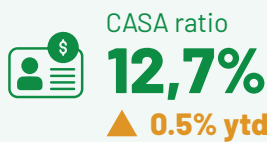
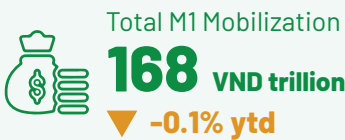
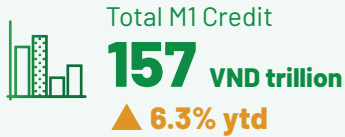
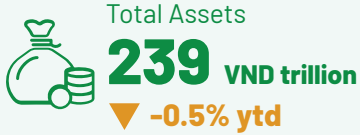


IR NEWS

2nd Quarter of 2024

1 | FINANCIAL HIGHLIGHTS

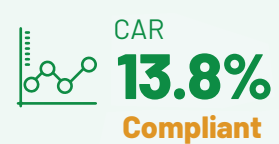
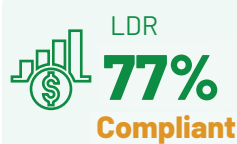
Implementing multiple solutions to increase clients' capital accessibility and promote the bank's credit growth



OCB reported a YTD credit growth of 6.3% in the first half of 2024, a positive move amid weak credit demand environment. Of this, credit of individual segment grew by 3.6% ytd while that of corporate segment grew by 7.8% ytd. Notably, SME segment was in spotlight with a YTD credit growth of 18% thanks to multiple solutions offered by OCB such as "SME Express Loan" and "Preferential Lending Package to SME Business Owned by Women" to support this segment in enhancing financial capacity as per the Government's orientation and OCB's development strategy toward sustainability. Moreover, the bank also supports businesses in their digitalization journey with "OCB Propay" – the innovative payment solution assisting businesses in cash flow management and "SME GreenBiz" – the first green digital solution package helping businesses optimize operational efficiency.

Total M1 mobilization was flat at VND167,952 billion as OCB has intentionally been restructuring its funding structure in order to optimize the funding cost. Valuable papers decreased by 15%ytd while Customer deposits increased by 4.5% ytd with an improvement in CASA ratio by 50bps to reach 12.7%.

Strong capital, ample liquidity, and well-controlled assets quality



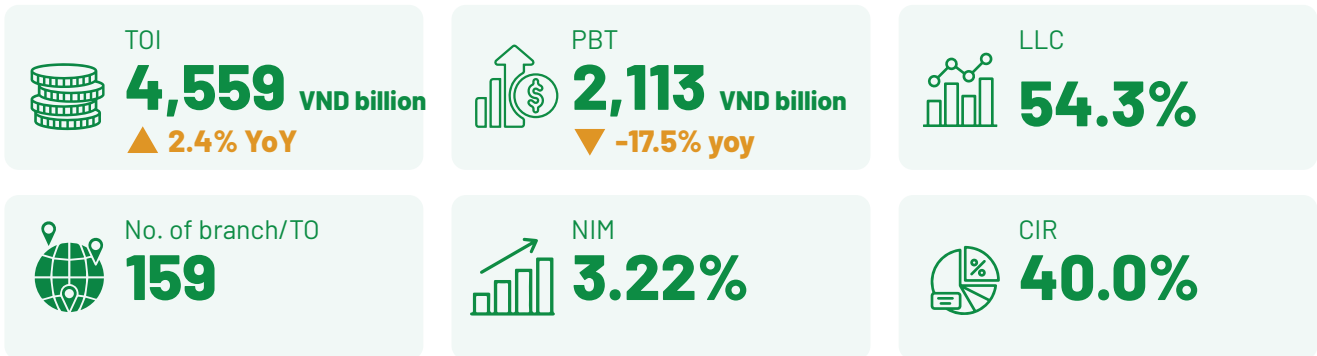
OCB maintains a resilient balance sheet with an NPL ratio (SBV) of 2.3% in Q2/2024, compliant with the SBV's limitation. The slight upward trend in OCB's NPL ratio aligns with the industry as a whole, but remains below the average industry's NPL ratio of 4.56% at the end of June-2024, thanks to the bank's proactive managing problematic loans and a diversification of its borrower profile.

OCB continues to strengthen its capital with CAR of 13.8%, far above the 8% minimum threshold required by the SBV. It also maintains good liquidity with ample liquidity reserves and complies with all the operational limits and prudential ratios.



1 | FINANCIAL HIGHLIGHTS

🔗 Proactively raising credit buffer; Making more digital and human investments for the long run.



OCB gained a TOI of VND4,559bn and PBT of VND2,113bn in H1/2024. In which, NII increased by 9% yoy to VND3,887bn despite a squeezed NIM to support for customers' interest expense burden and intense competition. Card fees and FX gain remain healthy with YoY growth of 17% and 101% respectively, reaching VND100bn and VND223bn. However, the Non-NII was down 24% yoy due to unfavorable condition for Government Bond trading and consulting services.

During the period, OCB implemented several key projects for its long-term development including:

- The launch of OCB OMNI 4.0 – a most modern digital platform;
- Acquiring new Liobank customers – The new generation digital bank
- Updating biometric information for its entire customer base under SBV regulations;
- Transforming OCB to be the “leading green bank” in Vietnam advised by IFC, which is a foundation for sustainable growth of customers, the bank and society;
- Preparing facilities and human resources for 17 new branches/transaction offices, bring the bank's physical network up to 176 transaction points by the end of 2024.

These investments drove the bank's OPEX up 28% yoy to VND1,824 bn. Furthermore, OCB also raised its credit loss buffer to VND623bn in H1/2024 from VND471bn in the same period last year.

In the first half, OCB was honored by prestigious organizations (IDG Vietnam, Vietnam Banking Association, Investment Bridge Magazine) with esteemed awards “Outstanding Bank For Green Credit”, “Typical Bank accompanying with small and medium-sized enterprises”, “Top 50 Sustainable Development Enterprises 2024” in the category “ESG Leadership”



2 | OPERATION HIGHLIGHTS

OCB PARTICIPATES THE SMART CITY ASIA 2024 EXHIBITION



The Smart City Asia 2024 Exhibition, a significant event hosted by the Ministry of Information and Communication, attracted more than 16,000 visitors during April 17-19, has marked a notable presence of OCB among over 500 participants.

At the exhibition, OCB showcased its digital financial ecosystem, offering a suite of tailored solutions. By leveraging cutting-edge technology, OCB aims to facilitate seamless operation, streamline automated financial management process and establish efficient connections for businesses within burgeoning smart city infrastructure.

OCB INTRODUCED THE ADVANCED OCB OMNI 4.0 PLATFORM



On May 15, 2024, OCB officially launched the new generation of its digital banking platform - OCB OMNI 4.0, offering a comprehensive suite of modern financial services to the market. The new platform was developed within only six months, three times faster than the industry norm in Vietnam, establishing a new timeline benchmark in terms of implementation speed for the launch of an omni-channel banking platform.

The OCB OMNI 4.0 version also features the most modern security by FIDO technology with robust encryption algorithms, and multi-layer transaction signing. Moreover, OCB OMNI 4.0 simplifies transactions across various services points, offering user-friendly digital banking services and enhancing the banking experience for customers.

OCB ACCOMPANIES WITH "THE HO CHI MINH CITY RIVER FESTIVAL 2024"



The Ho Chi Minh City River Festival 2024 is an exciting event for residents and tourists, taking place from May 31 to June 9, 2024, celebrating the essence of river life. Accompanying the event, OCB underscores the bank's commitment not only to preserving and promoting cultural values but also to contributing to the socio-economic development of the city in the future.

OCB OFFERS EXCITING PROMOTIONS FOR THE BANK'S 28TH ANNIVERSARY



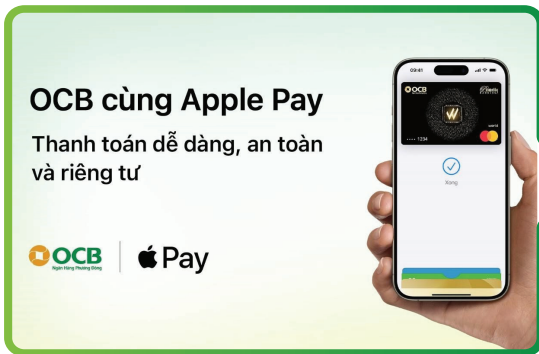
In June, OCB is rolling out a series of exclusive promotions for individual customers, with a total value of VND7 billion, which does not only offer monetary gifts but also emphasizes eco-conscious living.

Accordingly, customers will receive gifts ranging from VND100k to VND300k and participate a lucky draw for each transaction related to opening new savings accounts, term deposits, or successfully registering for the Speed Up/ Invest/ Invest Pro/ Dream Account packages.

OCB's cardholders will have a chance to win attractive eco-friendly prizes, including VinFast electric scooters, Dyson air purifiers, wooden furniture sets, and a variety of charming tote bags.

3 | EVENT HIGHLIGHTS

INTRODUCING APPLE PAY WITH OCB MASTERCARDS



In April 2024, OCB officially introduced Apple Pay to its customers—an easy, cashless and free-fee payment method. With the use of biometric authentications such as Face ID and Touch ID, OCB - Apple Pay ensures superior privacy and security of your transactions. OCB - Apple Pay is available for OCB Mastercard cardholders across various Apple devices including iPhone, Apple Watch, iPad, and Mac etc.

OCB LAUNCHES THE PROGRAM “EXCLUSIVE LOANS DEALS – SECURE YOUR PREMIUM HOME”



"Exclusive Loan Deals – Secure Your Premium Home" is a big promotion program of OCB launched in April 2024, which offers attractive loan packages to customers of reputable real estate developers partnering with the bank such as Nam Long Group, Sơn Kim Group, and Khang Điền Group. With the interest rate only from 6% coupling with a maximum term of 25 years as well as LTV ratio of up to 80%, this makes the journey of the dream homeowners more feasible.

OCB SIGNS STRATEGIC PARTNERSHIP WITH VNPOST, CYFEER, HENO AND JAZZY PARADISE



OCB has strengthened its partner ecosystem following strategic partnerships with VNPost, Cyfeer, HENO, and Jazzy Paradise signed in May 2024. This initiative aims to promote investment and cooperation in providing advanced technology solutions, bringing superior features to customers of each party. Specifically, OCB and HENO will provide the VietQR payment solution to VNPost and Jazzy Paradise, facilitating convenient payments for their customers. Meanwhile, Cyfeer will utilize OCB's Open Banking, tailor-made for property management business across all Cyfeer units.

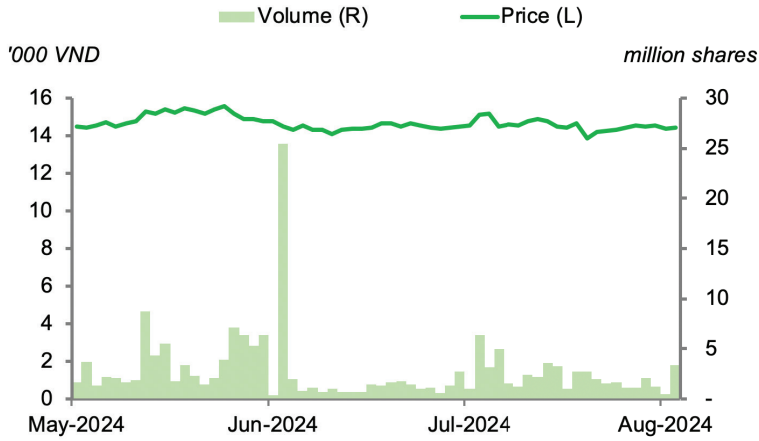
OCB SUCCESSFULLY HOSTS SEMINAR ON “TRANSACTIONS WITH FOREIGN CAPITAL FLOW INTO VIET NAM”



On June 6, 2024, OCB, in collaboration with I-GLOCAL – one of the largest Japanese consulting firm in Vietnam, successfully organized the seminar titled "Transacting with Foreign Capital into Vietnam", providing practical insights, including foreign exchange management, direct and indirect investment capital account management, and tax regulations related to foreign direct and indirect investment transactions in Vietnam etc. By facilitating a platform for knowledge sharing, networking and idea exchange, OCB also hopes its customers can open up numerous collaboration opportunities in the future.

4 | STOCK STATISTIC

STOCK PERFORMANCE IN THE LATEST 3 MONTHS



TRADING STATISTICS 16/8/2024

Closing price (VND)	14,450
3M. Highest price (VND)	15,600
3M. Lowest price (VND)	13,850
Outstanding shares (million shares)	2,055
3M.Average trading volume (million shares)	2.1
Market cap (VND billion)	29,692
EPS (TTM)(VND)	1,424
Book value per share (VND)	14,669
P/E	10.1
P/B	1.0

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Contact

Investor Relations Department

The Hallmark, 15 Tran Bach Dang, Thu Thiem Ward, HCM City

(84-28) 38 220 960
 (84-28) 38 220 961
 Ext: 490

ir@ocb.com.vn