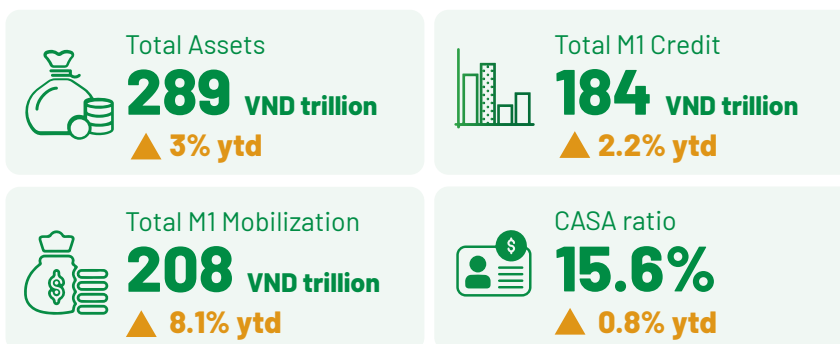


IR NEWS

1st Quarter of 2025

1 | FINANCIAL NEWS

Consistent scale growth in Q1/2025, CASA stand out



As of the end of Q1/2025, OCB's total assets reached VND 289,067 billion, reflecting a 3.0% YTD increase. The bank reported a credit growth of 2.2% YTD to reach VND184,388 billion. Notably SME lending, its strategic segments saw a 9.3% YTD, driven by comprehensive digital transformation solutions that enhance product offerings, streamlined procedures, and improve services quality and engagement with SME clients. Total M1 mobilization reached VND 207,984 billion, growing by 8.1% YTD. Remarkably, the bank's CASA grew by 11.5% since the beginning of the year, raising the CASA ratio to 15.6% at the end of Q1/2025, up from 14.9% at the beginning of the year. OCB has been aggressively advancing green banking initiatives to ensure sustainable long-term growth, in line with its "OCB Green Bank Strategy" announced last year.

Strong liquidity, all ratios in compliance with SBV regulations

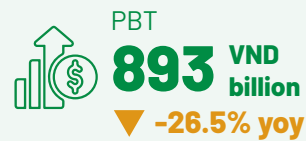
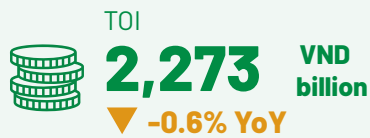


At the end of Q1/2025, OCB maintains a resilient balance sheet with a NPL ratio of 2.8%, staying below the SBV's 3% threshold. The bank also maintains strong liquidity, with ample liquidity reserves, and complies with all operational limits and prudential ratios. Particularly, its CAR stood at 12.0%, exceeding the SBV's minimum requirement of 8%. These results reflect the bank's proactive management of problematic loans and a diversified borrower profile, which help mitigate risks from adverse economic conditions.



1 | FINANCIAL NEWS

Core business keep growing, support the bank's overall income.

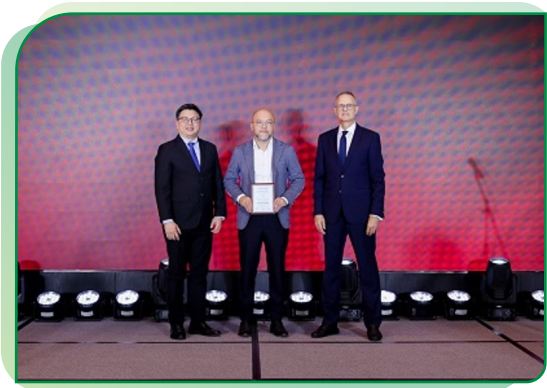


OCB's TOI was nearly flat YoY, reaching VND 2,273 billion in Q1/2025. Particularly, core business activities continue to show a resilient growth, with net interest income rising to VND 2,164 billion, a 13.8% YoY increase and net fee income reaching VND 131 billion, reflecting a 9.4% YoY growth. However, the bank's PBT declined to VND 893 billion, primarily due to: (1) a decrease in other non-NII items, mainly income from foreign exchange and securities trading (specifically government bonds) amid unfavorable market conditions; (2) Increased investment in digital transformation and human resources, which may temporarily impact short-term profitability but are expected to lay a solid foundation for stronger future growth; and (3) Accelerated credit provisioning to proactively manage of problematic loans, enhancing its assets quality.



2 | ACTIVITY NEWS

OCB – MOST GREEN AND SUSTAINABLE PRIVATE SECTOR BANK IN VIETNAM



On March 28th, OCB was recognized by The Asian Banker, a leading financial magazine in Asia, as the "Most Green & Sustainable Private Bank in Vietnam." Notably, OCB is the only bank to receive this award.

This is the result of the tireless efforts of OCB across various aspects:

- Brand positioning
- Sustainable financial performance
- Optimal customer experience
- Application of modern technology
- Strict risk management
- Strong commitment to promoting sustainable development.

OCB PIN HUNTER SPREADING THE GREEN MESSAGE



Officially launched in March 2025, the OCB PIN HUNTER program, with the message "Old batteries turn green – A healthier Earth," has been implemented across 63 branches nationwide, transforming each transaction point into a "green point" for collecting used batteries.

In particular, OCB employees have been actively promoting this meaningful program to every customer by collaborating with various local organizations in the fields of education and healthcare. Each collected battery not only contributes to environmental protection but also aims to connect individuals and encourage the community to take action for a sustainable ecosystem.



3 | EVENT HIGHLIGHTS

OCB - THE PIONEER IN APPLYING ORACLE EXADATA CLOUD FOR CUSTOMER DIGITAL DATA SOLUTIONS IN VIETNAM



On January 10th, OCB and FPT Corporation signed an agreement to launch the “Data Analytics Modernization Project with Oracle ExaC@C Database 23ai,” marking an important milestone in the bank's digital transformation journey towards building a comprehensive and in-depth data governance and analytics platform supported by AI. This will help OCB enhance its competitive advantage based on data and provide the best experiences for customers.

LIOBANK SIGNS STRATEGIC PARTNERSHIP WITH VISA



On March 7th, Liobank officially signed a strategic partnership agreement with Visa. This is an important step in the development of digital finance. This signing event will help Liobank expand its card acceptance network, offer more attractive promotions, and enhance security for users when making online transactions.

For the next steps, Liobank and Visa will work together to implement various convenient payment programs for users. One key project is the partnership with a major payment provider like Metro HCMC Line 1, which will offer quick and easy cashless transaction solutions for customers using public transportation.

OCB SUCCESSFULLY ORGANIZES WORKSHOP ON PRIORITY SECTORS FOR GREEN FINANCE



On March 19th, OCB collaborated with the International Finance Corporation (IFC) to successfully host a workshop focused on identifying priority sectors for green finance. The workshop is part of the cooperation between OCB and IFC on Green Banking Strategy Consulting and Retail and SME Digital Banking Services.

At the workshop, IFC experts presented an analysis of potential sectors for green finance in Vietnam and opportunities for OCB, including:

- Energy efficiency in production
- Agriculture
- Logistics & transportation
- Water supply and wastewater treatment
- Renewable energy – focusing on solar, wind, geothermal, and hydrogen.

3 | EVENT HIGHLIGHTS

OCB SUCCESSFULLY ORGANIZES TRAINING WORKSHOP FOR SALES FORCE – GREEN BUILDING



As part of the cooperation between OCB and the IFC on Green Banking Strategy Consulting, the Training Workshop for the Sales Force – Green Building was successfully held on March 26th, 2025.

With the goal of equipping the sales team with essential expertise and skills in the field of green buildings, the workshop featured participation from representatives of the Large Corporate and Investment Banking (CIB) division, the Corporate Banking (CMB) division, and green finance experts from the IFC.

Key topics covered in the workshop included:

- Understanding green buildings, their components, and global development trends;
- The importance and growth opportunities for green buildings in Vietnam, along with benefits for real estate businesses and banks;
- Funding methods for green buildings, project evaluation processes, and certifications for green buildings;
- Practical assessment of green building projects, proposal presentations, and feedback from the IFC and OCB;
- A "Lego Simulation" game to reinforce knowledge about the components of a green building.

The workshop received positive engagement and interaction from participating attendees. Insights shared by the IFC provided practical perspectives, helping OCB's sales force better support customers in green building financing.

OCB SUCCESSFULLY ORGANIZES THE ANNUAL GENERAL MEETING OF SHAREHOLDERS 2025



On April 22nd, 2025, OCB successfully held its Annual General Meeting of Shareholders (AGM) in Ho Chi Minh City. The meeting approved several important topics, laying the groundwork for effective and sustainable development strategies in the upcoming period.

2025 is identified as a "hinge" year to complete the strategy for the 2021–2025 period and prepare for the next transition phase. OCB aims for total assets to reach 316.779 trillion VND (+13%); Total mobilization to reach 218.842 trillion VND (+14%); Outstanding loans to reach 208.472 trillion VND (+16%); Pre-tax profit to reach 5.338 trillion VND (+33%).

At the AGM, shareholders unanimously approved the cash dividend plan at a rate of 7% and the plan to increase charter capital to 26.631 trillion VND through the issuance of shares from equity at a ratio of 8%. The additional capital will be used to expand operations, invest in technology infrastructure, and enhance financial capacity and capital safety ratios.

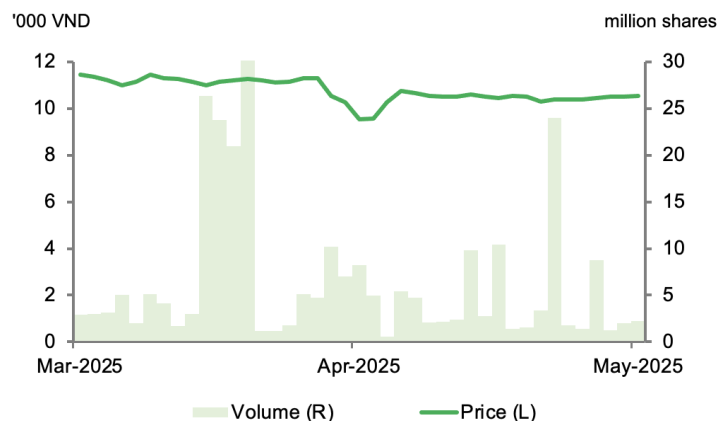
The meeting also elected additional members to the Board of Directors and the Supervisory Board for the term 2025 – 2030. Accordingly, the Board of Directors consists of 7 members and the Supervisory Board has 5 members, meeting governance requirements in this new development phase.

4 | STOCK STATISTIC

TRADING STATISTICS 09/5/2025

| | |
|--|--------|
| Closing price (VND) | 10,550 |
| 3M Highest closing price (VND) | 11,450 |
| 3M Lowest closing price (VND) | 9,540 |
| Outstanding shares (million shares) | 2,465 |
| 3M Average trading volume (million shares) | 3.23 |
| Market cap (VND billion) | 26,014 |
| EPS(TTM)(VND) | 1,189 |
| Book value per share (VND) | 13,135 |
| P/E | 8.87 |
| P/B | 0.80 |

STOCK PERFORMANCE IN THE LATEST 3 MONTHS





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