

IR NEWS

3rd Quarter of 2023

1 | FINANCIALS



PBT

VND3,915 billion

▲ 48% yoy



Total operating income

VND6,921 billion

▲ 17% yoy



Total assets

VND217 trillion

▲ 12% ytd



Total M1 credit

VND136 trillion

▲ 11% ytd



Total M1 mobilization

VND156 trillion

▲ 13% ytd



NIM

3.77%

▲ Stable



NPL ratio (SBV)

2.84%

Compliance



LDR

74%

Compliance


 ST-fund for
MLT loans ratio

29%

Compliance



CAR

13.35%

Strong



OCB achieved impressive results in the first 9 months of the year with strong earnings growth and solid balance sheet amid challenging business environment. The bank's TOI increased by 17% YoY to VND6,921 billion in the period thanks to a resilient net interest income (NII) and a strong growth in non-interest incomes (non-NII). Operating expenses were well managed with the CIR decreasing from 39% in 9M22 to about 32% in 9M23 and provision for credit losses were reasonable, down from VND920 billion in 9M22 to VND783 billion due to high quality of collaterals. As a results, the bank's PBT grew by 48% to reach VND3,915 billion in 9M23, fulfilling 65% of its whole 2023 target.

By the end of September 30 2023, the bank's total assets amounted to VND216,755 billion (~USD9mn), up 12% ytd, supported by its outstanding credit growth of 11% ytd. Total mobilization increased by 13% ytd, well prepared for increasing credit demand for the final quarter of the year. Since assets quality deterioration has been a common issue of Vietnamese banking sectors recently, the NPL ratio of OCB inched up to 2.8% QoQ but still within the regulatory limit. Thanks to its diversified lending portfolio and high quality collaterals, OCB is able to minimize its credit cost and improve its assets quality in the upcoming quarters. Moreover OCB has strengthened its capital by improving CAR to 13.35%, and raise its charter capital raise by 50% to reach VND20,548 billion by the end of this year.

2 | OPERATION HIGHLIGHTS

Officially launched the Unlock Dream Home application on App Store & Google Play



Unlock Dream Home, the leading real estate marketplace and mortgage platform, has been available on the Google Play and App Store since July 11. This innovative app provides customers with convenient and intuitive product experiences throughout their home buying journey. Customers can browse, compare and select house with ease, then access to our banking services to get the best mortgage offering.

Comprehensive incentives on fees and interest rates for Logistic SMEs



On July 15th, OCB launched a comprehensive financial solution package for small and medium enterprises in the logistics industry with preferential loan interest rates of only from 7.99%/year.

In addition, customers are able to enjoy additional benefits such as free of charge for domestic and international money transfers, up to 50% fee reduction in letter of credit service and international guarantee issuance, and attractive exchange rate incentives.

OCB supports small and medium-sized enterprises in hospitality industry



OCB announced a specialized offering to SMEs in the hospitality industry to accelerate their business activities. Accordingly, customers will be leveraged from OCB's payment and cash flow management solutions, which is suitable to their scale and business characteristics. These offers include customized accounts label for automated revenue management, direct connection between the customers' ERP and the bank's system for making payment, and other integrated payment services across the businesses' platform such as POS, QR Pay etc.

Financial solutions for FMCG enterprises during peak season



From July 27th, SMEs in FMCG industry have opportunity to take advantages of incentive rates from only 7.99%/year for short-term capital loans and 10.49%/year for medium and long-term ones, maximum LTV ratio of up to 100%, and a credit line of up to VND10billion with simple fast disbursement procedures.

Moreover, OCB also offers a variety of payment solutions such as QR Pay, automated revenue management; online payment portals, which will support FMCG enterprises in managing its finances quickly and effectively, improving competitiveness and optimizing experience for business customers.

📌 Preeminent financial solution for schools and educational enterprises



GIẢI PHÁP TÀI CHÍNH ƯU VIỆT CHO NGÀNH GIÁO DỤC

- 📌 Đa dạng phương thức thanh toán học phí (OCB PayU, QR đồng, POS...)
- 📌 Hỗ trợ chủ hộ, chấp thuận trong nước và quốc tế
- 📌 Vay nhanh 48h với hạn mức đến 10 tỷ đồng
- 📌 Lãi suất từ 3.99%/năm (trung hạn) và 30.49%/năm (trung dài hạn)
- 📌 Tài trợ trọn gói đối tác đầu vào với ưu đãi bảo hiểm có số Việt chất

OCB và BIC và đồng nghiệp kỳ | 199-409 | www.ocb.com.vn

As Education is one among OCB's focused segments, the bank introduces a series of excellent financial solutions during this year back-to-school season. Those includes incentive funding for facilities investments, unsecured credit limits to teachers and school officers, 100% exemption of maintenance fees for tuition collection services etc.

📌 Introducing payment and cash withdrawal services in Korea



napas **BCcard**

THẺ OCB NAPAS TRONG TAY
Khám phá ngay Hàn Quốc

Hoàn 50% cho các giao dịch bằng thẻ OCB NAPAS với hóa đơn từ 100K

OCB NAPAS 2

Theo dõi các CT/KH tại đây

To bring benefits to customers not only domestically but also when traveling overseas, on August 2023, OCB expanded its services to Korea. Currently, OCB Natural's cardholders (debit/credit) are able to make payment as well as withdraw cash in Korea via BC Card network.



3 | HIGHLIGHT EVENTS

OCB signed a cooperation agreement on border trade payment



On July 13, China's Guangxi Zhuang Autonomous Region Rural Credit Cooperatives China and OCB signed a corporation agreement on border trade payment. Following the agreement, each parties, including OCB and branches of China's Guangxi Zhuang Autonomous Region Rural Credit Cooperatives (Pingxiang Branch, Ningming Branch, Lungzcou Branch, Na Pha Branch, and Jingxi Branch) will open current deposit accounts at each other's institutions and conduct banking business operations such as foreign currency exchange, money transfer payments, money transfer entrustment, etc.

OCB cooperated with BackBase to promote digital transformation



A corporation agreement between Backbase and OCB was signed on July 20 to promote digital transformation process at OCB. Leveraging from the Backbase's interactive banking platform, the corporation is expected to double the bank's customer number in the first year of operation and reach 10 million customers in the fifth year.

OCB wins the Top 50 most valuable brands in Vietnam in 2023



OCB won the Top 50 most valuable brands in Vietnam in 2023, and was named in the Top 5 new banks joining the Vietnam brand value ranking in 2023 at the event "Brand Finance - Mibrand Vietnam Forum 2023". Accordingly, OCB's branding was evaluated at USD125.31 million and the brand strength index reached 52.68, rated at A.

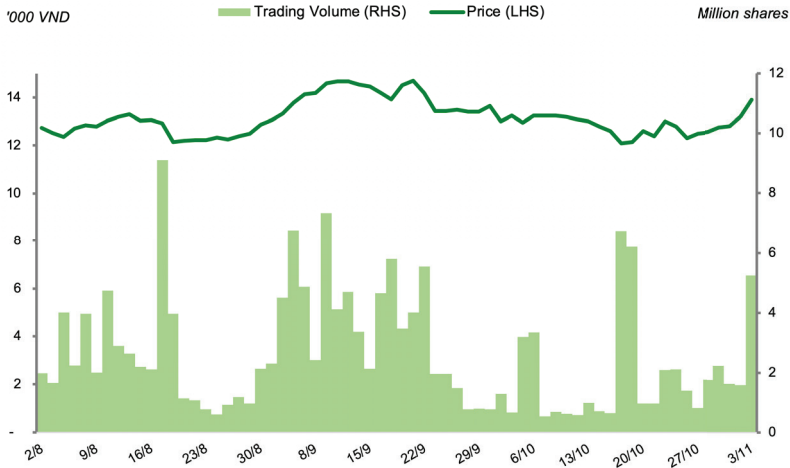
LioBank was honored as an innovative personal financial solution



OCB received an award for its innovative personal financial solution, Liobank, at Vietnam Wealth Advisors Summit 2023 organized by Vietnam Investment Review and Vietnam Wealth Advisors. LioBank is a new generation digital banking platform that targets young customers with optimal features and services. It has attracted 100,000 users, more than 300,000 downloads and a 4.6/5 rating star on the App Store and Google Play just after five months of launching. In the coming time, LioBank plans to introduce more innovative features such as: "Shake to Pay", "Split bill" or "Achievement" etc.

4 | STOCK STATISTIC

Stock performance in the last three months



Stock data on 3rd November, 2023

Closing price (VND)	13,900
52-weeks highest price (VND)	14,700
52-weeks lowest price (VND)	8,677
Outstanding shares (million shares)	2,055
10D.Average trading volume (million shares)	1.14
Market cap (VND billion)	28,562
EPS (TTM)(VND)	2,201
Book value per share (VND)	13,796
P/E	6.32
P/B	1.01

Disclaimer

This document does not constitute a prospectus or form part of any offer or invitation to sell or issue, or any solicitation of any offer to purchase or subscribe for, or any offer to underwrite or otherwise acquire any shares in OCB or any other securities, nor shall they or any part of them nor the fact of their distribution or communication form the basis of, or be relied on in connection with, any contract, commitment or investment decision in relation thereto. The document is a property of OCB and under copyright protection. Infringement of copy, change and reprint of the report without permission of OCB is illegal. OCB owns the copyright on this documentation.

Contact

Investor Relations Department
 41 & 45 Le Duan, Ben Nghe Ward,
 District 1, Ho Chi Minh City
 (84-28) 38 220 960
 (84-28) 38 220 961
 Ext: 490
 ir@ocb.com.vn

