

IR NEWS

2nd Quarter of 2025

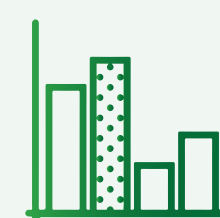


I. FINANCE INFORMATION

» PRIORITIZING SUSTAINABLE SCALE GROWTH; CASA KEEP ACCELERATE



Total Assets
309 VND billion
▲ 10.0% ytd



Total M1 Credit
195 VND billion
▲ 8.1% ytd



Total M1 Deposit
154 VND billion
▲ 8.1% ytd

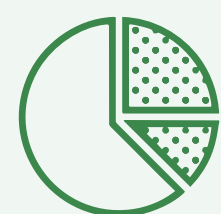


CASA ratio
15.7%
▲ 0.8% ytd

As of the end of Q2/2025, OCB's total assets reached VND 310 trillion, increasing by 10% from the beginning of the year (ytd). Credit growth achieved 8.1% ytd, bringing total M1 Credit to VND 195 trillion. This growth was primarily driven by OCB's sustainable corporate banking foundation, enabling the bank to support clients in capturing opportunities from the economic recovery through a diverse and flexible range of products. Credit expansion of OCB's focused segments also accelerated, with green financing and SMEs lending increasing by 12.1% ytd and 10.1% ytd respectively. Meanwhile, OCB is actively promoting its retail banking segment to offer comprehensive financial solutions, meeting the increasingly sophisticated needs of customer.

M1 Deposits reached VND 154 trillion, an increase of 8.1% ytd. Notably, CASA balance continues to growth, rising 14% ytd, which lifted the bank's CASA ratio by 80 bps to 15.7%. Besides, diversified mobilization structure enables OCB to optimize its funding cost and then deploy various preferential credit packages to preferential and targeted customer segments.

» STRONG CAR AND LIQUIDITY, FULLY COMPLIANT WITH ALL REGULATORY SAFETY RATIOS



NPL ratio (SBV)
2,6%
Compliant



LDR
71%
Compliant



ST-Fund for
MLT loans ratio
26%
Compliant



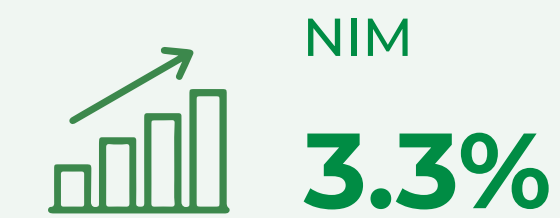
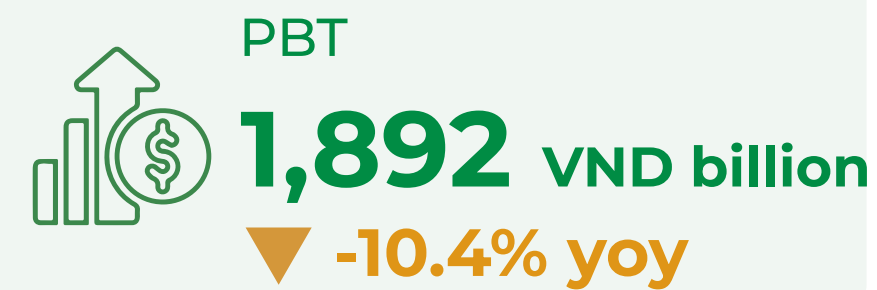
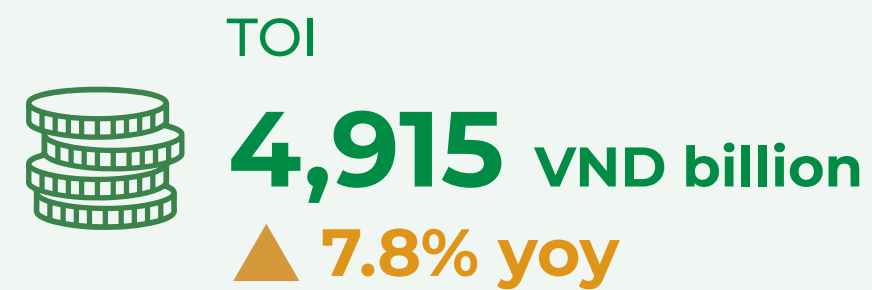
CAR
12,7%
Compliant

As of June 30, 2025, CAR stood at 12.7%, with the majority contributing Tier 1 capital, well above the minimum requirement of 8%. OCB continues to strengthen its asset quality and maintains rigorous controls over liquidity and operational risk management. The LDR recorded at 71%, significantly below the cap of 85%, providing ample room for OCB to expand further in the coming months.



I. FINANCE INFORMATION

» CORE BUSINESS KEEP GROWING, SUPPORT THE BANK'S OVERALL INCOME



OCB delivered strong growth in Q2/2025. TOI reached VND 2,642 billion, representing an increase of 16.2% QoQ (16.3% YoY). Profit before credit risk provisions amounted to VND 1,633 billion. In the current period, OCB raised credit provision expenses by 67.6% QoQ (51.3% YoY) driven by the expansion of its credit portfolio and a strategic aim to strengthen the bank's resilience against market volatility. As a result, PBT in Q2/2025 reached VND 999 billion, an increase of 11.9% QoQ (11.2% YoY). Accumulating for the first half of 2025, OCB reported a TOI of VND 4,915 billion (+7.8% YoY) and a PBT of VND 1,892 billion (-10.4% YoY).

» OCB SUSTAINABILITY JOURNEY



"Most Green and Sustainable Private-Sector Bank in Vietnam 2025"
by The Asian Banker

OCB has systematically integrated ESG into its operation across all levels, from strategic planning to day-to-day operations, with the goal of building a sustainable, responsible, and adaptable institution. The bank prioritizes financing for businesses having green development orientation and strong governance, while also promoting products that support the green economy and support the transition to sustainable energy. The green credit accounted for 11.4% of OCB's total loan in Q2/2025, significantly above the industry average of around 4.2%.



II. OPERATION INFORMATION

» OCB NAMED IN TOP 8 OF VIETNAM STRONGEST PRIVATE COMMERCIAL BANKING BRANDS



On April 22, 2025, at the announcement ceremony of "Top 30 Vietnamese Banking Brands 2024" organized by Mibrand Vietnam, OCB was honored to maintain its position in the Top 8 banking brands with the strongest brand health. This is the result of significant improvements in product strategy, digital transformation and brand communication throughout 2024. In particular, the "Willingness to pay high price" and "Usage level" indexes of customers for OCB both recorded impressive growth. Along with that, OCB was also named in 3 other award categories:

- Most investable banking brand
- Brand with the best service experience
- Bank with inspirational communication campaign for young people - the campaign "Tet leisurely with OCB".

» OCB HONORED AS REPRESENTATIVE BANK FOR TRANSPARENCY AND SOCIAL RESPONSIBILITY AT THE FIRST VIETNAM ESG FORUM



On April 23, 2025, OCB was recognized with the award for "Representative Bank for Transparency and Social Responsibility" at the Vietnam ESG Awards ceremony, held within the framework of the First Vietnam ESG Forum organized by Dan Tri Newspaper. The event convened nearly 300 guests, including ESG experts, business leaders, and reputable domestic and international organizations.

At the forum, OCB was highly praised for its effective ESG initiatives, green banking strategy, and a series of action programs, including:

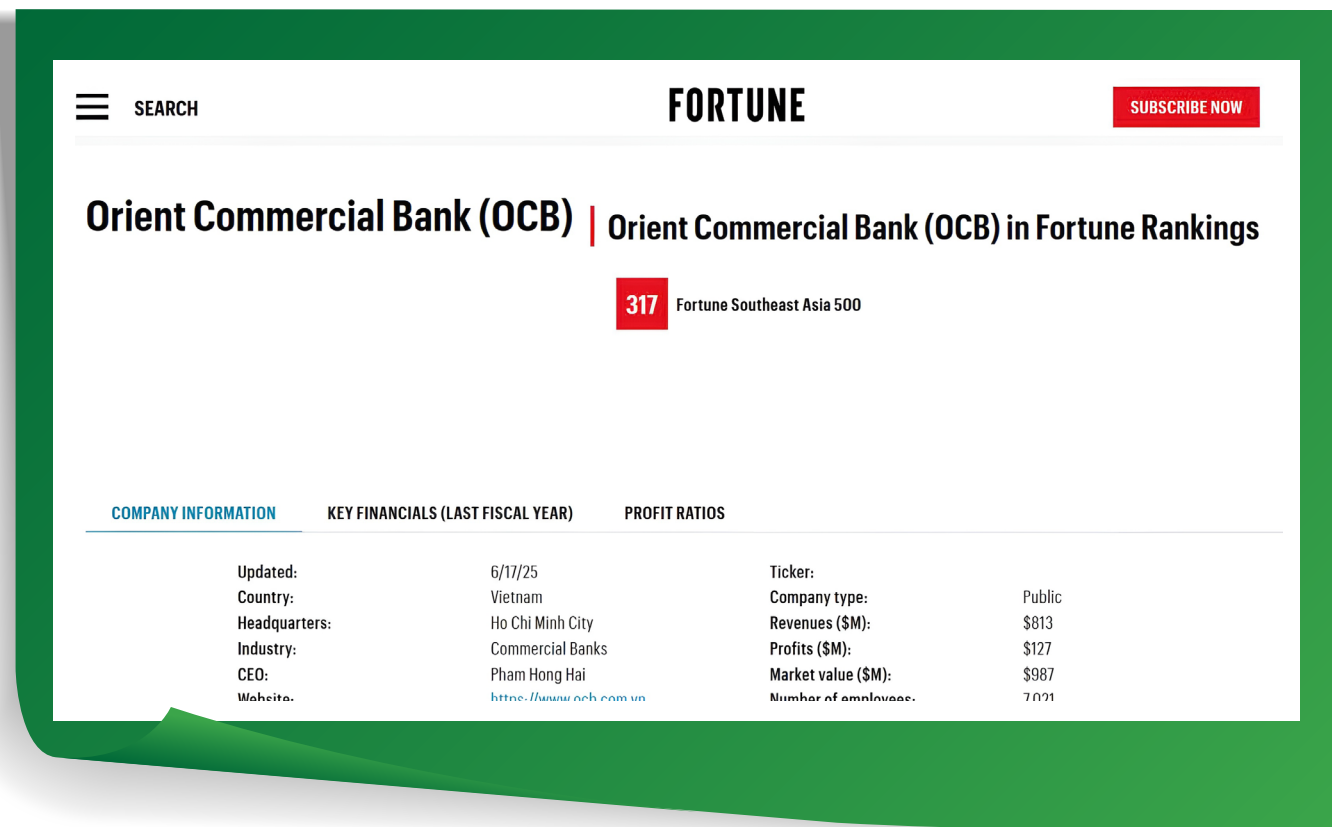
- Green credit outstanding balance increased by 30% in 2024, accounting for over 11% of the bank's total outstanding loans, while the industry average stood at 4.5%.
- The "OCB Pin Hunter: Recycle Old Batteries – Heal the Earth" campaign contributed to spreading the message of environmental protection.
- Significant investment in digitalization and Open Banking, aiming for transparency and sustainability in operations.



II. OPERATION INFORMATION



OCB ENTERS FORTUNE SEA 500 LIST OF SOUTHEAST ASIA'S LARGEST COMPANIES



In June 2025, OCB was proudly featured by Fortune Magazine in the Fortune Southeast Asia 500 list, ranking the 500 largest enterprises in Southeast Asia with minimum revenues exceeding 460 million USD. The ranking compiles companies from seven Southeast Asian countries, including Indonesia, Thailand, Malaysia, Singapore, Vietnam, the Philippines, and Cambodia.

Inclusion in the Fortune Southeast Asia 500 list serves as compelling evidence of OCB's robust financial capability and outstanding operational efficiency, simultaneously affirming its brand position both regionally and in the international market.



OCB WAS HONORED WITH THE “FASTEST GROWING DIGITAL BANK IN VIETNAM 2025” AWARD



In June 2025, OCB was honored in the category of "Fastest Growing Digital Bank in Vietnam 2025", as announced by Global Banking and Finance Review.

As one of the leading banks in digital transformation activities, OCB had established a solid foundation years prior, investing in a comprehensive and professional technology system. This strategic foresight enabled OCB to successfully meet all criteria and pass numerous selection rounds to achieve this prestigious award.



III. HIGHLIGHT EVENTS



OCB SIGNS COMPREHENSIVE STRATEGIC COOPERATION AGREEMENT WITH SECURETIES JOINT STOCK COMPANY

On May 28, 2025, OCB and OCBS signed a comprehensive strategic cooperation agreement, marking a significant milestone in enhancing customer experience and benefits.

Under this agreement, both parties will:

- Promote synchronized and modern digital products.
- Develop an integrated banking-securities digital wealth management (WealthTech) platform.
- Implement Investment Banking services, expanding product offerings and elevating service quality.

This collaboration will provide customers with access to a comprehensive, professional, and personalized financial ecosystem.

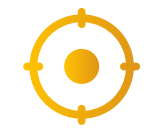
In the coming period, OCB and OCBS will continue to refine products, policies, and exclusive incentives, while building a transparent, secure, and efficient investment environment, thereby contributing to the development of Vietnam's financial market.



ESTABLISHMENT OF THE PRIORITY CUSTOMER CENTER – THE HALLMARK

OCB officially launched its first Priority Customer Center (HUB Priority) across its entire system on June 10, 2025. This marks a special milestone, initiating a new development phase in OCB's strategy for serving priority customers, an area where the bank is currently making significant investments.

Designed as a premium service model emphasizing privacy and personalization - offers an exclusive and sophisticated experience for affluent customers. The space at The Hallmark is not only luxurious and modern but also reflects OCB's long-term commitment to elevating service quality and accompanying customers on their comprehensive financial journey.



III. HIGHLIGHT EVENTS



OCB SMART MERCHANT SOLUTION MAKES A REMARKABLE MARK AT THE BANKING DIGITAL TRANSFORMATION EVENT



On May 29, 2025, the State Bank of Vietnam organized the "Banking Digital Transformation Event 2025" with the theme "Smart Digital Ecosystem in the New Era."

At the event, OCB introduced superior financial products tailored to the needs of various customer segments, such as OCB OMNI, the digital bank for young people Liobank, and especially the OCB Smart Merchant platform. This platform integrates all financial tools essential for business operations into a single interface, enabling businesses to manage centrally, thereby significantly saving time and costs on cash flow, order, and revenue management, with diverse payment methods including QR Code and Pay By Link.

Through this event, these digital products provided unique technological experiences for every visitor and demonstrated OCB's strong commitment to its digital transformation journey, delivering optimal benefits to customers.



OCB ELEVATES COOPERATION WITH VINACAPITAL



On April 3, 2025, OCB and VinaCapital signed an enhanced cooperation agreement aimed at OCB's priority customers with superior wealth management solutions offered by VinaCapital. This event is expected to serve as a stepping stone for an even more sustainable collaborative and linked relationship between the two entities in the future.

With the decision to elevate their relationship to a new level, OCB and VinaCapital will intensify their cooperation to deliver optimal value and comprehensive financial solutions to OCB's priority customers, especially as wealth management for the high-net-worth segment has become a dominant trend among financial institutions.



III. HIGHLIGHT EVENTS



OCB SUPPORTS THE MOVEMENT TO ELEMIMATE TEMPORARY AND DILAPIDATED HOUSES



On April 20, 2025, at the conference summarizing the program "Joining Hands to Eliminate Temporary and Dilapidated Houses," OCB was commended by the People's Committee and the Fatherland Front Committee of Ho Chi Minh City for demonstrating a high sense of social responsibility. OCB contributed to funding the construction and repair of 300 homes for impoverished and near-impoverished households. OCB contributed directly to improving housing for 75 disadvantaged households. This action continues the series of community-oriented activities that OCB has been implementing across the country.



OCB CEO ATTENDS “VIETNAM CREDIT CONFERENCE” EVENT



On May 8, at the annual financial conference organized by Moody's, senior analysts from Moody's, along with guest speakers from the State Bank of Vietnam, ADB, OCB, KOCHAM, CGIF, GGGI, and VIS Rating, were in attendance. Notably, OCB's representative, Mr. Pham Hong Hai – General Director, had the honor of being a speaker for the discussion session themed: "Vietnamese Banks: Navigating through rapid growth and global macroeconomic uncertainty".

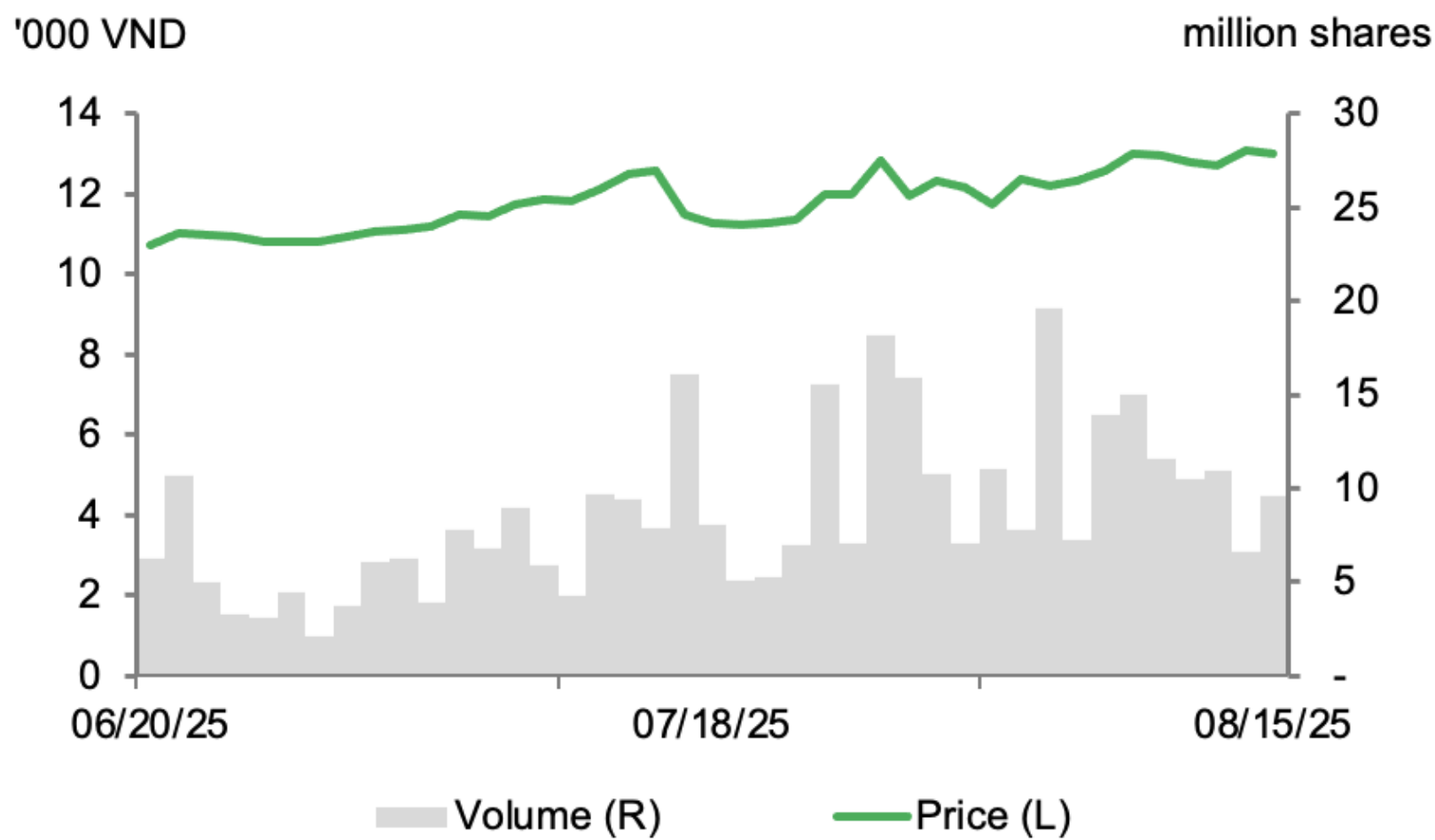
The conference featured profound insights into the current economic situation in Vietnam, as well as strategies for managing impending market risks. The discussions aimed to leverage opportunities and enhance the development potential of enterprises.



IV. STOCK INFORMATION



STOCK PERFORMANCE IN THE LATEST 3 MONTHS



TRADING STATISTICS* (AUGUST 15 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

*8% dilution adjustment due to stock bonus issuance (Ex-right date: August 8 2025)

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