

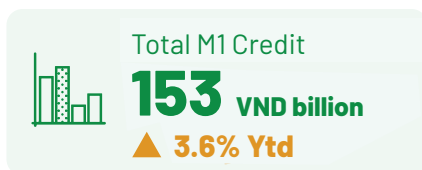
IR NEWS

1st Quarter of 2024



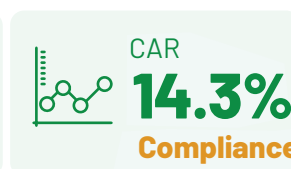
1 | FINANCIAL HIGHLIGHTS

Positive Credit Growth amid weak demand



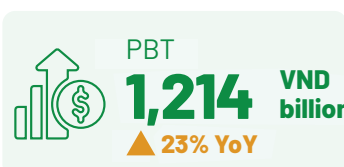
OCB's total assets reached VND237 trillion as at March 31st 2024, slightly down 1.3% ytd when the bank optimized its balance sheet toward high-yield assets. The M1 credit grew healthily by 3.6% ytd, despite weak demand throughout the whole industry, thanks to the bank's focus on appropriate segments and competitive products.

Resilient balance sheet with diversified lending portfolio



OCB maintains a resilient balance sheet with NPL ratio (SBV) of 2.17% in Q1/2024, slightly inched up by 17 bps compared to 2023-end, in line with the overall NPL trend in the industry. By proactive managing problematic loans and diversifying borrower profile, OCB is able to mitigate credit risk during adverse economic condition.

Outstanding performance in 2023



TOI increased by 9% yoy to reach VND2,287 billion with improvement in both NII and non-NII. Prominently, fees from card services and gain from FX trading respectively grew by 31% yoy and 140% yoy, offset the absence of gain from Government bond trading activity. Moreover, as OCB has aggressively handled its "Debts pending for settlement secured by collaterals", provision reversal on these items help the bank's credit provision cost decreased by 40.5% yoy. As a result, the PBT achieved VND1,214 billion, increasing by 23.5% yoy.

2 | OPERATION HIGHLIGHTS

📍 The former Deputy Prime Minister of Germany visits OCB



On March 21st, 2024, The Former German Deputy Prime Minister Philipp Rosler had a visit to OCB's head office, welcomed by Mr. Trinh Van Tuan – The bank's Chairman, Mr. Nguyen Dinh Tung – the BOD member and other executive managers. During the visit, Mr. Philipp Rosler shared about his plan to support Vietnam promoting Ho Chi Minh city to become an international financial center and hopes to receive supports from financial institutions, including OCB. Mr. Trinh Van Tuan expressed his consent to Mr. Philipp Rosler's desires and is willing to accompany with him in the future.

📍 MV "Ve nha la co Tet" reaches top 3 TVCs for Tet 2024



According to Reputa, the "super MV" "Ve Nha La Co Tet", released in the 2024 Tet season by singer and musician Bui Cong Nam in collaboration with OCB, has attracted millions of viewers and went viral on most popular social networks, spreading OCB's brand widely toward the bank's targeted customers.

📍 OCB Chairman visits Aozora Bank (AOZ) in Japan



In April 2024, OCB's Chairman Mr. Trinh Van Tuan paid a visit to AOZ's headquarter in Tokyo – Japan, welcomed by AOZ's Chairman Mr. Yamakoshi Koji and AOZ's CEO Mr. Omi Hideto. Both AOZ and OCB representatives have appreciated to their strategic relationship, bringing OCB closer to Japanese businesses.

📍 OCB named Mr. Pham Hong Hai as its new CEO



On May 6, 2024, OCB appointed Mr. Pham Hong Hai as its new Acting Chief Executive Officer. Mr. Pham Hong Hai has 30 years of experience in financial and banking sector, and became the first-ever Vietnamese CEO of HSBC Vietnam. Mr. Pham Hong Hai shared that: "OCB, one of the rare domestic commercial joint stock banks, has successfully built its core value with safety, effectiveness and transparency."

3 | EVENT HIGHLIGHTS

OCB brings OMNI 4.0 and Liobank to the Digital Transformation Event 2024



OCB was honored to showcase its innovative digital platforms including OCB OMNI 4.0 and Liobank at the Digital Transformation Event 2024 hosted by the SBV on May 8, 2024.

- OCB OMNI 4.0, officially launched on May 15, 2024, incorporates modern technological applications to personalize the customer experience, from the interface to transaction support features. The new version is also backed by FIDO security technology with strong encryption algorithm, multi-layer security for each transaction.
- For Liobank, the bank aims to maximize customer experience with Shake to Pay function, transfer money to any contact in the phone book or get approval for personal loan 100% online.

Mirae Assets Vietnam Securities (MAS) and OCB ink a comprehensive cooperation agreement



On April 23, 2024, MAS and OCB officially signed a comprehensive cooperation agreement to provide financial products and services, optimize user's experience for customers.

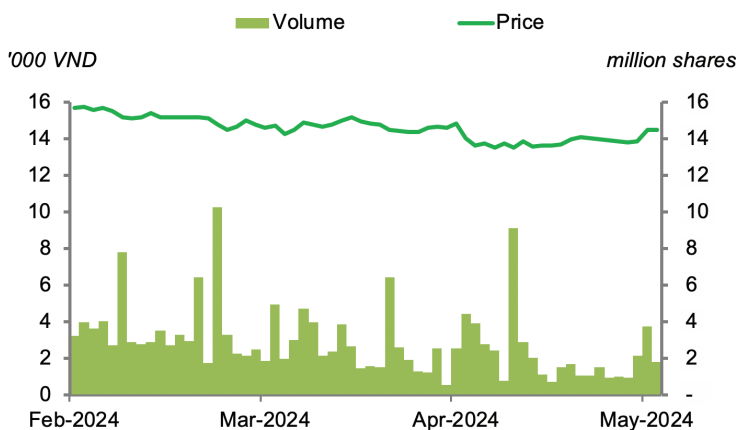
OCB enters into an agreement with IFC to consult on OCB's green bank transformation



On April 2, 2024, OCB and IFC officially signed an agreement to consult on green banking transformation and promoting digital banking services for retail and SME businesses for sustainable development.

4 | STOCK STATISTIC

📊 Stock Performance in The Latest 3 Months



STOCK DATA ON 17TH MAY 2024

Closing price (VND)	14.500
52-weeks highest price (VND)	15,900
52-weeks lowest price (VND)	13,500
Outstanding shares (million shares)	2,055
1M.Average trading volume (million shares)	2.7
Market cap (VNDbillion)	29,795
EPS (TTM)(VND)	1,689
Book value per share (VND)	14,354
P/E	8.58
P/B	1.01

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