OCB offers credit granting to construction and installation enterprises



OCB introduces credit product for contractors and material suppliers of projects using public investment capital (>50% of total capital) or projects having developers or contractors being financed by OCB.

The product has collateral policy sustainable with industry characteristics, financing up to 80% of total value of the receivables, or up to 85% of the receivables if the collaterals are real estate.

OCB upgrades internal training with SAP Litmos solution



On September 7, 2022, OCB announced to implement SAP Litmos Solution, an online training platform for the bank's internal training activities.

With SAP Litmos, learners can easily access the courses; increase interactivities through digital platforms; build an internal learning community to exchange and share knowledge, experiences and skills. Besides, management can monitor progress and promote the learning path of their employee.

3 HIGHLIGHT EVENTS

Moody's upgraded OCB's rating to Ba3



On September 6, 2022, the international credit rating agency - Moody's Investors Service (Moody's) updated the ratings for 12 Vietnamese banks. OCB was upgraded from B1 to Ba3 by Moody's in deposit rating and long-term issuer rating. The long-term counterparty risk rating remains at Ba3.

OCB kicks off OCB Pitch Day 2022



The OCB Pitch Day 2022 contest was held to find outstanding technology products for the bank's business, focusing on 4 subjects:

- Biometrics: recognition through voice, fingerprint, face...
- AI technology in customer care, virtual assistants...
- Applying AI/ML to data analysis and predictive modeling
- OCR/ICR image/handwritten character recognition and extraction technologies

The contest took place from September 26, 2022 to November 5, 2022, including 2 rounds:

- Round 1: Registering for the contest from September 26 to October 16
- Round 2: Pitch Day event on November 3

OCB accompanies "Vietnam Startup Day 2022"



On August 25 - 26, 2022, OCB accompanied "Vietnam Startup Day 2022" - the largest and most intensive annual event for startups in Vietnam to introduce and expose their technology, and connect to potential investors, organized by Business Startup Support Center (BSSC).

SMEs and Start-ups are defined as strategic segment of OCB. Understanding the desire to accompany with a prestigious financial institution of startups, OCB has introduced to the event

many banking and financial products and services to meet their specific demand, for instance Smart Startup Account, OCB ProPay solution package.

OCB in Top 10 Vietnam Strong Banking Brands 2022



On October 12, 2022, the ceremony to announce and recognize Top Vietnam's Strong Brands was organized by VnEconomy - Vietnam Economic Times. OCB was honored to be in Top 10 Strong Brands in the Banking Industry in 2022 by promoting extensive digital transformation initiatives.

OCB in the top 50 sustainable enterprises 2022



On August 10, 2022, OCB was honored at the ceremony "Top 50 Sustainable Development Enterprises 2022" (CSA50 2022) organized by Nhip Cau Dau Tu Magazine. The award is based on 5 criterias including: Stable growth; Sustainable corporate culture; Environmental protection; Corporate governance; Social responsibility.

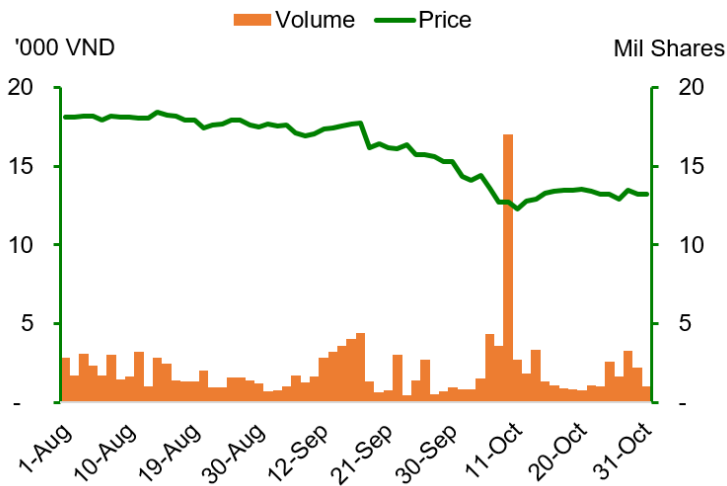
4 | STOCK STATISTIC

OCB in HoSE Indexes after 4Q.2022 Review

On October 17, 2022, Ho Chi Minh City Stock Exchange (HOSE) announced HoSE-indexes review result for the 4th quarter of 2022. Updates on OCB in the indexes are as following:

- OCB continues in the list of 5 reserve stocks for VN30 index. Currently, there are 4 ETFs with estimated NAV of VND8,400 billion in total tracking VN30.
- VNFIN Lead index did not make changes to the constituents in this period, OCB's new weight is around 0.53%. SSIAM VNFIN Lead ETF with NAV of VND2,830 billion is tracking this index.
- VNDiamond index's new basket added NLG and removed TCM. OCB's new weight is 1.52% (+0.87 percentage points). VMF VNDiamond ETF with estimated NAV of VND15,300 billion is tracking this index and expected to buy ~9.6 million OCB shares during its rebalancing period.

Stock performance



Stock statistic on October 31, 2022

Closing price (VND)	13,200
52-weeks highest price (VND)	30,500
52-weeks lowest price (VND)	12,300
Outstanding shares (million shares)	1,370
10D.Average trading volume (million shares)	0.82
Market cap (VNDbillion)	18,084
EPS (TTM)(VND)	2,567
Book value per share (VND)	17,432
P/E	5.14
P/B	0.76

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