



Performance Announcement Q1/2025

15 May 2025

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1. Q1/2025 Financial Performance

OCB delivers strong growth and advances digital & green transformation in Q1/2025



Scale Growth

- Total Assets: 289.1T VND (+3% YTD)
- Credit Growth: 2.2% (SME +9.3% YTD)
- Deposit Growth: 6.1% (CASA +11.5% YTD)



Balance Sheet Management

- NPL: 2.8% (vs <3.0% requirement)
- CAR: 12% (vs ≥8.0% requirement)
- %CASA: 15.6% (from 14.9% in 2024)



Strategic Transformation Progress

- Digital capabilities enhancement
- Digital transactions: 97.3%
- New Open API partners in Q1/2025: 25+
- “Most Green and Sustainable Private-Sector Bank in Vietnam” by The Asian Banker

FINANCIAL PERFORMANCE Q1/2025

Solid financial metrics underpinned by regulated risk management and core income growth

VND billion, %		Q1/2025	Q4/2024	Ytd
Assets & Liabilities	Total Assets	289,067	280,712	3.0%
	M1 Credit	184,388	180,443	2.2%
	Deposit	151,154	142,460	6.1%
	Total Equity	32,388	31,671	2.3%
Risk Ratios	NPL ratio (SBV)	2.8%	2.4%	Compliant
	LDR (SBV)	73.0%	73.6%	Compliant
	ST-funding for MLT lending	27.3%	27.8%	Compliant
	LRR	18.8%	16.7%	Compliant
	CAR	12.0%	12.5%	Compliant

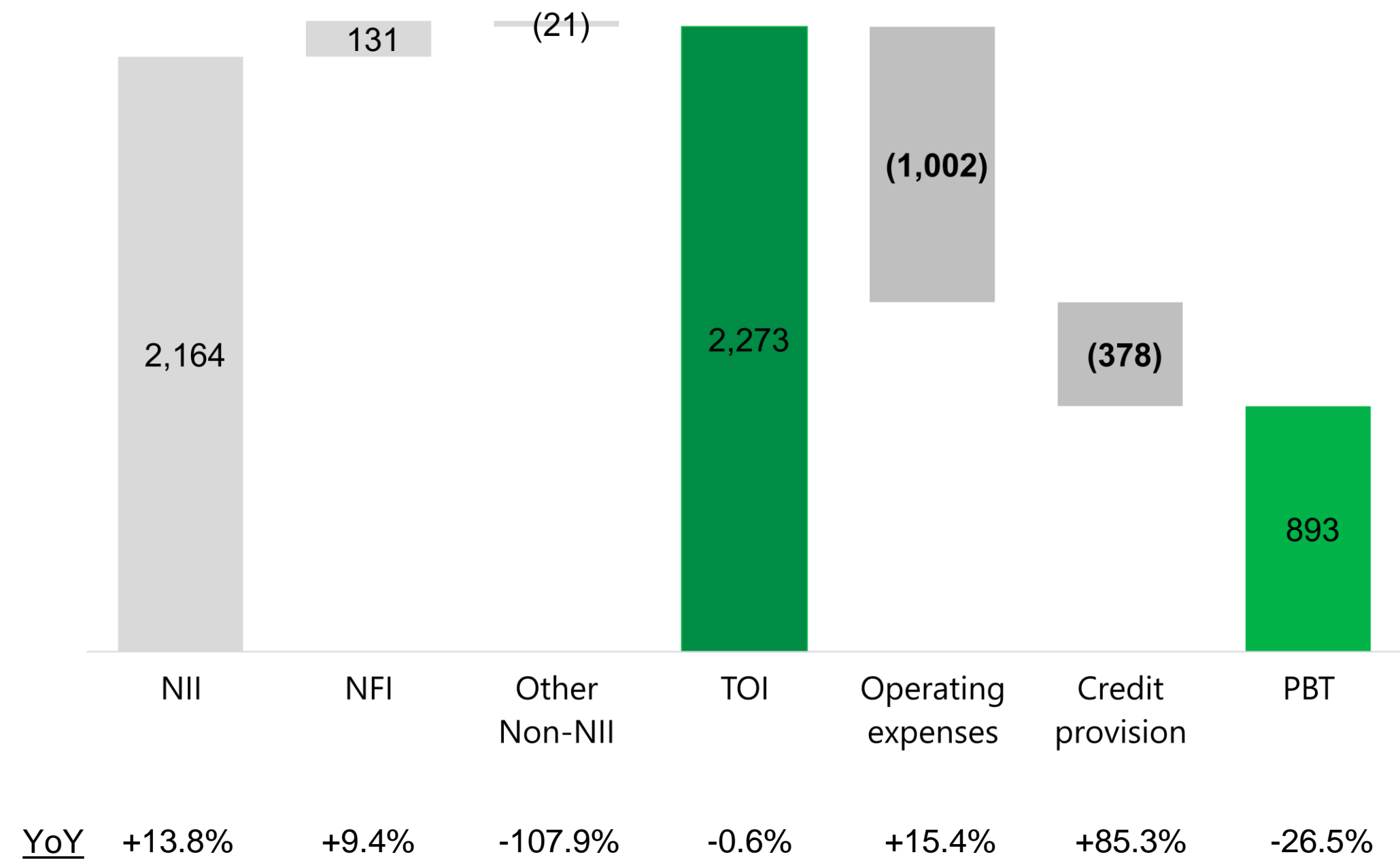
VND billion, %		Q1/2025	Q1/2024	YoY
Profit & Loss	TOI	2,273	2,287	-0.6%
	Operating expenses	1,002	869	15.4%
	Credit provision	378	204	85.3%
	PBT	893	1,214	-26.5%
Efficiency Ratios	NIM	3.4%	3.5%	▼
	CIR	44.1%	38.0%	▲
	ROAE	9.4%	10.5%	▼
	ROAA	1.1%	1.2%	▼

Source: OCB’s Q1/2025 consolidated financial statements

FINANCIAL PERFORMANCE Q1/2025

Core revenues are the key TOI growth driver

Q1/2025 PBT
VND billion, %



Comments

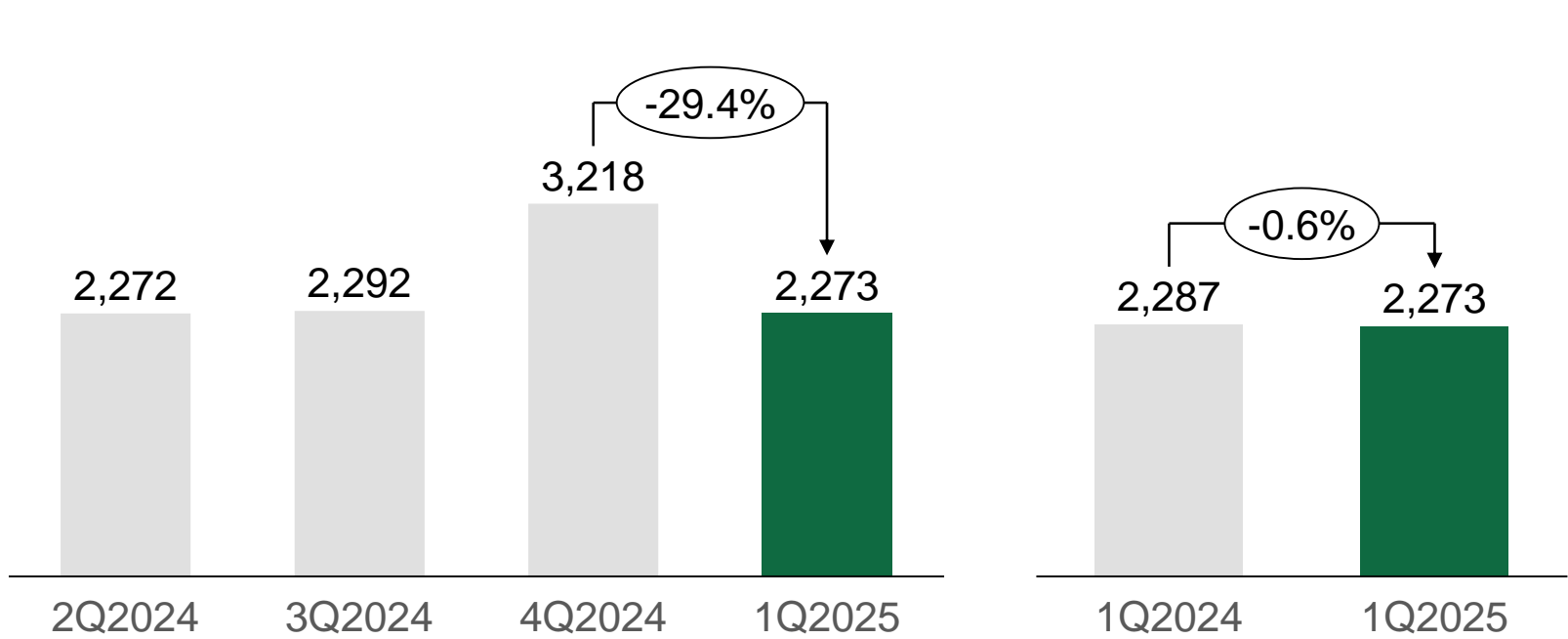
- NII soared by 13.8% YoY to VND 2,164 billion, supported by strong credit expansion (+19.2% YoY).
- NFI rose by 9.4% YoY, reflecting higher fee-based services.
- PBT decreased to VND 893 billion , mainly affected by investment portfolio headwinds, increased digital and human resource investments, and higher credit provisions.

Source: OCB’s Q1/2025 consolidated financial statements

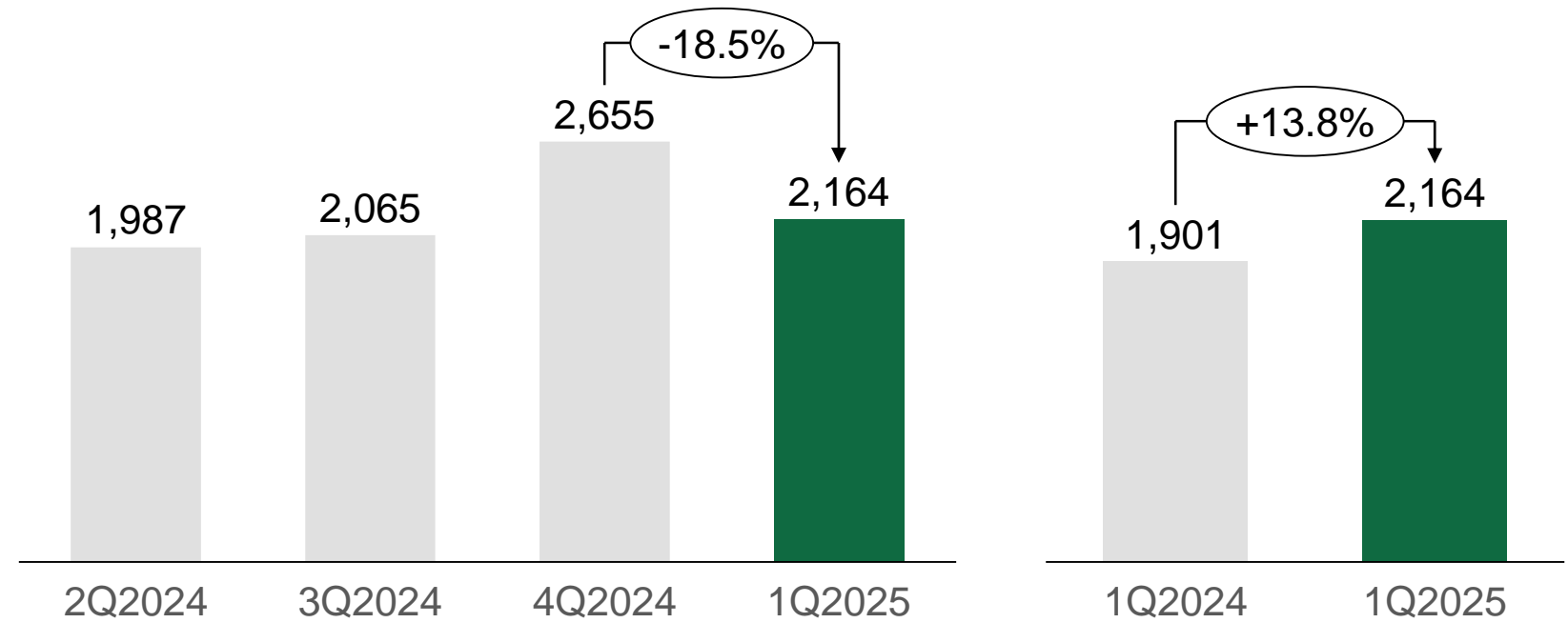
FINANCIAL PERFORMANCE Q1/2025

Strong credit expansion, wider NIM and improved interest margin boost in NII

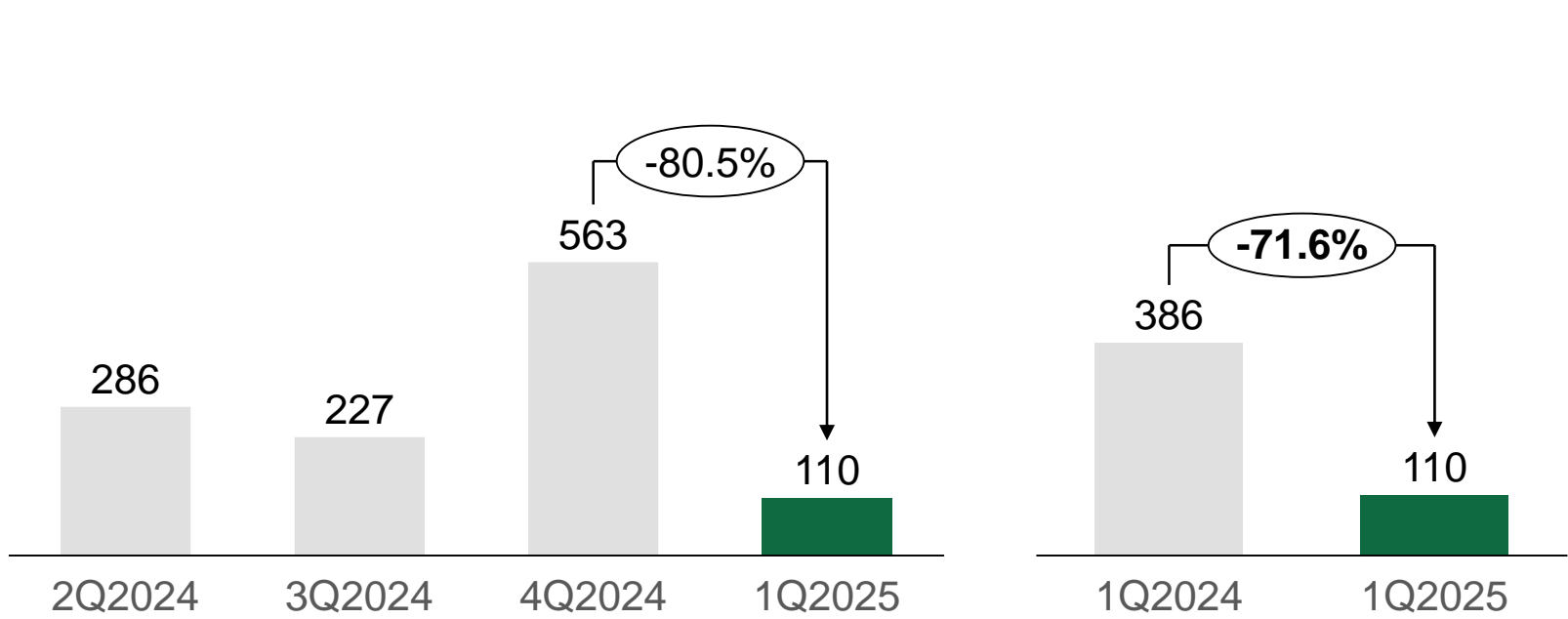
TOI
VND billion, %



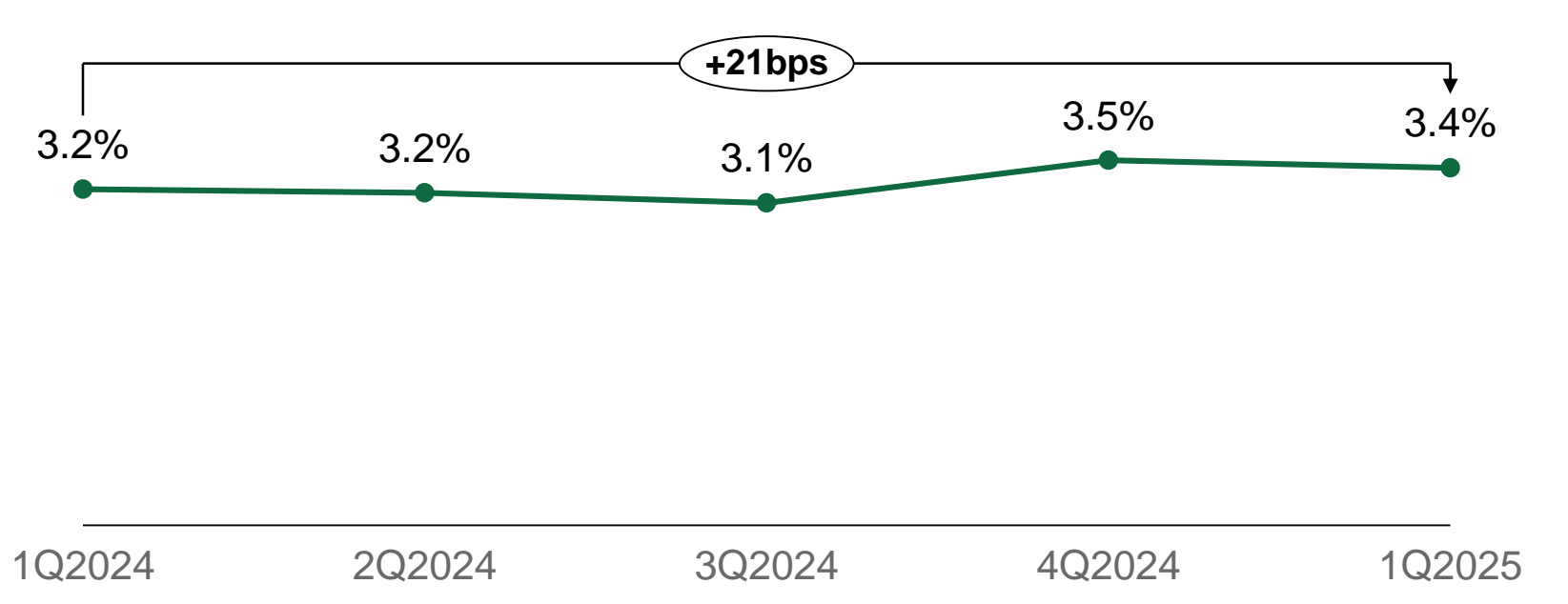
NII
VND billion, %



Non-NII
VND billion, %



NIM (12-month Trailing)
%

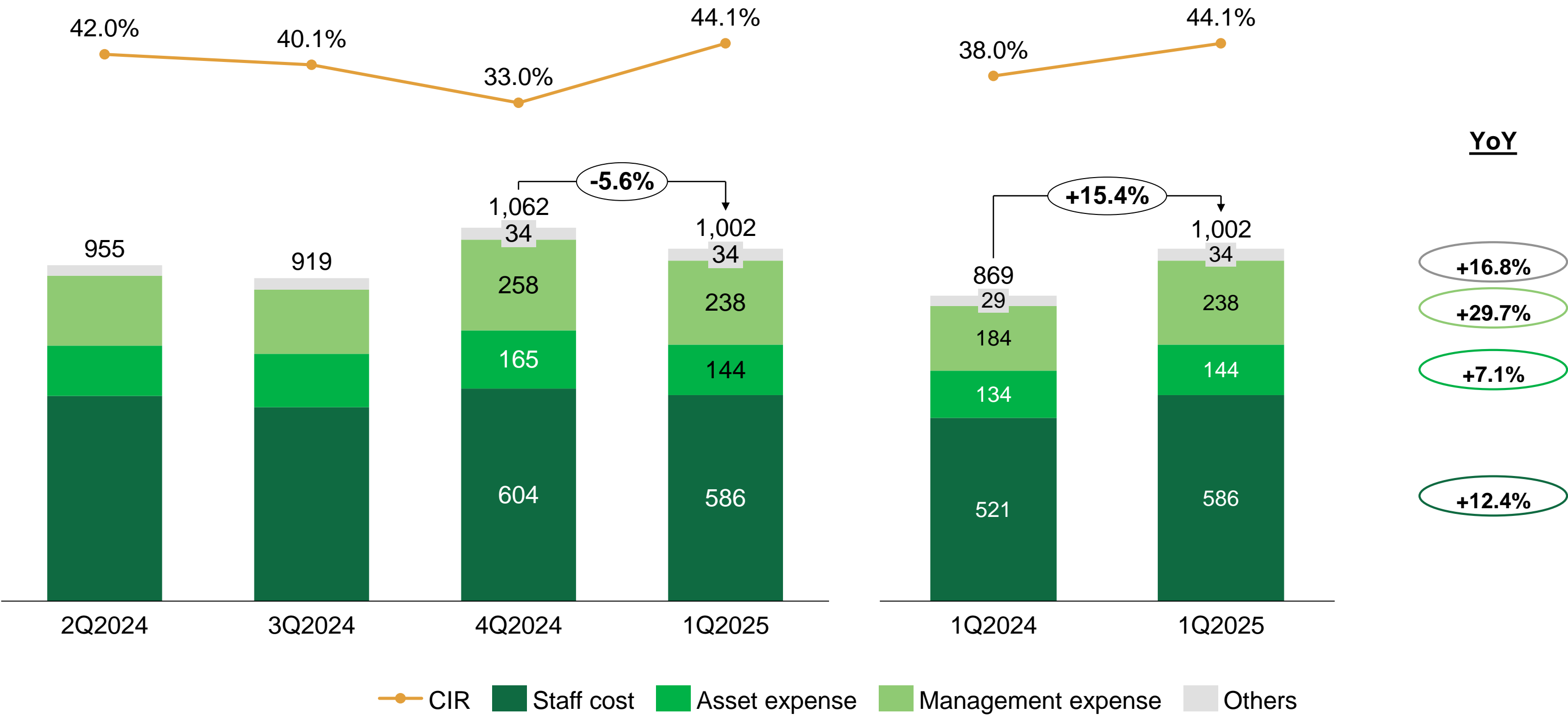


Source: OCB's Q1/2025 consolidated financial statements

FINANCIAL PERFORMANCE Q1/2025

Strategic investments in talent and technology drive OPEX increase but strengthen future competitiveness

OPEX
VND billion

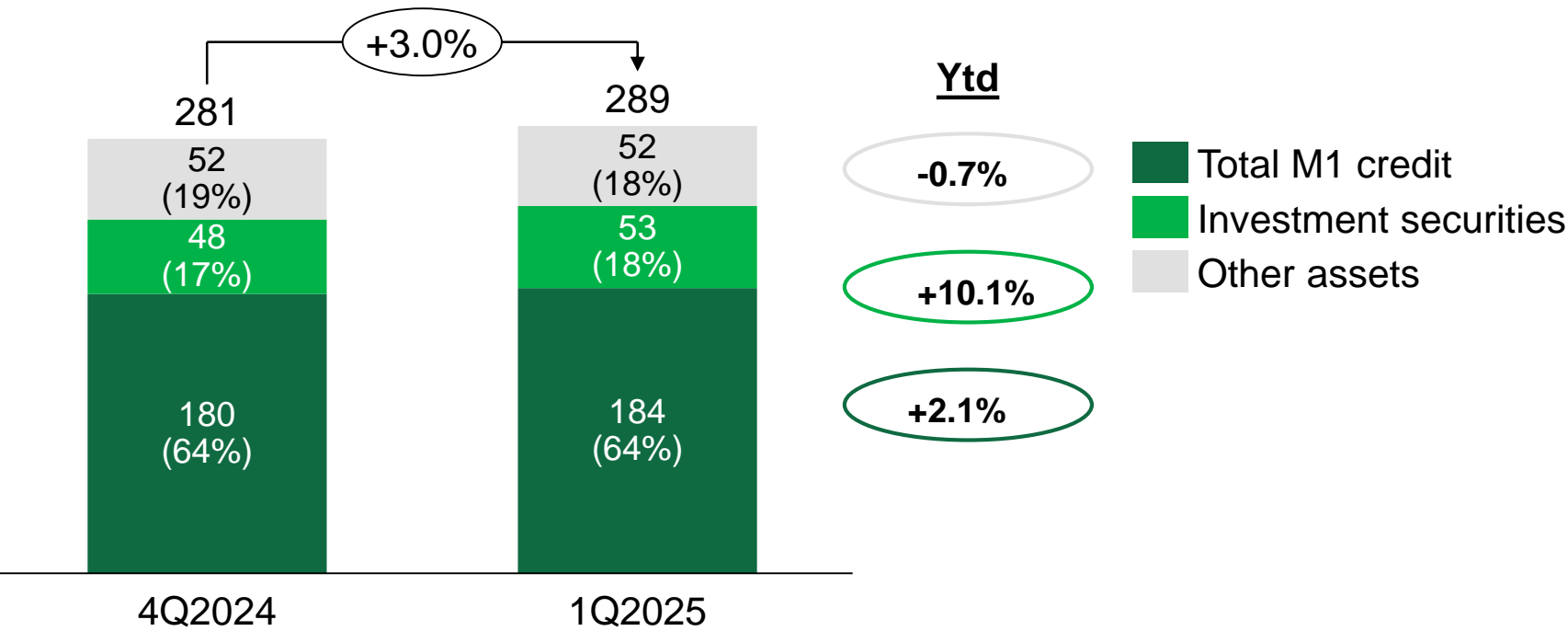


Source: OCB's Q1/2025 consolidated financial statements

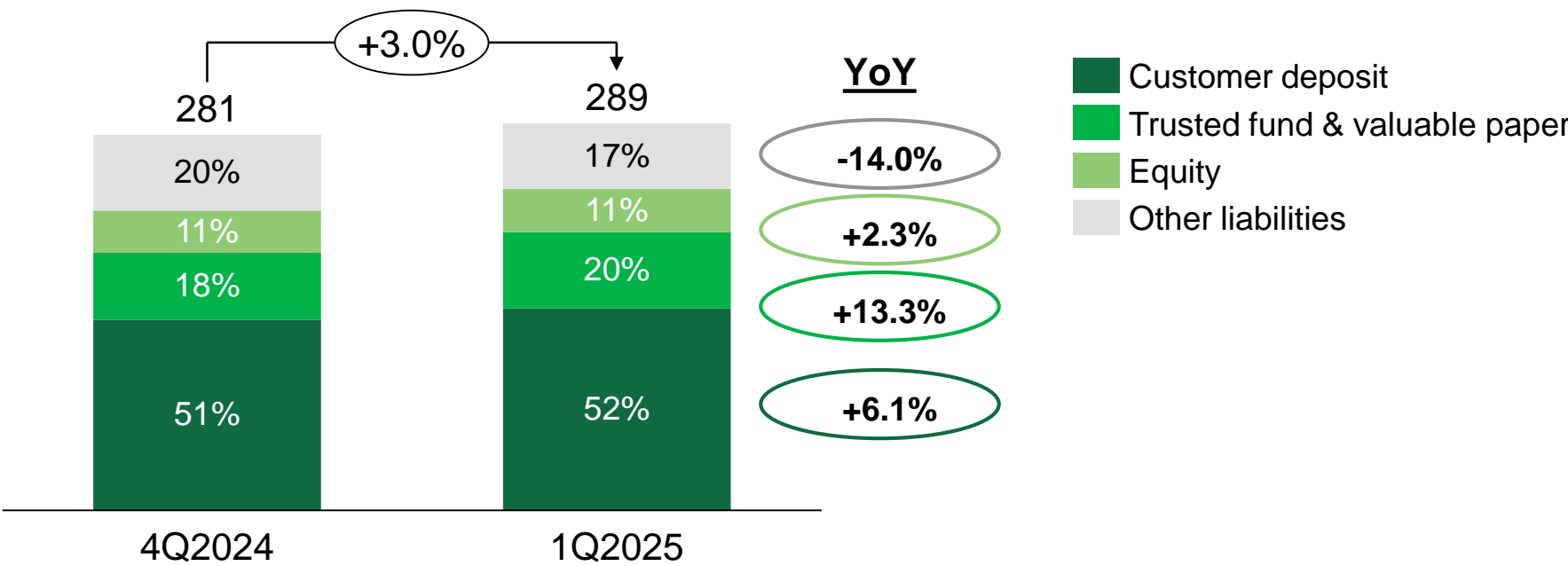
FINANCIAL PERFORMANCE Q1/2025

Balance sheet realignment prioritizes high-yield segments; CASA improvement

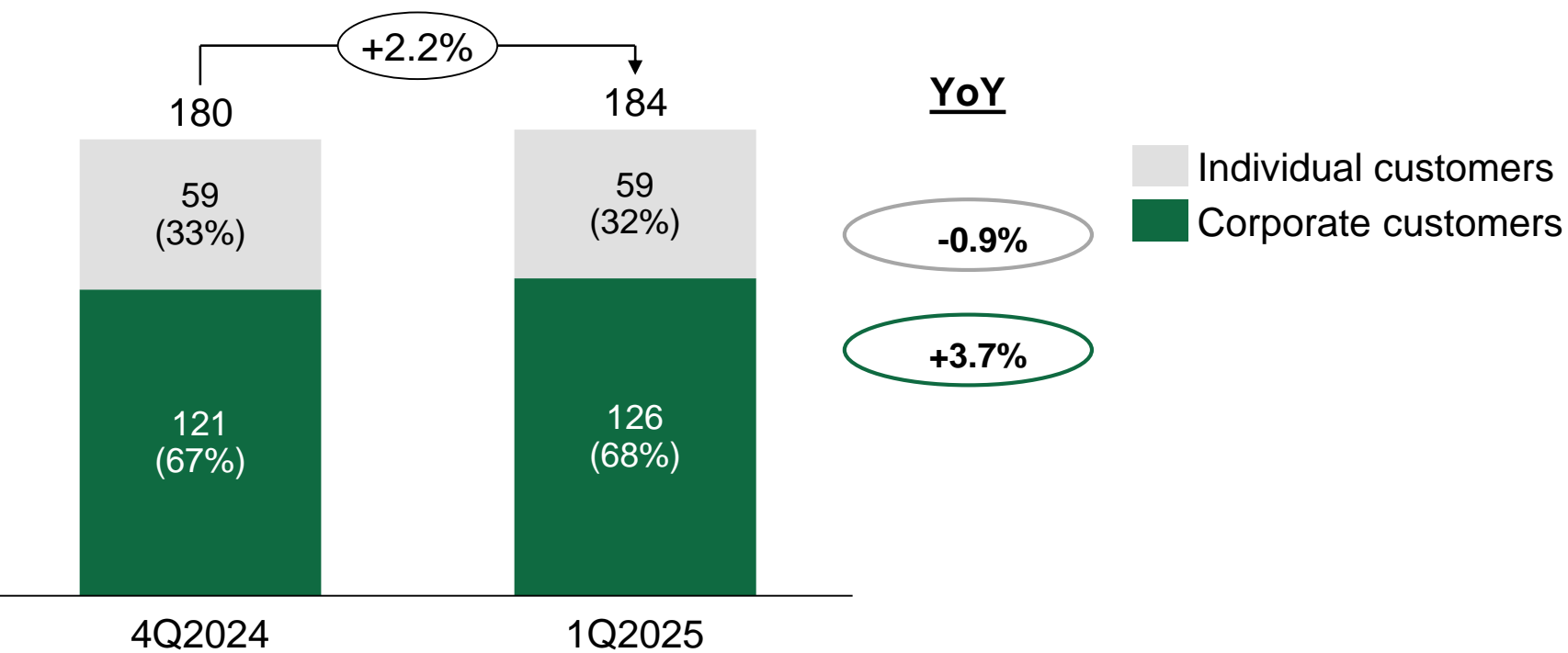
Total assets
VND trillion, %



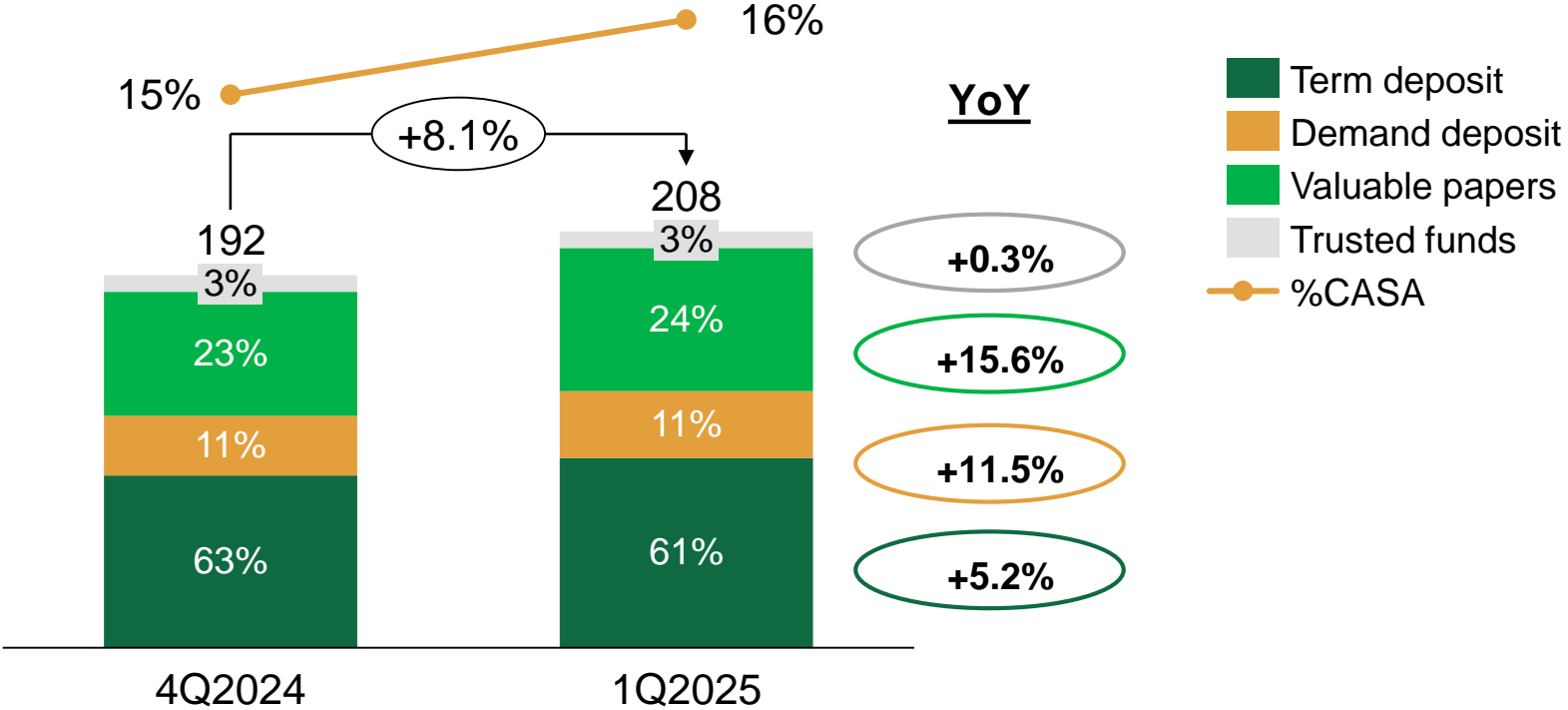
Total liabilities and equity
VND trillion, %



Total M1 credit by segments
VND trillion, %



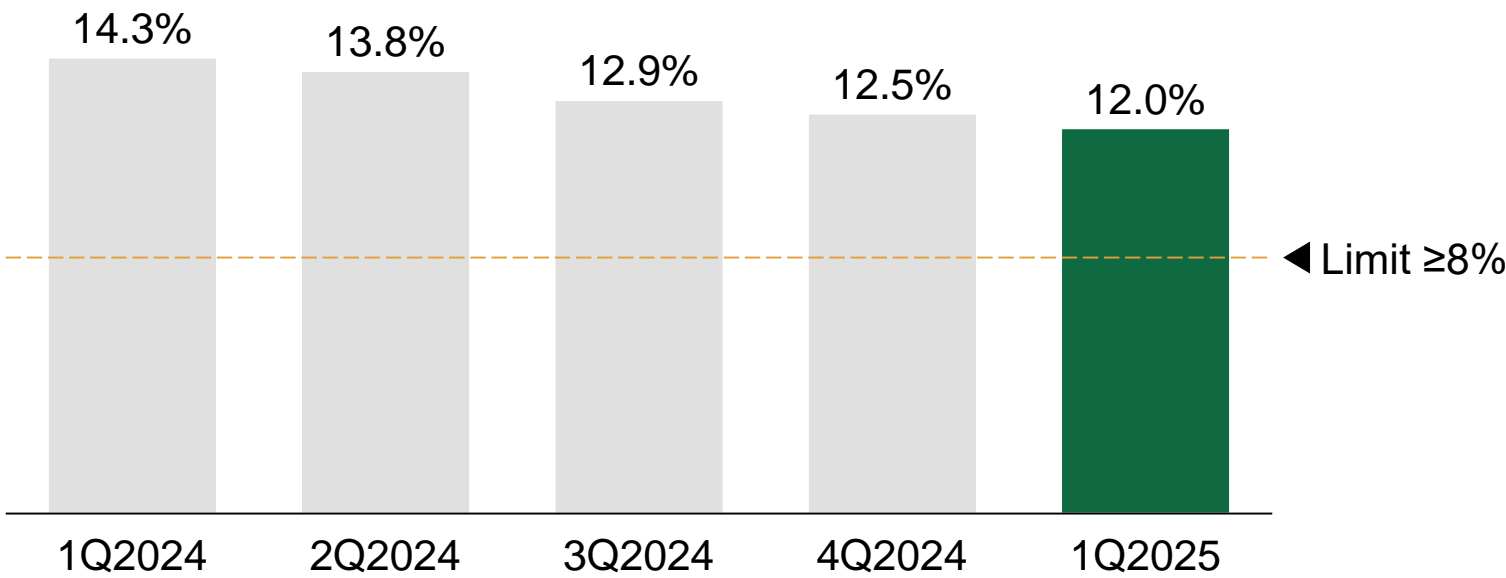
Total M1 mobilization by element
VND trillion, %



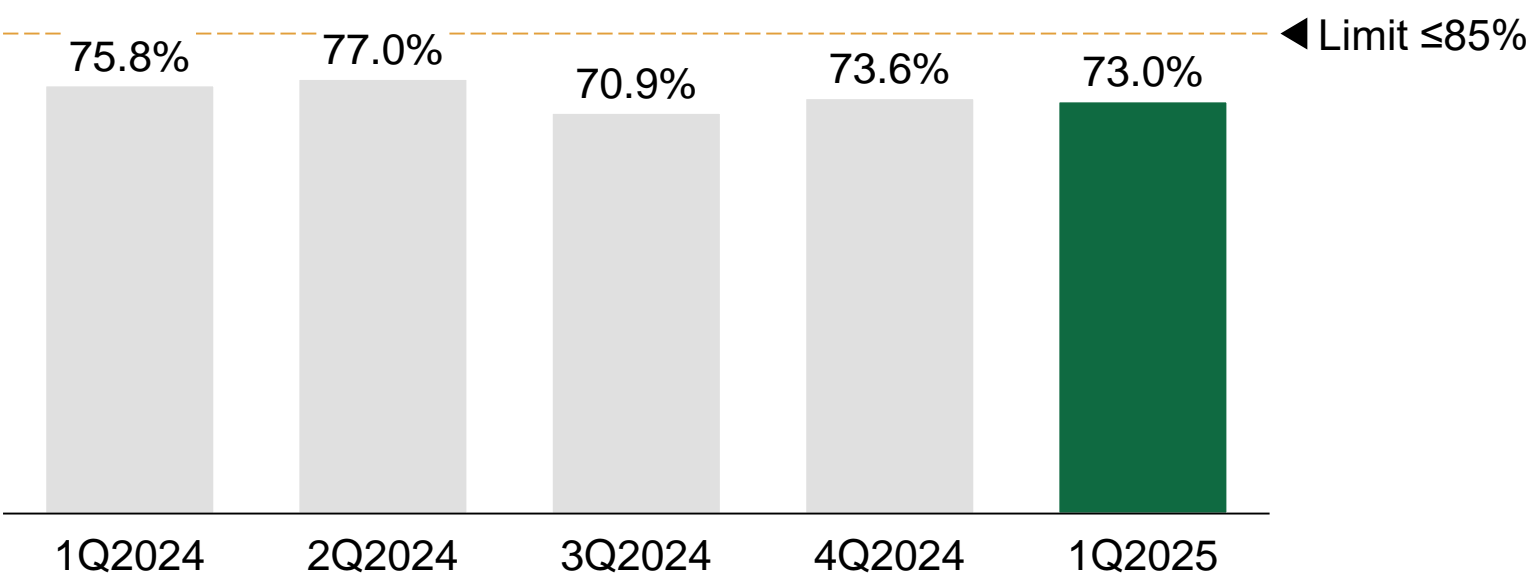
Source: OCB's Q1/2025 consolidated financial statements

FINANCIAL PERFORMANCE Q1/2025
Prudent risk management: Strong capital, ample liquidity

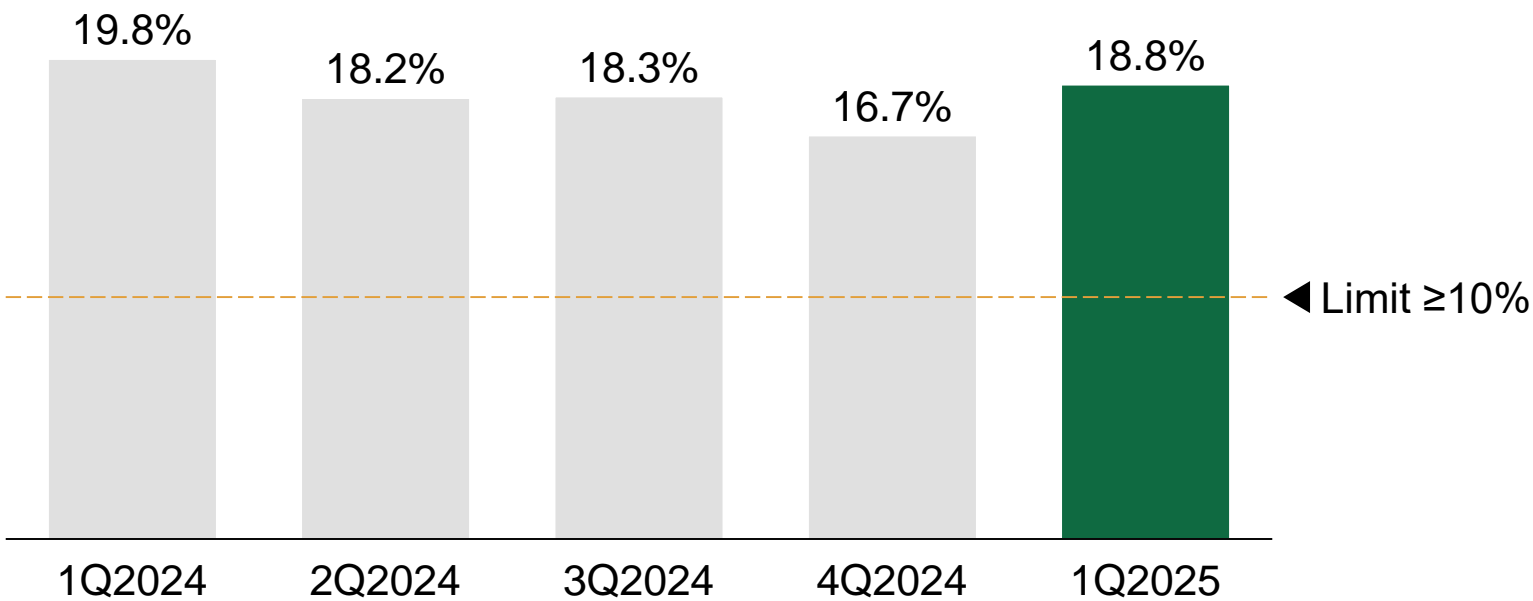
Capital adequacy ratio (CAR)



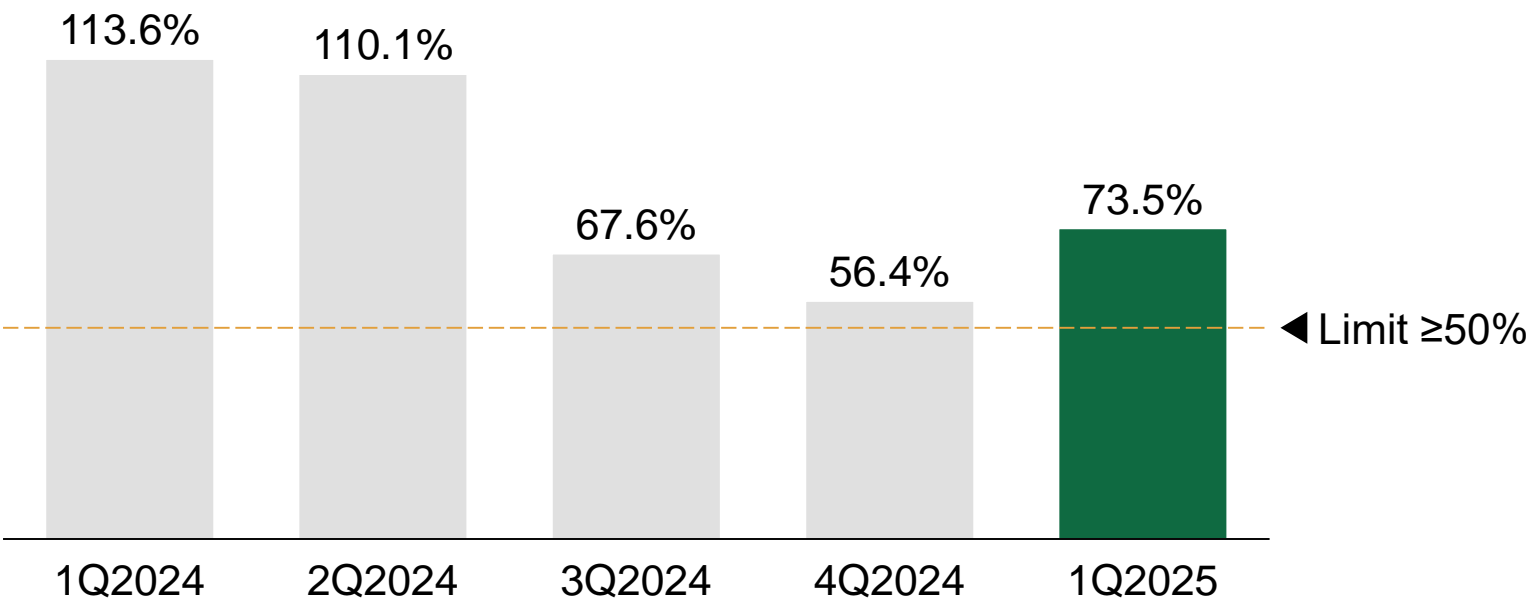
Loan to deposit ratio (LDR)



Liquidity reserve ratio (LRR)



Liquidity coverage ratio (LCR)



Source: OCB's Q1/2025 consolidated financial statements



2. Q1/2025 ACHIEVEMENT

OPEN BANKING SERVICES

220+

Partners since 2019

200+

OPEN APIs

25+

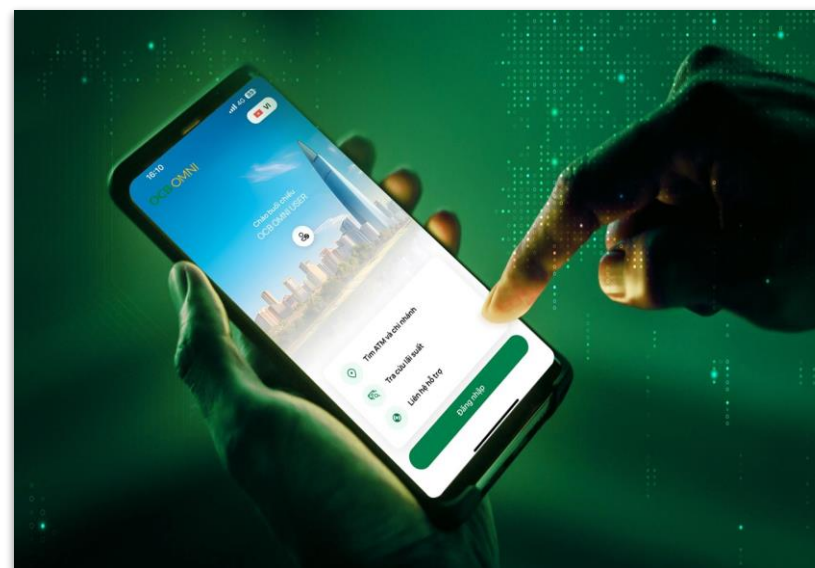
New partners in 2025

6000B+

Transaction amount /
month

97.3%

Digital transactions
in Q1/2025



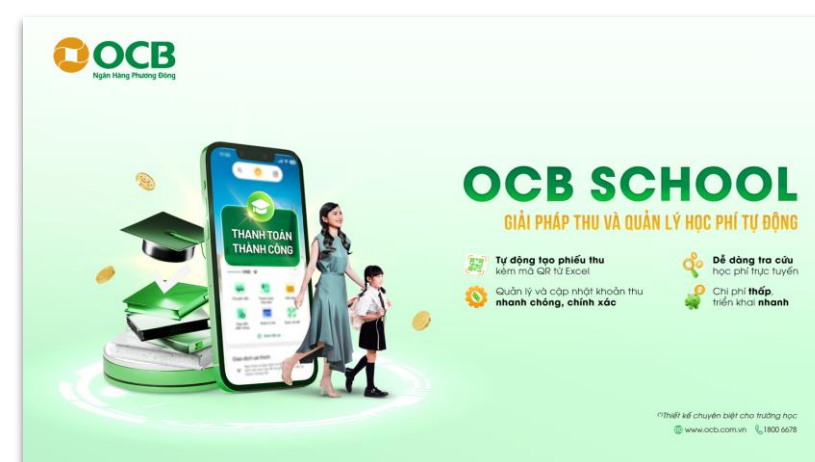
OMNI 4.0

Simple APP Simple LIFE



TAILORED SOLUTIONS FOR VARIOUS SEGMENTS

A useful assistant for sellers – instant transaction notifications



Automated School Fee Collection and Management Solution for Schools



Customer No.

▲103% YoY

Number of customers



Credit Limit Granted

▲122% YoY

Credit Limit Granted to customers



Deposit

▲85% YoY

CASA, PigG, Flexible Saving



Customer Spending P2P Volume
Processing (NAPAS)

▲88% YoY

From Liobank to Other Banks

▲87% YoY

From Other Banks to Liobank

THE LEADING GREEN BANK in VIETNAM

Q1/2025 ACHIEVEMENT

Green finance

Renewable energy

Solar, wind, hydro
electricity

Green building

A+ class building

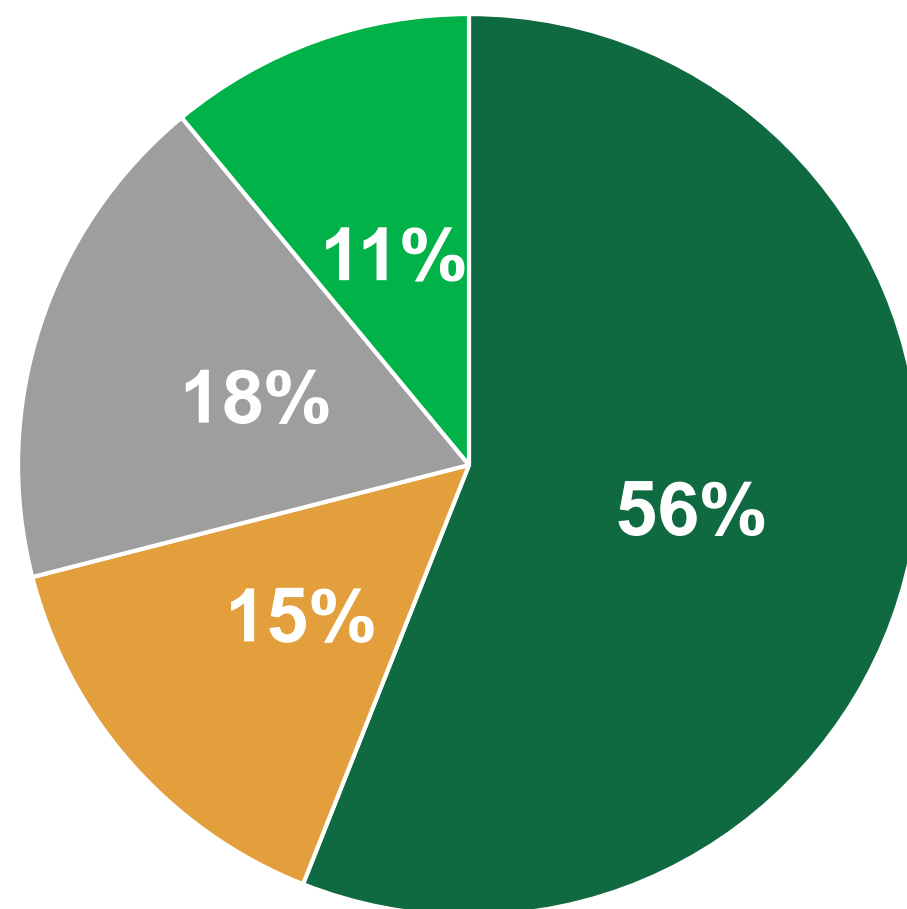
Waste treatment, water supply

Waste treatment, clean
water supply

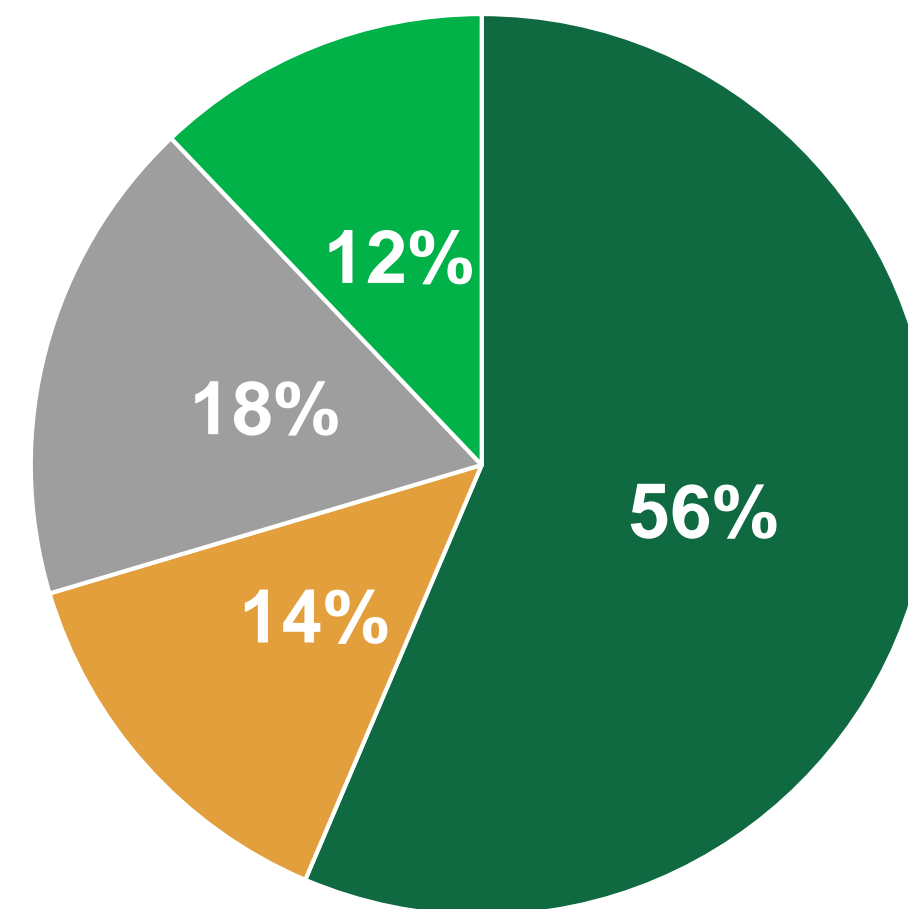
Smart Agriculture

Sustainable planation,
drip irrigation, water
storage

Green loan portfolio by categories



Q4/2024



Q1/2025

Q1/2025 ACHIEVEMENT

OCB's sustainable development journey

AWARDS



Most Green and Sustainable Private-Sector Bank in Vietnam

The Asian Banker

03/2025



Top 8 Banks with the Strongest Brand Health in Vietnam 2024

Mibrand Vietnam

04/2025



Outstanding Bank in Transparency and Social Responsibility

Vietnam ESG Award 2024

04/2025

COMMUNITY PROJECTS



OCB “Joining Hands to Eliminate Temporary and Dilapidated Houses”



OCB Pin Hunter Campaign – Collection & Disposal of Used Batteries at 63 Branches/Offices Nationwide

STRATEGIC PARTNERSHIP



Signing with FPT to Launch the “Data Analytics Platform Modernization Project with Oracle ExaC@C Database 23ai



Strategic Partnership with VISA and Launch of the Liobank VISA Card

INTERNAL ACTIVITIES



O! Greentalk Open Dialogue Series “Transformation for Growth”



OCB-AI "Virtual Assistant" – Breakthrough Solution for the Open Banking Journey



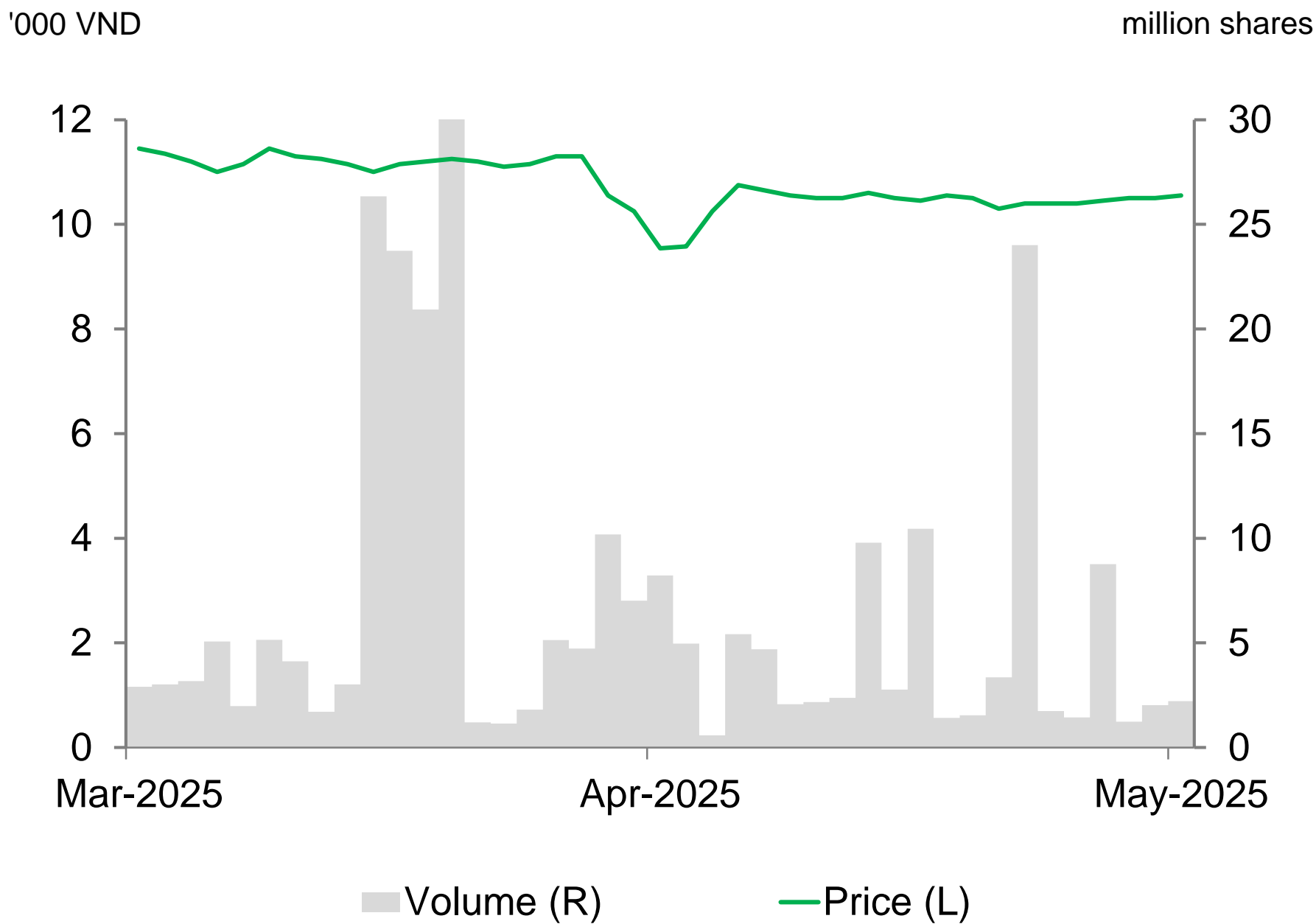
3. APPENDIX

APPENDIX
OCB Price performance

Trading statistic (9 May 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 price in the last three months



APPENDIX

Glossary

CAGR	: Compounded Annual Growth Rate	NFI	: Net fee income
CAR	: Capital Adequacy Ratio	NII	: Net Interest Income
CASA	: Current Accounts and Saving Accounts	NIM	: Net Interest Margin
CB	: Corporate Banking	NoII	: Non-interest income
CIR	: Cost-to-income ratio	NPL	: Non-performing Loan
PBT	: Earnings Before Tax	OCB	: Orient Commercial Bank
ESOP	: Employee Stock Option Plan	OPEX	: Operating expenses
FDI	: Foreign direct investment	RB	: Retail Banking
GDP	: Gross Domestic Product	ROAA	: Return on Average Assets
LCR	: Liquidity coverage ratio	ROAE	: Return on Average Equity
LDR	: Loan-to-deposit ratio	SBV	: The State Bank of Vietnam
LLR	: Loan-loss-reserve ratio	SME	: Small and Medium Enterprise
LTM	: Last 12 Months	TOI	: Total Operating Income
MLT	: Medium and long-term	VAMC	: Vietnam Asset Management Company
MSME	: Micro Small and Medium Enterprise	VND	: Vietnam Dong

APPENDIX

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For further information, please contact:

Investor Relations Department

- Address: The Hallmark, 15 Tran Bach Dang street, Thu Thiem Ward, Thu Duc city, HCMC
Tel: (84-28) 38 220 960 (ext: 60246)
- Fax: (+84 28) 3822 0963
- Email: ir@ocb.com.vn