



PERFORMANCE ANNOUNCEMENT 1H/2025

HCMC, 18th August 2025

01.

H1/2025 Performance

02.

Guidance & Strategy

03.

Q&A

H1/2025 PERFORMANCE

01



Scale Growth

- **Total Assets:** 309tn (+10.0% YTD)
- **M1 Credit:** 195tn (+8.1% YTD)
 - *Green financing:* (+12.1% YTD)
- **M1 Mobilization:** 217tn (+12.7% YTD)
 - *%CASA:* 15.7% (from 14.9% in Q4/2024)
- **TOI:** 4,915bn (+7.8% YoY)
 - *NII:* 4,343bn (+11.7% YoY)
 - *NFI:* 427bn (+58.5% YoY)
 - *PBT:* 1,892bn (-10.4% YoY)



Risk Management

- **NPL (SBV):** 2.6% (compliant)
- **CAR:** 12.7% (vs $\geq 8.0\%$ requirement)
- **LDR (SBV):** 71.4% (vs $\leq 85\%$ requirement)
- **ST-funding for MLT lending:** 25.5% (vs $\leq 30\%$ requirement)



Strategic Transformation Progress

- **Customer experience enhancement**
 - *89% customer onboarding via online channel*
 - *96.2% transaction via digital channel*
 - *Open banking transaction value/ month: +185% YoY*
- **Green financing ratio:** 11.4% of total loans

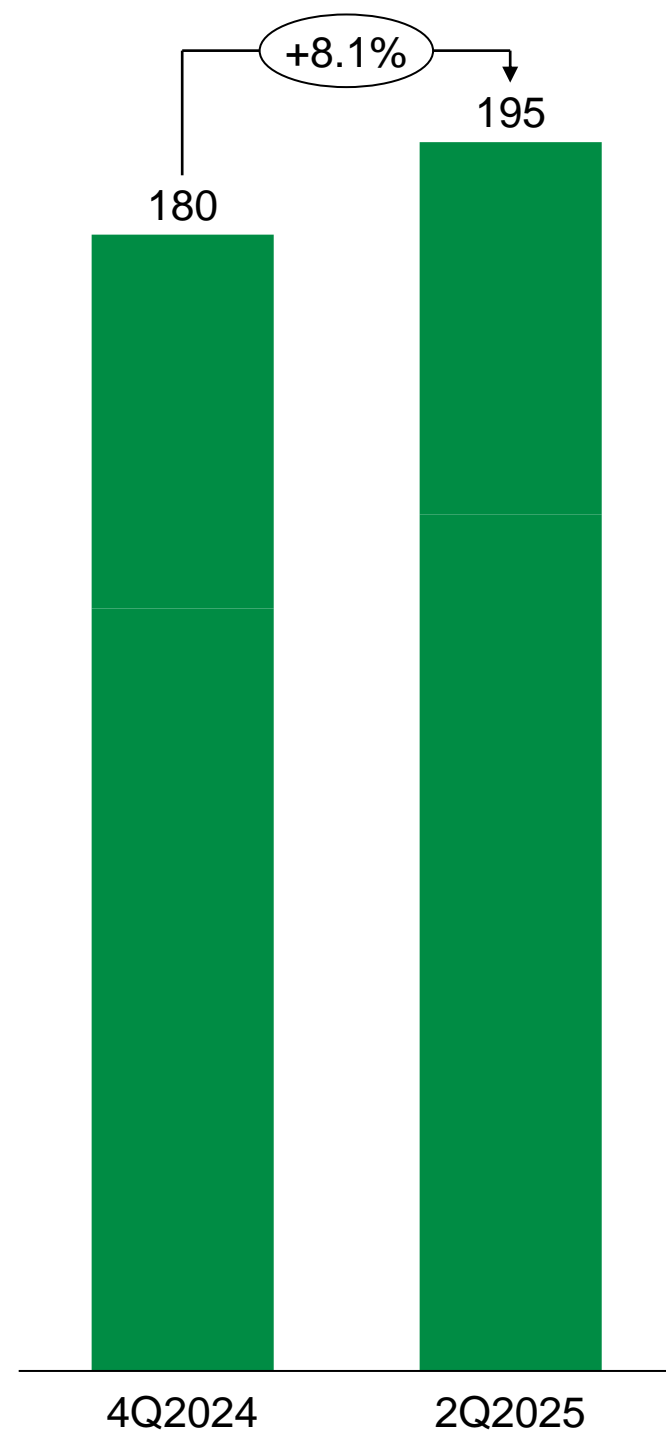


Awards

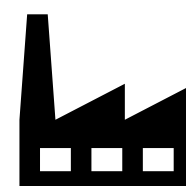
- **“Top 500 Largest Enterprises in Southeast Asia”** by Fortune.
- **“Best Sustainable Bank”** by FinanceAsia.

Credit prioritizes high-yield & targeted segments

Total M1 Credit
VND trillion, %



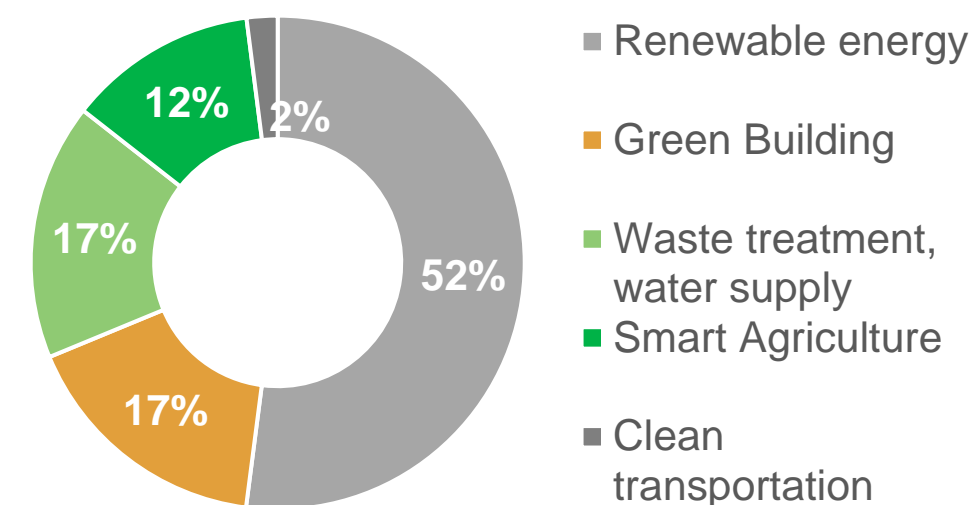
Source: OCB's Q2/2025 consolidated financial statements



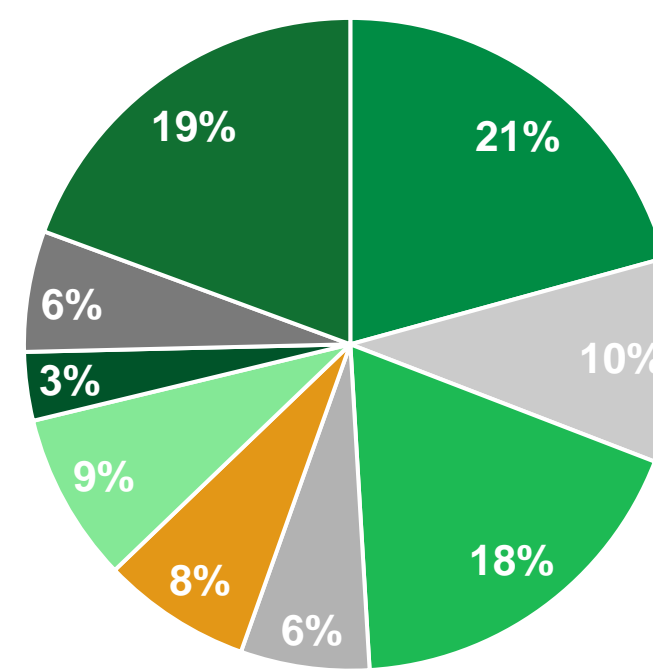
+91% YoY
FDI Customer No.



+12% Ytd
Green Financing Balance



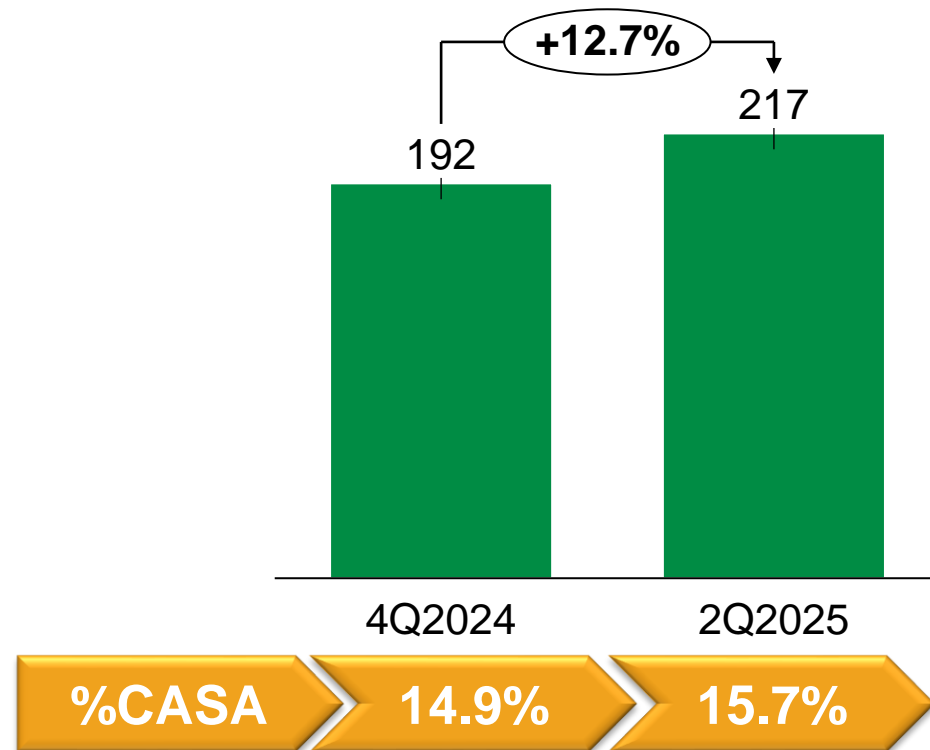
Diversified borrower profiles



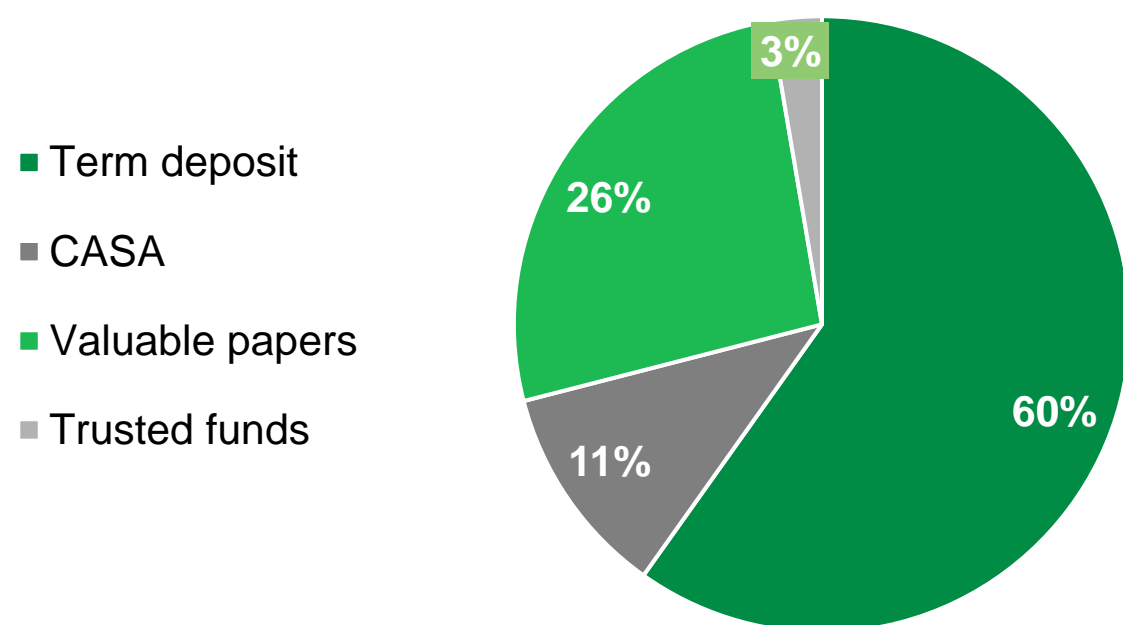
- Sales & Distribution
- Hospitality
- Real Estate
- Electricity, Gas & AC
- Logistics
- Construction
- Household services
- Manufacturing & processing
- Others

Well-diversified funding structure; CASA improvement

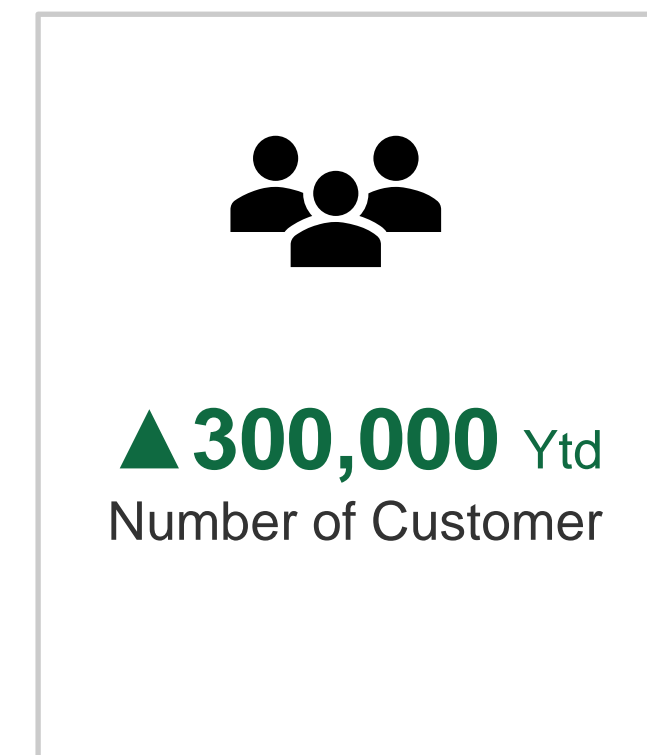
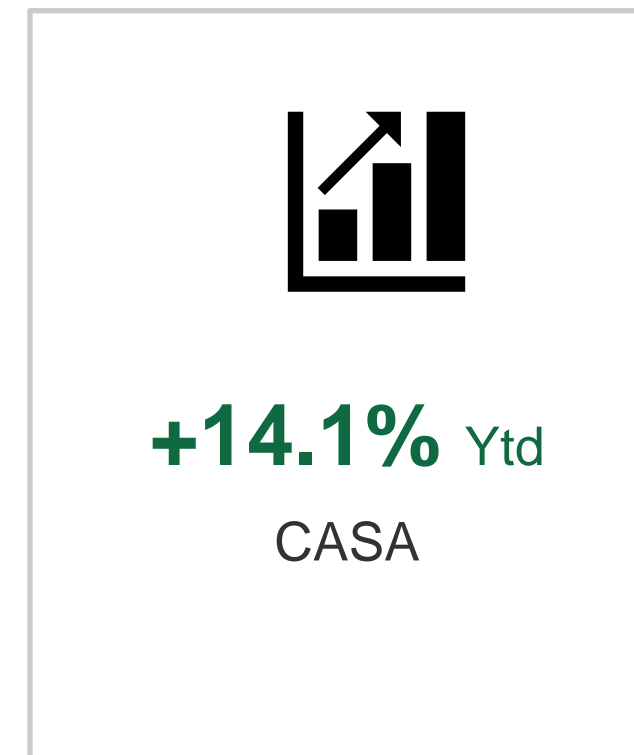
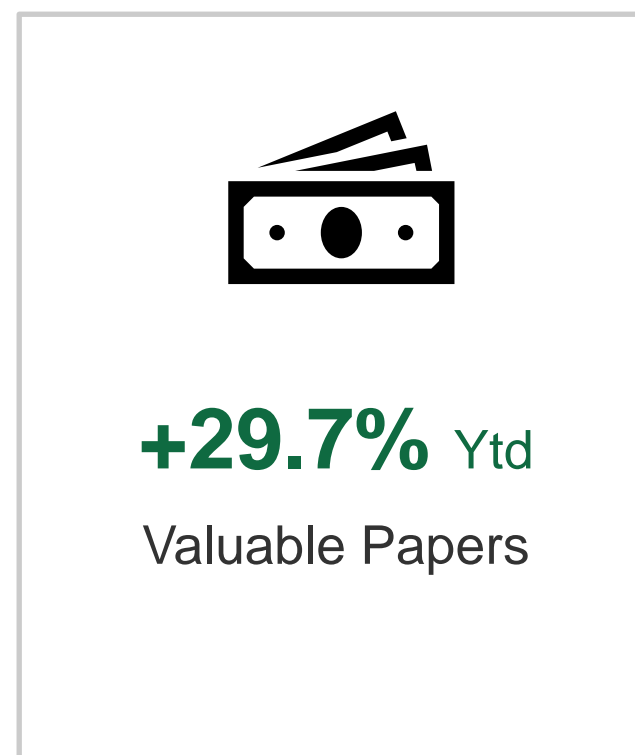
Total M1 mobilization
VND trillion, %



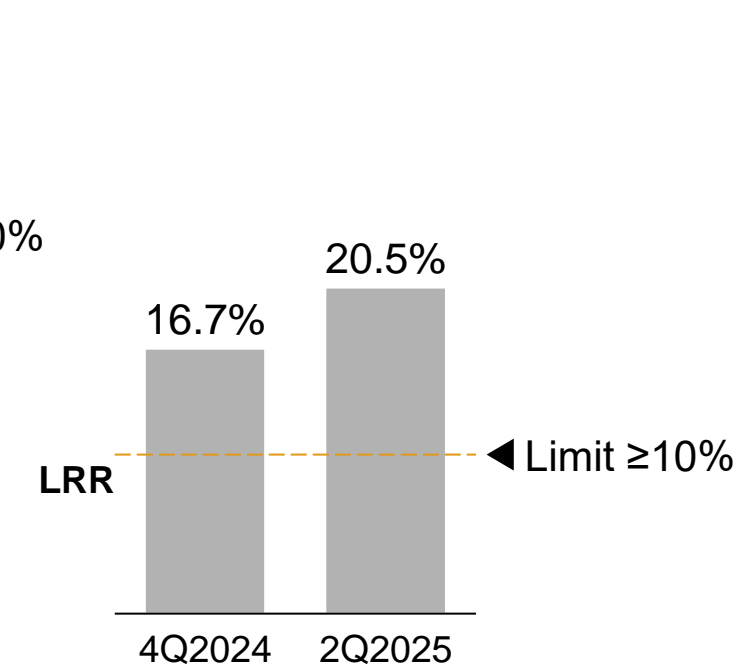
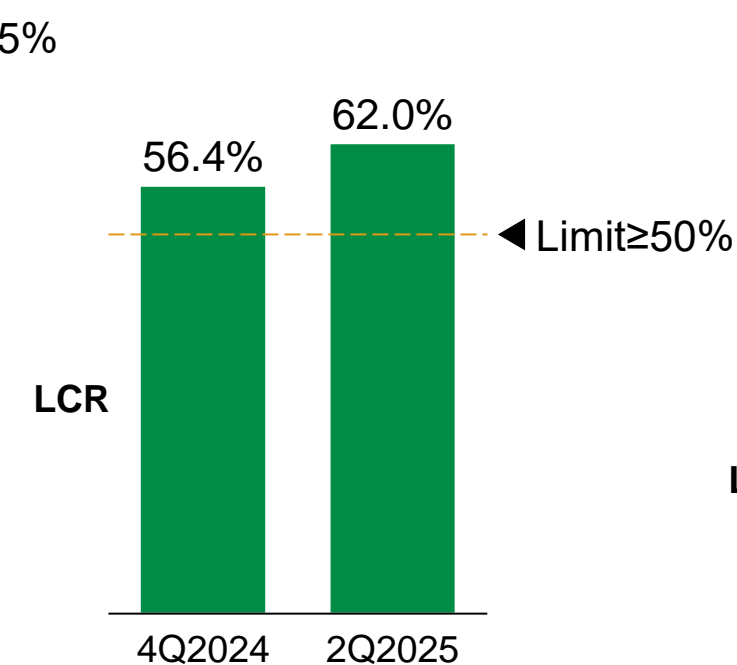
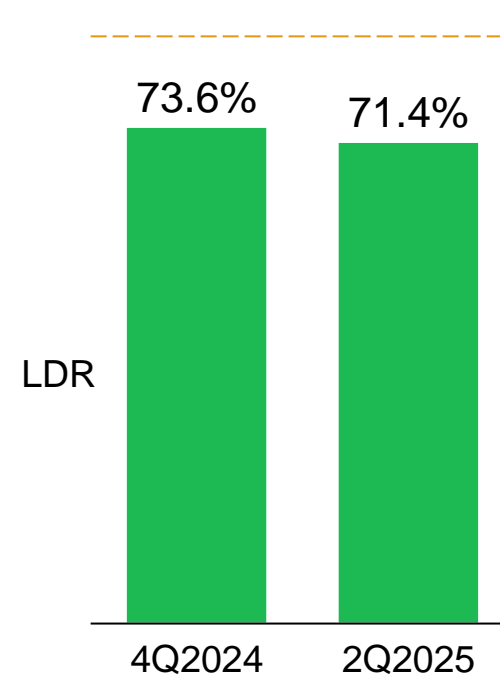
M1 mobilization by element H1/2025



Source: OCB's Q2/2025 consolidated financial statements



Ample liquidity, supported by sufficient liquid assets



Strong core earnings (NII, NFI) fuels TOI growth in H1/2025

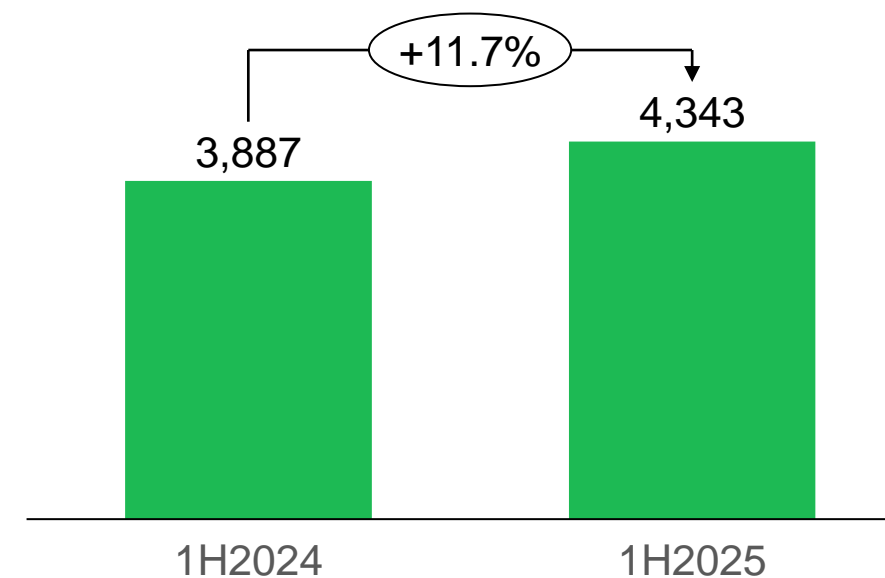
TOI

VND billion, %

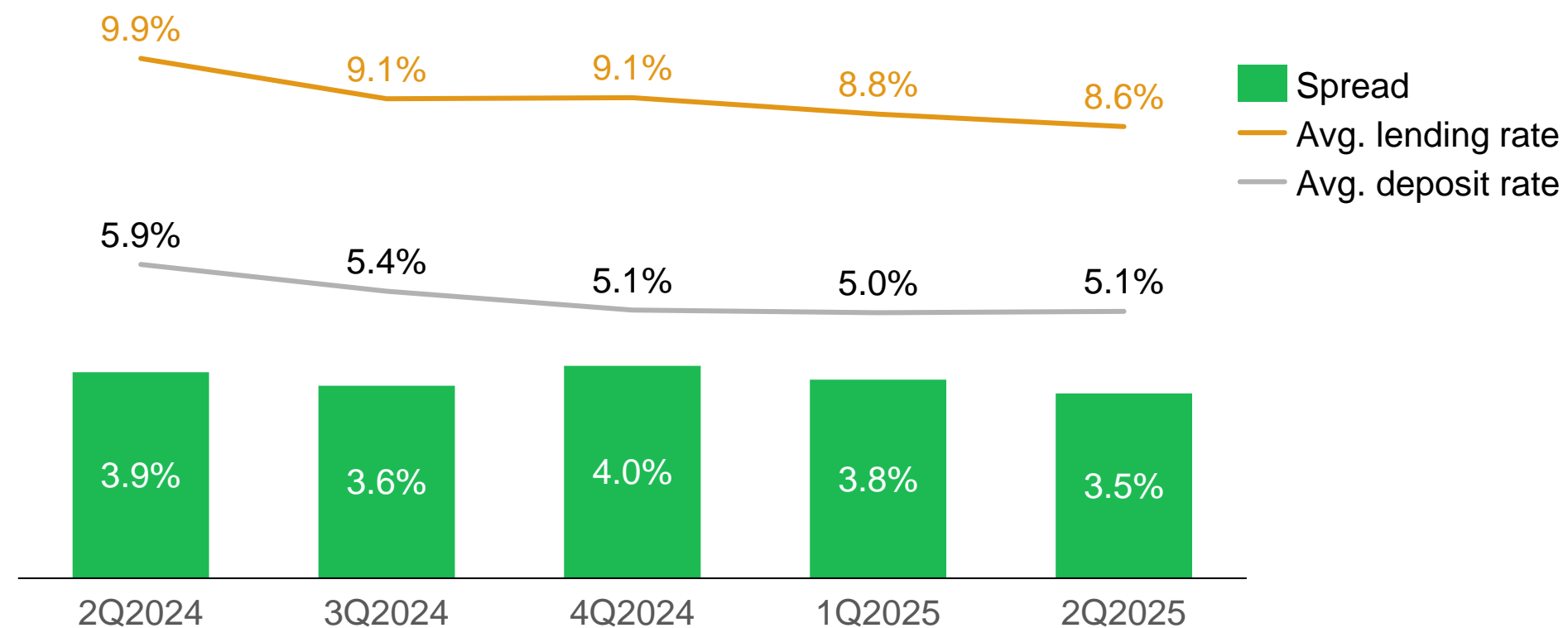


NII

VND billion, %



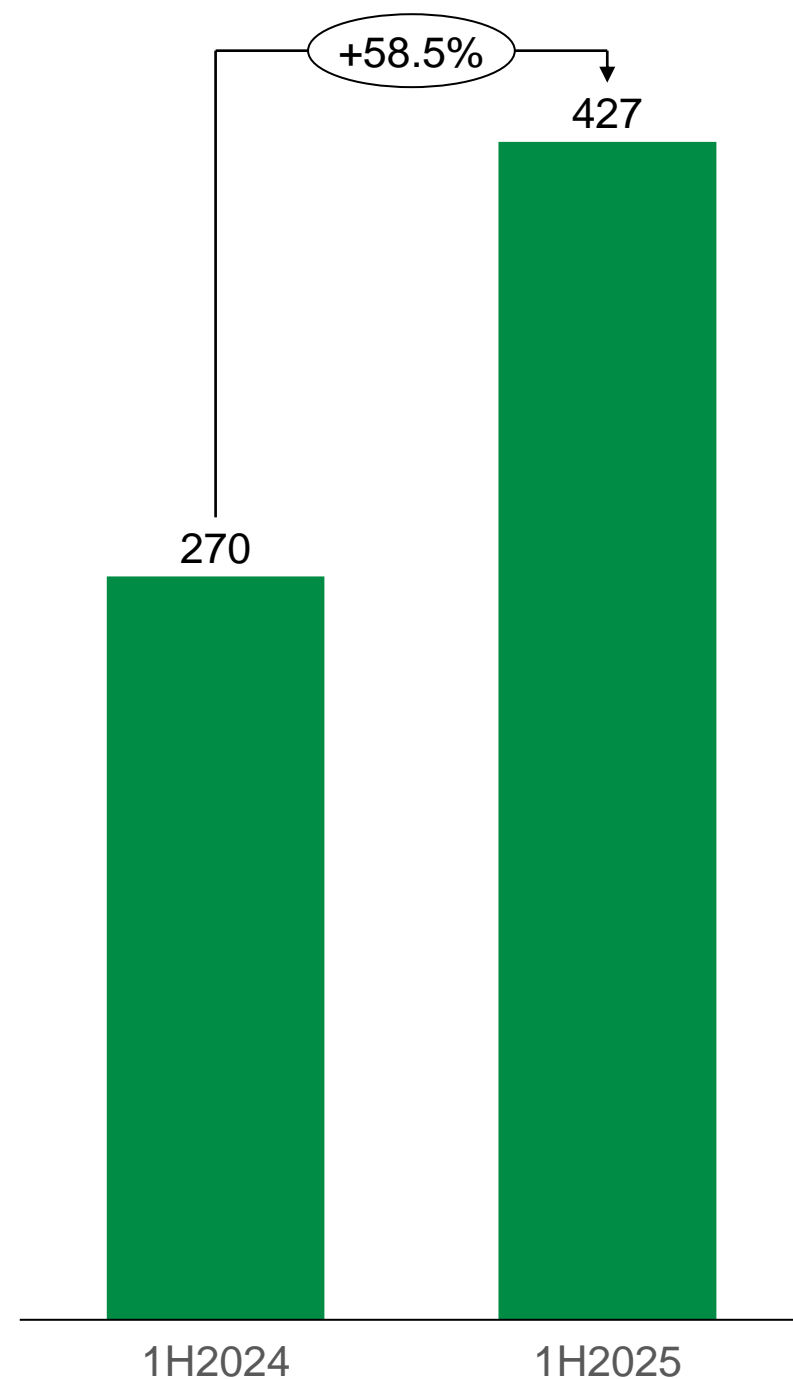
M1 Lending rate and M1 Deposit rate (Last Twelve Month, %)



Robust NFI growth of 59% YoY, supported by diversified fee-based revenue

NFI

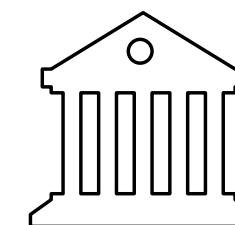
VND billion, %



+97.8% YoY
Bancassurance



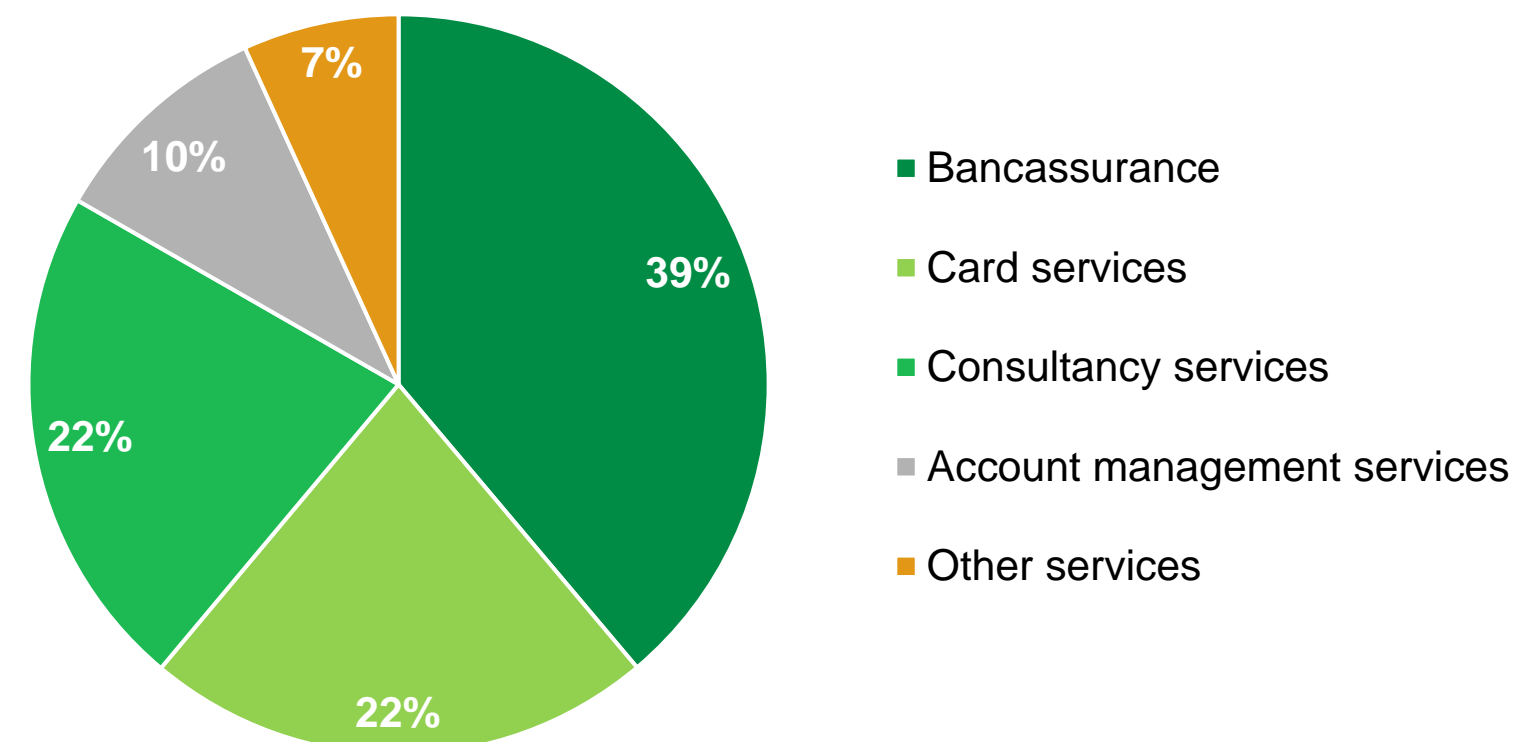
+611% YoY
Consultancy Services



+67% YoY
Account Management

NFI Breakdown

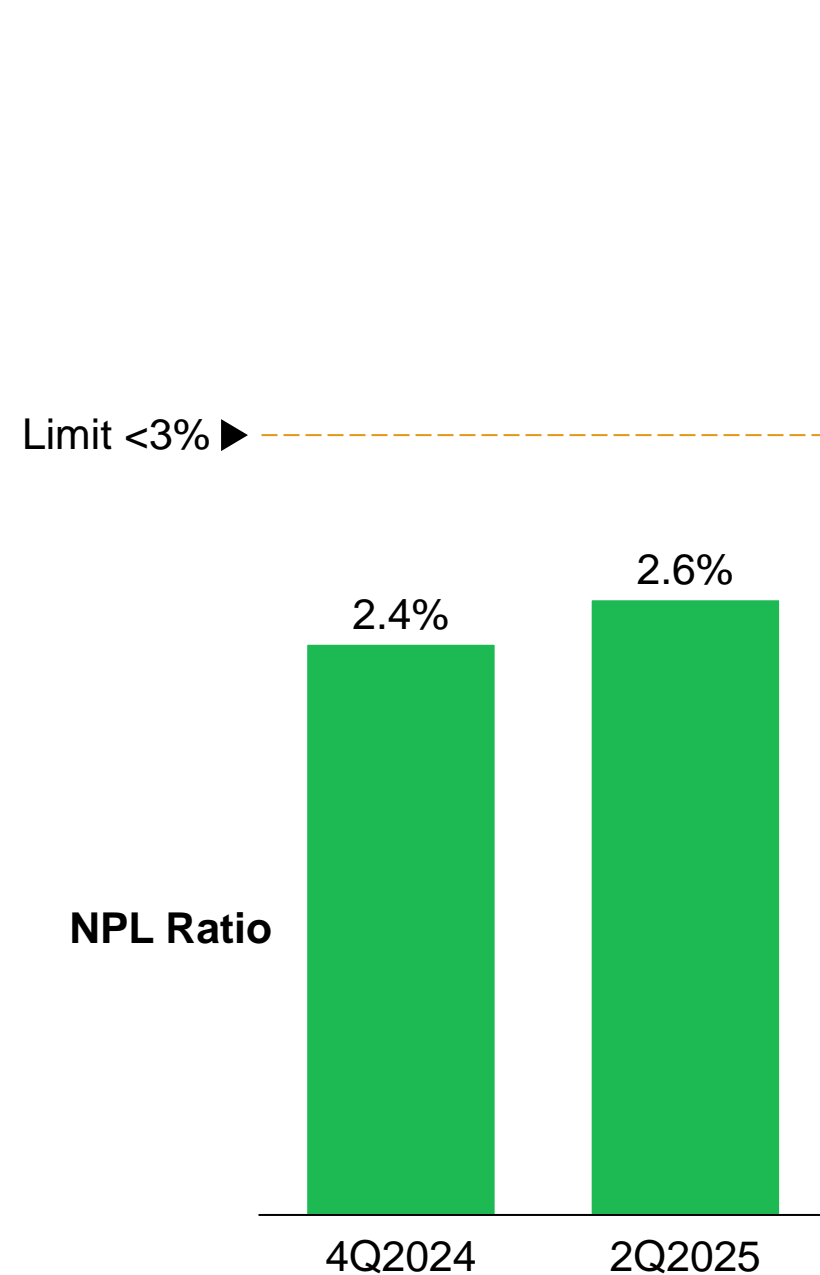
%



Strong bad debt recovery

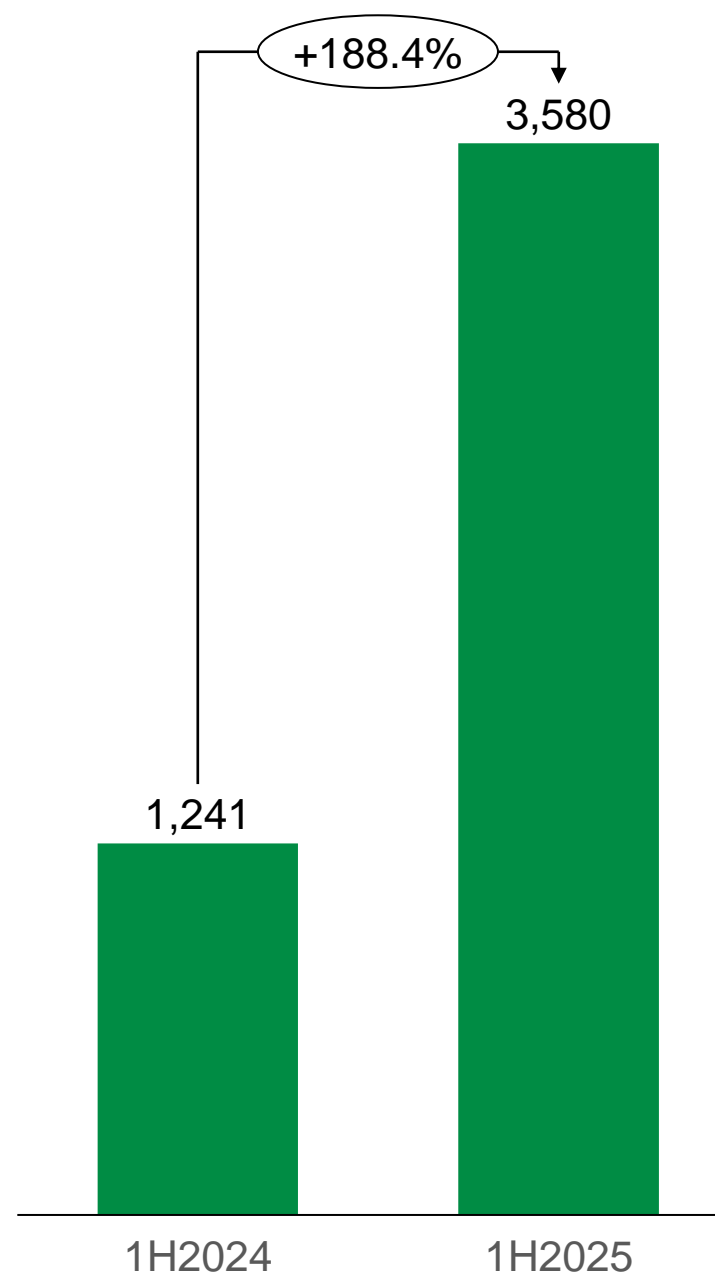
NPL ratio

%



Debt collection amount

VND billion, %



The codification of Resolution 42 into law

Legalization of
asset seizure rights

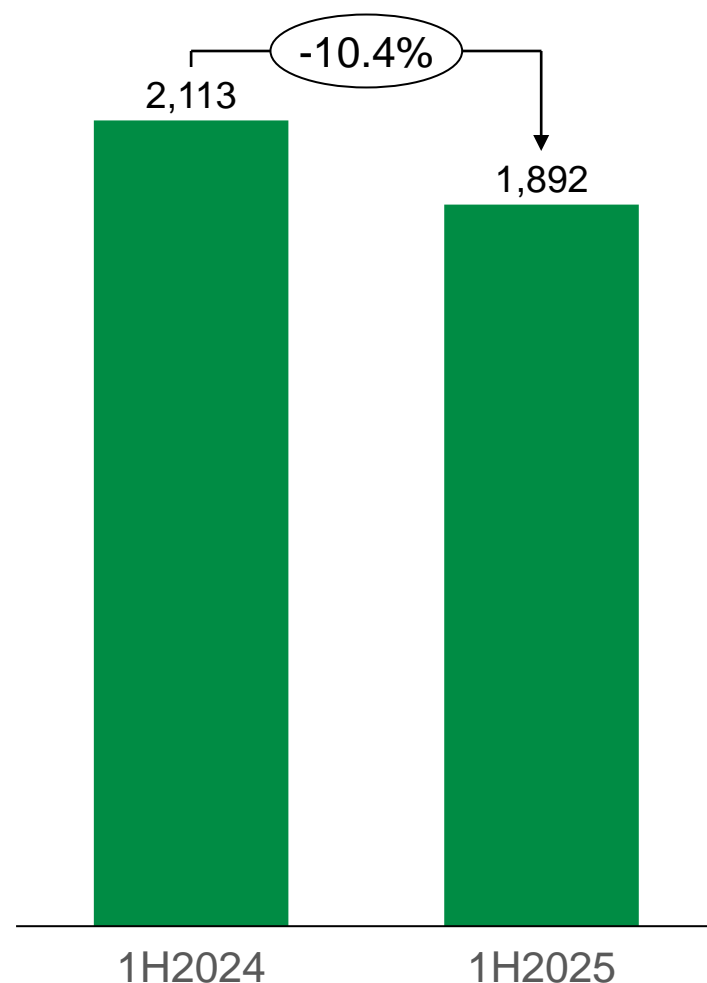
Involvement of local
authorities into
seizing process

Broader scope

Effectively from
Oct 2025

PBT

VND billion, %

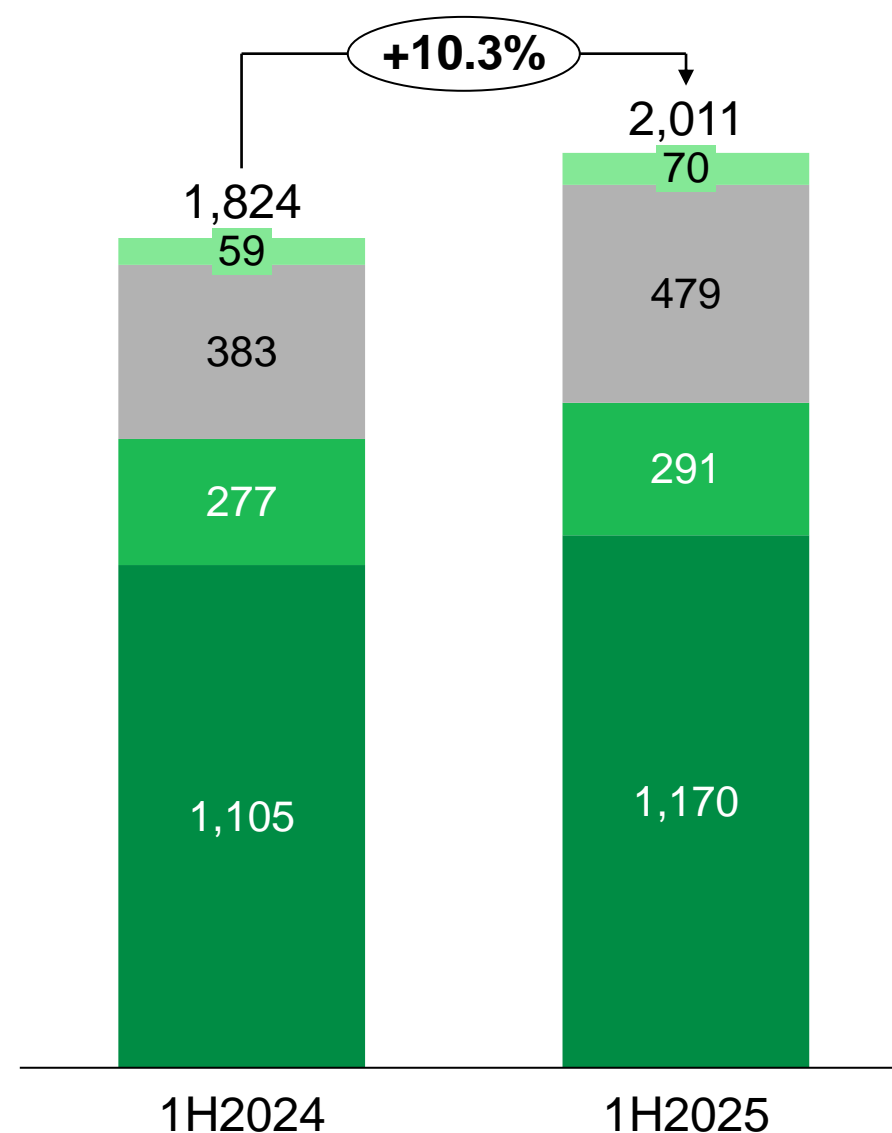


PBT declined slightly by 10.4% to VND 1,892 billion, reflecting the bank continued strategic investments in digital transformation and human resources, as well as higher credit provisioning.

OPEX

VND billion

Staff cost Management expense
Asset expense Others



17

New Branches/Sub-Branches in Q4/2024



50%

for technology investment

- Enhancing safety and security;
- Technology systems to support business growth, and optimizing operations.
- Strategic transformation Consulting



89%
Customer onboarding via online channel



96.2%
Transaction via digital channel in H1/2025



▲ 97% YoY
In digital transaction volume
▲ 107% YoY
in digital transaction value



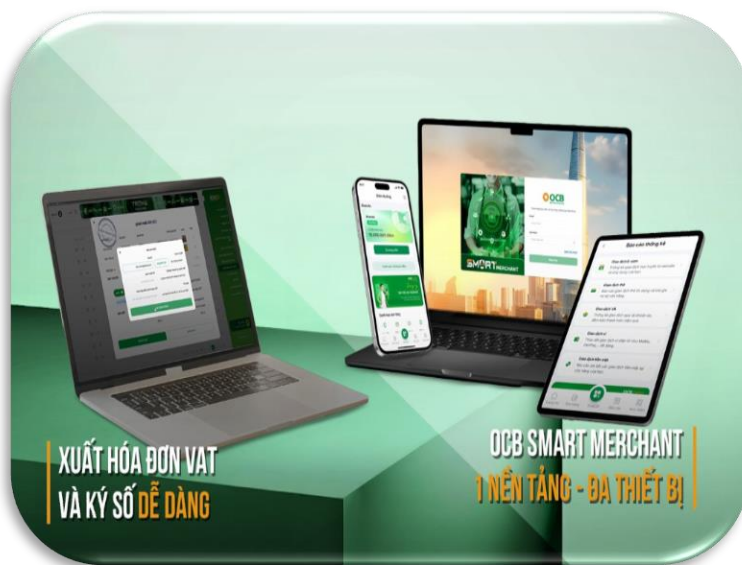
▲ 98% YoY
Deposit: CASA, PigG, Flexible Saving



▲ 148% YoY
Credit Limit Granted to customers



▲ 57.9% YoY
Open banking transaction volume/ month
▲ 184.8% YoY
Open banking transaction value/ month



OCB Smart Merchant
Tailored Solutions For Various Segments

GUIDANCE & STRATEGY

02

Metrics VND billion, %	2024A	2025F	Comments
Total assets	280,712	316,779 (+13%)	<ul style="list-style-type: none"> Delivering healthy scale growth, focusing on high-yield assets.
Total M1 Credit*	180,443	208,472 (+16%)	<ul style="list-style-type: none"> Above industry's average; focusing on Retail banking and SME banking.
Total M1 Deposit	192,413	218,842 (+14%)	<ul style="list-style-type: none"> Optimizing funding structure to support NIM.
NPL ratio (SBV)	2.38%	<3%	<ul style="list-style-type: none"> To be in compliance with regulations (<3%).
PBT	4,066	5,338 (+33%)	<ul style="list-style-type: none"> Healthy TOI growth thanks to robust credit expansion, improving NFI, FX trading, and bad debt recovery. Efficiency cost management and risk management.

(*) The credit growth is subjected to the SBV's quota

OCB

- Focus on resolving overdue debts, revised scoring model to prevent new NPLs
- Strengthen fee-based activities, focusing on Guarantees, Advisory Services, Account Management, FX and Banca.

RETAIL

- Adjusting real estate and manufacturing products
- Develop product/payment solution bundles

CORPORATE

- Actively implement Open API solutions and account management services to drive sustainable CASA growth and contribute to the expansion of deposit volume.
- Launch FX derivatives for CIB and SME customers
- Implement the SME credit program

Vision

Top 5 Private Joint Stock Commercial Banks (*)

Mission

Supporting the realization of the dreams and ambitions of consumers, entrepreneurs, and businesses in Vietnam, helping them achieve growth and aspirations as their expectations

Core value

Effort

Creativity

Responsibility

Customer-
centric

Collaboration
for mutual
development

Key Initiatives

Retail banking

SMEs banking

Transaction banking

Foundation

People

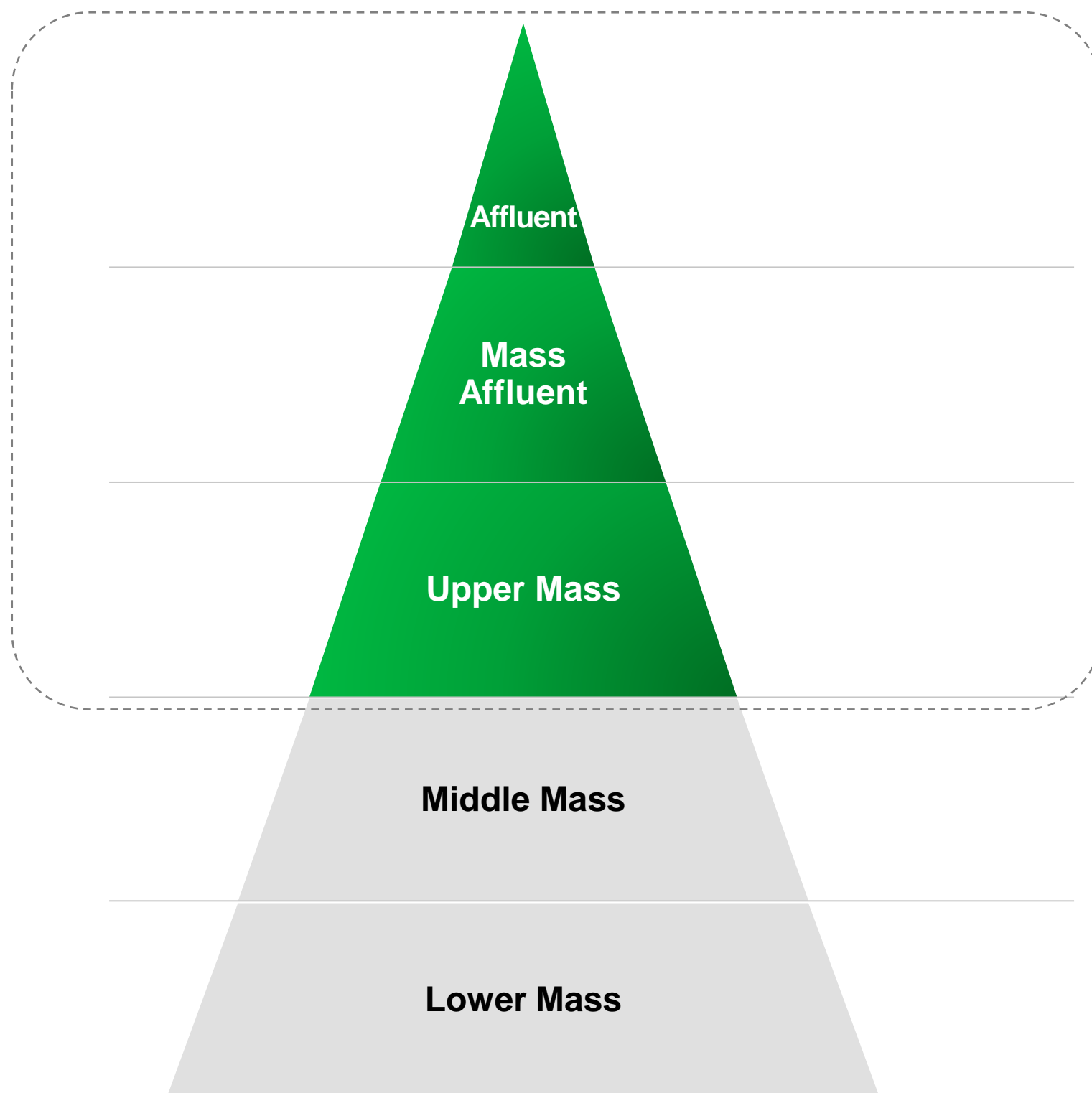
Risk management

OCB culture

Digital capabilities

(*) ROE, Digital, ESG

Retail banking segment focus



Product focus

Priority Banking

- Banking products
- Insurance, investments
- Privileges, exclusives

- Payments
- Loans
- Credit cards
- Insurance: health, life insurance
- Investments

- Payments
- Loans
- Credit cards
- Insurance: health, life insurance

- Basic banking products



Comprehensive strategic cooperation between OCB and OCBS

Customer base cross-selling

- ❑ OCB and OCBS refer customers to each other
- ❑ Linking OCB accounts with OCBS securities accounts
- ❑ Cross eKYC and account opening between OCB and OCBS

Investment banking services cooperation

- ❑ Debt capital markets
- ❑ Equity capital markets
- ❑ Corporate advisory

Connected collection and payment services

- ❑ OCB collects customers' top-up into securities accounts via Open API channels, at the counter, and through Omni App.
- ❑ Transferring money from securities accounts to customers' bank accounts via OCBS Invest App and at OCB counters.

Outstanding Projects for Customer Experience Enhancement



Green Service

- Applied from early 2024.
- Positioning OCB as Vietnam's pioneering green bank by streamlining operations through automation and customer experience enhancement with **a single standardized form.**



eKYC with chip-based ID verification via national population data

- Applied from mid 2024.
- Upgrading eKYC with **national database integration** to ensure **accurate ID verification, reduce TAT, enhance digital onboarding, and enable seamless delivery** of banking services.



Apple Pay and Google Wallet

- Launched from mid 2024.
- **Leading the Contactless Payment Trend.**



Digital Credit Card

- Launched in May 2025.
- Breakthrough with a **Comprehensive Digital Issuance Model.**



AI Chatbot

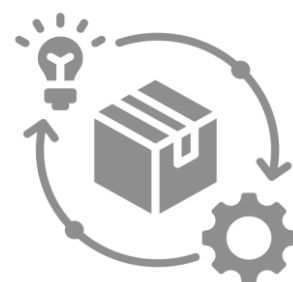
- Plan to start in Q3/2025.
- Integrated with the card core system, the **chatbot** provides **24/7 automated support** and transaction assistance.



Max Savings

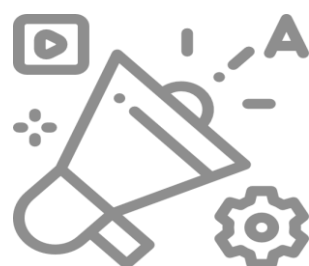
- Launched in early 2025
- Optimal Interest Savings, aimed to providing **flexible and high-yield savings solutions** for individual customers

Liobank Action Plan



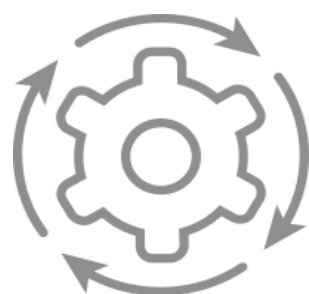
Product development

- Deploy **new top-in-class onboarding and payment features**: Onboarding via VNeID, Cash Withdraw by QR
- **Launch new products**: Term deposits, Cash loans, BNPL with merchant partners, Premium Cards, Insurance, 2nd debit card, Investments, and SME financing.
- Improve proprietary credit scoring models, allowing Liobank to **grant credit access to mass market**, including segment that has little-to-no credit history.



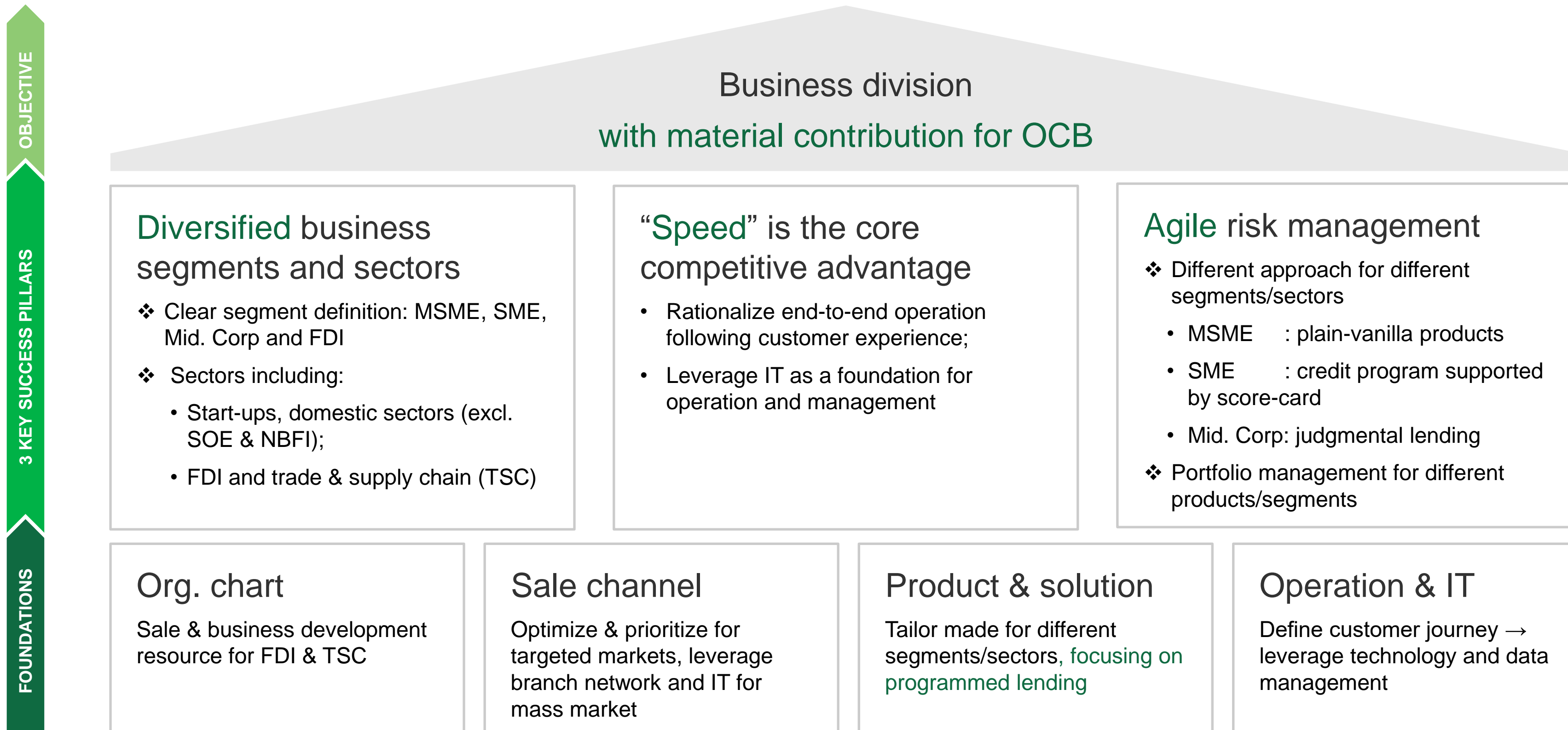
Marketing

- Cooperate with VISA and their partners to **scale VISA cards as VISA's New Digital Partner**
- Deploy Marketing channels with KOLs on social media, focusing on educating Liobank clients on **financial literacy and solutions**
- Issue attractive **cashback program** for Utilities & Metro customers.



Operations

- Deploy **top-in-class Customer Service** Level and programs with 5-Star Rating on App Stores
- Deploy the **AI LLM model** to grade Customer Service Quality, targeting a hybrid AI/agent model to enhance customer experience



VISION: Become the preferred financial partner for corporate client's sustainable growth

Banking innovation

START-UP

- Distinctive credit policies
- Comprehensive financial solutions
- Long-term partnership through key growth stages

- Established **Transaction Banking Department** in 2024.
- Providing a **full range of products and services** covering from traditional vanilla Trade (Letter of Credit, Collection etc.) to Supply Chain Finance, Structured Trade Finance and Bank Guarantees



01. Positioning and sustainability

Top banks in transaction banking with ESG-linked products and services

02. Target client segmentation

Small and medium enterprises (SMEs), FDI, customers being distributors or suppliers to MNC anchors, customers in agricultural industry supplying “green” products, manufacturers, importers and exporters in key economic sector

03. For Cash management

To promote e-channel, Open Banking and other complex cash optimization solutions

04. For Trade and Supply Chain

To commercialize Distributor Finance, Supply Chain Finance, Structured Trade Finance and other Working Capital optimization solutions in both Account Payables and Account Receivable side

05. Target markets

Vietnam and Asian corridors

THE LEADING GREEN BANK in VIETNAM

OCB's sustainable development journey – Campaign, partnership & products

OCB PIN HUNTER CAMPAIGN

Collection & Disposal of
Used Batteries at all
Branches/Offices
Nationwide



Used batteries collected
5,000 kg - responsibly
collected and safely treated



Participants
Nearly **10,000** customers



Green gifts
8,305 gifts were given out



STRATEGIC PARTNERSHIP



OCB collaborates with
Genesia Ventures to organize
the **'Banking Innovation for
Startups'** conference

OCB partners with **Best
Express** to develop an
inclusive financial ecosystem

GREEN PRODUCTS



OCB Smart Merchant
*Smart Business Management
Platform for Merchants*

**An cư vững vàng – Rinh quà
dễ dàng**
*Offering Highly Competitive
Home Loan Packages*



**TOP 500 LARGEST ENTERPRISES
IN SOUTHEAST ASIA**

Voted by Fortune



BEST SUSTAINABLE BANK

Voted by FinanceAsia



**FASTEST GROWING DIGITAL BANK
VIETNAM 2025**

Voted by Global Banking and Finance Review



**TOP 20 PRIVATE BANKS BY
BUDGET CONTRIBUTION IN VIETNAM**



**TOP 50 CORPORATE SUSTAINABILITY
AWARDS 2025**

Voted by Nhịp cầu Đầu tư Magazine



**VIETNAM ESG AWARDS
2024**

Voted by Dan Tri News

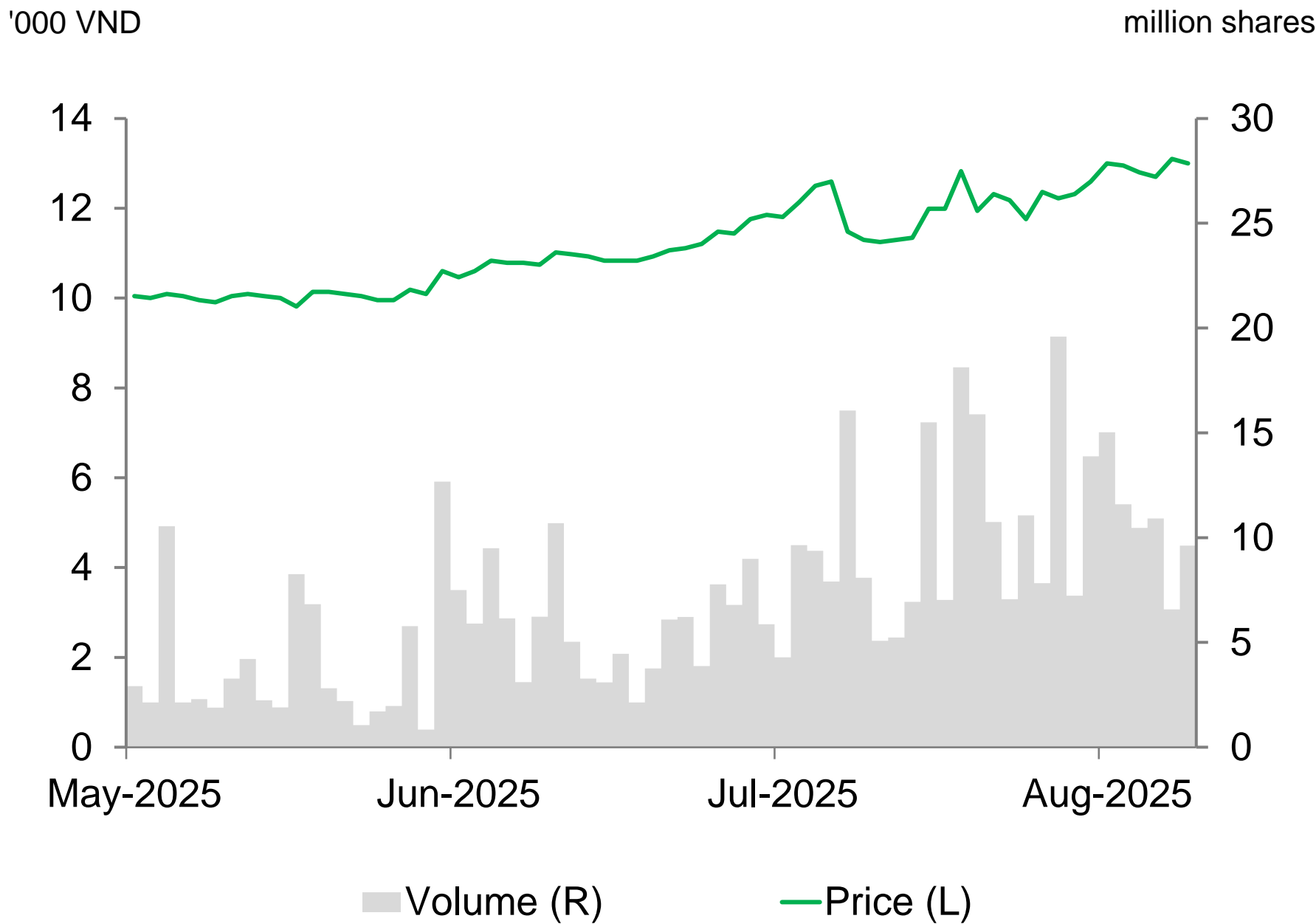
APPENDIX

03

Trading statistic (15 August 2025)

Closing price (VND)	13,000
3M Highest closing price (VND)	13,100
3M Lowest closing price (VND)	9,815
Outstanding shares (million shares)	2,663
3M Average trading volume (million shares)	9.83
Market cap (VND billion)	34,620
EPS (TTM) (VND)	1,130
Book value per share (VND)	12,435
P/E	11.51
P/B	1.05

Stock price in the last three months



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

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