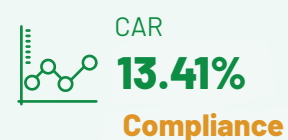
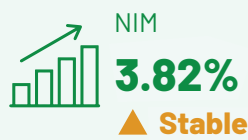
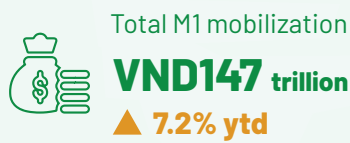
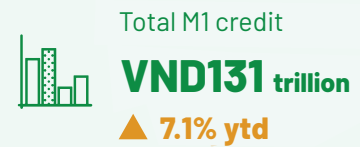
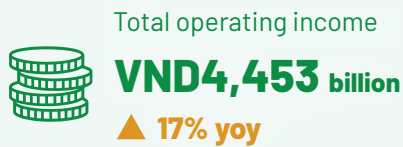


IR NEWS

2nd Quarter of 2023

1 | FINANCIALS



According to the 2Q.2023 financial statements, the bank recorded a healthy growth in the first six months of the year. The PBT reached VND1,577 billion in 2Q.2023, increasing by 74.5% yoy and VND2,560 billion in 1H.2023, up 47% yoy, which were attributed to such a resilient credit growth, healthy income streams from its core businesses, effective cost control and proactive risk management. Given that, OCB fulfilled ~43% of its PBT target for the 2023FY.

As at June 30 2023, the bank's total assets achieved VND211 trillion, an increase of 9% ytd and its equity was VND27 trillion, an increase of 8% ytd. OCB has continuously presented a solid capitalization with CAR (Basel II) of 13.41%, well-above the minimum threshold of 8% required by the SBV.

Notably, the credit resumed to make a ytd growth of 7% in 1H.2023, reaching a balance of VND131 trillion as at the end of June 2023 while the bank's NPL inched down to 2.4%. In the meantime, total M1 mobilization grew by 7% ytd to VND147 trillion and the bank's liquidity was steady with LDR of 73.8% and ST-fund for MLT loans ratio of 30%.

2 | OPERATION HIGHLIGHTS

OCB launches 'SME Express Loan' product



In June, OCB officially launched the "SME Express Loan" product, an ideal financing solution for SMEs with various offers such as short-term working capital loans, trade finance limits, guarantees issuance and medium-term loans for fixed asset investments. Additionally, the application process is simplified to save time approaching the facilities, allowing businesses to be proactive in their financial plans.

OCB implements Face ID/Touch ID authentication on OCB OMNI



Since June 7, OCB OMNI has officially deployed the biometric authentication feature, using facial or fingerprint recognition on the application-installed devices. Transactions will be instantly verified, ensuring safety, and avoiding fraud risks. Customers can update or download OCB OMNI version 3.6.1 to experience this feature.

OCB reduces interest rate for USD loans to support export businesses



From May 15 to September 30, OCB is allocating a package of USD15 million for the preferential foreign currency interest rate program in support of import-export businesses. Apart from the 2.7% interest rate reduction, the bank also offers various policies to clients such as free fees on transactions, account management, and trade finance services. Additionally, OCB is also offering several preferential credit packages in VND until the end of 2023. For import-export businesses, the bank has set aside a package of VND500 billion with a preferential interest rates of 7.99%/year.

OCB launches OCB OMNI CORP a brand new digital banking application for corporate customers



OCB launched the OCB OMNI CORP – its brand new digital banking application for corporate customers in May 2023. With this application, transaction approvers can conveniently check and approve transactions through their mobile devices, enhancing the convenience for customers and elevating their experience with OCB's digital products and services.

OCB to implement Google pay service and Vinbus fare contactless chip payment



Since April, OCB has officially partnered with Google Play to provide payment services for its Mastercard cardholders on Google Wallet and also updated its services to support contactless chip payment for Vinbus fare, accepting both OCB Natural debit cards and OCB Natural credit cards.

OCB receives a new \$100 million loan from IFC



On April 14, 2023, OCB signed a credit agreement with the International Finance Corporation (IFC) for a 5-year term loan worth of USD100 million. This funding will enable OCB to support SMEs in accessing loans with preferential interest rates, facilitating their investment and development.



3 | HIGHLIGHT EVENTS

OCB introduces Japanese language on OCB OMNI Digital Banking for corporate



In order to enhance user experience, on June 19, OCB added Japanese version on its digital banking website – OCB OMNI Corporate besides the default languages of English and Vietnamese. The OCB OMNI Corporate Digital Bank facilitates convenient transactions for businesses with easier access, uninterrupted and efficient operations.

OCB accompanies "Hiếu về trái tim" fund



On June 14, OCB signed an agreement with "Hiếu về trái tim" Fund to support children with congenital heart disease. From June 15 to August 31, for each customer opening a saving account or deposit contract at the bank's counter (Value VND50 million and Term 1 month), OCB will contribute VND10,000 to the "Hiếu về trái tim" fund on behalf of the customers. Additionally, for every successful card transaction, the bank will also contribute VND1,000 to the fund.

OCB accompanies the "Future Banker 2023" contest



In the final round of "Future Banker 2023" contest organized by the State Bank of Vietnam and Institute of Banking Academy on May 23, OCB introduced many excellent products and services for young people such as OCB OMNI digital bank, nice account numbers, credit cards etc.

OCB participates "Banking Digital Transformation Day 2023"



On May 18, the "Banking Digital Transformation Day 2023" event with theme of "Application of residential data in banking activities - a driving force for digital transformation" hosted by the State Bank took place successfully. At the event, OCB introduced two pioneering and outstanding digital products in the market: Unlock Dream Home - online platform for finding and financing homes and Liobank with preeminent and modern features.



4 | STOCK STATISTIC

OCB stock update after 3Q.2023 HoSE Index review

Based on the review result announced by HOSE on July 17, 2023, the related ETFs will complete restructuring their portfolios on August 4, 2023. Updates related to OCB are as below:



VNFIN Lead Index: BVH was removed from the list. OCB's new weight is 0.24% (-0.03 %p). SSIAM VNFIN Lead ETF with NAV of ~USD183 million is tracking this index.

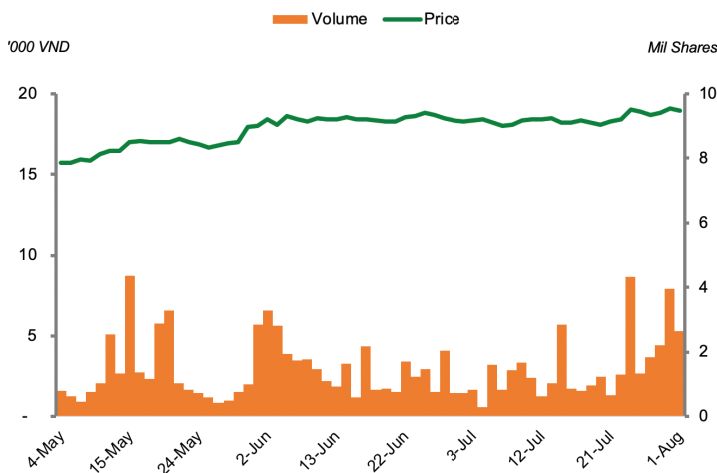


VNDiamond index did not make changes to the constituents in this period. OCB's new weight is 1.0% (-0.38 %p). VFM VNDiamond ETF with NAV of ~ USD 847 million is tracking this index.



OCB continues to be in the list of VNMidcap, VNFinSelect and VN100.

Stock performance in the last three months



Stock data on August 1, 2023


Closing price (VND)	18,950
52-weeks highest price (VND)	19,400
52-weeks lowest price (VND)	12,300
Outstanding shares (million shares)	1,370
10D.Average trading volume (million shares)	1.85
Market cap (VND billion)	25,962
EPS (TTM)(VND)	3,041
Book value per share (VND)	19,907
P/E	6.23
P/B	0.95

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