



SUSTAINABILITY
REPORT
2024



Embracing Changes
Driving Green
Transformation

SUSTAINABILITY REPORT



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LIST OF ABBREVIATIONS

AGM	Annual General Meeting
ALCO	Asset-liability Committee
AML	Anti-money laundering
BCP	Business Continuity Plan
BOD	Board of Director
BOM	Board of Management
BUs	Business Units
NAC	Network Access Control
CAR	Capital adequacy ratio
CEO	Chief Executive Officer
CITES	Convention on International Trade in Endangered Species of Wild Fauna and Flora
CPF	Counter-Proliferation Financing
CSAT	Customer Satisfaction Score
CSR	Corporate Social Responsibility
CTF	Counter-Terrorist Financing
CXI	Customer Experience Index
DEG	Deutsche Investitions- und Entwicklungsgesellschaft
DEI	Diversity, Equity, and Inclusion
DLP	Data Loss Prevention
DRP	Disaster Recovery Plans
EDGE	Excellence in Design for Greater Efficiencies
E&S	Environmental and Social
ESG	Environment, Social & Governance
EVP	Employee Value Proposition
EVN	Vietnam Electricity
FATCA	Foreign Account Tax Compliance Act
GHGP	Greenhouse Gas Protocol
GHG	Greenhouse gas
GMS	General Meeting of Shareholders
GRI	Global Reporting Initiative
GSSB	Global Sustainability Standards Board
HOSE	Ho Chi Minh Stock Exchange
ICEC	ICAO Carbon Emissions Calculator

IDG	International Data Group
IFC	International Finance Corporation
IFRS	International Financial Reporting Standards
ILAAP	Internal Liquidity Adequacy Assessment Process
IMA	Internal Models Approach
KPI	Key Performance Indicators
KRI	Key Risk Indicators
LCR	Liquidity Coverage Ratio
LDC	Loss Data Collection
LEED	Leadership in Energy and Environmental Design
LLC	Loan loss coverage
MSME	Micro, Small and Medium Enterprises
NSFR	Net Stable Fund Ratio
Open API	Open Application Programming Interface
RCSA	Risk and Control Self-Assessment
RDF II	Rural Development Finance II Project
RHC	Risk Handling Committee
RMC	Risk Management Committee
ROE	Return on Equity
SAC	Strategic Alliance Committee
SHE	Safety – Health – Environment
SBV	State Bank of Vietnam
SDGs	Sustainable Development Goals
SME	Small and medium-sized enterprises
SSC	State Securities Commission of Vietnam
UNEP FI	United Nations Environment Programme Finance Initiative
VCCI	Vietnam Chamber of Commerce and Industry
VNBA	Vietnam Banks Association
VnSAT	Vietnam Sustainable Agriculture Transformation Project
WBCSD	World Business Council for Sustainable Development
WSME	Women small and medium-sized enterprises
WRI	World Resources Institute



OVERVIEW OF THE SUSTAINABILITY REPORT

1. General introduction

The 2024 Sustainability Report has been developed by OCB to share our journey in implementing the Sustainable Development Strategy. This report provides updates on key activities and initiatives carried out in 2024, highlighting the strategic steps OCB is taking to generate sustainable value and profit for our shareholders, partners, and customers. It also outlines our future development plans in alignment with the Vietnamese Government's goal of achieving Net Zero emissions by 2050. Through this report, OCB aims to demonstrate our strong commitment and continuous efforts toward becoming one of the top 5 most efficient and ESG-driven private joint-stock commercial banks in Vietnam - operating in a safe, transparent manner and creating long-term value for our shareholders, customers, and society.

2. Basis of reporting

This report has been prepared in strict compliance with the disclosure requirements outlined in Circular No. 96/2020/TT-BTC. It also references the Global Reporting Initiative (GRI) Standards, issued by the Global Sustainability Standards Board (GSSB) in 2016 and updated in 2021.

OCB believes that our efforts to manage impacts across Environmental, Social, and Governance (ESG) dimensions will continue to contribute to the achievement of the United Nations' 17 Sustainable Development Goals (SDGs). Accordingly, the Bank has aligned the report's content with these goals and presented them clearly under each material sustainability issue across the three core pillars: Environment, Social, and Governance.

3. Reporting scope and cycle

- **Reporting cycle:** Annual
- **Reporting period:** The 2024 Sustainability Report covers the fiscal year from January 1, 2024, to December 31, 2024.
- **Data and reporting scope:** All information disclosed in this report is based on actual data collected from OCB's operations, including the Head Office and all branches and transaction offices. Any exceptions or specific cases related to the reporting scope are clearly noted in the relevant sections of the report.

4. Contact information

OCB welcomes all feedback and suggestions to help enhance the Bank's sustainability efforts. For any questions or comments, please contact us via:

✉ Email: sustainability@ocb.com.vn

📍 Address: The Hallmark Building, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City

🌐 Website: www.ocb.com.vn

Message FROM THE CHAIRMAN

Dear Valued Shareholders, Investors, Customers, Partners, and all OCB Employees,

On behalf of Orient Commercial Joint Stock Bank (OCB), I would like to express my sincere and heartfelt gratitude to our shareholders, investors, partners, customers, and all employees for your continued trust, support, and companionship in OCB's development strategies and business objectives over the past year.

In 2024, Vietnam's economy showed encouraging signs of recovery and growth. GDP expanded by 7.09%, reflecting a strong rebound after a challenging period. Exports continued to play a key role, growing by 14.3% year-on-year. Foreign direct investment (FDI) increased by 9.4% compared to the previous year, becoming a major driver of economic development.

However, alongside this positive momentum, the country also faced significant challenges, including complex geopolitical tensions, rising domestic inflation, and macroeconomic shifts. Climate change and extreme weather events have further amplified environmental pressures, impacting both economic performance and quality of life. This underscores the urgent need for all nations, including Vietnam, to prioritize sustainability practices.

At OCB, we view this context not only as a challenge but also as an opportunity to transform. As a financial institution, we play a vital role in driving the green, low-carbon, and sustainable economic transition through capital mobilization and allocation. OCB has taken a pioneering step by developing and steadfastly implementing our Sustainable Development Strategy. We believe this is a practical way to contribute to Vietnam's national goals, while also ensuring the Bank's sustainable future through early compliance with both domestic and international standards.

Thanks to our unwavering commitment to sustainability, OCB achieved impressive business results in 2024, laying a solid foundation for long-term growth:

- Total assets reached VND 281 trillion
- Credit growth nearly 20%, outperforming the sector average of 15.08%
- Market 1 deposits reached VND 192,413 trillion, up 14.5% year-to-date
- Core business operations continued to thrive, with net interest income increasing by VND 1,841 billion

With a vision to become one of the Top 5 most efficient and ESG-driven private commercial banks in Vietnam, OCB is focused on developing a high-quality workforce, investing in advanced technology, expanding operational scale, and strengthening risk management. These efforts will create momentum for sustainable development and help us fulfill our business targets for 2025.

Looking ahead, OCB will prioritize climate-related issues and integrate ESG governance into our core business operations. Our aim is to create long-term value alongside our customers and partners, contributing to Vietnam's national goal of Net Zero by 2050. We firmly believe that with enduring collaboration between stakeholders and OCB, we can deliver on our sustainability commitments, accelerate the country's green and inclusive growth journey, and improve lives—both now and for future generations.

Once again, on behalf of the Board of Directors, I would like to extend my sincere thanks to our shareholders, customers, partners, and all OCB employees for your trust and continued support. With the guidance of our experienced leadership team, the support of our stakeholders, and the dedication of over 7,000 employees, I am confident that OCB will achieve even greater success in the years to come, delivering lasting value to shareholders, the community, and society.

Thank you, and I wish you all good health, happiness, and continued success.

Sincerely,

CHAIRMAN OF THE BOARD OF DIRECTORS



TRỊNH VĂN TUẤN

INTRODUCTION TO ORIENT COMMERCIAL JOINT STOCK BANK

ABOUT ORIENT COMMERCIAL JOINT STOCK BANK

Full name in Vietnamese	NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG
Full name in English	Orient Commercial Joint Stock Bank
Abbreviated name	Ngân hàng Phương Đông or OCB
Stock Code	OCB
Legal Form and Ownership	Joint Stock Commercial Bank
Enterprise Registration Certificate	No. 0300852005, initially issued by the Ho Chi Minh City Department of Planning and Investment on May 10, 1996, and amended for the 39th time on December 8, 2023
Operating License	No. 0061/NH-GP issued by the State Bank of Vietnam on April 13, 1996
Charter Capital	VND 24,657,891,520.000 (As of December 31, 2024)
Owner's Equity	VND 31.671.045.433.324 (As of December 31, 2024)
Head Office	The Hallmark Building, No. 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City
Hotline	1900 1846
Website	http://www.ocb.com.vn
Industry Association Membership	OCB is an official member of the Vietnam Banks Association

OCB'S SUBSIDIARIES

Corporate name	Công ty TNHH MTV Chuyển tiền Quốc tế Ngân hàng Thương mại Phương Đông
Legal Form and Ownership	Single-member Limited Liability Company
Enterprise Registration Certificate	No. 0314327542, issued by the Ho Chi Minh City Department of Planning and Investment on April 3, 2017
Current Charter Capital	VND 25 billion
Head Office	3rd Floor, No. 135 Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City, Vietnam
OCB's Ownership Percentage	100%
Business Lines	Foreign currency receipt and payment services

PRODUCTS AND SERVICES

- Capital Mobilization Services
- Lending Services
- International Payment Services
- Import and Export Financing Services
- Account-based Payment Services
- Card Services
- OCB OMNI digital banking services
- Domestic and international fast money transfer services
- Remittance payment services
- Foreign currency trading services
- Other banking services within OCB's licensed scope of operations

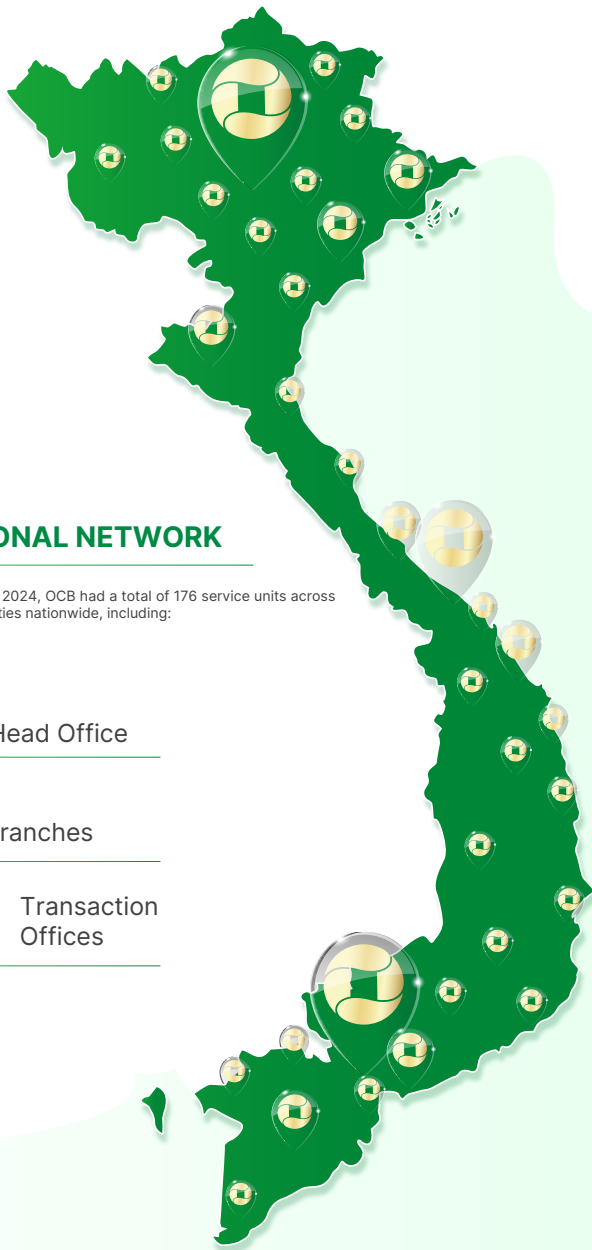
OPERATIONAL NETWORK

As of December 31, 2024, OCB had a total of 176 service units across 48 provinces and cities nationwide, including:

01 Head Office

62 Branches

113 Transaction Offices



VISION AND MISSION

CORE VALUES

VISION

To become one of the top 5 private commercial joint stock banks in Vietnam in terms of operational efficiency and ESG excellence.



MISSION

Supporting the realization of the dreams and ambitions of customers, entrepreneurs and businesses in Vietnam, helping them achieve the growth and ambition as expected.



CORE VALUES



CUSTOMER-CENTRIC

- We listen, value and empathize with our customers.
- We prioritize to fulfill our customers' needs.
- We commit to deliver best solutions and products for our customers.



STRIVING

- We focus and put forth our best.
- We are proactive and agile.
- We are resilient in the face of challenges.



INNOVATIVE

- We challenge the status quo and aim for new achievements.
- We look for smarter and more effective methods and solutions.
- We seek opportunities, plan ahead and embrace change.



RESPONSIBLE

- We act with professionalism and integrity.
- We are decisive and take responsibility for our actions.
- We deliver on our commitments and aim towards sustainable, long-term value creation.



TEAMWORK

- We behave respectfully and adopt a win-win mindset.
- We collaborate and support one another.
- We communicate openly, transparently and constructively.



CHAPTER

01

OVERVIEW OF SUSTAINABLE DEVELOPMENT AT OCB

- 1.1. SUSTAINABLE DEVELOPMENT STRATEGY
- 1.2. THE JOURNEY OF SUSTAINABLE DEVELOPMENT
- 1.3. KEY AWARDS AND RECOGNITIONS
- 1.4. MATERIAL TOPICS
- 1.5. STAKEHOLDER ENGAGEMENT

➤ SUSTAINABLE DEVELOPMENT STRATEGY

① Sustainable Development Strategy

The global economy is entering a new phase following President Trump's re-election, accompanied by strong commitments to boost U.S. economic growth and aggressive tax policies - raising concerns about a potential "Trade War 2.0" in 2025. Domestically, the banking sector continues to face persistent pressure from non-performing loans amid economic fluctuations and a slow recovery in the real estate market. 2025 is expected to be a year of significant challenges. Amid these dynamics, OCB remains confident in Vietnam's transformation and is determined to seize emerging opportunities. The Bank reaffirms commitments to sustainable development, striving to balance business growth with meaningful contributions to the country's environmental and social goals. OCB aims to become one of the Top 5 most efficient private commercial joint stock banks in Vietnam with strong ESG performance.

In 2025, OCB's strategy will center on developing products and services tailored to each customer segment, while accelerating the implementation of a comprehensive ESG framework. The Bank targets green credit to account for over 11% of total loan portfolio by year-end. Alongside efforts to enhance economic value, OCB will continue initiatives to conserve natural resources, build a more inclusive society, and apply effective governance practices. Each step will be purposefully aligned with OCB's long-term vision for sustainable development.

STRATEGY 2025-2027, VISION TO 2030



(*) ROE, Digital Banking, ESG



OCB is firmly committed to our sustainable development journey, integrating sustainability principles into all aspects of business operations, governance, and day-to-day activities. This commitment is reflected in four key pillars:

- Governance aligned with best practices and global standards, ensuring transparency, accountability, and ethical conduct across all banking activities.
- Stable and sustainable growth through effective business performance, delivering economic value to the nation, institutions, shareholders, and customers.
- Positive environmental impact by conserving natural resources, mitigating climate change, and supporting the green transformation of the economy.
- Contributing to a modern and civilized society by offering high-value, customer-centric products and services, and by actively engaging in community and social initiatives.

② Objective

2025 Strengthen the sustainable development governance model

Pursue the journey of sustainable business development

- Strengthen the governance model in alignment with national and international standards and best practices on sustainable development.

2027 Pioneer in sustainability

Top 5 private commercial joint stock bank in terms of sustainability

- Operate in alignment with the Principles for Responsible Banking under the United Nations Environment Programme Finance Initiative (UNEP FI).
- Become a leading bank in independent assessments on organizational health, workplace environment, digital maturity, customer experience, and environmental & social (E&S) responsibilities.

2050 NET ZERO

Partnering with the Government and regulatory authorities to achieve the Net Zero Emissions by 2050

- Within OCB: Implement initiatives to reduce resource consumption, save energy, and minimize emissions that impact the environment.
- Partners and customers: Develop products, services, and policy frameworks that contribute to climate change mitigation and promote the use of renewable energy.
- Society: Actively participate in and implement environmental and social improvement programs, including efforts to expand green spaces.

3 Key Actions for 2025

Building on the achievements of 2024, OCB has set forth strategic priorities for 2025 aimed at enhancing the Bank's position and driving sustainable development.



Enhancing position and operational efficiency

- Strive to position OCB among the Top 5 private commercial joint stock banks in Vietnam in terms of ROE and ESG performance, ensuring both sustainability and efficiency.

Optimizing governance and operations with a customer-centric approach

- Strengthen risk management capabilities and streamline operations, embedding the "customer-centric" approach in every business decision.
- Develop a robust data analytics and data-driven decision-making system to improve governance quality and business performance.

Reinforcing risk management and compliance for sustainable growth

- Refine the risk governance framework, strengthen internal controls, and build proactive risk prevention capabilities.
- Regularly reassess risk appetite by sector, optimize the credit portfolio based on TOI/RWA metrics, and prioritize high-efficiency short-term lending.

Developing a high-quality workforce for sustainable competitive advantage

- Attract, train, and retain talent through competitive compensation policies, attractive benefits, and a professional working environment.
- Standardize the KPI system aligned with the new development strategy to ensure cohesion between individual goals and the Bank's overall objectives.

Clear customer segmentation strategy with demand-oriented products and services

- Develop an in-depth customer segmentation strategy to create tailor-made financial products, solutions, and sales programs that meet the diverse needs of each customer group.
- Enhance customer experience and increase engagement through personalized services and lifecycle-based customer care.

Accelerating digital transformation and technological integration

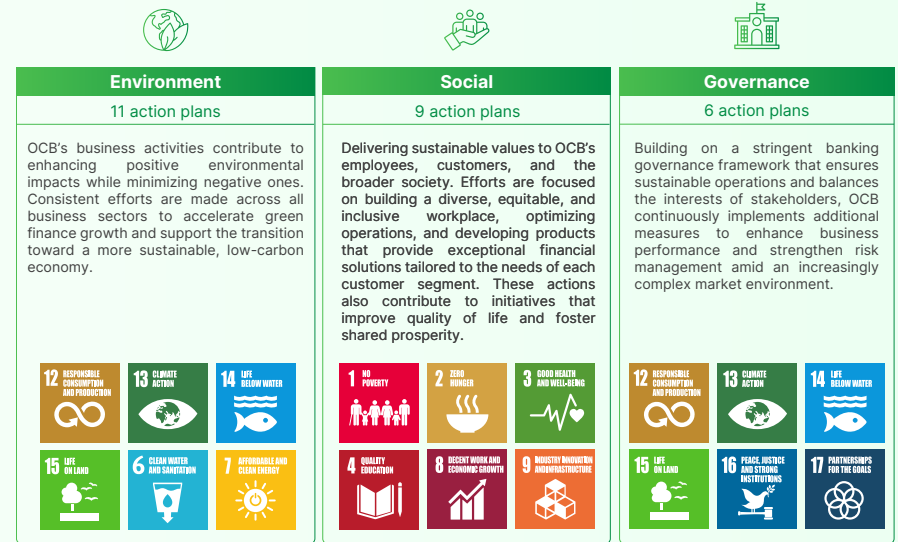
- Continue strong investments in digital transformation, improve data analytics capabilities, and apply technology to operational processes to optimize performance, control costs, and enhance customer experience.
- Develop digital business models and expand the digital financial ecosystem to stay ahead of market trends.

ESG

- Continue to refine the ESG governance framework in line with best practices and standards.
- Finalize policy frameworks and promote the development of green finance and inclusive financial products that provide practical value to customers.
- Improve operational efficiency to enhance positive impacts while minimizing negative environmental and social impacts in the Bank's operations.
- Intensify the implementation of programs that contribute positively to the community and society.

4 Commitment to comprehensively advancing the 17 UN SDGs

OCB believes that our sustainable values created not only spread within localities or countries where we operate but also contribute to the UN SDGs. Therefore, we have comprehensively integrated principles of the 17 UN SDGs into OCB's direction, strategy, and development goals, aiming to build a green, sustainable, and prosperous growth journey for the Bank.



Key Milestones in Sustainable Development in 2024



ENVIRONMENT

Green Credit



Over
VND 19,000
billion

in outstanding green credit balance



11%

Ratio of green credit balance to total outstanding loans
▲ (a 30% increase in green credit balance compared to 2023)

Enhanced Resource Management Efficiency



80%
of ink cartridges

used at the Head Office from recycled sources



More than
20,000
plastic bottles

▼ eliminated from meetings at the Head Office

Water Conservation



Reduced 2,054 m³

▼ of water consumption compared to 2023

Biodiversity



Over 1,000 trees

contributed by OCB employees through the "Clean House, Plant Trees" Program

Key Milestones in Sustainable Development in 2024

ECONOMIC AND SOCIAL

Economic Contribution



Total Market 1 Outstanding Debt

VND 180,443 billion

▲ up 19.6% compared to 2023 ¹



Total Market 1 Mobilization

VND 192,413 billion

▲ up 14.5% compared to 2023 ²



VND

1,183 billion

in taxes paid

Financial Inclusion



OVER VND 12,000 billion

in outstanding loans for SMEs
▲ up more than 50% compared to 2023



OVER VND 3,000 billion

disbursed to women-owned SMEs (WSMEs)



OVER VND 4,200 billion

in outstanding loans for agriculture, forestry, and fisheries sectors ensuring food security
▲ up more than 70% compared to 2023

Diversity, Equity, and Inclusion (DEI)



Female employees account for **55%** of total workforce

Human Capital Investment and Development



7,021

Total employees ³



255,062

Total training hours delivered



37 hours

Average training hours per employee
▲ up over 30% compared to 2023

Creating a Happy and Productive Workplace



6,246

employees received annual health check support



100%

of eligible employees received maternity benefits



Nearly 25%

increase in budget for health check-ups and health insurance for employees



Overall customer satisfaction (CSAT) with OCB staff

99.33%



Overall employee engagement score

4.02

ranked in the top quartile among banks in Southeast Asia

Building a Sustainable Community



Nearly VND 30 billion

spent on community development activities



700 students

attended financial and banking knowledge sessions for young workforce groups
▲ up 40% compared to 2023

¹ Total Market 1 Outstanding Debt includes Customer loans; Corporate bonds; and Debt purchases.

² Total Market 1 Mobilization includes Customer deposits; Securities (GTCG); and Sponsored capital - entrusted funds

³ Data as of December 31, 2024

Key Milestones in Sustainable Development in 2024

GOVERNANCE

Responsible Investment



100% of credit proposals required

are assessed and managed in accordance with OCB's Environmental & Social Risk Management (ESRM) Policy

Responsible Procurement



100%

of procurement activities are conducted fairly and transparently in accordance with OCB's Procurement Policy



100%

of required suppliers are evaluated based on E&S criteria

Anti-Corruption and Anti-Money Laundering (AML)



No incidents

related to corruption reported



6,538 employees

completed AML and FATCA training
▲ up 133% compared to 2023

Information Security and Data Privacy



No incidents

or complaints related to customer data breaches reported

Full compliance

with ISO 27001:2022 certification (2018–2027) for information security management, PCI DSS (2019–2025) and PCI PIN DSS (2021–2025) for card payment security

Gender Diversity in Boards and Senior Management



11% of Board of Directors members are female

67% of Supervisory Board members are female

33% of Executive Board members are female

THE JOURNEY OF SUSTAINABLE DEVELOPMENT

10/6/1996

- Established Orient Commercial Joint Stock Bank (OCB)

2007

- Formed strategic partnership with BNP

2008

- Implemented T24 core banking system

2012

- Issued ESRM Policy with consultation from the International Finance Corporation (IFC)



2013

- Launched self-restructuring plan for the 2012–2015 period
- Introduced new brand identity and launched the “For a Green Future” campaign



2014

- Developed international-standard risk management model with support from KPMG



2015

- Initiated Basel II project with consulting support from DBS



2017

- Became the first bank in Vietnam to complete Basel II implementation, meeting international risk management standards

2018

- Launched OCB OMNI – the first omnichannel banking platform in Vietnam
- Achieved ISO 27001:2013 certification for information security management from BSI

2020

- Welcomed Aozora Bank (Japan) as a strategic investor – a significant milestone in OCB's growth and sustainability journey
- Launched rooftop solar financing products for MSMEs and SMEs

2019

- Signed a strategic cooperation agreement with IFC
- Issued official ESRM Policy

2021

- Listed on the Ho Chi Minh City Stock Exchange (HOSE)
- Expanded rooftop solar financing for corporate clients

2022

- Top 50 Sustainable Businesses
- Launched the Unlock Dream Home – an online mortgage platform
- Signed a partnership with Darwinbox (a HRMS provider) to digitalize OCB's recruitment process
- Partnered with Forbes Women's Summit 2022, themed “Women Rising – Women Changing the World”

2023

- Became the first bank in Vietnam to implement and adopt advanced capital management platforms under Basel II and Basel III liquidity risk management standards
- Initiated IFRS-compliant financial reporting project with advisory support from KPMG
- Launched new-generation digital bank – Liobank
- Issued environmental risk management regulation for credit activities involving investment projects at OCB



2024

- Signed a strategic cooperation agreement with IFC, reinforcing the goal of becoming a pioneering Green Bank in Vietnam
- Published the first independent Sustainability Report
- Completed the upgrade of the Environmental and Social Risk Management System (ESMS) in credit operations
- Launched tailored lending products for startups
- Introduced special loan policy for Green Apartments
- Released OMNI 4.0 platform



KEY AWARDS AND RECOGNITIONS



**TOP 50 SUSTAINABLE BUSINESSES
(CSA RANKING) – AWARD: "ESG LEADERSHIP SPIRIT"**
Nhip Cau Dau Tu Magazine



**SUSTAINABILITY REPORTING
PROGRESS AWARD**
at the 2024 Listed Companies Conference



TOP 25 LEADING LISTED BRANDS
Forbes Vietnam



**GREEN AND SUSTAINABLE PRIVATE BANK
OF THE YEAR IN VIETNAM**
The Asian Banker



**PROUDLY HONORED
AS A NATIONAL BRAND**
Ministry of Industry and Trade



**TOP 100
SUSTAINABLE BUSINESSES**
(Top 100 CSI) – VCCI



EMPLOYER CHOICE 2024
TOP 07 MOST FAVORITE EMPLOYERS
in the Banking & Finance Sector
TOP 38 MOST FAVORITE EMPLOYERS
among Large Enterprises



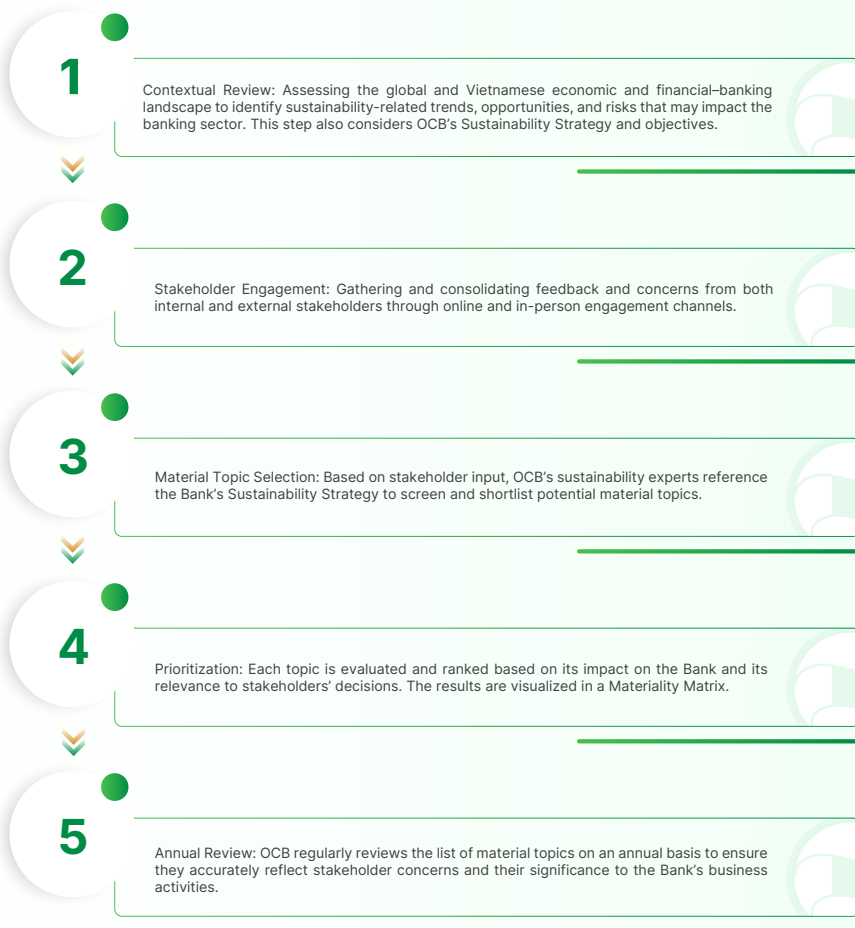
**OUTSTANDING VIETNAMESE BANK
FOR GREEN CREDIT 2024
- INTERNATIONAL DATA GROUP (IDG)**
Announced by Vietnam Banks Association (VNBA)

» MATERIAL TOPICS

1 Materiality Identification and Assessment Process

In this Sustainability Report, OCB presents our sustainability commitments and practices through material topics aligned with the three ESG pillars.

OCB's materiality assessment process consists of five (05) key steps:



2 List of Material Topics

OCB's List of 19 Material Topics for 2024 and Their Alignment with the 17 UN SDGs

GOVERNANCE	Effective Governance Model	Committed to implementing an effective governance mechanism with clearly defined roles and responsibilities, aimed at strengthening the Bank's internal governance capabilities.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	17 PARTNERSHIPS FOR THE GOALS		
	Governance Based on Transparency and Accountability	Ensuring transparency and public disclosure of information to protect the interests of stakeholders, while strictly complying with legal regulations.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	16 PAID, DECENT AND STABLE WORKING CONDITIONS		
	Risk Management	Integrating sustainability factors into the Bank's risk management framework to ensure that core risks are tightly controlled and managed safely and stably in line with international best practices.	12 RESPONSIBLE CONSUMPTION AND PRODUCTION			
	Digital Transformation and Data Security	Advancing digital transformation while ensuring information security, data governance, and the application of international security standards.	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	12 RESPONSIBLE CONSUMPTION AND PRODUCTION		
	Climate Risk Management and Opportunities	Developing plans to adapt to the negative impacts of climate change and leveraging opportunities from the transition to a green economy.	13 CLIMATE ACTION			
ECONOMIC	Safe and Responsible Use of Artificial Intelligence (AI)	Managing the use of AI in a secure and responsible manner, ensuring data privacy and security.	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE		
	Enhancing Sustainable Value for the Economy and Stakeholders	Promoting sustainable economic growth that delivers value to the local economy and stakeholders through transparent and responsible business activities.	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	
	Financial Inclusion	Offering a wide range of inclusive financial products and solutions to individuals and businesses across society, with customer segmentation tailored to needs and delivered at reasonable costs.	2 ZERO HUNGER	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	
	Green Finance	Strengthening the mobilization of sustainable capital sources while developing green financial products and solutions that promote responsible consumption.	6 CLEAN WATER AND SANITATION	7 AFFORDABLE AND CLEAN ENERGY	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	13 CLIMATE ACTION
			8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	10 REDUCED INEQUALITIES	

Saving Energy and Resources

Increasing the efficient use of energy and resources in the Bank's internal operations



Minimizing Environmental Impacts

Reducing greenhouse gas (GHG) emissions, treating waste and wastewater, solid waste, ensuring compliance with environmental protection regulations in the Bank's internal operations



Management of sustainable environmental supply chain practices

Increasing the effectiveness of environmental impact management in credit activities and procurement practices



Biodiversity

Increasing the effectiveness of ecological impact management in the Bank's internal operations and in credit activities



Investing and Developing Human Resources

Optimizing policies, making recruitment processes transparent, facilitating integration, building career development roadmaps and diversifying learning forms and content for employees.



Creating a Happy and Productive Workplace

Improving welfare and compensation policies, building a diverse, equal and fair working environment, improving labor health, connecting leaders with employees, promoting safety and comprehensive health care for employees.



Building and Developing Sustainable Communities

Accompanying social security and environmental protection programs; Promoting diversity, equity and inclusion in the community



Increasing Customer Value and Experience

Improving product and service quality and experience, customer satisfaction, while ensuring transparency in product consultation and information security.



Social Impact Management in Sustainable Supply Chains

Enhancing the effectiveness of social impact management of credit activities and procurement practices



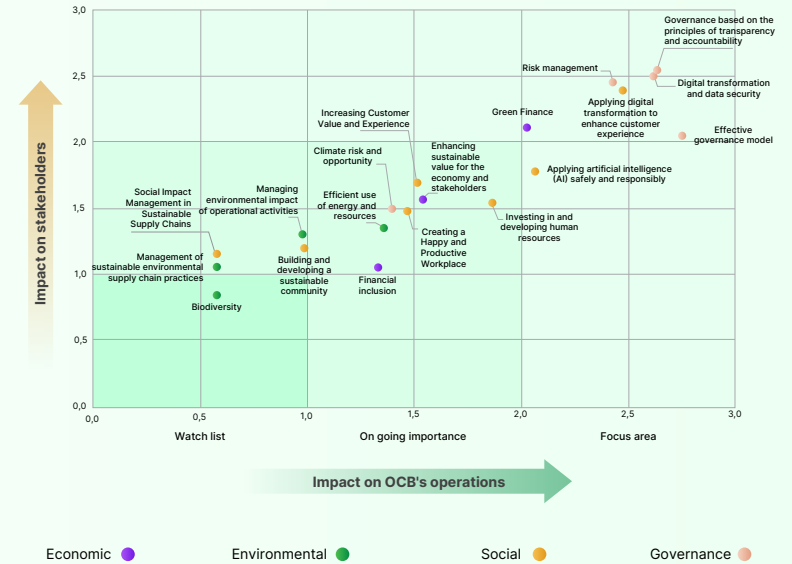
Applying Digital Transformation to Enhance Customer Experience

Optimizing processes and services, bringing effective, fast and timely experiences to customers.




3 Materiality Matrix

The materiality matrix plays a crucial role in helping OCB shape our strategy and make strategic decisions. It enables the Bank to allocate and focus resources on topics with greater impact, thereby optimizing resource use and enhancing operational efficiency.



Each material topics will be presented in detail along with the approach, outstanding results, and ongoing activities in the next section of this report as follows:

Pillar	Material topics	Directions	Outstanding achievements in 2024
 GOVERNANCE	Effective Governance Model	<ul style="list-style-type: none"> Establish and adjust the organizational structure and performance management system towards greater efficiency and streamlining; Aim for higher standards in corporate governance and information disclosure in line with international practices 	<ul style="list-style-type: none"> 100% participation of all members in 38 out of 38 Board of Directors (BoD) meetings in 2024; 176 BoD resolutions issued in 2024; Approval of the Sustainable Development Strategy; Signing of a strategic cooperation agreement with IFC, aiming to become a pioneering Green Bank in Vietnam.
	Governance Based on Transparency and Accountability	<ul style="list-style-type: none"> Operate the Bank based on principles of transparency and openness; ensure accurate and timely information disclosure. Safeguard the equitable rights and interests of shareholders and stakeholders; avoid conflicts of interest. Foster a responsible and civilized corporate culture; act in accordance with the Bank's code of ethics. Fully comply with all applicable laws and regulations of Vietnam. 	<ul style="list-style-type: none"> No cases related to corruption were recorded. 6,538 staff members participated in training courses on AML and FATCA. Issued Procurement Regulations ensuring fairness and transparency, integrating environmental and social E&S criteria in supplier evaluations.
	Risk Management	<ul style="list-style-type: none"> Strengthen resilience to ensure sustainable development across all aspects of the Bank's operations. Develop tools, platforms, and adopt risk management practices aligned with international best standards. Raise employee awareness of individual responsibility in risk management; update knowledge on emerging risks, including information security and E&S risks. 	<ul style="list-style-type: none"> Non-performing loan (SBV): 2.38% – Compliant Loan loss coverage (LLC) ratio: 44.5% Ratio of short-term funds used for medium- and long-term lending: 27.84% – Compliant Loan-to-deposit ratio (LDR): 73.61% – In Compliant Capital adequacy ratio (CAR): 12.47% – Compliant
	Digital Transformation and Data Security	<ul style="list-style-type: none"> Ensure information security across all operations and data of the Bank, with particular emphasis on the safety of customer transactions and data. 	<ul style="list-style-type: none"> ISO 27001:2022 certification (2018–2027) for information security management PCI DSS certification (2019–2025) for card payment security Deployment of Merchant Platform No incidents or complaints related to breaches of customer information security were reported Issued Regulations on Personal Data Protection Issued Guidelines on strict compliance with the protection of customers' personal data

Pillar	Material topics	Directions	Outstanding achievements in 2024
 ECONOMIC	Enhancing Sustainable Value for the Economy and Stakeholders	<ul style="list-style-type: none"> Sustain long-term value for shareholders and investors Ensure job stability and deliver sustainable value for employees Make positive contributions to the State budget 	<ul style="list-style-type: none"> Total assets: VND 280,712 billion Up 16.9% compared to 2023 Total credit balance (Market 1): VND 180,443 billion Up 19.6% compared to 2023 Total customer deposits (Market 1): VND 192,413 billion Up 14.5% compared to 2023 CASA ratio: 14.9% Up 2.7 percentage points compared to 2023 Dividend payout ratio: 20% VND 1,183 billion in taxes paid 1% of post-tax profit allocated to social welfare programs
	Financial Inclusion	<ul style="list-style-type: none"> Integrate sustainable development factors into the overall development strategy Provide a wide range of comprehensive financial products and solutions tailored to the needs of each customer segment at reasonable costs Enhance the coverage of financial inclusion to reach more customer groups Facilitate access to financial services and financial support for SMEs, WSMEs, startups, and vulnerable groups in society Maintain stability and expand the operational network Strengthen cooperation with financial institutions to promote the mobilization of stable capital sources that support financial inclusion for OCB's customers and society 	<ul style="list-style-type: none"> Over 170% increase in outstanding loans for education and training development compared to 2023 Over VND 2,900 billion in outstanding loans for the construction of clean water treatment facilities serving the community (an increase of over 900% compared to 2023) Over 135% increase in outstanding loans for social housing development compared to 2023 Over VND 1,900 billion disbursed for the smart agriculture sector Over VND 4,200 billion in outstanding loans for agriculture, forestry, and fisheries (an increase of more than 70% compared to 2023) Over 75% increase in disbursement for consumer loans for public servants and teachers Over VND 12,000 billion in outstanding loans for SMEs (an increase of more than 50% compared to 2023) Over VND 18,500 billion disbursed to the SME customer segment Over VND 3,000 billion disbursed to the WSME (women-owned SMEs) customer segment Launched new financial product offerings for the startup business customer segment 25 new business units opened in rural areas, up nearly 20% compared to 2023 Official launch of OCB OMNI 4.0 version Signed a consulting agreement with IFC on green banking transition and digital banking services for retail and SME customers, aiming for sustainable and effective development for the Bank, customers, and society Received a USD 30 million disbursement from IFC for lending to SMEs and/or WSMEs
	Green Finance	<ul style="list-style-type: none"> Develop and refine policies and strategic frameworks to ensure the consistent and strategic implementation of green financial products Develop products and services geared toward green finance Enhance the capacity of staff in implementing green finance initiatives Strengthen cooperation with major financial institutions to drive the growth of green finance 	<ul style="list-style-type: none"> Over VND 19,000 billion in outstanding green credit 11% share of green credit in total outstanding loans in 2024 Over VND 1,900 billion disbursed to the smart agriculture sector Launched the "Green Apartment" preferential lending program Signed a strategic cooperation agreement with IFC Received a USD 45 million disbursement from IFC for lending to projects that help mitigate the impacts of climate change

Pillar	Material topics	Directions	Outstanding achievements in 2024
ENVIRONMENTAL	Saving Energy and Resources	<ul style="list-style-type: none"> Pursue a sustainable business development journey, operating with a focus on reducing, efficiently using, and conserving energy and resources Streamline, simplify, and digitize procedures and documentation processes to improve operational efficiency and conserve resources Raise awareness and build staff capacity in environmental protection 	<ul style="list-style-type: none"> Reduced total water intake by 2,054 m³ in 2024 compared to 2023 Reduced water usage intensity per employee by over 10% in 2024 compared to 2023 Nearly 80% of ink cartridges used at the Head Office are from recycled sources
	Minimizing Environmental Impacts	<ul style="list-style-type: none"> Support the Government and regulatory agencies in pursuing Vietnam's Net Zero Emissions 2050 by implementing emission reduction initiatives and adhering to the highest environmental protection standards Ensure that all business activities comply with environmental standards and contribute to minimizing negative impacts on nature Encourage suppliers to participate in environmental protection efforts 	<ul style="list-style-type: none"> No environmental violations recorded Completed the construction of the wastewater treatment system at Tan Binh Branch Over 20,000 plastic bottles reduced at the Head Office More than 1,000 trees contributed by OCB employees through the "Clean House, Plant Trees" Program
	Management of Sustainable Environmental Supply Chain Practices	<ul style="list-style-type: none"> Conduct environmental impact assessments and management practices for credit activities, especially project-based loans for customers Screen and evaluate service providers in OCB's supply chain based on environmental criteria 	<ul style="list-style-type: none"> 100% of credit facilities for corporate clients and project financing undergo screening, assessment, and risk management in accordance with the ESRM Policy in credit activities 100% of suppliers subject to evaluation assessed based on E&S criteria
	Biodiversity	<ul style="list-style-type: none"> Manage the construction and expansion of branches and transaction offices Enhance the effectiveness of ecological impact management in credit activities 	<ul style="list-style-type: none"> 100% of branches and transaction offices not located in biodiversity conservation areas 100% of credit facilities for corporate clients and project financing valued over USD 5 million and with a term longer than 36 months screened and assessed based on biodiversity-related criteria

Pillar	Material topics	Directions	Outstanding achievements in 2024
SOCIAL	Investing and Developing Human Resources	<ul style="list-style-type: none"> Enhance the quality of recruitment and attract top talent Create more career development opportunities and foster employee engagement and retention Promote a culture of lifelong learning 	<ul style="list-style-type: none"> Employer Choice 2024 Award by CareerViet Top 07 Most Favorite Employers – Banking and Finance Sector Top 38 Most Favorite Employers – Large Enterprise Segment Over 27,000 candidates applied and interviewed in 2024, 23% increase compared to 2023 Organized 525 training courses, 26% increase compared to 2023 100% of employees received training, with an average of 37 hours per employee in 2024 Total training hours in 2024 reached 255,062 hours
	Creating a Happy and Productive Workplace	<ul style="list-style-type: none"> Human resource management focused on creating a happy, high-performance work environment that attracts top talent Diversity and equality embedded in all HR activities Strengthen engagement between all OCB employees and leadership 	<ul style="list-style-type: none"> No complaints or denunciations from employees or legal authorities related to human rights violations recorded 55% of employees are women Employee engagement score: 4.02, placing OCB in the top quartile compared to Southeast Asian banks Recognized as an outstanding unit in the "Excel at Work and at Home" movement in 2024, awarded by the District 1 Women's Union and District 1 Labor Federation Average employee income in 2024: VND 27.7 million/month, 9% increase compared to 2023
	Building and Developing Sustainable Communities	<ul style="list-style-type: none"> Support and accompany local sustainable activities and projects such as tree planting, waste treatment assistance, water source protection, and livelihood improvement programs for local communities Enhance the Bank's social responsibility by ensuring that all operations are conducted responsibly, with active listening and responsiveness to the needs and feedback of local communities Create job opportunities for the local workforce 	<ul style="list-style-type: none"> Nearly VND 30 billion allocated to social responsibility activities 700 students participated in financial and banking knowledge update sessions for young talent —40% increase compared to 2023
	Increasing Customer Value and Experience	<ul style="list-style-type: none"> Accelerate the digital banking model by focusing on the development of digital platforms and user-friendly applications, delivering a wide range of convenient, fast, efficient, and easy-to-use solutions for customers Streamline and simplify physical documentation and procedures to enhance customer convenience and reduce transaction processing time Collaborate with strategic partners to deliver tailored and effective financial solutions, thereby elevating customer experience and fostering customer growth 	<ul style="list-style-type: none"> 76 million transactions via the OMNI app, over 70% increase compared to 2023 57 million transactions through the partner ecosystem (OPEN API) Over 300% growth in transaction volume through the partner ecosystem compared to 2023 Launched OCB SCHOOL – a solution for automated tuition fee management Launched OCB Dream Account Launched OCB Platinum Account Package Official launch of OCB OMNI 4.0 version 99.3% overall Customer Satisfaction Score (CSAT) for OCB staff 52.6% Customer Experience Index (CXI)
	Management of Sustainable Social Supply Chain Practices	<ul style="list-style-type: none"> Assess and manage social impacts arising from credit activities, especially project loans to customers Conduct screening and evaluation of service providers in OCB's supply chain based on social criteria 	<ul style="list-style-type: none"> 100% of credit facilities for corporate clients and project financing screened, assessed, and risk-managed in accordance with the ESMS for credit activities 100% of required suppliers evaluated based on E&S criteria

STAKEHOLDER ENGAGEMENT





1 Stakeholder Engagement Overview

OCB deeply recognizes that the Bank's path toward sustainable development cannot be achieved without the companionship and collaboration of our stakeholders, including shareholders, customers, employees, the State Bank of Vietnam and other regulatory agencies, partners, suppliers, and local communities.

For OCB, stakeholder concerns and feedbacks play a vital role, serving as valuable inputs and a key factor in shaping the Bank's sustainable business strategy. Accordingly, OCB has established various engagement and coordination methods to collect and listen to the voices of different stakeholders. Through business activities and operations, OCB aspires to create shared value for stakeholders, deliver prosperity to shareholders and customers, and contribute to the overall sustainable development of society.



	OCB's Commitment	Engagement Channels	Engagement Frequency	Key Stakeholder Concerns	OCB's Actions in 2024
Shareholders and Investors 	<p>Strictly comply with all shareholder rights as stipulated in OCB's Charter and relevant laws in order to:</p> <ul style="list-style-type: none"> Ensure the lawful rights and interests of shareholders; Ensure that all shareholders are treated fairly and have access to complete and accurate information. 	<p>Disclose information via the OCB website, the State Securities Commission of Vietnam (SSC), HOSE, and various media/press channels.</p> <p>Direct engagement at the Annual General Meeting of Shareholders (AGM) or Extraordinary General Meeting of Shareholders, if applicable.</p> <p>Collect shareholders' opinions in writing on matters under the authority of the AGM.</p> <p>Organize quarterly business performance announcement meetings with the participation of senior executives.</p> <p>The Investor Relations Department supports interactions with shareholders and investors via the department's official email channel.</p>	<ul style="list-style-type: none"> In accordance with current legal regulations or when there is information that needs to be disclosed. Annually or on an ad-hoc basis. Annually or on an ad-hoc basis. Quarterly On a regular basis 	<ul style="list-style-type: none"> Enhance shareholder value through efficient business operations and steady growth. Ensure effective corporate governance in accordance with international best practices, with strong oversight and control mechanisms. 	<ul style="list-style-type: none"> Comply with disclosure regulations, OCB's Charter, and relevant legal provisions. Proactively disclose important information (both periodic and ad-hoc) that may affect investors' rights and investment decisions, enabling shareholders and investors to closely follow OCB's operations. Ensure transparency, accuracy, timeliness, and fairness for all investors. Organize both online and offline conferences to allow shareholders and investors to access information and directly engage with the Bank's senior management regarding business performance and medium- to long-term strategies.
Customers 	<ul style="list-style-type: none"> Provide the best solutions and products for customers. Enhance service quality and customer experience. Continuously expand and facilitate convenient transactions. Ensure the security of customer data and information. 	<p>Interaction through customer service staff at branches and transaction offices.</p> <p>Support and information received via the 24/7 customer service hotline, OMNI app, and website.</p> <p>Receive information and consultation through communication channels such as the website, fanpage, and Zalo.</p>	<ul style="list-style-type: none"> On a regular basis On a regular basis On a regular basis 	<ul style="list-style-type: none"> Products and services tailored to the needs of each customer segment. Transparent product terms and conditions. Secure protection of personal information. 	<ul style="list-style-type: none"> Diversify products and services to meet customer needs. Continuously improve service quality while ensuring information security. Establish and implement transparent policies in procedures and service fee schedules. Develop timely response processes for customer requests and inquiries. Comply with regulations on information security and data protection. Expand OpenAPI integration with corporate clients. Implement a centralized system for processing customer requests and enabling online tracking of investigation status in compliance with SBV regulations.
Employees 	<ul style="list-style-type: none"> Ensure income stability, welfare policies, and occupational safety. Foster a respectful and inclusive working environment with no discrimination. Guarantee training policies, capacity building, and personal development opportunities. Acknowledge and recognize employee contributions and dedication. 	<p>Summary meetings</p> <p>Online surveys during probation and official employment</p> <p>Interaction via email channels and direct feedback letters</p> <p>Direct communication and complaint resolution mechanisms</p> <p>Online and in-person training programs</p> <p>Through the OCB Trade Union.</p>	<ul style="list-style-type: none"> Monthly/quarterly or upon occurrence At the end of the probation period; Annually through anonymous surveys Upon occurrence Monthly/quarterly/yearly or upon complaints According to planned schedule Upon occurrence 	<ul style="list-style-type: none"> Attractive salary and benefits policy. Professional working environment. 	<ul style="list-style-type: none"> Through the Labor Agreement between management and employee representatives Organize recognition programs for outstanding individuals and teams Conduct Safety – Health – Environment (SHE) awareness programs for all employees Develop training roadmaps and organize internal engagement activities such as cultural events, sports, tourism, etc.

	OCB's Commitment	Engagement Channels	Engagement Frequency	Key Stakeholder Concerns	OCB's Actions in 2024
SBV and Regulatory Authorities 	<ul style="list-style-type: none"> Ensure full compliance with all relevant legal regulations issued by SBV and other regulatory authorities (such as Tax Authorities, State Securities Commission, etc.), including but not limited to transparent and timely reporting, implementation of government policies and guidelines, and maintaining cooperative relationships with regulatory bodies. 	<p>Receive new regulations and legal provisions through official dispatches and notifications from regulatory authorities</p> <p>Participate in meetings, seminars, dialogue sessions, and other communication channels organized by the SBV and relevant authorities to receive feedback and guidance</p> <p>Submit periodic and ad-hoc reports as required by regulators</p>	<ul style="list-style-type: none"> Regularly upon changes or update Upon occurrence Periodically as stipulated by regulations or upon request from the 	<ul style="list-style-type: none"> Ensure compliance with the law, regulations of SBV, and other regulatory authorities. Prepare reports, provide feedback, and support the management activities of the SBV and relevant regulatory agencies. 	<ul style="list-style-type: none"> Ensure the necessary procedures and access channels are in place to promptly receive official documents and notifications from regulatory authorities. Prepare reports in a complete, accurate, objective, and timely manner in accordance with legal regulations. Regularly conduct communication and training activities on laws, codes of conduct, professional ethics, and other relevant regulations (through various formats such as Workshops, Legal Talks, Legal Knowledge Seminars, online and in-person training) to equip all employees with up-to-date legal knowledge, enhance understanding, and ensure compliance with current laws and regulations.
Financial Institutions 	<ul style="list-style-type: none"> Focus on efficiency, long-term cooperation, and mutual benefits with both domestic and international financial institutions. Emphasize strict compliance with commitments made to partners. Ensure partners have access to accurate and transparent information. 	<p>Participate in direct meetings and workshops to engage and exchange with partners.</p> <p>Disclose periodic reports on financial performance and other committed matters.</p>	<ul style="list-style-type: none"> Regularly / Upon occurrence Periodically/ Upon occurrence 	<ul style="list-style-type: none"> Mutually beneficial cooperation 	<ul style="list-style-type: none"> Uphold the principles of fair, transparent, and mutually beneficial cooperation. Regularly update OCB-related information for partners.
Partners and Suppliers 	<ul style="list-style-type: none"> Ensure fair and transparent opportunities in supplier selection. Guarantee timely and full payments. 	<p>Through bidding activities and the supplier selection process</p> <p>Direct meetings and discussions during scheduled sessions</p>	<ul style="list-style-type: none"> Upon occurrence Regularly/ Upon occurrence 	<ul style="list-style-type: none"> Strengthening collaboration for joint development. Ensuring timely project implementation. 	<ul style="list-style-type: none"> Issue Procurement Regulation No. 680.01/2024/QĐ-TGD to enhance transparency, clarity, and rigor in procurement activities. Uphold the principles of fair, transparent, and mutually beneficial cooperation. Update the evaluation framework for selecting suppliers.
Local Communities 	<ul style="list-style-type: none"> Ensure all business activities comply with environmental standards and contribute to minimizing negative impacts on nature. Participate in and support local sustainability projects such as tree planting, waste treatment assistance, water source protection, and livelihood improvement programs for local communities. Create job opportunities for the local workforce while facilitating easier access to financial and funding services for small and medium-sized enterprises (SMEs). Operate the Bank's activities responsibly by actively listening to and responding to the needs and feedback of the local community. 	<p>Community workshops and forums to listen and address public concerns.</p> <p>Regular meetings with community representatives to provide updates and gather feedback.</p> <p>Recruitment events and job fairs to engage with and expand employment opportunities for the local workforce.</p> <p>Charity programs and participation in local cultural, sports, and educational activities.</p> <p>Communication channels such as the Bank's website, social media platforms, and PR activities to share information and engage with the community.</p>	<ul style="list-style-type: none"> Regularly / Upon request from the local authorities. 	<ul style="list-style-type: none"> The Bank's contributions to the development of businesses, individuals, and the local economy. Issues related to environmental protection, natural resource conservation, and waste reduction. 	<ul style="list-style-type: none"> Implement programs to conserve natural resources at business units, including saving electricity and water, reducing waste, and spreading environmental protection messages to customers and partners. Conduct regular reviews of operations at business locations to ensure the Bank's compliance with local regulations. Actively support cultural and sports events, as well as initiatives that contribute to improving the quality of life for local residents, especially vulnerable groups. Establish mechanisms for receiving and addressing feedback from local communities and regulatory agencies. Contribute to the improvement of local infrastructure. Implement disaster prevention programs and fire safety drills to ensure the community is well-prepared and able to respond promptly to emergencies.

2 Stakeholder Perspectives on OCB's Sustainable Development Efforts



Shareholder - Aozora Bank

"As a strategic shareholder of Orient Commercial Joint Stock Bank (OCB), Aozora highly appreciates the solid progress OCB has made in implementing its 2024 sustainable development strategy. OCB has demonstrated a clear commitment to integrating ESG factors into its core business operations. In particular, the Bank has significantly increased its financing for green projects and launched the green deposit initiative to encourage customers to participate in funding sustainable activities, in addition to traditional green loans.

Through its strategic partnership with the International Finance Corporation (IFC), OCB has also expanded financial support for small and medium-sized enterprises, especially those operating in environmentally friendly sectors. At the same time, the Bank actively carries out practical corporate social responsibility (CSR) programs and builds a sustainability-driven corporate culture through internal training. In terms of governance, the publication of an independent sustainability report and the establishment of the Board-level Sustainable Development Committee are strong indicators of OCB's professionalism and transparency.

We believe that with a sound strategy and concrete actions, OCB will continue to lead in green banking in Vietnam and generate sustainable value for all stakeholders, including shareholders, customers, and the community."

— Representative of Aozora Bank



Investor – Pyn Elite Fund

"We are pleased with OCB's strategic goals related to green transformation. Its internal development orientation and community contributions are well aligned with the stated objectives. The expansion of the green credit portfolio and outreach to underserved areas through improved service accessibility in rural and remote regions have created positive impacts on both society and businesses. The release of an independent sustainability report is an effective way to ensure transparency, allowing investors easier access to and analysis of OCB's sustainability practices.

We highly appreciate OCB's actions toward greener and more sustainable business operations. Its commitment to achieving sustainability goals not only reinforces its strong market position but also delivers tangible value."

— Representative of Pyn Elite Fund



Financial Institution

"First of all, I would like to congratulate OCB on its impressive green transition journey. I am personally impressed by the professionalism and strong sense of responsibility shown by OCB's staff. I believe OCB can further develop its workforce to support clients in sectors with high environmental and social risks. This is not only to comply with international environmental and social standards but also to create real added value in client relationships."

— Representative of the Development Finance Institution, KfW (DEG)

Customer

"Since 2014, Thành Thành Công Industrial Park JSC has consistently received strong support from OCB in developing industrial park infrastructure projects, generating efficiency and value for society. On the journey toward green transformation and sustainable value creation for shareholders, customers, partners, employees, and the community, we greatly value OCB's role and hope the Bank will continue to consider interest rate policies that support businesses during their green transition and effectively assist stakeholders."

— Representative of
Thành Thành Công Industrial Park JSC



UEH
UNIVERSITY

Local Community

"In the journey of linking business and education, OCB has been a particularly impactful partner in our collaboration with UEH. More than just a sponsor, OCB has become a passionate companion through meaningful initiatives such as the UEH Development Fund, the Student Credit Program, the 'Spreading Knowledge' series, and most recently, the 2024 UEH League academic and sports competition. These contributions have supported thousands of UEH students, not only financially but also in developing personal capabilities, innovative thinking, and community responsibility.

OCB's involvement in UEH activities is not merely as a financial institution, but as a symbol of connection, companionship, and inspiration. We believe that the cooperation between UEH and OCB will continue to grow, expanding opportunities, offering practical support programs, and nurturing a generation of talent with strong expertise, solid ethics, and a commitment to sustainable development."

— Representative of
the University of Economics Ho Chi Minh City (UEH)

Gaia
NATURE CONSERVATION

Local Community

"In the face of growing climate challenges, OCB's proactive engagement in environmental initiatives demonstrates strong commitment, leadership, and responsibility. OCB staff actively participated in a forest restoration effort at Xuan Lien National Park through the 'Clean House, Plant Trees' campaign. More than just material contributions, OCB has genuinely spread the 'green living' spirit throughout its organization, turning ESG commitments into tangible, meaningful actions.

Raising over 1,000 trees and nearly 400kg of items in just 10 days is not only impressive in numbers but also reflects the OCB culture of loving nature and taking action for the environment.

We are truly inspired by how OCB fosters internal motivation and serves as a model for other enterprises in the effort to restore ecosystems and protect Vietnam's green lungs. Gaia looks forward to a continued and expanding partnership with OCB in the future."

— Representative of Gaia Nature Conservation Center

CHAPTER

02

SUSTAINABLE GOVERNANCE

2.1 EFFECTIVE GOVERNANCE MODEL

2.2 GOVERNANCE BASED ON TRANSPARENCY
AND ACCOUNTABILITY, ENSURING BALANCED INTERESTS
FOR STAKEHOLDERS

2.3 RISK MANAGEMENT

2.4 DIGITAL TRANSFORMATION AND DATA SECURITY



SUSTAINABLE GOVERNANCE

2.1 Effective governance model

A. OUR APPROACH

Governance plays a pivotal role in ensuring operational stability and steering every financial institution toward sustainable development. In the context of increasing challenges faced by commercial banks due to macroeconomic uncertainties and rising demands for transparency and disclosure, establishing a transparent and effective governance mechanism is essential. It strengthens stakeholder confidence and enhances the Bank's competitive capacity.

Understanding this importance, OCB has consistently prioritized corporate governance and continuously refines our governance model toward simplicity and efficiency, ensuring a well-structured and logical division of responsibilities. We are committed to adhering to international standards and best practices in banking governance, and to ensuring transparency in all business activities, thereby reinforcing the trust of partners, investors, and customers.

OCB's governance framework is grounded in core principles clearly defined in the Bank's Internal Governance Regulation, issued on April 29, 2022. This document is publicly available on OCB's official website, as well as on the portals of the SSC and the HOSE.

OCB'S FIVE CORE BANKING GOVERNANCE PRINCIPLES:



B. OUTSTANDING ACHIEVEMENTS



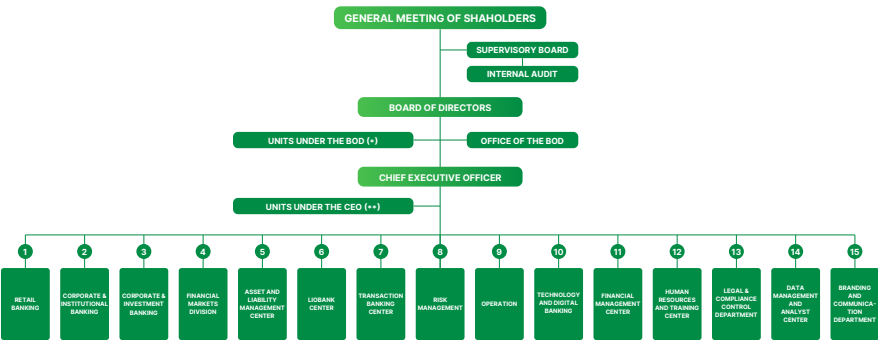
For detailed information on the overall assessment of governance activities in 2024, please refer to Chapter 04 – Assessment of the BOD on OCB's Operations in the 2024 Annual Report.

C. KEY ACTIONS

EFFECTIVE GOVERNANCE MECHANISM WITH CLEAR ACCOUNTABILITY

OCB recognizes that governance is the guiding foundation of all activities throughout the Bank's transformation journey. Therefore, we continually improve and strengthen our internal governance capabilities.

OCB's governance structure comprises the General Meeting of Shareholders (GMS), BOD, the Supervisory Board, and the Chief Executive Officer (CEO) in accordance with the Law on Credit Institutions 2010 and the amended Law on Credit Institutions 2024. Among them, the GMS holds the highest authority within the Bank.



(*) Subordinate bodies under BOD include: Human Resources Committee (HRC), Risk Management Committee (RMC), Risk Handling Committee (RHC), Strategic Alliance Committee (SAC), Strategy Committee, Sustainability Steering Committee, and other bodies established by the BOD.

(**) Subordinate bodies under the CEO include: Product Approval Council, Risk Council, Capital Management Council, ALCO Council, Credit Council, Debt Restructuring Council, Debt Trading Council, Human Resources Council, Transformation Management Office, and other bodies established by the CEO.

Roles and Responsibilities of the BOD

The roles and responsibilities of the BOD are clearly defined in Article 56 of OCB's Charter, including:

- Approving OCB's Risk Appetite Framework and ensuring strategic direction aligns with sustainable development goals;
- Deciding on the establishment of branches/transaction offices to expand the business network and enhance customer service capacity;
- Appointing and dismissing the CEO and other executive positions to ensure effective and transparent leadership operations;
- Making decisions on expenditures, investments, acquisition/disposal of fixed assets, and major contracts/transactions within the scope of authority in accordance with the law;
- Inspecting, supervising, and directing the CEO in performing assigned duties, and conducting an annual assessment of the CEO's performance to ensure governance aligns consistently with the Bank's strategic objectives.

In addition to its general governance role, the BOD is the highest authority responsible for setting the direction and approving the Bank's long-term development strategy.

Subcommittees under the BOD

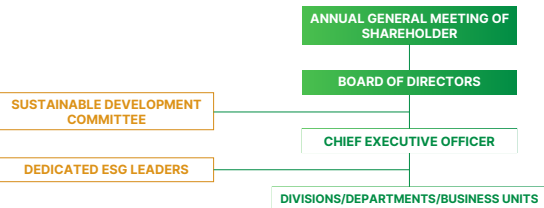
To assist the BOD in its governance responsibilities, OCB restructured our specialized Committees and Councils under the BOD in 2024 to ensure more effective governance.

As of April 1, 2024, the BOD has the following subcommittees:



For detailed information on the activities of the Committees, please refer to Chapter 02 – Corporate Governance and Chapter 04 – Assessment of the BOD on OCB's Operations in the 2024 Annual Report, published at www.ocb.com.vn

Recognizing the critical role of governance in the effective development and implementation of the Sustainable Development Strategy, under Resolution No. 31/2024/NQ-BOD and Decision No. 06/2025/QĐ-BOD, OCB approved the establishment of the Sustainability Steering Committee under the BOD. This committee is responsible for orientation, strategic planning, and issues related to sustainable development. The establishment of this ESG governance structure ensures that sustainable strategies and practices are comprehensively integrated and effectively implemented across all core business activities at OCB.



Functions and Responsibilities of the Sustainable Development Committee (SDC)

- Advise the BOD on directions, strategies, and issues related to sustainable development;
- Oversee the development, implementation, and enforcement of OCB's sustainable development strategies and matters;
- Approve and monitor sustainable development initiatives and action programs;
- Approve sustainability-related reports;
- Approve the environmental and social risk management framework, excluding items under the authority of the RMC;
- Perform other tasks and responsibilities as assigned by the BOD or the Chairman of the BOD.

SDC's Composition and Responsibilities of its Chairperson and members

CHAIRPERSON OF THE SDC

- Responsible for all SDC matters;
- Convene and preside over SDC meetings; propose meetings with the BOM;
- Direct ESG staff to carry out tasks within SDC's scope of authority;
- Report SDC activities to the BOD when necessary;
- Carry out additional duties as regulated by law and OCB's Charter.

CEO

- Ensure that the sustainable development strategy and related matters are effectively implemented and targets are achieved;
- Approve policies, goals, and annual sustainable development programs within the CEO's authority;

SDC MEMBERS

- Exercise their rights and fulfill their obligations in accordance with the law, OCB's Charter, and the Chairperson's assignments, acting honestly in the Bank's interest;
- Provide inputs and recommendations on SDC matters under discussion;
- Propose emergency SDC meetings when necessary;
- Carry out duties assigned by the Chairperson;
- Perform other tasks and responsibilities as per law and OCB's Charter

Roles and Responsibilities of the BOM

The BOM, headed by the CEO, plays a key role in shaping and executing the Bank's operations. The BOM continuously improves processes and management mechanisms to enhance operational efficiency.

To strengthen its management capability over critical banking matters, OCB has established various bodies and councils under the authority of the CEO, including:

- Product Approval Council;
- Debt Trading Council;
- Asset and Liability Management Council (ALCO);
- Risk Council;
- Credit Council;
- Human Resources Council.
- Capital Management Council;
- Debt Restructuring Council;

The bodies under the CEO play a critical role in advising and supporting the CEO in managing the Bank's key operations. The establishment of these specialized councils under the CEO enhances the quality of executive decision-making, thereby improving OCB's overall operational performance and ensuring maximum benefits for stakeholders.

For detailed information on the structure, roles, and responsibilities of the BoM, please refer to Chapter 02 – Corporate Governance, and Chapter 04 – Assessment of the BOD on OCB's Operations in the 2024 Annual Report, available at www.ocb.com.vn.

Decision-Making and Approval Mechanism and Authority

At OCB, the decision-making and approval mechanism is designed with a clearly defined hierarchy to ensure transparency, efficiency, and robust control across the organization. This forms a critical foundation for consistent operations aligned with the Bank's core corporate governance and sustainability values.

- The GMS is the highest authority, representing all voting shareholders. The GMS plays a central role in determining key matters such as strategic development directions, electing and dismissing members of the BoD and Supervisory Board, approving increases in charter capital, and other vital issues as stipulated in Article 27 of the OCB Charter. It is also the forum through which shareholders exercise their oversight rights and protect their legitimate interests.
- The BOD is the governing body responsible for directing, and overseeing the Bank's operations, except for matters under the authority of the GMS. The BOD is accountable to shareholders for the effectiveness of governance and the realization of OCB's vision and strategic development. To support the BOD in fulfilling its responsibilities, specialized committees have been established, each with clearly defined functions, tasks, and authority as stipulated in their respective operating regulations.
- The Supervisory Board is an independent body responsible for supervising compliance with laws, internal regulations, the Bank's Charter, and resolutions or decisions of the GMS and the BOD, as outlined in Article 65 of the OCB Charter. The Supervisory Board plays a vital role in ensuring transparency, integrity, and discipline across all Bank operations, and is accountable to the GMS for fulfilling its supervisory responsibilities.
- The CEO is the highest executive officer responsible for implementing and executing strategies and resolutions approved by the BOD and its Committees. As stated in Article 63 of the OCB Charter, the CEO is authorized to make decisions on the Bank's daily business operations, including but not limited to human resources management, operating expenses under delegated authority, credit activities, and the development and maintenance of internal control systems. The CEO is accountable to the BOD for the effective execution of strategies, ensuring all of the Bank's goals are implemented consistently, coherently, and sustainably.

Appointment and Selection Process for Members of the BOD and Supervisory Board

At OCB, the appointment and selection of BOD and Supervisory Board members is considered a key pillar in building an effective, transparent, and professional corporate governance structure. This process strictly adheres to internal policies, the Law on Credit Institutions and other relevant legal regulations, ensuring that leadership roles are entrusted to individuals with the necessary professional qualifications, ethical integrity, and practical experience.

According to **Chapter VIII of the OCB Charter**, prior to the GMS, shareholders are informed of the number of BOD and Supervisory Board members to be elected. Shareholders may then nominate suitable candidates for each position. All candidates must meet the criteria outlined in **Articles 44 and 45 of the Charter**, including professional expertise, industry experience, and personal integrity.

OCB places strong emphasis on independence and conflict of interest prevention in governance. The Bank clearly defines disqualification criteria for BOD and Supervisory Board members under **Articles 42 and 43 of the Charter**. For example, BOD members may not concurrently serve as Supervisory Board

members or managers at other credit institutions. The Chairman of BOD must not concurrently serve as an executive, a member of the Supervisory Board of OCB or another credit institution, or as a manager of another enterprise. Likewise, Supervisory Board members may not hold management or executive positions at OCB or other organizations.

After receiving nominations from shareholders, the BOD reviews and compiles a list of proposed candidates, which is then submitted to the SBV for regulatory clearance. Within 10 days of the election, OCB must formally notify the SBV of the elected BOD and Supervisory Board members.

The election, dismissal, or removal of BOD and Supervisory Board members is conducted at the GMS and must be approved by at least 51% of the total voting rights of attending shareholders. The term of office for these members is five years. Following the election, the BOD and Supervisory Board convene to elect or remove the BOD Chairperson and Head of the Supervisory Board through majority vote, ensuring democratic and transparent leadership. The results must then be reported to the SBV in accordance with regulations.



BOD & Supervisory Board Performance Evaluation Process

As part of its commitment to enhancing governance capabilities and aligning with international best practices, OCB conducts regular and comprehensive performance evaluations for the BoD, with participation from multiple stakeholders to ensure objectivity and transparency.

The BOD Chairperson is responsible for evaluating the performance of each BOD member and the specialized committees under the BOD at least once per year, ensuring consistent high performance and adherence to modern governance standards.

Additionally, BOD performance is also assessed by the Independent BOD member and overseen by the Supervisory Board to ensure impartiality and integrity throughout the process.

Evaluation results are compiled and transparently presented to shareholders at the AGM, in accordance with Chapter VII of OCB's Internal Governance Regulations.

The Supervisory Board also conducts an annual self-assessment of its performance to demonstrate its supervisory accountability and transparency. This report is submitted to the GMS for approval at the AGM, as per **Clause 2, Article 27 of the OCB Charter**.

Detailed information on the 2024 performance evaluation conducted by the Independent BOD member and the Supervisory Board can be found in Chapter 04 – Assessment of the BOD on OCB's operations and Chapter 05 – Report of the Supervisory Board in the 2024 Annual Report.

Remuneration Policy Design and Determination Process

At OCB, BOD and Supervisory Board members do not receive salaries but are entitled to remuneration, bonuses, and reasonable allowances associated with their roles and responsibilities. This mechanism is designed to promote dedication while ensuring transparency and governance effectiveness.

In accordance with Article 50 of the Charter and Article 27 of the Internal Governance Regulations, remuneration, bonuses, and benefits for BOD and Supervisory Board members are designed to be reasonable and flexible, reflecting the Bank's overall performance and sustainability objectives.

The GMS has the authority to approve the remuneration, bonus, and benefits framework for BOD members, based on the Bank's financial performance during the fiscal year. Annually, the actual amounts paid are consolidated and publicly disclosed at the GMS, reflecting transparency, accountability, and alignment of leadership incentives with organizational outcomes.

Actual remuneration, bonuses, and other allowances paid to BOD members during 2021–2024 are as follows:

Year	2021	2022	2023	2024
VND million	25,266	26,159	23,346	37,214

Recognizing the critical role of leadership in realizing the Bank's Sustainable Development Strategy, OCB has consistently prioritized annual training plans to enhance management capacity and governance skills. These programs aim to equip leaders with up-to-date professional knowledge, strengthen their ability to adapt to emerging trends in the banking sector, and address key issues related to sustainability, ESG, and green transformation.

In 2024, OCB organized a series of specialized training programs—delivered in both in-person and online formats—for key leadership levels, including members of the BoD, Supervisory Board, BoM, and senior managers at the Head Office and Business Units (BUs). Highlighted programs include:

Green Banking Transformation Workshop

Coordinated by IFC, with participation from BOD and BOM members. Topics covered included: global green banking trends, ESG-related regulations in Vietnam, sustainable business portfolio development, and strategic discussions on green banking development at OCB.

Training programs for BOD, Supervisory Board, and CEO

Cybersecurity awareness; Micro-learning English; 5S workplace methodology; Effective communication; Professional email communication; Leadership & coaching skills; Managing workplace change; Critical thinking enhancement; Relationship-building with colleagues; Cultural governance in the new context; Legal updates; Macroeconomic workshops; M365 Copilot Prompt-a-thon; Anti-corruption; Anti-Money LaunderingWorkshop

Training for first-line managers at the Head Office and BUs

Cybersecurity awareness; Staff coaching skills; Professional sales techniques; Effective problem-solving; Presentation and teamwork skills; Service quality standards; ESRM (per DEG standards); Anti-corruption; Anti-Money Laundering; Onboarding and integration courses, product and operations training.

Training for mid-level managers

Staff coaching skills; Professional sales techniques; Problem-solving skills; Presentation and teamwork skills; Operational Management Handbook for BUs (including HR management, marketing and communications, financial and capital management, administrative management, etc.); Compliance control at Bus; Treasury operations; BPM system training for BU operations; Credit management at Bus; ESRM; Green finance; Anti-corruption; Anti-Money Laundering; Product, operations, and internal process training specific to OCB.

Details of training participants and course content are transparently disclosed in the Bank's semi-annual Corporate Governance Reports.

Capacity Building in Corporate Governance and Sustainable Development for Management and Leadership Levels

Overview of Industry Knowledge and Professional Experience of the Leadership Team

Specialization	Number of executives with industry knowledge and professional experience																			
	BOD										BOM									
Finance / Accounting	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
IT	✓	✓	✓								✓	✓	✓							
Law	✓	✓	✓								✓	✓								
HR Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Executive Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Risk	✓	✓	✓	✓	✓						✓	✓	✓	✓	✓	✓	✓	✓		
Corporate Governance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
ESG	✓	✓	✓	✓	✓						✓	✓	✓	✓	✓	✓	✓	✓		

Professional qualifications and experience of each BOD and BOM members are disclosed in detail in the OCB 2024 Annual Report.



2.2 Governance based on transparency and accountability, ensuring balanced interests for stakeholders

A. OUR APPROACH

Throughout nearly 30 years of establishment and development, OCB has consistently strived to enhance the quality of governance and management practices through a comprehensive and rigorous approach. This is grounded in principles of ethical business conduct, transparency in information disclosure, and accountability to stakeholders—values that serve as the guiding compass in all of OCB's operations.

We are firmly committed to upholding the rule of law and strictly complying with all local regulations, while actively preventing legal violations such as corruption and money laundering. This approach not only mitigates legal risks but also lays a solid foundation for sustainable business growth.

OCB is dedicated to providing timely and transparent governance and financial information to stakeholders, including shareholders, investors, and regulatory bodies. At the same time, we continuously aim to adopt international standards in information disclosure to strengthen trust and confidence among our investors and stakeholders. Furthermore, OCB places strong emphasis on balancing the interests of all stakeholders and effectively managing conflicts of interest. These efforts underscore our commitment to sustainable development and shared prosperity.



STRATEGIC ORIENTATION

With the goal of fostering an organizational culture of transparency, compliance, and accountability, OCB has set forth the following strategic objectives:



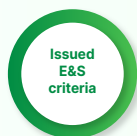
B. OUTSTANDING ACHIEVEMENTS



reported at OCB to date



participated in training courses on Anti-Money Laundering and FATCA



for supplier assessment, integrated into the Procurement Policy



conducted fairly and transparently in accordance with OCB's Procurement Policy

C. KEY ACTIONS

2.2.1 Transparency, Timeliness, and Disclosure of Information

Information related to OCB's governance, management, and operations is consistently disclosed in a timely and transparent manner on the Bank's official website. Disclosed information includes:

- GMS materials;
- Financial Statements;
- Corporate Governance Reports;
- Annual Reports;
- Sustainability Reports;
- OCB's Credit Ratings;
- Other useful investor-related information.

Regarding financial disclosure, OCB has been implementing the project "Transition to International Financial Reporting Standards (IFRS)" since December 2023, in line with Decision No. 345/QĐ-BTC approving the "Scheme on the Application of Financial Reporting Standards in Vietnam." The adoption of IFRS will mark a significant step forward in enhancing the transparency and reliability of financial reporting, thereby reinforcing investor confidence.

In addition, the principle of transparency, openness, and timeliness is also comprehensively embedded in internal processes, particularly in human resource practices such as recruitment and periodic performance evaluation. These practices are designed to minimize conflicts of interest, ensure fairness in recruitment and appraisal, and foster a productive, equitable, and happy workplace for all employees.

For more details regarding the transparency of recruitment and performance evaluation processes, please refer to the Section Investing in and Developing Human Resources.

2.2.2 Protecting Shareholder and Investor Rights

Safeguarding the interests of shareholders and investors is one of OCB's top priorities. The Bank's leadership consistently strives to engage with and protect the legitimate rights of shareholders and investors in accordance with OCB's Charter and relevant legal regulations.

At the 2024 AGM of Shareholders, all shareholders were guaranteed the right to attend, vote, and provide feedback or submit questions to the Organizing Committee. Shareholders were treated equally and granted full access to relevant information. The GMS approved the 2023 performance evaluation reports, profit distribution plans, and fund allocations, and delegated the BOD and BOM to execute the business plans for 2025.

OCB's Responsibilities to Shareholders and Investors:

- Ensure shareholders' legal rights and interests.
- Treat shareholders equally and provide complete, accurate, and timely information.
- Strive for healthy and sustainable business results to deliver long-term value.

Shareholders and Investors' Needs and Expectations:

- Sustainable and profitable long-term business performance, strong stock value and stable dividend payouts.
- Sound governance with strong oversight and control mechanisms.
- Clear policies to protect shareholder rights.

Engagement Channels with Shareholders and Investors:

- Annual and extraordinary General Meetings of Shareholders, or written consultation via proxy voting.
- Annual Reports, Financial Statements, and Corporate Governance Reports.
- OCB's official website.
- Quarterly investor meetings and analyst briefings. Investor Relations Department provides support and engagement via the designated email channel.

2.2.3 Managing Conflicts of Interest and Transactions Involving Insiders and Related Parties

To effectively manage transactions that may pose potential conflicts of interest, Article 53 of the OCB Charter and the Information Disclosure Regulation (issued under Decision No. 03/2021/QĐ-HĐQT) outline limits, disclosure responsibilities, and compensation obligations related to such transactions or contracts.

Specifically, loans, guarantees, or credit extensions to members of the BOD, CEO, senior executives, and their related parties must strictly comply with relevant legal regulations. When permitted and executed, these transactions are fully disclosed by OCB to the SSC, the HOSE, and published on OCB's official website in accordance with Article 11 of Circular 96/2020/TT-BTC guiding information disclosure on the securities market.

For contracts or transactions between OCB and members of the BOD, Supervisory Board, CEO, major shareholders, or their related parties, such contracts may only be executed upon

approval by the GMS if their value exceeds 20% of OCB's charter capital, or by the BOD if the value is equal to or below 20% of charter capital. In these cases, related shareholders or BOD members are not permitted to vote. Any contract executed or performed without the required approval shall be deemed invalid. Furthermore, any individual causing damage to OCB through such unauthorized transactions shall be held responsible for compensating the Bank and returning any benefits gained from the transaction.

Regarding OCB share transactions, all transactions conducted by insiders and their related persons (as defined under the Law on Securities) are transparently disclosed in the Corporate Governance Report, submitted to relevant regulatory authorities, and published on OCB's website semi-annually. Additionally, such individuals are required to submit advance notice of their intended transactions (to SSC, HOSE, and OCB for public disclosure), and must report the results after the transactions are completed.

2.2.4 Ensuring Legal Compliance and Preventing Unlawful Acts

For OCB, legal compliance in all operations is a prerequisite for sustainable development. Therefore, the Bank places strong emphasis on establishing mechanisms and policies in alignment with legal and regulatory requirements.

OCB has issued various policies, regulations, and compliance control procedures to ensure adherence to the law and to prevent violations such as corruption, money laundering, and financial crimes. As part of its training efforts, the Bank regularly organizes training sessions for staff on topics such as anti-corruption, anti-money laundering, and fraud prevention to raise awareness about the importance of legal compliance and the whistleblowing process when violations are detected. Additionally, all internal regulatory documents of the Bank are centrally managed through the Institutional Document System, enabling all OCB employees to easily access and apply them in their work. The Bank also implements periodic compliance inspection plans for all business units, ensuring effective control activities and the timely identification of potential violations.

Anti-Corruption Activities at OCB

At OCB, anti-corruption activities are structured and implemented in accordance with Decision No. 24/2022/QĐ-HĐQT, which promulgates the Bank's Anti-Corruption Regulation. Specifically, every six months, the Head Office's anti-corruption Steering Committee convenes to discuss the implementation plan and regularly conducts inspections and supervision to prevent, detect, and promptly address any signs of corruption. At each branch across the OCB system, Sub-Steering Committees on Anti-Corruption and Crime Prevention have been established and operate under the same regulation.

OCB consistently and rigorously carries out communication, dissemination, and education on anti-corruption. This is considered a critical and ongoing task by the Bank's BOD and BOM in the governance of business operations. The Bank has implemented this effort through the following measures:

- Disseminating policies, laws, and directives on anti-corruption and crime prevention to employees through regular briefings at all units;
- Frequently issuing alerts on criminal tactics in the banking sector and providing customers with guidance on using banking services safely;
- Actively fostering professional competence and ethical standards among employees. All staff across the Bank are aware of and actively engaged in the prevention, detection, and reporting of legal violations, contributing to the security and safety of banking operations.

Corruption prevention efforts at OCB are strictly implemented and monitored through the following actions:

- Ensuring transparency and openness in the structure and operations of all departments and units within the Bank;
- Strictly applying regulations on democratic processes and transparency in human resource activities such as recruitment, appointment, reassignment, rotation, evaluation, reward, and discipline;
- Implementing salary payments via bank accounts for 100% of staff;
- Promoting administrative reform and applying science and technology in management and cashless transactions;
- Issuing a comprehensive set of internal regulatory documents, including: Labor Regulations, Internal Procurement and Expense Policies, Payment and Advance Policies, Administrative Expense Management Norms, Asset Procurement and Management Policies, and Business Travel Reimbursement Regulations;
- Issuing a Code of Conduct and Professional Ethics;
- Organizing annual training sessions on anti-corruption laws and policies.

In 2024 alone, OCB conducted training sessions for 6,507 employees on anti-corruption practices. As of December 31, 2024, 94% of OCB employees had received training and guidance on anti-corruption.

In 2024, no corruption cases were detected through internal audits or inspections by competent state authorities. No corruption-related incidents occurred at OCB during the year.

2.2.5 Ensuring Ethical and Responsible Business Conduct Toward Stakeholders

OCB is committed to adhering to best practices in governance and operations, grounded in the principles of rule of law, fairness, transparency, accountability, and professional ethics in all interactions with stakeholders. With the goal of building a professional image of OCB employees—who demonstrate proper conduct, live and work according to ethical standards, and uphold responsibility toward stakeholders—since 2010, OCB has issued a Code of Ethics and Conduct, which was most recently updated in November 2023. This Code sets out principles of operation, behavior, and conduct applicable to all internal relationships and external engagements.

Through this Code, the Bank seeks to emphasize to all staff the importance and necessity of continuously cultivating professional ethics and fostering a respectful culture, thereby building OCB's reputation with the market and customers, and enhancing the professional integrity of its workforce in society. 100% of OCB's employees and leadership have been informed of and trained on the Code of Ethics and Conduct.

OCB's commitment to responsible business practices and contributing positively to its sustainable development is also demonstrated through the implementation of sustainable procurement practices. We aim for fair, efficient, and transparent procurement activities and processes, ensuring equality and non-discrimination toward suppliers. In 2024, OCB issued an updated Procurement Regulation under Decision No. 680.01/2024/QĐ-TGD, which outlines procurement practices. All procurement committee members are required to uphold ethical standards, conduct fair and objective supplier evaluations and selections, and comply with ESG-related provisions and OCB's environmental and social criteria for supplier evaluation. As of 2024, 100% of procurement activities have been conducted in accordance with this regulation.

In the selection and collaboration process with partners and suppliers, OCB applies a strict assessment process—via the Procurement Policy—to ensure they comply with the highest ethical and legal standards. This includes compliance with labor safety standards, human rights, and prohibitions against child labor and any form of forced or coerced labor.

Additionally, to ensure that concerns from stakeholders are heard and addressed in a timely manner, OCB has issued Complaint and Whistleblowing Handling Regulation No. 788/2022/QĐ-TGD. This document provides clear guidelines on timelines, procedures, and response mechanisms for receiving and resolving complaints and denunciations sent to the Bank, helping ensure that all issues are acknowledged and dealt with appropriately.

For specific procedures on employee and customer complaints or whistleblowing, please refer to the Sections "Creating a Happy and Productive Workplace" and "Enhancing Customer Value and Experience."

2.3 Risk management

A. OUR APPROACH

Risk management is a critical component contributing to the Bank's stable growth, particularly in the context of increasingly complex and unpredictable economic and market conditions. OCB consistently allocates necessary resources to risk management, applies advanced technological systems, and adopts leading domestic and international standards to ensure early identification of potential risks and implement optimal solutions for mitigation and prevention.

RISK MANAGEMENT PRINCIPLES AT OCB

- Risk management is integrated into the Bank's overall operations and implemented comprehensively across the entire system.
- Risk management is applied through a comprehensive suite of measures across different types of risks to maximize benefits and minimize losses to the Bank.
- Risk management must align with the Bank's business strategy, risk appetite, and other objectives as defined by the Board of Directors.
- Emphasis is placed on building a risk-aware culture and enhancing the knowledge and awareness of all employees regarding risk management.
- Strict compliance with policies and regulations of the State Bank of Vietnam, the Law on Credit Institutions, and other relevant legal provisions is ensured.

In addition to core banking risks such as credit risk, market and liquidity risk, and traditional operational risk, OCB is also acutely aware of emerging risks such as information technology risk and risks related to environmental and climate change. Proactively identifying and managing these risks is not only a challenge but also a significant opportunity for the Bank to continue growing sustainably. OCB has established a risk governance model based on different types of risks, with clearly defined roles and responsibilities across its units, covering both financial and non-financial risks. Integrating these factors into its business strategy not only enables OCB to detect critical risks that may affect the Bank's strategy and operations early on but also allows the Bank to proactively manage them by setting focused directions and resources. This enhances its adaptability to change and brings OCB closer to its vision of becoming a pioneering Green Bank in Vietnam.



STRATEGIC ORIENTATION

The objective is to enhance resilience to ensure sustainable development across all aspects of the Bank's operations:



B. KEY ACTIONS

2.3.1 Effective Risk Governance Mechanism and Model

To ensure effective risk management, risk thresholds are maintained at a prudent and stable level. At OCB, risk management is implemented based on the Three Lines of Defense model.

Line of Defense	Responsible Departments	Roles & Responsibilities in Risk Management
First Line	Business units that own and manage the risks. Departments responsible for operating controls to mitigate the risk;	<ul style="list-style-type: none">Identify, control, prevent, and mitigate potential risks
Second Line	Legal Internal Compliance Control Risk Management	<ul style="list-style-type: none">Develop internal policies and regulations for risk management and controlMonitor and measure various types of risks, and manage them in accordance with the Bank's risk appetite frameworkCoordinate with the first line of defense in identifying potential risksEvaluate the effectiveness of the first line of defenseEnsure the Bank's compliance with legal and regulatory requirements
Third Line	Internal Audit (under the Supervisory Board)	<ul style="list-style-type: none">Perform internal audit functionsIndependently assess the appropriateness and effectiveness of the first and second lines of defense

Roles and responsibilities of other relevant stakeholders in operational risk management:

BOD	<ul style="list-style-type: none">Approve the Bank's risk appetite and risk governance framework
Risk Management Committee	<ul style="list-style-type: none">Approve risk management policies and regulationsOversee the Bank's risk management activities
Supervisory Board	<ul style="list-style-type: none">Oversee the Bank's compliance with laws, regulations, and internal policies, including those designed to limit and control risksDirect the execution of internal audit functions through the Internal Audit Department (third line of defense)
CEO	<ul style="list-style-type: none">Implement risk management in accordance with the decisions of the Risk Management Committee and the Bank's risk appetite
Risk Council	<ul style="list-style-type: none">Direct and oversee the entire banking system, including departments in the first and second lines of defense, to ensure operational effectiveness within an acceptable risk level

In particular, ESMS has been fully integrated across OCB's three lines of defense in accordance with the Bank's ESRM Policy.

2.3.2 Risk Management Functions to Ensure Tight Control of Core Risks

To ensure operational safety, sustainable development, and alignment with global trends, OCB continues to enhance its risk management capacity, strictly complying with banking regulations and gradually aligning with international standards. In 2024, OCB further strengthened its effective and rigorous risk management across business areas, proactively studying and applying best practices in managing key risk categories relevant to banking operations.

Operational Risk

In 2024, OCB continued to maintain and implement tools to support the management of operational risk:

- Collecting and analyzing loss data (Loss Data Collection – LDC)
- Conducting Risk and Control Self-Assessments (RCSA)
- Monitoring Key Risk Indicators (KRIs)
- Early risk identification by assessing operational risks associated with products, processes, regulations, and technology development prior to implementation
- Collecting and analyzing findings from internal audit, compliance control, supervisory authorities, etc., to identify control weaknesses and coordinate with relevant departments to implement risk mitigation plans
- Gathering loss events from other financial institutions to analyze lessons learned and reinforce preventive measures

In addition, to ensure the Bank's continuous and sustainable operation, OCB has intensified its periodic review and assessment of:

- Effectiveness of operational risk insurance, including:
 - Cash and asset risk insurance
 - Comprehensive bank and cybercrime insurance
 - Data and cybersecurity insurance
- Updates to internal policy and procedural documents to ensure operational relevance and timely remediation of control weaknesses
- Development and implementation of business continuity and disaster recovery plans (DRP), tailored to actual business conditions. This includes maintaining a DRP and conducting annual drills based on different scenarios to ensure business continuity and uninterrupted service delivery to customers in all situations.

Credit Risk

In managing credit risk, OCB takes a proactive and pioneering approach by researching and adopting international best practices. The Bank continuously updates its credit risk management framework with the goal of ensuring that all credit activities are conducted in a prudent, safe, efficient, and sustainable manner—within the Bank's risk appetite and in compliance with SBV regulations—while still promoting credit growth in both scale and quality. To ensure effective risk control, all credit policies and limits are regularly reviewed, assessed, and adjusted. Key credit risk control indicators—such as credit quality metrics and credit concentration risk measures (by customer, customer group, or economic sector), along with other regulatory limits set by the SBV—are closely monitored.

In 2024, OCB implemented various methods and models for measuring and monitoring credit risk, including:

- Managing the credit portfolio based on specific customer segments, including outstanding balances and segment characteristics;
- Deploying a centralized credit appraisal process through a business process management system;
- Establishing a dedicated unit for conducting on-site evaluations of high-risk credit applications to enhance risk control and ensure objectivity and practicality in credit appraisal and approval;
- Applying internal credit rating results in the credit approval process;
- Implementing a tiered credit approval model based on risk levels;
- Finalizing the ESG risk management framework in credit activities;
- Operating an early warning and post-disbursement monitoring system at both business units and the Compliance Control Division;
- Launching the Early Warning System (EWS) project to enhance early detection of potential problem loans;
- Performing loan classification and provisioning for credit risks for each loan in accordance with SBV regulations.

Market and Liquidity Risk

To ensure effective market risk management, OCB enforces independent implementation of policies, limits, and measurement methods, with regular reviews and adjustments aligned with SBV regulations and the Bank's risk appetite. Market activity monitoring and reporting is carried out on a daily basis.

Building on the achievements of previous years, OCB continues to proactively plan its business activities and structure its balance sheet to manage and closely monitor daily liquidity safety limits as required by the SBV. The Bank also strives to maintain and improve its liquidity ratings, both from the SBV and independent rating agencies. Furthermore, OCB places strong emphasis on the identification and measurement of early warning signals, regular implementation of stress testing scenarios, and development of contingency funding plans to ensure effective liquidity and market risk management.



Since 2023, OCB has implemented and integrated the following international standards into its operational processes:

- Adopted Basel III liquidity management principles through the use of indicators such as the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR);
- Implemented the Internal Liquidity Adequacy Assessment Process (ILAAP), based on standards set by the European Central Bank;
- Applied market risk management using the Internal Models Approach (IMA) under the advanced Basel II framework.

Anti-Money Laundering Activities at OCB

OCB places strong emphasis on AML, Counter-Terrorist Financing (CTF), and Counter-Proliferation Financing (CPF) activities. These efforts are consistently and comprehensively implemented across the Bank's system under the guidance and directives of the Party and the State.

(i) In 2024, OCB continued to update internal practices in line with legal changes. Specifically, the Bank issued the Regulation on AML/CTF/CPF and made amendments and supplements, which include detailed rules, procedures, and guidelines for dissemination and implementation throughout the Bank. Some key applied contents include:

- Clearly defining the responsibilities of each individual and unit at OCB in implementing AML/CTF/CPF activities, ensuring compliance with current Vietnamese laws on AML, counter-terrorism, and non-proliferation, as well as international best practices.
- Detecting, preventing, handling, and promptly reporting to competent state authorities when conducting customer transactions showing any suspicious signs in accordance with current laws.
- Refusing to establish relationships with and/or not processing transactions for subjects (including both individual and institutional customers) who are listed on blacklists, watchlists under Vietnamese law, or international sanction lists (including but not limited to those designated by the Office of Foreign Assets Control (OFAC) of the U.S., the EU, and the United Nations).

This strong awareness and full compliance with legal and international standards have helped OCB significantly mitigate risks and protect the legitimate rights and interests of the Bank and its customers.

(ii) Alongside issuing internal regulations on AML/CTF/CPF in accordance with legal requirements, OCB also established a governance model to monitor and enforce these regulations, including:

- Establishing an AML Committee under the BOM, designating the AML & FATCA Compliance Department to implement and support AML/CTF/CPF activities at OCB;
- Directing the establishment of AML Sub-Committees at business units to implement AML/CTF/CPF regulations with customers, ensuring regulatory compliance.

Every year, the AML & FATCA Compliance Department coordinates with the Training Department to organize AML/CTF/CPF training courses for both full-time and part-time AML staff and other employees involved in customer-related cash/asset transactions. New hires are required to complete AML/CTF/CPF training within 6 months from their start date at OCB.

Number of Employees Participating in AML and FATCA Legal Training Courses (Unit: person)



In 2024, 6,538 employees participated in AML and FATCA training courses, a 133% increase compared to 2023.

(iii) In addition, OCB invested in and implemented a modern technology system to support real-time, multi-channel customer screening against AML-related lists, customer risk classification, and automated transaction monitoring ("AML System"), in compliance with AML legal requirements. Accordingly, the AML system: Enhances customer and transaction identification and scenario-based monitoring of suspicious activities; Supports the Bank in promptly detecting and reporting potential money laundering, terrorist financing, or proliferation financing activities (if any) to the competent state authorities as required by law



Climate Risk

Climate change has profound impacts on the global economy and human life, thereby influencing banking operations. Sustainable development, including environmental protection and effective climate risk and opportunity management, is one of the key pillars in OCB's Sustainable development Strategy. OCB is committed to becoming one of the Top 5 commercial joint-stock banks in Vietnam not only in terms of profit and efficiency but also in generating long-term sustainable value for society and the environment—striking a balance between economic growth and environmental protection while ensuring all activities aim to minimize negative climate impacts.

Accordingly, at OCB, climate risk is considered a form of strategic risk, enabling the Bank to manage and mitigate potential losses. OCB has developed long-term commitments to support green finance initiatives and to accompany the Government of Vietnam on its journey toward achieving Net Zero Emissions by 2050. As part of our long-term strategy, OCB seeks to reduce negative environmental impacts by developing green financial products and encouraging businesses and individuals to transition to more environmentally friendly operations. In parallel, the Bank places strong emphasis on minimizing environmental risks and developing internal policies that promote sustainability. OCB is among the pioneers in integrating ESG factors into its long-term strategy from an early stage. The Bank's ESG policy has been applied to credit and investment activities—particularly in sectors with significant environmental impact, such as real estate, agriculture, and manufacturing—to ensure that financial activities do no significant harm to the environment or the society.

CATEGORIES - Transition: arising from the shift to a low-carbon economy.

Description of Potential Impacts				Risk and Opportunity Management Measures at OCB
Description	Risk	Opportunity	Timeframe (S/M/L*)	
Policy: arising from policies aimed at limiting actions that contribute to climate change				
Changes in climate risk management policies and regulations, such as carbon taxes and stricter standards for energy use management and reporting, may lead to increased costs in business operations and manufacturing. These in turn negatively affect profits from OCB's investment activities and increase default risk for the Bank's customers—especially those in energy-intensive sectors.	✓		S/M/L	<ul style="list-style-type: none">Proactively monitor and respond to changes in legal regulations, especially those related to sustainable finance, ESRM, green credit, sustainability reporting and disclosure, and carbon credits.Proactively review, update, and adjust OCB's internal policies and operational regulations, particularly those concerning ESRM and green credit policies, to promptly meet requirements on ESRM and management in credit activities, as well as to provide suitable credit solutions and sustainable development advisory to OCB's clients.
Changes in policies and regulations aimed at transitioning to a low-carbon economy, accompanied by preferential policies that support the transition.		✓	S/M/L	
Legal risks related to adverse litigation actions against organizations that fail to manage or mitigate their contributions to climate change.	✓		M/L	
Technology: arises from the development of technological solutions that support the achievement of international climate goals and enable the transition to a low-carbon economy.				<ul style="list-style-type: none">Complete the Green Credit Framework and StrategyDevelop green credit products in key sectors such as renewable energy, green buildings, energy efficiency, and climate-resilient smart agriculture to encourage customers to transition toward a low-carbon economy and open up sustainable investment opportunitiesAccelerate digital transformation in OCB's operations and support customers in their digital transition to optimize processes, reduce energy consumption, and lower emissionsProvide financial solutions to support startups in developing green technology solutions and help connect and build a green technology ecosystemActively seek partnerships to develop financial solutions that support vulnerable groups, fulfill social responsibilities, and promote inclusive green transition financing
Increased demand for investment in new technologies	✓	✓	S/M/L	
Newly developed and breakthrough technologies, such as renewable energy and battery storage, may lead to significant and rapid changes in production and operational costs.	✓	✓	M/L	
Market: Markets may be affected by climate change in various ways.				
Changes in supply and demand for certain goods, products, and services.		✓	S/M	
Disruption of supply chains or market instability due to energy conflict tensions.	✓		S/M	

(*) S: Short-term (<1 year), M: Medium-term (1–3 years), L: Long-term (>3 years)

Description of Potential Impacts				Risk and Opportunity Management Measures at OCB
Description	Risk	Opportunity	Timeframe (S/M/L*)	
Reputation: arising from negative reactions of customers, partners, shareholders, investors, or the public toward OCB's reputation.				
Changes in customer perception may lead to reputational risks for OCB as well as for clients or projects financed by OCB, especially in relation to policies and actions that may either contribute to or hinder the transition to a low-carbon economy.	✓	✓	M/L	<ul style="list-style-type: none">Proactively review, update, and revise ESRM policies in OCB's credit activitiesProactively disclose and ensure transparency of ESG-related information in accordance with disclosure requirements from regulators and investorsComplete the ESG database, including internal operational data of OCB, as well as data from suppliers, customers, and projects financed by OCB
Transparency and commitment requirements from investors	✓		S/M/L	

CATEGORIES - Physical: arising from changes in weather patterns and climate.

Description of Potential Impacts				Risk and Opportunity Management Measures at OCB
Description	Risk	Opportunity	Timeframe (S/M/L*)	
Acute: Extreme weather events such as storms, flooding, droughts, and flash floods. These risks are typically seasonal events that may increase in severity and frequency due to changes in atmospheric conditions.				In 2024, with support from IFC, OCB conducted pilot assessment and analysis of physical risks related to the Bank's operational locations.
Extreme weather events undermine the sustainability of OCB's business units' operations and its customer groups in regions vulnerable to climate change such as coastal areas and the Central Highlands, potentially resulting in affected customers being unable to repay their debts.	✓		S/M/L	Plans for the next phase: <ul style="list-style-type: none">Continue monitoring and analyzing physical risks related to OCB's assets and operational sites, including both acute and chronic risks caused by climate change.Research and develop data to monitor and assess physical risks at customer locations, gradually identifying physical risk hotspots in supply chains and industry groups that require focused risk management.
Increased demand and capital for the development of insurance and financial products and services that address climate change		✓	M/L	
Chronic: Long-term changes in climate patterns caused by global warming, which may result in rising sea levels or prolonged/chronic heatwaves.				
Abnormal weather events affecting the productivity and operational efficiency of OCB's clients, especially those in sectors highly impacted by climate change such as agriculture, forestry, and fisheries.	✓		L	
Rising temperatures lead to increased energy consumption & higher energy prices, thereby raising the Bank's operating costs.	✓		L	

2.3.3 Risk Management Activities

In 2024, OCB fully complied with the liquidity safety ratios stipulated by SBV, including the Liquidity Reserve Ratio (LRR), the Loan-to-Deposit Ratio (LDR), and the ratio of short-term funding used for medium- and long-term loans. Although the LDR fluctuated across quarters, it consistently remained within the range of 70.9% to 76.9%, leaving room to increase lending up to the 85% ceiling. The ratio of short-term funds used for medium- and long-term loans was always maintained below 30%. OCB also maintained a high level of liquid assets such as cash, government bonds, mandatory reserves, and overnight deposits at other credit institutions to ensure compliance with the LRR.

Monitoring of Key Risk Limits in 2024:

Indicator	2024 Performance	SBV requirements	Assessment
Capital Adequacy Ratio (CAR Basel II)	12.47%	≥ 8%	Compliant
Ratio of Short-term Funding Used for Medium- and Long-term Loans	27.84%	≤ 30%	Compliant
Loan-to-Deposit Ratio (LDR)	73.61%	≤ 85%	Compliant
Liquidity Reserve Ratio	16.69%	≥ 10%	Compliant
Non-performing Loan Ratio (SBV)	2.38%	< 3%	Compliant

2.4 Digital transformation and data security

A. OUR APPROACH

With a strategic goal of becoming one of the Top 5 private joint stock commercial banks in terms of performance and ESG, offering a wide range of superior quality financial products and services, OCB has been accelerating its comprehensive digital transformation—from internal operations to the digitization of customer transactions. This aims to enhance customer experience with greater flexibility and time efficiency, while still ensuring safety, security, and data privacy.

At the same time, OCB always places emphasis on and proactively implements regulations, policies, procedures, and contingency plans to ensure seamless and uninterrupted operations in compliance with Vietnamese laws and international best practices.

STRATEGIC ORIENTATION

OCB aims to accelerate digital transformation across all of the Bank's operations, including:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

2.4.1 Information Technology Risk Management

Technology and data are considered among the Bank's most strategic assets. In the context of rapid digital transformation and rising cybersecurity threats, information and data security have become top priorities for the Bank. OCB has set the highest standards for information protection and is moving towards adopting a Zero-Trust security model across its entire system (covering both customers and internal operations).

The Bank continuously evaluates and updates security systems to address potential digital threats, ensuring the safety of all operations and transactions while protecting customers' rights. Additionally, OCB proactively develops hypothetical scenarios and optimal response plans to ensure secure transactions and mitigate potential risks amid the rapid and increasingly complex evolution of technology.

Through these efforts in safeguarding information, OCB achieved several notable results in 2024:

- No customer data breaches recorded.
- Achieved strict compliance with SBV standards and regulations, with a compliance rate of over 95% (including Circular No. 09/2020/TT-NHNN on information security, Circular No. 50/2024/TT-NHNN on online banking, and Circular No. 47/2014/TT-NHNN on card systems).
- Achieved and continuously maintained ISO 27001:2022 certification (2018–2027), the international standard for information security management.
- Maintained PCI DSS certification (2019–2025), demonstrating compliance with rigorous card payment security standards.

The Head of Technology & Digital Transformation Division at OCB participated as a speaker in the panel discussion titled "From Innovation to Trust: Cloud Strategies for the Future" at AWS CloudDay Vietnam.

"To enhance customer experience and data security, OCB is currently leveraging data analytics systems to gain deep insights into customer needs and personalize their experiences accordingly. At the same time, robust security measures are in place to build and maintain trust. This approach enables the Bank to meet the unique needs of each customer segment while ensuring a high level of security and reliability."



2.4.2 Comprehensive Establishment of Information Security Processes and Policies

To build a systematic and effective framework for managing and operating information security, OCB has established 90 information security policies and procedures. This framework not only ensures compliance with international security standards but is also regularly updated to keep pace with rapid technological changes and emerging threats. Key regulations include:

- **Information Security Management Regulation** – clearly outlines security principles and procedures to be followed. This includes data classification, access management, and system activity monitoring to ensure all information is protected at the highest level.
- **Data Backup Regulation** – ensures that all critical data is regularly backed up and securely stored, allowing for quick recovery in the event of incidents, while maintaining data integrity and availability under all circumstances.
- **Test Environment Data Control Regulation** – ensures that all systems and data are thoroughly tested before official deployment, minimizing risks related to software bugs or security vulnerabilities.
- **Customer Information Provision Regulation** – protects customer privacy and ensures that their data is not misused or accessed without authorization.

2.4.3 Enhancing Information Security Awareness

We recognize that human awareness and behaviors—particularly that of employees and customers—play a critical role in information security. Therefore, OCB places strong emphasis on raising awareness to ensure that staff and customers are equipped with the knowledge and skills needed to identify and respond promptly to potential threats.



Employees

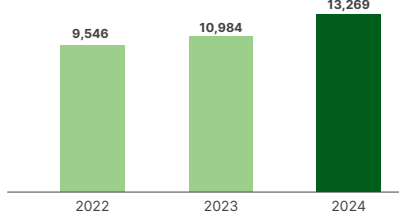
Training and raising employee awareness about information security is an indispensable component of our security framework. It ensures that all staff members understand their responsibilities in protecting information and complying with safety regulations. Specifically, the OCB Code of Ethics and Conduct requires all employees to strictly adhere to the Bank's security policies and information protection protocols. Employees must be fully aware of the confidentiality of the data they handle and are prohibited from disclosing it to third parties or allowing any breach of such information. Managers are also responsible for ensuring that customer information is used solely for business purposes and is kept strictly confidential throughout operations.

In addition, the Bank regularly offers information security training courses to employees through various formats (in-person, online, and e-learning). These cover topics such as workplace information security, payment card data protection, and the Bank's information safety policies. These courses not only strengthen the foundation of information security but also ensure that OCB maintains a secure and trustworthy working environment.

The number of employees trained in information security increased from 10,984 sessions in 2023 to 13,269 sessions in 2024, marking a 20.8% increase.

Number of Employees Trained in Information Security

Unit: person



Customers

To safeguard customer information and assets, we regularly send alert emails or display warning messages within the application whenever significant security events occur or incidents arise. These communications provide timely information about potential threats and guide customers on the necessary steps to protect themselves. For example, if a customer's account is being accessed from a device different from usual, the Bank's system will automatically send an email and a pop-up message via the OCB OMNI app to alert the customer and request two-factor authentication to register the new device.

In addition, the Bank frequently updates customers with basic security guidelines and warnings about impersonation scams targeting OCB staff, helping enhance their awareness and self-protection skills.

2.4.4 Application of Advanced Technologies in Data and System Protection

At OCB, strict control and protection of critical and sensitive data zones is a top priority. To this end, we have implemented advanced technological solutions, notably IBM Data Guardium. This solution ensures that only authorized users can access critical information. It also enables the monitoring and logging of all data access activities, helping to detect and prevent unauthorized intrusions.

In addition, we have deployed Network Access Control (NAC) to prevent unauthorized access from user workstations. The NAC system ensures that only authenticated devices and users can access the Bank's internal network, thereby preventing threats from unauthorized access and minimizing the risk of malware spreading within the system.

Furthermore, the Trellix endpoint protection system is employed to monitor and block connections to mobile storage devices across the Bank's network, effectively preventing sensitive data from being copied or stolen via such devices.

OCB has also implemented a data scanning tool compliant with PCI DSS standards to identify and control customer information, along with an Email Data Loss Prevention (DLP) system to monitor and prevent data leakage via email. This system automatically alerts and blocks the unauthorized transmission of sensitive data through email channels.

2.4.5 Protecting Online Assets Against Potential Digital Threats

To ensure comprehensive risk management, we continuously implement 24/7 cybersecurity intelligence measures to safeguard OCB's online assets, including our brand, domain databases, and more, across social media platforms, search engines, advertising channels, and mobile applications. These measures monitor and detect fraudulent brand usage on digital platforms, while enforcing protections and blocking unauthorized use of the Bank's brand, false partnerships, or deceptive advertising. This helps prevent the misuse of OCB's identity and protects both the Bank and its customers from harm. In addition, we regularly scan dark web sources to proactively detect potential threats and issue warnings about scams specifically targeting users of the Bank's services.

- In 2024, cybersecurity intelligence services helped OCB identify and promptly stop all brand impersonation and customer-targeted fraud, including:
 - Over 1,200 cases of OCB brand impersonation across online platforms—all of which were prevented and taken down.
 - Over 1,000 fraud attempts directly targeting OCB customers.

- In 2025, OCB plans to strengthen cybersecurity intelligence services with the following enhancements:
 - **ASM – Attack Surface Management:** Continuously identify, classify, and monitor IT assets and services to prevent external attacks.
 - **Threat Actor and Threat Campaign Intelligence:** Provide early warnings about upcoming cyberattack campaigns and malicious organizations.

In parallel, OCB has purchased cyber risk insurance to enhance protection against privacy violations, cyber threats, and digital communication risks. Through this insurance policy, the Bank aims not only to mitigate financial losses from cyberattacks but also to ensure fast and effective recovery from incidents such as ransomware, data asset loss, business disruption, regulatory fines, or liability claims.



2.4.6 Investment in Infrastructure, IT System Modernization, and Internal Payment Systems

In terms of infrastructure investment and modernization of IT and internal payment systems

Each year, OCB develops a technology investment plan that includes system operations and new technology deployment to meet modernization needs, management requirements, and banking service provision in the context of the Fourth Industrial Revolution (Industry 4.0). Specifically, OCB has implemented infrastructure initiatives such as:

- Designing segmented network zones based on user and usage purposes, including: a dedicated network segment for level-3 information system servers; a demilitarized zone (DMZ); and a separate network segment for providing wireless services to customers
- In 2024, OCB continued to expand its cloud computing platform, data platform, and artificial intelligence infrastructure, ensuring the rapid provisioning of resources for the development and expansion of new applications and products, thereby accelerating delivery to customers.
- Deploying firewalls and Intrusion Prevention Systems (IPS) to monitor and control traffic into and out of network zones.
- Implementing response plans for denial-of-service (DoS) attacks against level-3 information systems exposed to the internet.
- Deploying AWS cloud infrastructure for services such as OCB's website, Internet Banking, and platforms like "Unlock Dream Home" for home loan searches and applications.

OCB has invested in a new world-class Digital Banking platform—Backbase—which enhances infrastructure, transaction speed, and employs the latest FIDO authentication standard for secure and modern identity verification. It also integrates eKYC using chip-based national ID cards for online account registration processes. The Bank is also focused on investing in emerging technology platforms that enhance customer experience and satisfaction while ensuring safety and security. Examples include: Official deployment of a Marketing Automation system that automatically segments customers and analyzes user events to deliver timely, personalized offers, features, and services to improve convenience; AppsFlyer—a mobile analytics platform used to understand customer behavior within mobile applications and to tailor offerings for different customer segments, thereby improving the effectiveness of digital transformation efforts.

In parallel, financial services for daily consumer needs on the OCB OMNI Digital Banking App are constantly being upgraded and developed, covering Accounts, Deposits, Money Transfers and Bill Payments, Cards, Loans, Linked Investment Products, and Linked Insurance Products. The Bank continues to expand integration and connections across industries and sectors to establish a digital ecosystem and deliver a wide range of safe and convenient products to customers.

OCB Accompanied the 2024 Banking Sector Digital Transformation Event

At the event, OCB showcased its most advanced digital experiences through the OCB OMNI 4.0 platform and the next-generation digital bank, Liobank. These are products that have been highly rated by the market and customers alike.



Regarding the strong development of electronic payment methods such as online banking, mobile payments, and internet-based payments

Launch of the OCB OMNI Application: A modern new platform officially launched in May 2024, offering a wide range of digital products and services while improving the customer experience through personalized features, as well as traditional and modern financial services and utilities.

- Expansion of payment services through OPEN API: Strengthening the development of payment services via OPEN API systems connected to partners and digital financial technology platforms, integrating digital ecosystems to provide collection and payment services such as tuition fees, real estate service fees, traffic fees, bill payments, and personal tax payments through the General Department of Taxation's Etax Mobile application.
- Diverse QR code payment connections: Integration with VietQR, Payoo QR, VNPay QR, and connections for payments via Google Pay, Apple Pay, and Deeplink.
- Enhanced user experience features: Launch of OCB CẢ PHÉ, supporting small retailers with cashless payment options and offering cashback for customers who make payments through the OMNI app at participating stores.
- Integration of AI Chat Bot: To enhance customer interaction and provide timely, efficient support.



Support for Transactions and Personal Financial Management: Personal Financial Management (PFM): A feature that helps customers effectively monitor and control their spending; Account Package Customization & Transaction Limit Settings: Allows customers to adjust their transaction limits directly within the app; Split Transaction Function: Enables fast and immediate processing of transactions over VND 500 million through the NAPAS gateway.

Expansion of Payment Services: OCB continues to connect with public service providers (e.g., universities, schools, hospitals, power companies, water suppliers) to offer fast and cost-saving collection/payment solutions via OPEN API, promoting online transactions; The Bank also enhances payment security by applying high standards, including secure authentication methods following FIDO standards combined with biometric verification, minimizing the risk of online transaction fraud.

Liobank Digital Bank: To target young and dynamic customers, OCB has launched the digital banking product Liobank. Liobank offers a wide range of digital banking products and services tailored to customer needs, aiming to enhance user experience and satisfaction. Key services and features currently implemented include:

- NFC chip scanning during the "eKYC" identity verification step when customers open a payment account.
- Flexible savings products designed to encourage customers to maintain balances in their payment accounts.
- PigG savings product – a modern digital "piggy bank" with flexible deposit options, helping customers easily build up savings daily. This smart feature supports customers in achieving both small and large financial goals.
- Installment registration feature for credit cards directly on the Liobank app.
- Apple Pay and Google Pay payment features for fast and convenient transactions.
- Payment utilities within the Liobank app, such as bill/service payments, mobile top-ups, QR code scanning (VietQR, Napas247, VNPay, Payoo) for transfers/payments, and scheduled transfer reminders.
- Because Liobank is designed for a wide customer base, especially tech-savvy young users who prioritize convenience and experience, all functions in the app are simplified compared to traditional methods and have a unique, distinctive style. Examples include: "Shake to Pay" – shake your phone to initiate a transfer; Quick reply transfers to someone who sent you money, without needing their account number; Transfers to Liobank users saved in your phone contacts; "Heart" reactions for completed transactions; These innovations help optimize personal financial management and deliver an outstanding customer experience.

Payment and Supply Chain Finance Services: In 2024, OCB continues to expand cross-border payment services for the logistics sector, supports corporate cash flow management, and enhances supply chain finance offerings.

2.4.7 Strengthening the Application of Advanced Security Measures and International Security Standards in Line with Global Payment Trends

OCB has implemented, applied, and obtained certifications for international standards such as PCI DSS, ISO 27001:2013, and PCI PIN to ensure information system security and prevent related risks. In addition, OCB has adopted advanced solutions, technologies, and international standards for IT security, such as: DDoS attack prevention solutions, Next-generation firewalls and web application firewalls, Extended endpoint protection, System and application vulnerability scanning tools, Security event management solutions, Incident response systems, and 24/7 Security Operation Center (SOC) services.

In 2024, OCB further upgraded and consolidated its firewall systems, enhanced DLP technologies, expanded cybersecurity assessment and penetration testing services, integrated additional cyber threat intelligence sources, and strengthened overall defense capabilities.

To ensure security and compliance with regulations issued by the SBV, such as Decision No. 2345/QĐ-NHNN, Circular No. 15/2024/TT-BTTTT, Circular No. 17/2021/TT-BTTTT, and Circular No. 18/2018/TT-NHNN, OCB has deployed a series of initiatives to enhance online payment and card transaction security, including:

- From July 2024, OCB has adopted advanced biometric authentication, matching biometric data with the chip information on the national ID card issued by the Ministry of Public Security. Customers can register via platforms such as OCB OMNI 3.0, OCB OMNI 4.0, or directly at branches using the internal app OCB Assist.
- Developed a new transaction dispute and complaint management system on the NEW FO platform, added a status tracking feature on the OMNI 4.0 App/Web, along with utilities like notifications for expired identification documents, ensuring full compliance with SBV regulations.



CHAPTER

03

SUSTAINABLE ECONOMY

3.1 ENHANCING SUSTAINABLE VALUE
FOR THE ECONOMY AND STAKEHOLDERS

3.2 INCLUSIVE FINANCE

3.3 GREEN FINANCE



3.1 Enhancing sustainable value for the economy and stakeholders

A. OUR APPROACH

To realize the vision of becoming a Green Bank and contributing more significantly to the sustainable development of society, OCB acknowledges the need for a solid and stable financial foundation. Therefore, we consistently prioritize sustainable business growth alongside risk management as core components of our business strategy.

Beyond enhancing sustainable value for the economy, the Bank also aims to generate long-term value for stakeholders by ensuring income for employees, paying full dividends to shareholders, contributing to the national budget, and carrying out social welfare activities. These efforts collectively support the prosperity of our customers and shareholders and contribute to the socio-economic development of the country

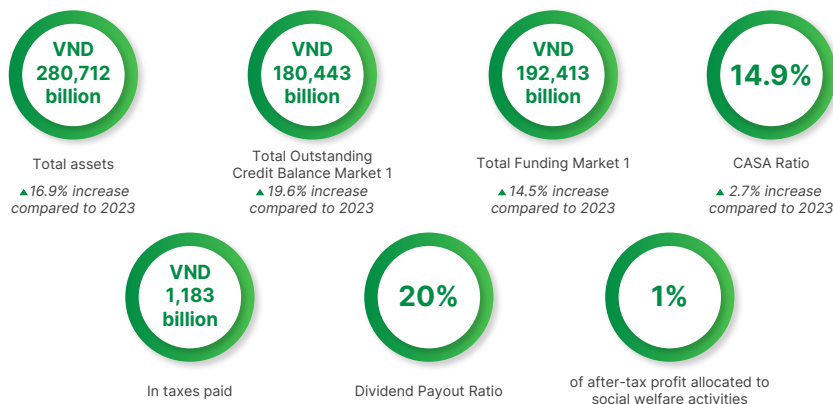


STRATEGIC ORIENTATION

To actively support economic development and deliver sustainable value to stakeholders, OCB has established the following orientations:



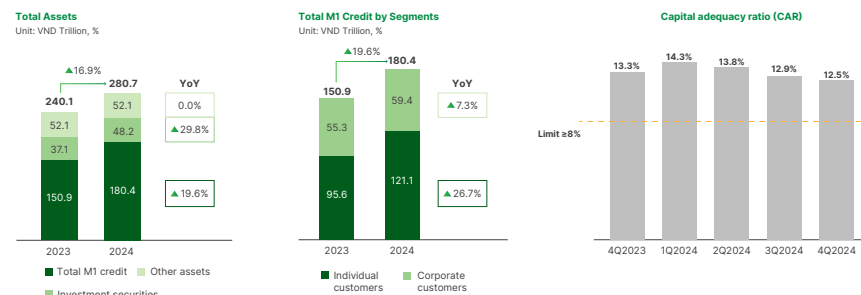
B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTION

3.1.1 Sustainable Growth in Scale Creates Value for the Local Economy

As of December 31, 2024, OCB's total assets reached VND 280,712 billion, marking a 16.9% increase compared to 2023. The Bank recorded a credit growth rate of 19.6% during the year, surpassing the industry average of 15.08%. The credit portfolio continued to focus on two key strategic segments: individual customers and SMEs. In particular, credit in the individual segment grew by 11%, while the SME segment saw a remarkable growth of 51.7%, driven by OCB's targeted strategy and strong efforts in digital transformation. OCB's credit growth was further supported by a proactive shift toward green banking initiatives, backing sustainable projects such as renewable energy, smart agriculture, clean water and wastewater treatment, and green buildings. By the end of 2024, green credit at OCB increased by 30% year-over-year, accounting for 11% of the Bank's total outstanding loans.



In addition to contributions to economic value, OCB actively supports the Government's national financial inclusion strategy through the following initiatives:

- Providing financial support for sectors such as education, essential infrastructure, agriculture, SMEs, and women-owned SMEs (WSMEs);
- Expanding branch and transaction office network;
- Diversifying product portfolio;
- Developing digital banking solutions focused on growing the customer base through non-physical channels such as the omnichannel banking platform – OCB OMNI – and the digital bank Liobank;

For further details, please refer to the Inclusive Finance Section

These efforts have enabled customers across all regions of Vietnam to more easily access banking and financial services. In 2025, OCB plans to further expand further our range of products and financial solutions to better serve the Vietnamese people.

3.1.2 Ensuring Job Stability and Delivering Sustainable Value for Employees

OCB is committed to long-term and serious investment in human resource development, aiming to build a safe, healthy, and efficient working environment for all employees. To realize this commitment, OCB has actively implemented a wide range of policies, including healthcare benefit packages, engagement and culture-building activities such as team building, music and sports events, recognition and reward programs, and opportunities for career advancement to motivate employees. These activities help foster both physical and mental well-being, while encouraging personal development and long-term commitment.

In parallel, OCB places strong emphasis on capacity building and training to equip employees with new skills required for their roles and to enhance productivity. Annually, the Bank also conducts regular reviews and adjustments to its salary and bonus policies to ensure competitiveness and better benefits for employees. In 2024, the average income of OCB employees was VND 27.7 million per month, an increase of over 9% compared to 2023.

Alongside the Bank's growth, OCB has continued to offer employment and development opportunities for workers. The number of recruits has steadily increased year by year. In 2024, OCB was honored in Employer Choice 2024 by CareerViet, ranking among the Top 07 Most Favorite Employers in the Finance and Banking Industry, and Top 38 Most Favorite Employers among Large Enterprises.

OCB also prioritizes creating jobs and contributing to local communities where it operates by expanding its branch and transaction office network in dynamic economic areas. In 2024 alone, OCB opened 17 new branches and transaction offices, recruiting over 2,881 new employees.

Of these new recruits, 95% of newly hired managerial positions – including Branch Directors and Heads of Business Centers – were local candidates. Detailed annual data is as follows:

	2021	2022	2023	2024
Ratio of Newly Hired Local Management Staff (*)	79%	90%	65%	95%

(*) Local Management Staff: Refers to newly recruited managerial employees whose permanent residence or place of birth is in the same province or city where they work. This includes all management staff working in Ho Chi Minh City and Hanoi.

Specifically, please refer to the Sections Creating a Happy and Productive Workplace and Investing in Human Resource Development for further details.

3.1.3 Maintaining Sustainable Value for Shareholders and Investors

With the goal of delivering prosperity to shareholders and investors, OCB maintains an annual dividend policy that strikes a balance between shareholder returns and retained earnings to support the Bank's long-term development.

In the market, OCB stands out as one of the banks offering high dividend payouts. In 2024, OCB issued nearly 411 million shares to pay dividends to existing shareholders, equivalent to a 20% payout rate. As a result, the Bank's charter capital increased from VND 20,548 billion to VND 24,658 billion.

	2022	2023	2024
Dividend Payout Ratio	0%	50%	20%

In 2025, OCB aims to issue shares to pay dividends to shareholders at a rate of 8%, with the goal of increasing its charter capital to VND 26,631 billion. The capital raised from this increase will be used to supplement the Bank's business capital, investment activities, lending, and the procurement and development of physical infrastructure. In addition, in August 2025, OCB paid a cash dividend at a rate of 7% to ensure the legitimate rights of existing shareholders.

3.1.4 Positive Contribution to the State Budget

OCB believes that effective economic growth must go hand in hand with the country's sustainable development. Therefore, transparent and comprehensive tax management and compliance are regarded as foundational to OCB's responsible business practices. Tax governance is clearly defined as part of the Board of Directors' responsibility in ensuring the Bank's sustainable development. Under the delegation of the Board of Directors and the Board of Management, OCB's Legal Representative/Authorized Representative is accountable for overseeing tax compliance and managing tax-related risks.

OCB has issued internal regulations on tax compliance. In particular, in 2024, OCB released directives and notices to remind and impose disciplinary measures to prevent the use of input invoices that pose tax risks. To ensure proper recognition of expenses and revenues in alignment with current operations, the Bank also updated its spending reimbursement regulations and the guidelines for verifying payment documentation. These documents are stored on OCB's e-Learning platform to ensure transparency and Strict inspection of input invoices before payment: All input invoices must be carefully verified for accuracy and legality prior to any payment.

- **Issuance of e-invoices and data verification:** E-invoices must be issued in compliance with regulations, and related data must be checked thoroughly to ensure all output invoices are legally compliant.
- **Assignment of staff to prepare and review tax declarations:** Each staff member responsible for preparing and reviewing tax returns must ensure the accuracy and completeness of all information before submission to the tax authorities.
- **Regular updates on tax laws and regulations:** OCB updates tax information via two channels:
 - **Proactive updates by directly involved departments:** Employees are expected to stay informed via tax authority websites, seminars, internal and external training sessions, and updates from tax management officers.
 - **Updates from the Legal and Compliance departments:** These units are responsible for tracking and communicating regulatory changes from the tax authorities to relevant departments.

In addition, OCB is finalizing and preparing to issue a Contractor Tax Handbook, a professional reference document to guide the handling of contractor tax obligations and ensure proper compliance. For detailed results of tax compliance and the Bank's contributions to the state budget, please refer to Chapter 08 – Financial Statements and Notes in the 2024 Annual Report available on the website: www.ocb.com.vn.

3.1.5 Enhancing the Bank's Social Responsibility

OCB prioritizes social welfare as an essential part of its commitment to promoting development and improving community well-being. In 2024, the Bank actively sponsored numerous meaningful programs and initiatives across key areas such as:

- Improving the quality of education
- Disaster recovery and climate change adaptation
- Building sustainable communities
- Other community-focused activities

Specifically, in 2024, OCB fully funded the construction and renovation of houses for poor and near-poor households and families in difficult circumstances; awarded scholarships to underprivileged students with outstanding academic achievements; supported post-storm recovery efforts; and contributed to various local social responsibility programs.

The total funding OCB allocated for charitable activities, social welfare, and community development in 2024 reached nearly VND 30 billion, equivalent to approximately 1% of its post-tax profit.



For further details on OCB's social responsibility efforts, please refer to the Section Building and Developing Sustainable Communities.

3.2 Inclusive finance

A. OUR APPROACH

For OCB, building a better society is not only a social responsibility that we try to actively fulfill but also a foundation for our sustainable development. This has been demonstrated via OCB's consistent actions to proactively and regularly accompany local communities and bring practical values to the society.

In line with the Banking Sector's Action Plan to implement the National Financial Inclusion Strategy to 2025, with a vision to 2030, OCB is committed to promoting financial inclusion,

ensuring that everyone - including those in rural, remote, and isolated areas - has access to basic financial services. OCB has actively implemented various financial support programs, offering preferential loan packages for low-income individuals, and expanding our network to better serve the community. Specifically, OCB has developed initiatives, financial products, and inclusive financial solutions for SMEs, WSMs, and startups across various sectors such as education, healthcare, social housing development, and food security.

STRATEGIC ORIENTATION



Enhance financial inclusion coverage to a broader range of customers

Develop financial inclusion through actions such as improving products, providing effective financial solutions, expanding the business network and applying digital technology to ensure all customers can access advanced and efficient financial services.



B. OUTSTANDING ACHIEVEMENTS



Celebrating
Inclusive Entrepreneurship



Outstanding Bank
for SME Support Award



Increase in outstanding loans for
education and training sectors
compared to 2023



Outstanding loans for the construction
of water treatment facilities serving
the community

▲ Over 900% increase compared to 2023



Increase in outstanding loans for
social housing development
compared to 2023



Disbursed to the
smart agriculture sector



Outstanding loans for the agriculture,
forestry, and fishery sectors

▲ Over 70% increase compared to 2023



Increase in disbursed amount for
staff and teachers for personal
consumption purposes



In outstanding loans for SMEs

▲ Over 50% increase
compared to 2023



Disbursed to the
SME customer segment



Disbursed to the
WSME segment



Launch of a product line
for startups



Opened in rural areas

▲ Nearly 20% increase compared to 2023



Official launch

C. KEY ACTION

3.2.1 Investing in Education and Training Development

OCB places a strong focus on accompanying high-quality education initiatives, aiming to balance economic efficiency, social responsibility and environmental protection. This is also part of the Bank's long-term strategic direction to support projects that generate positive impacts on the community, contribute to building a sustainable economy, and improve the quality of life for future generations.

Therefore, in 2024, OCB implemented specialized financial solutions dedicated to the education sector, supporting the establishment or upgrading of educational institutions, thereby helping to ensure an increasingly modern and effective learning environment for the community. Through preferential interest rate packages and simplified procedures, OCB enabled schools to easily access the necessary funding to build facilities and purchase modern teaching equipment.

Targets of OCB's investment in education promotion include preschools, vocational schools, and universities. As a result, in 2024, OCB's outstanding loan to education and training increased by over 170% compared to 2023. In parallel, OCB implemented flexible credit solutions, including principal grace

periods, preferential interest rates, and terms adjusted according to socio-economic conditions. These policies not only helped educational institutions optimize their funding but also contributes to the sustainable development of the education sector, creating positive impacts for the community.

In addition, OCB launched the OCB SCHOOL product exempting 100% of tuition collection service fees and automatic debt clearing services for users, helping schools to reduce operational costs. Various tuition payment channels have also been deployed to maximize convenience for parents and students, including payments via card, QR code, and e-wallets.

OCB understands that to develop education, it is essential to simultaneously improve the quality of life for teachers. Therefore, the Bank has provided unsecured consumer loans with limits up to 20 times the salary, valued at hundreds of millions of VND, helping teachers meet their financial needs and thereby focus better on their work, improving teaching and educational management quality. In 2024, disbursement for staff and teachers for personal consumption purposes at OCB increased by over 75% compared to 2023.

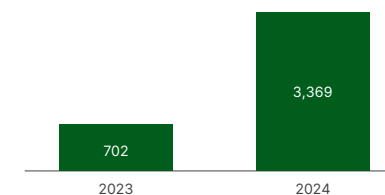
3.2.2 Investing in infrastructure and essential service

Over the years, OCB has consistently regarded the development of essential service infrastructure for the community as one of its top priorities. With this vision, OCB has continuously improved and upgraded our products, programs, and policies to encourage investments in healthcare technology and infrastructure. These efforts aim to enhance the quality of healthcare services and expand access to essential utilities and medical care for the community.

In addition, OCB has proactively provided financial support for projects developing clean water treatment systems and distribution networks, as well as wastewater treatment systems. These activities not only ensure that communities have access to clean, safe, and hygienic water sources but also contribute to environmental protection and sustainably improve the quality of life for local residents.

Total outstanding loans in areas of clean water supply, wastewater treatment and management

Unit: VND billion



RED RIVER WATER SUPPLY PROJECT

In the field of clean water supply, OCB's financing policies aim at ensuring that everyone has the right to access safe water while protecting ecosystems and utilizing water resources safely and efficiently. Therefore, since 2023, the Bank has focused on providing financial support for the Red River Surface Water Plant located in Dan Phuong District, Hanoi, with the goal of supplying 300,000 m³ of clean water per day and night to serve the daily needs of the Capital's residents. This project has played not only a strategic role in ensuring water security and delivering significant social values, but also contributed to reducing groundwater extraction, land subsidence, and water pollution in the area. It provides not only a source of sustainable water supply but also a driving force for socio-economic development and life-quality improvement for millions of people.

During the financing process to facilitate project implementation, OCB also provides preferential credit packages, including grace period policies, interest rate support aligned with economic and social conditions, and other flexible financial solutions. These support policies has not only helped optimize capital for the investors but also affirmed OCB's role in accompanying essential infrastructure projects aligned with ESG criteria and sustainable development goals.

Financing community projects is a clear demonstration of OCB's commitment to investing in initiatives with positive social impact, promoting economic growth alongside environmental protection and community well-being. Supporting this project reflects the Bank's responsibility in contributing to national sustainable development goals, while also helping to build a clean, safe, and stable water supply system to meet the increasing residential demands of Hanoi and surrounding areas.



3.2.3 Investing in social housing development

The National Housing Development Strategy to 2020, with a vision to 2030, sets out the goal of vigorously and sustainably developing the housing market in Vietnam to meet the housing needs of all segments of the population. The vision to 2030 is to build a rich and diverse housing system that fully meets the needs of people in all circumstances, contributing to the socio-economic development of the country. To realize this vision, the Strategy requires the joint efforts of the entire society, particularly the banking sector, which plays a crucial role in channeling investment capital into social housing projects and supporting credit for young individuals to have the opportunity to own a home. Aware of our responsibility in this overarching strategy and aligning with our inclusive finance orientation to serve our clients' sustainable development, OCB has implemented credit support activities to promote the development of social housing projects, targeting both project developers and individual users. Our statistics show that the outstanding loan balance for social housing development in 2024 increased by more than 135% compared to 2023.

In 2024, OCB continued to strengthen our preferential loan policies for individual customers to purchase social housing, with loan terms of up to 15 years, financing up to 70% of the property value, and offering various preferential interest rate packages for customers.

Alongside policy enhancements, OCB has actively promoted partnerships and loan deployment for social housing projects. During 2023–2024, OCB partnered with and added three new social housing projects. One of them is the Golden City An Giang social housing project, offering loans up to 70% of the sale contract value, with a 15-year loan term and a principal grace period of up to 36 months.

OCB is committed to joining hands in financing sustainable urban development initiatives, ensuring a balance between economic efficacies, social responsibility, and environmental protection. By accompanying social housing projects, OCB not only helps improve living conditions for communities but also promotes sustainable urbanization aligned with the country's socio-economic development orientation.

SUPPORTING SOCIAL HOUSING PROJECTS

The Thang Long Social Housing Project, located in Tan Dinh Ward, Ben Cat City, Binh Duong Province, is a typical example of OCB's efforts in supporting the development of social housing. This is a key project contributing to addressing the housing needs of workers and low-income people, while also promoting sustainable urban development in one of the Southern key economic zones.

The project covers a total area of 1 hectare, consisting of two 19-story apartment blocks designed to modern standards. It integrates amenities such as elevators, power systems, water supply and drainage, and fire protection systems to ensure safety and improve residents' quality of life. In addition, the project focuses on green space and community amenities, including green parks, jogging paths, sports areas, gym, spa, pharmacy, children's playground, shopping center, and community areas.

The project's location is near Dai Nam Tourist Area and large industrial zones, creating favorable conditions for workers to live and commute, thereby improving their quality of life and work efficiency. This is not just a housing project but a sustainable housing solution, helping workers and laborers to stabilize their lives, thus contributing to the socio-economic development of the local area.

In addition, to meet the housing needs of low-income urban residents and industrial zone workers, OCB has also provided credit support for the operation and exploitation of the Social Housing Apartment Project in Hoa Khanh Industrial Park, Hoa Khanh Bac Ward, Lien Chieu District, Da Nang City.

This project is built on a land area of over 36,000 m², with access to major traffic routes such as Au Co Street and Thanh Vinh Market, as well as the Hoa Khanh Industrial Park and surrounding residential areas. The project is designed with 8 buildings, comprising 1,760 apartments and accompanying facilities such as a kindergarten, green park, and sports service blocks. The project promises to offer affordable apartments for low-income earners to buy or rent, helping them to settle down and work with peace of mind in Da Nang City.

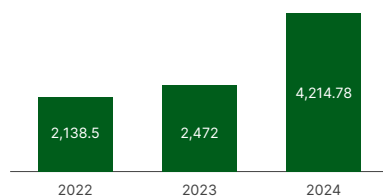


3.2.4 Food Security

Food security is an urgent and essential issue, especially under current context where food supply and food accessibility have been heavily impacted by climate change, natural disasters, environmental pollution, and increasingly severe and unpredictable cross-border pandemics. To ensure food access for all individuals, food nutrition and safety for consumers and environmental protection, OCB is committed to providing credit support to businesses and individuals in the agriculture, forestry, and fishery sectors. OCB has proactively implemented various solutions to promote the development of agricultural financial products and services, particularly those serving rural production and business. These include innovating our products, providing training for our staff on new product policies, launching programs with preferential interest rates, and timely integration of incentives from the State Bank of Vietnam for the agricultural and rural sector. Following this strategy, the outstanding loan balance in the sector reached over VND 4,200 billion in 2024, an increase of more than 70% compared to the same period in 2023.

Total outstanding loans in agriculture, forestry and fishery

(Unit: trillion)



In alignment with the government's efforts to achieve Goal 2: Zero Hunger under the 17 UN SDGs (end hunger, achieve food security and improved nutrition and promote sustainable agriculture), OCB in 2024 funded a project designed under the circular economy model. This project utilizes agricultural by-products to produce animal feed and organic fertilizers, and applies drip and sprinkler irrigation systems that help save 50–70% of water usage. It also follows GLOBAL G.A.P standards in agricultural production.

For further details, please refer to the Green Finance Section.

In addition, in 2024, OCB's agricultural and rural loan products for individual customers have been enhanced to better reflect the unique characteristics of Vietnam's agricultural sector:

- Simplified documentation:** streamlined and customized according to each sub-sector;
- Flexible repayment methods:** adapted to borrowers' cash flow and crop cycles;
- Preferential interest rates:** special loan programs providing additional working capital in cultivation and livestock with interest rates starting from just 5.2%. Moreover, OCB has actively participated in concessional loan programs under national initiatives such as the Vietnam Sustainable Agriculture Transformation (VnSAT) Project and the Rural Development Finance II (RDF II) Project.

3.2.5 Small and medium enterprises

Loans for SMEs

In 2024, total outstanding loans for the SME segment increased by over 50%, with total disbursement reaching more than VND 18,500 billion. This reflects OCB's efforts in actively supporting SMEs amid various domestic and international market fluctuations and challenges, through effective products and business solutions.

Specifically, in 2024, OCB provided a variety of credit products for businesses, especially SMEs, to help them maintain operations, expand production scale, and pursue sustainable development. Key initiatives include:



Enhanced the Express Loan product for small businesses



Enhanced the Easy Loan product with 100% collateral coverage for the micro-enterprise segment that needs flexibility in financial evaluation



Issued a credit product for Startup businesses



Offered preferential interest rates to support businesses operating in import and export sectors

Regarding procedures, interest rates, and preferential policies, in 2024, OCB implemented the following improvements:

- Interest rates for import–export businesses were 2–4% per annum lower than regular business customers;
- For businesses with USD deposits, loans in VND could be provided at preferential interest rates starting from 2% per year;
- Simplified lending procedures, streamlined documentation requirements compared to regular loans, and basing on actual business performance to assess customers for credit extension or assess Startups for unsecured loans.

Creative actions in developing products/solutions tailored for the SME customer segment have been highly recognized by reputable organizations. As a result, in 2024, OCB was honored to receive the "Outstanding Bank for SME Support" award at the Vietnam Retail Banking Forum 2024.



Loans for WSMEs

The proportion of WSMEs in Vietnam has shown steady growth. This is a notable result of support policies aimed at enhancing the role of women, promoting their active participation in business activities, and contributing to sustainable economic growth and innovation. However, WSMEs still face many obstacles in their operations, such as difficulties in accessing capital, limited management capacity, and limited access to technology. Especially for women entrepreneurs, there is additional pressure in balancing work and family life. These challenges have prevented them from fully realizing their development potential.



OCB joined hands with the Forbes Women's Summit 2024 to honor and promote the development of women in business and life. Notably, at the Summit, OCB introduced financial solutions with special incentives exclusively for event guests who are female business owners and senior managers in various sectors.

Recognizing the vital role of women in national economic development and global economic integration - as well as the challenges they face - over the years, OCB has consistently paid special attention to this customer segment through regular capital support and preferential programs. In parallel, OCB has introduced a variety of payment solutions to support WSMEs in adopting digital transformation in daily business operations. In 2024, OCB disbursed more than VND 3,000 billion to support WSMEs in improving their business operations.

Loans for Startups

Startups are increasingly asserting their pioneering roles in innovation and contributing positively to the economy. According to VCCI statistics, only around 30% of startups in Vietnam have access to banks funding, due to the inherent risks of startup lending and the fact that most of these businesses fail to meet loan approval criteria such as: lack of collateral, absence of credit history, or insufficient customer and market base. Understanding these challenges, in October 2024, OCB launched an unsecured loan product specifically for startups with at least one year of operation, especially tech startups in the field of innovation. Under this product, businesses can access loans of up to VND 3 billion for a maximum term of 12 months to meet working capital needs, trade finance, or issue guarantees serving their main production or service operations. In the current tough economic climate and tightening startup funding landscape, the introduction of unsecured lending offers a breakthrough opportunity for startups to grow by year-end.

Also, in September 2024, OCB signed a comprehensive cooperation agreement with Genesia Ventures. Under this agreement, OCB will evaluate and provide unsecured loans to startups in Vietnam backed by Genesia Ventures, using the above-mentioned product. In addition, OCB will offer comprehensive digital financial services to help these businesses enhance their capacity and cash flow management. Genesia Ventures is an investment fund headquartered in Japan, focusing on Seed and Pre-A stage startups across four key markets: Japan, Indonesia, Vietnam, and India. In Vietnam, Genesia Ventures has invested in 14 startups. In 2025, OCB will continue to develop products and design tailored solutions to better serve SME customers, especially startups.

On October 15, at the headquarters of the Ministry of Planning and Investment (Hanoi), OCB and the Small and Medium Enterprise Development Fund (SMEDF) signed a cooperation agreement through a framework contract for indirect lending, aiming to facilitate SMEs in Vietnam in accessing preferential capital and effective financial solutions.



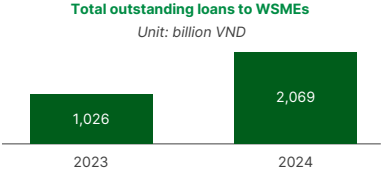
On November 15, 2024, OCB's Strategic Partnership Department, in collaboration with Genesia Ventures Vietnam, held a workshop to share insights on the startup ecosystem, investment selection criteria, and the financial solution needs of startups. This event is part of the strategic cooperation activities between OCB and Genesia Ventures, with the goal of promoting the sustainable development of the startup ecosystem in Vietnam.

UNSECURED LENDING FOR STARTUP BUSINESSES
Startup businesses are increasingly asserting their pioneering role in innovation and contributing positively to economic development. However, these enterprises still face many challenges in accessing bank loans, mainly due to the lack of collateral. Understanding this, in 2024, OCB began implementing a lending solution specifically for startups with more accessible conditions such as:

- No collateral required
- Minimum business operation time: 1 year
- Maximum loan term: 12 months
- Credit limit: up to VND 3 billion

Maximum outstanding loan per usage stage:

- Within the first 3 months from the date of the credit agreement/first disbursement: the customer's outstanding loan at any given time shall not exceed 70% of the credit limit.
- After 3 months from the date of the credit agreement/first disbursement: the customer may use up to 100% of the credit limit.



3.2.6 Liobank Digital Banking – The bank for young people

Liobank, launched by OCB in early 2023, aims to “make banking in Vietnam simple, affordable, convenient, and enjoyable.” The digital banking interface was designed with simplicity in mind and integrates unique features such as Shake to Pay - shake your phone to transfer money - response transfers, and sending money to friends with Liobank accounts directly from the contact list. Customers can also create folders to manage utility bills, helping them better organize their personal finances.

After nearly two years in the market, Liobank has recorded impressive growth, with over 500,000 new customers and more than 1.2 million app downloads. The total value of incoming and outgoing transactions via Liobank has reached VND 11,000 billion. The Bank has processed 8 million transactions, a 4.2-fold increase compared to 2023.

Specially, in 2024, Liobank successfully launched four booths at Metro Line 1 stations on its opening day. Commuters could obtain a Liobank card within minutes and enjoy free travel services during the first month. Within just 20 days, more than 4,000 cards were issued, reflecting strong user interest.

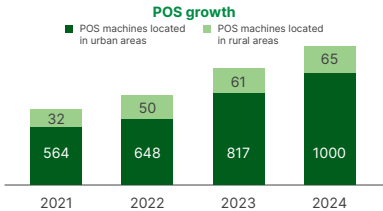
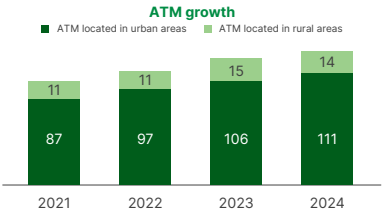
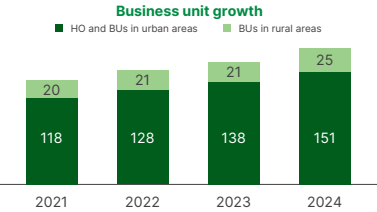
“In our next phase of development, OCB will focus on applying next-generation AI technology to personalize customer experience and services, as well as expand financial access to provinces and rural areas,” shared the Head of Digital Banking at Liobank.



3.2.7 Expansion of financial service access points in rural, remote, and mountainous areas

In addition to promoting the development of modern distribution channels based on digital technology, OCB is also expanding our network to help more people access banking products and services. In 2024, OCB has 1 Head Office and 175 Branches/Transaction Offices nationwide, an increase of 17 business units compared to 2023. Among them, 25 Branches/Transaction Offices are located in rural areas, accounting for approximately 14.3% of the total units nationwide.

In parallel, OCB has expanded our network of ATMs and POS machines to rural areas to provide more comprehensive services to customers.



OCB identifies a core component of our strategy is to strengthen and develop our existing business units in order to enhance service capacity and optimize customer experience. With the goal of serving a wide range of customer segments, in 2025 OCB will continue to expand our product portfolio, improve service quality, and apply digital technologies to meet increasingly diverse financial needs. In parallel, OCB is committed to promoting inclusive finance, creating favorable conditions for all customer groups - from individuals to businesses - to access modern financial products. This strategy not only targets revenue growth but also ensures sustainable development, contributing to the development of a safe, efficient, and stable financial ecosystem.



3.3 Green Finance

A. OUR APPROACH

Currently, "greening the economy" is a global trend embraced by countries around the world and international financial institutions, with the goal of minimizing the negative impacts of economic growth on the environment and society. Green finance plays a crucial role in providing resources to help Vietnam fulfill its commitment to achieving net-zero emissions by 2050 and successfully implement the National Green Growth Strategy. Resources mobilized through green financial instruments can enable businesses to invest in projects, programs, and infrastructure that have positive environmental and social impacts.

Recognizing the importance of promoting green finance, and with a vision to become a pioneering Green Bank in Vietnam, we have been gradually directing credit towards

financing environmentally friendly projects, encouraging the transformation of production, services, and consumption toward greener practices, including the production and use of clean and renewable energy.

OCB places strong emphasis on assessing and categorizing loan projects, managing environmental and social risks in credit activities, as well as enhancing the capacity of our staff in designing and implementing green and sustainable financial solutions. Through these efforts, OCB aims to strengthen and improve the quality of our investment portfolio. In parallel, we continue to expand cooperation with major financial institutions to attract green capital sources, actively contributing to green growth and sustainable development.

STRATEGIC ORIENTATION

OCB consistently strives toward the goal of expanding green finance through:



B. OUTSTANDING ACHIEVEMENTS



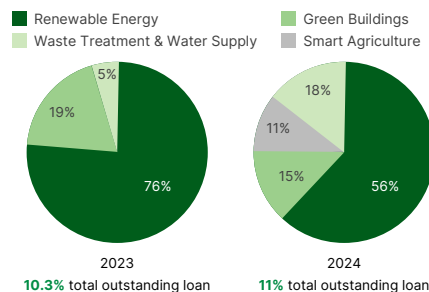
C. KEY ACTION

3.3.1 Overview of OCB's Green Finance

In recent years, OCB has consistently focused on supporting and ensuring financing for businesses - including large enterprises, SMEs, and FDI firms that have sustainable business activities and clear environmental protection goals. OCB has also offered loans targeting individual customers seeking capital to purchase environmentally friendly assets and develop rural economies.

In 2024, the proportion of green credit in OCB's total outstanding loans reached 11%^(*). Among this, loans for renewable energy projects accounted for the highest share, representing over 56% of total green credit. OCB continues to allocate capital to our traditional strong green finance sectors such as renewable energy, green buildings, clean water supply and wastewater treatment, and smart agriculture. In parallel, we are expanding our customer base across various green sectors to accelerate the market's green transition.

Green credit balance structure in 2024



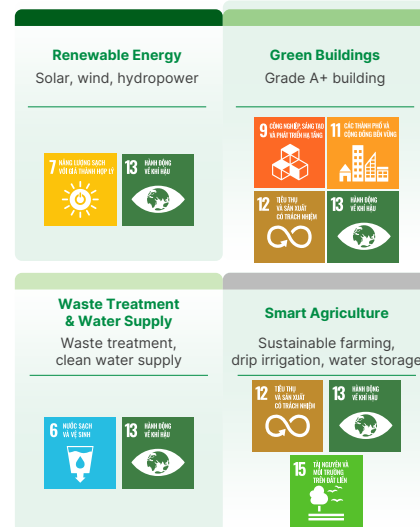
3.3.2 Strengthening cooperation with financial institutions

The partnership with major banks and financial institutions such as the Asian Development Bank (ADB), IFC, DEG, etc., over the past years has affirmed the trust of international organizations in OCB's green credit and sustainable development programs. With the support of these financial institutions, OCB has rapidly promoted lending to SMEs through a series of support policies for finance access at reasonable costs, especially for WSMEs and businesses operating with a "green" orientation, aiming toward sustainable development goals.

In 2024, OCB secured a funding source of USD 150 million with a 5-year term from IFC to expand sustainable finance operations



The CEO participated in the forum "Sustainable Brand Leadership" as a panel speaker on the topic "Leading the Sustainability Journey: Success Stories of Sustainable Brand Leaders in Vietnam"



(*) As of 2023, the green finance outstanding balance at OCB was 10.3% due to a change in the calculation method, where the Green Outstanding Loan Ratio = Total Green Outstanding Loans / Total Outstanding Loans

and finance eligible projects that help mitigate the impacts of climate change and promote sustainable social development. As of December 2024, OCB had disbursed USD 75 million (equivalent to VND 1,837 billion).

In addition, OCB has actively supported the Government of Vietnam through the RDF II Project and the VnSAT Project, funded by the World Bank, to provide loans to individuals, households, and privately-owned enterprises in the agricultural and rural sectors. In 2024, the Bank maintained a funding limit of VND 320 billion from these project funds.



A representative of OCB's leadership attended the seminar "Green Finance: Sharing Benefits and Risks between Enterprises and Banks"

3.3.3 Developing products and services oriented toward green finance

Corporate Customers

For corporate customers, OCB has shifted our credit focus toward priority sectors, public investment and reduced the proportion of high-risk industries, aiming to diversify and sustainably optimize the portfolio. With a strategic focus on green finance development, OCB has introduced tailored products for corporate clients by evaluating each project based on customer needs, assessing impact levels and associated risks. From there, OCB has proactively designed appropriate policies and programs to provide practical support for businesses, such as interest rate reductions, relaxed conditions and procedures to facilitate access to bank loans, and support for businesses in green transformation, etc.

According to statistics, in 2024, OCB's Corporate Banking continued to provide credit services in existing sectors such as renewable energy, green buildings, and water supply and wastewater treatment. Smart agriculture and climate change adaptation also showed positive signs in 2024. This reflects OCB's overall commitment to directing green credit flows, particularly within the Corporate and Investment Banking.

Retail Customers

For retail customers, OCB focuses on products that are the Bank's strengths and have high demand or are expected to grow strongly in the Vietnamese market, such as business loans, and home loans for young to middle-aged customers in urban areas nationwide. We have introduced financial solution packages, including green credit-oriented loan products, specifically targeting customers involved in agricultural production, rural residents, and green apartment loan programs, etc.

With the desire to offer the best experience through Green products, combined with attractive incentives compared to conventional loan policies, since the end of 2023, OCB officially launched the special program "Green Home Loan – Open a Green Future," providing customers with a reliable choice on their journey to embrace a green lifestyle with OCB. The program offers incentives for customers seeking loans to purchase or transfer real estates (with or without certificates) in projects certified as green. Customers will benefit from attractive interest rate incentives.

In addition to credit products, OCB has continuously strived to integrate green practices into customer experiences and services. To celebrate our 28th anniversary, OCB launched the promotional program "Swipe Your Card – Get Green Gifts" with many attractive, eco-friendly prizes such as electric bikes, household gift sets made from environmentally friendly materials, and reusable fabric tote bags. The program aimed to encourage and guide customers toward a green and sustainable lifestyle.



GREEN APARTMENT PROMOTION PROGRAM

With the desire to offer the best experience through green products, combined with attractive incentives compared to conventional loan policies, OCB officially launched the special program "Green Home Loan – Open a Green Future" in 2024, providing customers with a reliable choice on their journey to embrace a green lifestyle with OCB.

Eligible Customers: Individual customers seeking loans to purchase or transfer real estates (with or without certificates) in projects with green building certifications.

Exclusive offers for customers participating in the program:

- 0.5% interest rate reduction during the initial fixed interest period compared to other real estate loan packages
- Free collateral valuation services

The highlight of this product is that it offers customers the opportunity to own green-certified properties designed and built to meet international standards such as LEED GOLD, GREEN MARK and EDGE. By choosing to own green apartments, in addition to enjoying functional, smart, and convenient designs, customers also benefit from reduced electricity and water fees during use. Thus, this helps to promote environmentally and socially responsible consumption behaviors.



CHAPTER

04

SUSTAINABLE ENVIRONMENT

4.1 ENERGY AND RESOURCE CONSERVATION

4.2 ENVIRONMENT IMPACT MANAGEMENT IN BANKING
OPERATIONS

4.3 MANAGEMENT OF SUSTAINABLE
ENVIRONMENTAL SUPPLY CHAIN PRACTICES

4.4 BIODIVERSITY CONSERVATION



4.1 Energy and resource conservation

A. OUR APPROACH

The banking business does not consume as much energy and resources as many other industries. However, OCB remain fully aware of our role in managing consumption responsibly and efficiently. This management perspective is not only driven by direct benefits such as environmental protection, cost reduction, or decreasing dependence on increasingly scarce finite resources, but also serves as a foundation for the Bank's sustainable development, demonstrating leadership and commitment to supporting national goals.

Greening internal operations in alignment with the State Bank of Vietnam's environmental protection and sustainable development orientation is a key objective at OCB. The Bank strictly comply with legal regulations, and to date, there have been no recorded violations of environmental regulations in our internal operations. In addition, in order to positively contribute to National Green Growth Strategy, OCB has been implementing various "green" initiatives, such as directing credit flows toward environmentally friendly projects, promoting green production, services, and consumption, clean and renewable energy, as well as implementing a series of measures to reduce energy consumption and encourage employees to raise awareness and participate in environmental protection activities.

STRATEGIC ORIENTATION

OCB has consistently strived to reach energy and resource conservation goals through the following actions:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

4.1.1 Energy Consumption

Efficient energy use is a shared orientation across the entire bank. Since 2020, OCB has actively implemented measures to manage the efficient use of electrical equipment, such as:

Efficient Management of Electrical Equipment

Lighting Equipment

- OCB has implemented the use of energy-saving LED lights since 2020
- Motion sensor technology is used to automatically turn off lights when no one is present
- Daylight sensor technology automatically is used to adjust lighting brightness based on the level of natural light in the room
- Advertising posters inside office areas are programmed to turn off lighting after working hours
- OCB's signage and advertising boards at branches/transaction offices are set with timers to optimize electricity usage

Other Equipment

- Priority is given to energy-efficient devices with appropriate design, size, capacity, and functionality when purchasing new equipment such as water heaters, air conditioners, refrigerators, televisions, etc.
- Regular inspection, cleaning, and maintenance of equipment are conducted, and outdated electrical devices are promptly replaced with more energy-efficient alternatives.

Building Energy Efficiency

- Emphasis is placed on thermal insulation for walls, roofs, and floors to regulate natural temperature and prevent heat loss.
- High-efficiency ventilation and air conditioning systems are selected during design and construction to reduce costs and energy consumption.
- Priority is given to installing high-performance windows with low-emissivity (low-e) coatings to reflect heat and reduce UV rays, contributing to energy efficiency.
- Reflective glass is installed on the facades of the Head Office and approximately 80% of branches/transaction offices for insulation.
- From 2025, OCB plan to explore the application of rooftop solar power systems in our owned buildings.

Transportation Management

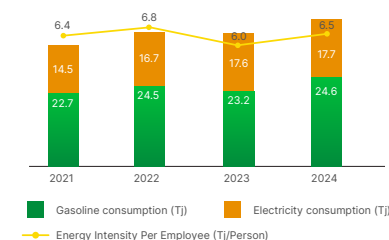
- Priority is given to purchasing new fuel-efficient vehicles, including electric and hybrid vehicles, for official use and staff transportation, while also meeting the technical standards required for cash transport vehicles as regulated by the State Bank of Vietnam, aiming to reduce energy consumption and ensure safety and security.
- Shortest routes for cash transport vehicles are selected, planned and fixed to ensure safety and energy efficiency.

At OCB, energy consumption primarily comes from electricity used for business operations at the Head Office, branches and transaction offices, as well as gasoline used for the Bank's specialized cash transport and official vehicles.

In 2024, total energy consumption increased by 4.5 terajoules compared to 2023. Energy intensity rose by 0.2 gigajoules per employee. This increase was mainly due to a 19% rise in electricity use and a slight 0.5% increase in gasoline consumption, driven by business expansion through the establishment of new branches and transaction offices. Based on the compiled monitoring data, from early 2025, OCB has implemented several energy-saving initiatives, including:

- Reducing the operating hours of illuminated advertising boards
- Turning off all advertising lights during Earth Hour
- Developing plans to transition a part of energy use in OCB-owned buildings to rooftop solar power
- Promoting awareness campaigns to encourage energy-saving behaviors and efficient energy use across the Bank
- Piloting the adoption of environmental KPIs in 2025 to ensure that energy intensity per employee remains unchanged compared to 2024.

Total energy consumption (Terajoules) and energy intensity per employee (Gigajoules/person)



These actions reflect the leadership's strong commitments to environmental and resource management in OCB's operations. These actions are expected to deliver positive outcomes in energy efficiency in the future.

4.1.2. Water Consumption

In addition to efficient energy use, water conservation is also a priority in operational control. OCB has proactively implemented the following solutions:

Use of Water-Saving Devices

- Installation of water-saving devices such as low-flow showerheads and toilets to reduce water consumption and energy costs
- At the Head Office and branch/transaction office locations, automatic sensor faucets or self-closing taps are installed to limit water flow per use and prevent continuous flow or leakage

Awareness Raising Among Employees on Energy and Resource Conservation

- OCB consistently encourages and implements various initiatives to raise awareness among employees about resource conservation

Regular Inspection and Timely Repair of Water Leak

- Periodic monitoring of water use to detect unusual fluctuations, developing plans to inspect facilities for damage or leaks, and to receive feedbacks and repair requests from units. Ensuring timely repairment to minimize water loss and waste
- In the near future, OCB plans to scale up water-saving measures across the entire bank, including building a dedicated team to expand the scope of regular inspection and promptly address issues to reduce water waste.

At OCB, water is supplied by provincial and municipal water companies in compliance with the QCVN 01:2018/BYT standards for clean domestic water quality. Water is primarily used for daily needs of employees, customers, and cleaning activities. Additionally, drinking water for employees and customers is provided in the form of mineral or purified water that meets water quality standards.

Total water consumption (m³) and Water usage intensity per employee (m³/person)



According to statistical data, since 2022, the volume of water used for daily operations at OCB has shown a decreasing trend. In 2024, the volume of water used for domestic purposes decreased by 7% compared to 2023. Meanwhile, the volume of mineral and purified drinking water increased by 10%, mainly due to the increase in the number of OCB employees. As a result, total input water volume in 2024 decreased by 6%, and water use intensity per employee also dropped by more than 10% compared to 2023. ^(*)

▼ **2,054 m³**

in total water use volume in 2024 compared to 2023

▼ **More than 10%**

in water use intensity per employee in 2024 compared to 2023

^(*) Water use data published in 2024 includes some changes compared to 2023 due to adjustments in data collection and reporting methods.

4.1.3 Paper and Ink Cartridge Consumption

Paper and ink are the primary materials used at OCB to support business operations, including the printing of documents, records, and transaction paper. Therefore, efficient use of paper and ink resources is always a priority at OCB. Since 2021, the Bank has implemented a series of initiatives to achieve this goal:

Automation of business processes and digitization of forms, documents, and records

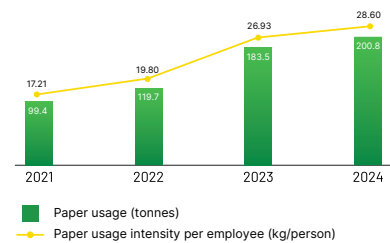
- The use of software for document approval has significantly reduced the amount of paper and ink used for printing hard copies, contributing to resource saving, storage space, efforts required for fire prevention, and environmental protection.

Efficient use of printing/copy paper

- Employees are encouraged to print/copy on both sides of the paper for drafts, internal meeting documents, and non-critical printouts that do not require submission to senior management or long-term storage.
- Communication campaigns are regularly conducted to raise awareness among employees about paper conservation

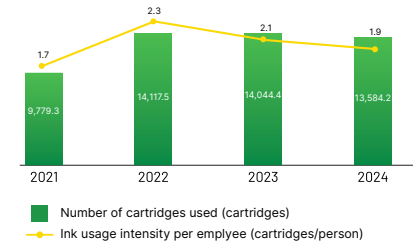
Paper

Total paper consumption (tonnes) and Paper usage intensity per employee (kg/person)



Ink

Total ink usage (cartridges) and ink usage intensity per employee (cartridges/person)



According to statistics, total paper consumption has shown an increasing trend from 2021 to 2024. This is due to OCB's business expansion, increased customer base, and transaction volume, which led to higher demand for printed materials in administrative and credit operations. In 2024, under the Paperless initiative, OCB began implementing the Green Project to digitize service forms. The project has recorded some initial results.

In addition, OCB actively applies policies to select products with recycled or reusable origins and maximize material use efficiency. A notable example is the use of higher-capacity ink cartridges (e.g., cartridge 26A with a yield of 3,100 pages compared to cartridge 80A with 2,700 pages), which helped reduce the number of cartridges used and ink use intensity in 2024 compared to 2023. OCB also promoted the use of reused cartridges supplied by vendors. Specifically, cartridges 26A, 76A, and 80A were refilled 3–5 times while maintaining their original performance of 3,100 pages. In 2024, over 1,300 reused cartridges were used at the Head Office.

Nearly 80% of printer ink cartridges at the Head Office sourced from reused materials.



D. HIGHLIGHTED ACTIVITIES

GREEN PROJECT – DIGITIZATION OF CUSTOMER SERVICE FORMS



In the context of rapid digital transformation and the growing trend of sustainable development in the financial and banking sector, OCB has launched the **GREEN PROJECT – Digitization of Customer Service Forms**. This initiative aims to optimize transaction processes, enhance customer experience, and reduce the environmental impact of paper usage in banking operations.

This program goes beyond simply replacing paper forms with electronic systems. It integrates technology to automate processes, improve accuracy, shorten processing time, and enhance operational efficiency. As such, the initiative contributes to resource conservation, cost optimization, and the development of a modern, sustainable banking model.

The digitization of customer service forms under the GREEN Project is implemented through a series of technological and procedural innovations, focusing on the following key areas:

- **Streamlining and integrating services using paper forms at customer service counters:** The Program aims to consolidate multiple forms into dynamic templates, reduce the number of documents to be processed and minimize data entry errors.
- **Automating the search and use of forms:** Customer service staff can retrieve forms directly from the system without manual searching. This ensures the use of the latest and valid versions.
- **Flexible dynamic forms with smart data entry:** The system allows staff to select only the necessary information fields based on customer needs. This helps to simplify form contents and reduce input time.
- **Printing dynamic forms with QR codes:** Printed forms include QR codes for document management and automatic data entry into the system to reduce errors and increasing transparency.
- **Customer data integration:** For customers with a CIF code, the system automatically fills in personal information. This helps shorten transaction processing time.
- **Electronic document storage and retrieval:** To optimize control and retrieval processes when needed, after transactions are completed, forms are automatically stored in the system.

The implementation of the GREEN Project brings significant benefits to OCB's operations and our customers, including:

- **Optimized customer experience:** Reduce paperwork, shorten transaction time, and enhance convenience at service counters.
- **Improved operational efficiency:** Customer service staff can complete transactions on a single interface, minimizing repetitive searches and data entry.
- **Automation and enhanced control:** The QR code system and GREEN BOT ensure strict document management, reduce errors, and ensure transparency.
- **Operational cost savings:** It is estimated that over the next five years, the Program could save more than VND 9 billion by reducing printing, storage, and personnel costs.
- **Scalability for business expansion:** As the customer base grows, the digitized system ensures smooth transaction processing and prevents overload.

The **GREEN Project – Digitization of Customer Service Forms** marks a significant milestone in OCB's digital transformation and sustainable development strategy. By digitizing customer service processes, OCB not only enhances internal operational efficiency but also delivers tangible value to customers, creating a sustainable competitive advantage in an industry increasingly focused on technology and environmental responsibility. OCB is committed to expanding and refining this Program to further promote the Bank's sustainable development and contribute to the regional green finance movement.

4.2 Environment impact management in banking operations

A. OUR APPROACH

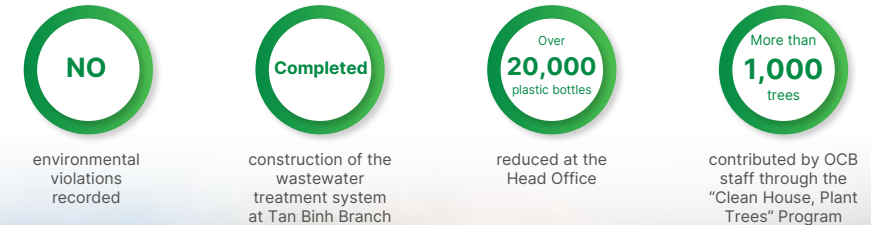
With a strong sense of social responsibility and a firm commitment to environmental protection, OCB is actively working alongside the Government and regulatory agencies to fulfill national commitments and achieve Net Zero Targets by 2050. This is being pursued through various initiatives on environmental protection, emission reduction, and responsible wastewater and waste management. OCB is committed to fully comply with environmental regulations in all business and operational activities. The Bank strives to not only implement measures to mitigate negative environmental impacts but also to adopt and pursue best practices in environmental protection.

STRATEGIC ORIENTATION

OCB actively works toward minimizing environmental impacts through the following actions:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

4.2.1 Compliance with Environmental Regulations

Compliance with legal regulations and stakeholder requirements has always been a top priority in OCB's operations. Accordingly, OCB has been consistently maintaining the fulfillment of environmental documentation requirements for applicable business locations as mandated by law. Simultaneously, the Bank has established policies requiring that suppliers comply fully with current legal requirements and actively monitors their adherence to these obligations. Notably, since 2024, all suppliers at OCB are evaluated on E&S criteria right from the project bidding stage.

For property lessors and office rental partners, OCB enforces strict verification processes to ensure that partners provide adequate documentation and permits for environmental compliance where required, such as:

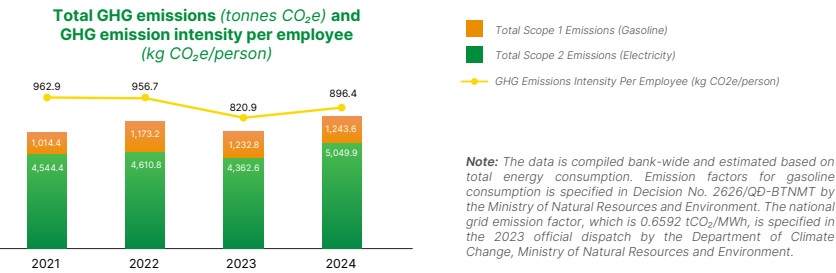
- Valid environmental licenses;
- Waste collection and treatment contracts with certified service providers, etc.

Annually, in order to identify any non-compliance incidents and implement timely corrective actions, OCB has conducted periodic environmental compliance inspections across business units. These reviews cover environmental protection, hygiene, property maintenance, infrastructure, and OCB brand image standards. To date, OCB has recorded zero violations related to environmental protection laws.

4.2.2 Greenhouse gas emissions

Reducing GHG emissions in both operational and business activities is a core orientation at OCB. To effectively manage GHG emissions, OCB has conducted an inventory to identify emission sources and measure GHG emissions across Scopes 1, 2, and 3, following the guidelines of the international Greenhouse Gas Protocol (GHGP) developed by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), as well as the ISO 14064 standards. The main emission sources under these three scopes, as reported by the Bank in this report, include:

Scope 1	Scope 2	Scope 3
Direct emissions from sources owned by OCB	Indirect emissions from energy consumption	Indirect emissions from the supply chain, transportation, and partner activities
<ul style="list-style-type: none">• Gasoline consumption for OCB's official and specialized vehicles• Data collection scope: Bank-wide	<ul style="list-style-type: none">• Electricity purchased from Vietnam Electricity (EVN)• Data collection scope: Bank-wide	<ul style="list-style-type: none">• Paper consumption• Business air travel• Data collection scope: Head Office



GHG emissions from OCB's internal operations primarily originate from two main sources: the use of gasoline for transportation vehicles and indirect emissions from electricity consumption. In response, OCB has implemented the following measures to reduce emissions:

- Selecting transportation vehicles that meet EURO 4 and EURO 5 emission standards.
- Encouraging employees to use alternative modes of transportation such as walking, cycling, electric vehicles, and public transport.
- Turning off electrical equipment when not in use, switching off lights after meetings, and maximizing the use of natural light.
- Operating an exhaust treatment system at the Head Office building to ensure emissions meet national technical standards for industrial emissions before being released into the environment.
- Coordinating with the building management to conduct maintenance as required, performing regular sampling and inspections, and promptly implementing corrective actions when issues arise.

According to statistical calculations, GHG emissions from electricity and gasoline consumption in OCB's operations increased by 16% and 1%, respectively. The primary reason is business expansion, including the opening of new branches and transaction offices, which led to increased electricity demand and transportation needs. However, at the Head Office, thanks to strong efforts in reducing GHG emissions through energy-saving measures (as outlined in the Section Energy and Resource Conservation), OCB has achieved notable results, including:

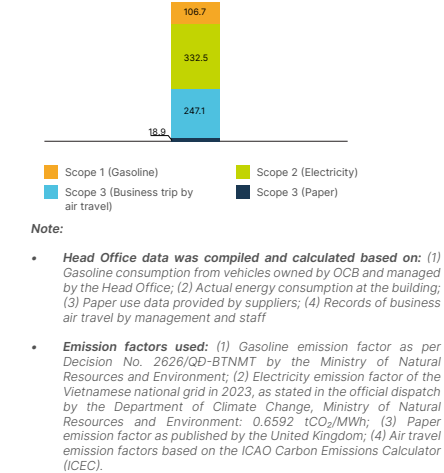
In addition, OCB is planning to study and implement financed emissions accounting in accordance with the guidelines of the Partnership for Carbon Accounting Financials (PCAF).

In 2024, OCB successfully completed a fundraising campaign for reforestation through the "Clean House, Plant Trees" Program, which resulted in the equivalent of over 1,000 trees. According to the plan, OCB will plant 1,000 trees in Xuan Lien Nature Reserve (Thanh Hoa Province). Reforestation not only serves as a GHG-removal solution and sequestration enhancement but also brings additional benefits such as ecosystem restoration and soil erosion prevention. With this in mind, OCB aims to expand this initiative further to contribute to the broader strategy of GHG reduction and climate change adaptation.

4.2.3 Wastewater

At OCB, wastewater is primarily generated from daily activities of employees and customers, as well as office cleaning operations. OCB has been progressively constructing and upgrading wastewater treatment systems to meet the QCVN 14:2008/BTNMT standards, and has maintained environmental monitoring and reporting system in accordance with regulations at locations owned by the Bank or fully leased premises. For buildings or apartments partially leased by OCB for branch or transaction office operations, the Bank requires lessors to be responsible for wastewater treatment and discharge in compliance with legal regulations. As a result, in 2024, there were no incidents related to wastewater management or discharge violations in the operations of OCB's business units.

Total GHG Emissions (tons of CO₂e) at Head Office



Results of the GHG inventory across the three scopes at the Head Office show that the GHG emission intensity per employee at the Head Office was approximately 554 kgCO₂e/person, which is only about 62% of the average emission intensity per employee across the entire bank. This demonstrates that energy management efforts at OCB's Head Office have achieved notable success. In the coming years, OCB will continue to maintain and build upon these achievements.

In 2024, OCB completed the application for an environmental permit and constructed a new wastewater treatment system at the Tan Binh Branch, utilizing MBR (Membrane Bioreactor) technology to ensure that treated wastewater meets QCVN 14:2008/BTNMT standards before being discharged into the environment. These actions demonstrate that OCB not only manages environmental impacts through collaboration with environmentally responsible suppliers but also proactively manages the impacts arising from the Bank's own operations.

In parallel, the water-saving measures outlined in the Section Energy and Resource Conservation have contributed to reducing water consumption, thereby also reducing the volume of wastewater generated in 2024.



4.2.4 Solid Waste

Waste Classification and Treatment

- OCB has implemented waste classification guidelines for all branches, transaction offices, and leased operational facilities. We require lessors to be responsible for waste treatment in accordance with legal regulations. For hazardous waste such as ink cartridges, 100% have been collected and treated by the cartridge suppliers. In 2024, OCB's Head Office used reused ink cartridges (with a reuse rate of nearly 80%) to extend cartridge life and reduce the environmental impact of plastic and hazardous waste.
- OCB has issued waste classification and treatment guidelines to all employees. At the Head Office, waste classification is jointly carried out by OCB and the building management. According to the 2024 Environmental Monitoring Report, the estimated volumes of domestic and hazardous waste are as follows:

18,094 kg	7,917 kg	3 kg
Domestic Waste	Recyclable Waste	Hazardous Waste (e.g., light bulbs, batteries)

Reducing Plastic Waste

- To reduce plastic waste in the Bank's operations, in 2024 OCB approved a proposal to implement actions aimed at minimizing plastic waste. One key initiative was the replacement of plastic water bottles for internal meetings with glass pitchers and cups, which received strong support from employees. This initiative has now been rolled out Bank-wide, meaning that all business units now use glassware for meetings and partner engagements. This reflects the collective commitment and determination of all OCB employees in advancing the Bank's green transition strategy. According to monitoring and calculations, the implementation of this initiative from May to December 2024 helped the Head Office eliminate over 20,000 plastic bottles, equivalent to approximately 75 kg of plastic.
- In addition, OCB plans to launch communication campaigns encouraging employees to reduce the use of single-use plastic utensils and instead opt for sustainable alternatives such as ceramic mugs, thermal bottles, and reusable fabric bags. The Bank also promotes customer appreciation programs that offer sustainable gifts and rewards.

D. HIGHLIGHTED ACTIVITIES

"CLEAN HOUSE – PLANT TREES" PROGRAM – GREENING XUAN LIEN FOREST

As part of our environmental emission reduction strategy, in 2024 OCB launched a Program titled "Clean house – Plant Trees" – Greening Xuan Lien Forest. The Program quickly gained traction across the Bank and attracted participation from more than 150 individuals, departments, and business units. The outcomes of the Program include:

- 1,065 trees** contributed through the Program will be planted to reforest 300 hectares of degraded forest in need of restoration at Xuan Lien Nature Reserve, Thanh Hoa Province
- 392 kg donated items** will be distributed to underprivileged communities living in the buffer zones of Ta Kou Nature Reserve and Xuan Lien Nature Reserve.



4.3 Management of sustainable environmental supply chain practices

A. OUR APPROACH

OCB is oriented toward managing indirect environmental impacts arising from procurement and financial activities. This is achieved through environmental impact assessment processes for supplier operations and bidding packages at OCB. In addition, environmental impacts from financial support activities are managed through the ESMS. These actions not only fulfill the Bank's commitment to protecting the environment and minimizing negative impacts, but also aim to create long-term, sustainable value for future generations.

STRATEGIC ORIENTATION

OCB consistently commits to managing environmental impacts across its supply chain through the following efforts:



B. OUTSTANDING ACHIEVEMENTS



of corporate lending and project financing transactions screened, assessed, and managed for environmental and social risks in accordance with the ESRM Policy



subject to evaluation assessed based on E&S criteria



C. KEY ACTIONS

4.3.1 Management of Supplier Environmental Impacts

OCB is committed to sustainably managing our environmental footprint not only within our internal operations but also across the entire supply chain. Therefore, OCB has integrated the evaluation of suppliers based on E&S criteria into our procurement process. Specifically, this set of criteria was issued under Decision No. 680.01/2024/QĐ-TGD dated October 29, 2024, on our procurement policy. The policy ensures that OCB's regular suppliers meet requirements not only in terms of quality and pricing but also in compliance with environmental standards.

Since the issuance, 100% of suppliers participating in bidding processes have been evaluated based on these E&S criteria.

4.3.2 Management of Environmental Impacts from Credit Activities

OCB believes that to effectively manage environmental impacts, the Bank must simultaneously manage impacts in operations, supply chains, and ESRM in credit activities. Therefore, OCB regularly updates and improves regulations related to ESRM. Specifically, in 2024, OCB completed the upgrade and officially issued a new policy on ESRM in credit activities. The new policy was upgraded in compliance with the IFC Performance Standards on Environmental and Social Sustainability (IFC PS) and fully incorporated relevant Vietnamese legal regulations such as:

- Law on Environmental Protection No. 72/2020/QH14
- Decree No. 08/2022/NĐ-CP of the Government detailing several articles of the Law on Environmental Protection
- Circular No. 17/2022/TT-NHNN guiding the implementation of environmental risk management in credit activities of credit institutions and foreign bank branches.

During the year, all corporate loans and project investments have been screened according to the exclusion list and appraised based on the practical guidance of the new ESRM Policy. This contributed to limiting negative environmental impacts arising during customers' investment activities and project implementation using OCB's credit facilities.

To enhance the capacity for ESRM within the system, OCB diversified the forms and content of training on policies and procedures for ESRM in business activities for credit officers and related units. Throughout the year, seminars and internal newsletters were also implemented to raise awareness of sustainable finance and environmental risk management. Among these, courses on Environmental and Social Risk Management in Credit Granting Activities were a key priority for implementation.

Training content	Format	Participating Units	Number of staff trained
On-site Investment Management and ESRM	E-learning	<ul style="list-style-type: none">• Business Divisions• Risk Management Division• Legal and Compliance Center• ESG Department	2,059
Advanced Training on ESRM Policy	Hybrid	<ul style="list-style-type: none">• Business Divisions• Risk Management Division• Legal and Compliance Center	430



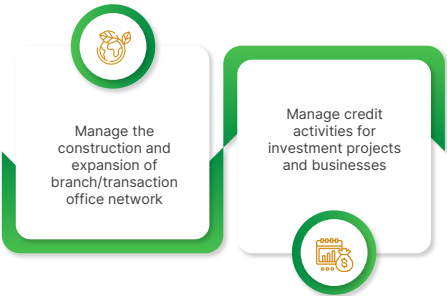
4.4 Biodiversity conservation

A. OUR APPROACH

Biodiversity plays an extremely important role in maintaining ecosystem stability and providing essential services to humans, such as food supply, clean water, climate regulation, and many other factors that directly affect quality of life. Recognizing the importance of biodiversity, the Bank is committed to managing biodiversity impacts not only in our internal operations but also in credit activities for projects and businesses.

STRATEGIC ORIENTATION

OCB consistently strives to minimize biodiversity impacts through:



B. OUTSTANDING ACHIEVEMENTS



for corporate clients and project financing with an investment value over USD 5 million and a term longer than 36 months screened and assessed with biodiversity criteria.



not located in biodiversity conservation areas.



C. KEY ACTIONS

4.4.1 Management of Biodiversity Impacts in Internal Operations

OCB commits to manage internal operations, particularly in selecting business locations that are outside and do not affect biodiversity conservation areas. In addition, other activities such as emissions and procurement are sustainably managed to minimize environmental footprints and reduce negative impacts on the environment in general and ecosystems in particular. As a result, to date, 100% of OCB's business units are not located in conservation areas and have not recorded any negative impacts on ecosystems.

In parallel, the Bank actively encourages actions to protect ecosystems, especially marine and forest biodiversity, through practical initiatives such as:

Reforestation



"Clean House, Plant Trees" campaign contributing to greening Xuan Lien Forest, Thanh Hoa, restoring degraded forests and ecosystems

Beach cleanup



Staff of Quang Binh branch participated in cleaning Nhat Le Beach, contributing to the protection of marine ecosystems.

4.4.2 Management of Biodiversity Impacts in Credit Activities

To effectively manage impacts on ecosystems and protect biodiversity in credit activities, OCB has integrated criteria/conditions on biodiversity impact screening into the Bank's Environmental and Social Risk Management Policies in credit activities. OCB believes that this action will help screen out environmentally harmful projects and promote projects and businesses to comply with environmental laws in general and biodiversity laws in particular. According to the Bank's new policies, before credit granting, projects must be evaluated not only on credit criteria but also on E&S criteria. Specifically, according to the exclusion list, OCB does not finance or grant credit to projects that are likely to impact biodiversity or degrade habitats of flora and fauna, such as:

- Production, trade of products or related activities that are considered to violate Vietnamese law or international conventions and agreements or are subject to exclusion/prohibition by the international community, such as harmful pharmaceuticals, pesticides/herbicides, chemicals, ozone-depleting substances, PCB-containing products, wildlife or wildlife products or products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES).
- Unsustainable fishing practices (e.g. dynamite fishing and pelagic trawling in the marine environment using nets exceeding 2.5 km in length).
- Commercial logging operations for use in primary tropical rainforests.
- Destruction of areas of high conservation value (natural habitats where such values are considered outstanding or of particular importance).

In addition, projects not on the exclusion list are evaluated, appraised, and periodically managed according to other biodiversity-related conditions:

- The project's distance from important ecological areas
- Waste and wastewater management measures from the project/business activities
- The project's impact on natural habitats, species, and ecosystem diversity

In cases where the project has ecological impacts, it is required to provide strategies, solutions, and plans to mitigate the environmental impacts caused by the project.



CHAPTER

05

SUSTAINABLE SOCIETY

5.1 INVESTING IN AND DEVELOPING HUMAN RESOURCES

5.2 CREATING A HAPPY AND PRODUCTIVE WORKPLACE

5.3 BUILDING AND DEVELOPING SUSTAINABLE
COMMUNITIES

5.4 ADDING VALUE AND CUSTOMER EXPERIENCE

5.5 MANAGEMENT OF SUSTAINABLE SOCIAL SUPPLY
CHAIN PRACTICES



5.1 Investing in and developing human resources

A. OUR APPROACH

OCB considers human resources as the most critical factor for the Bank's success. Therefore, OCB consistently aims to attract and recruit new talented personnel who are culturally aligned and possess enthusiasm and creativity to drive and contribute to the Bank's innovation and development.

Alongside attracting external talent, employee training and development are regarded as one of the top priorities in OCB's human resources strategy. This work has received consistent instruction and close direction from the BOD, the CEO, and the BOM, as well as direct coordination from the management to specialized HR teams across all departments. A learning culture has been built and spread from leadership to staff, promoting proactive and positive learning to enhance individual knowledge and skills, train employees, and develop the workforce. The Bank also implements potential personnel development planning to create opportunities for employees while preparing a high-quality succession pipeline aligned with the Bank's development needs.

OCB is committed to creating conditions for employees to maximize their capabilities and achieve results in their current roles, while also providing opportunities to demonstrate and develop their potential through new challenges, thereby building long-term success for individuals, teams, and the Bank's overall growth.

STRATEGIC ORIENTATION

To attract and develop talent, OCB is oriented toward implementing the following activities:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

5.1.1 Transparent Public Recruitment



- OCB's recruitment activities are built on principles of transparency and openness across the entire system. Our recruitment policy clearly defines recruitment standards, roles, and responsibilities of all parties involved in the recruitment process and is implemented professionally through steps such as assessment, screening, testing, and interviewing. Each candidate is comprehensively evaluated in terms of capabilities, professional qualifications, and ethical standards to ensure they not only meet job requirements but also align with OCB's corporate culture.
- In 2024, the Bank launched recruitment programs such as "OCB New Branch – Step in Green Path," attracting thousands of candidates from various provinces for opportunities at newly opened branches/transaction offices. These programs not only helped OCB promote our brand and attract more talent but also created good job opportunities with competitive income and development potential for local candidates.
- OCB also aims to attract and is ready to train young human resources, especially fresh graduates. The Bank has implemented programs such as "OCB Fresh Banker," "Office Tour," and participated in Job Fairs, student engagement events, and scholarship awards at universities to attract passionate and potential young candidates. Through these programs, OCB hopes to attract and provide the best conditions for students and young talents to access and develop careers in the banking sector.
- More importantly, recruitment opportunities always prioritize internal potential personnel through self-nomination and nomination mechanisms. Internal employees can easily access internal recruitment information via the Bank's internal recruitment portal. In addition, OCB is also open to rehiring the Bank's former employees. This policy not only allows the Bank to leverage the experience and system knowledge of former staff who understand OCB's core values but also encourages the development of current employees.
- Thanks to diverse and fair strategies and programs, OCB attracted over 27,000 applications and interviews in 2024, an increase of 23% compared to 2023. As a result, OCB's recruitment activities successfully achieved 99.4% of the planned target and met 97.4% of the recruitment needs for 2024.
- In 2025, OCB plans to continue promoting the recruitment of young talents, especially fresh graduates, and is ready to invest in training so that employees can quickly acquire the necessary knowledge and skills for their jobs. With this program, the Bank will focus on building a young, dynamic, and creative workforce to meet the Bank's development and innovation requirements.



5.1.2 Integration and Clear Career Orientation

Support for Quick Integration

- OCB strives to create the best experience and support so that each new employee can quickly integrate from the very first days. The Bank has developed and implemented a process for onboarding and integration training for new employees, along with clear guidance on the roles and responsibilities of relevant parties in creating the best experience for newcomers. All preparations for welcoming new employees must be completed before their first working day to ensure professionalism and readiness during the onboarding process.
- From the very first day, new employees receive specific guidance from the HR team along with a New Employee Handbook that includes all tasks to be completed within the first two months. The integration training program is systematically implemented, including a welcome and orientation session conducted by HR, the Unit Head, and the assigned Companion on the first working day. Equipment and work tools are also carefully prepared in advance to ensure convenience for employees in their work.
- In addition, monthly integration training programs are organized to help new employees grasp professional knowledge, understand OCB's culture, and easily adapt to the new working environment. Workshops on corporate culture, Q&A sessions on HR policies, and work process briefings are also conducted to help new employees better understand OCB, master principles and procedures, and ensure a smooth and quick integration.
- Recognizing the important role of a Companion in helping new employees adapt and catch up with their work, OCB has implemented orientation programs and new employee sharing, guiding and mentoring methods. A Mentoring Handbook has also been issued to ensure that Companions can carry out their mentoring responsibilities in a systematic, professional, and practical manner.

Clearly Defined Career Path

- Each employee in their respective position is provided with a clearly defined training roadmap based on their job title. In addition to the evaluation process, direct managers also discuss and provide orientation and development plans for employees under their management. This roadmap is designed based on each individual's capabilities and potential, while aligning with the Bank's development direction. Employees are guided to identify their career goals, how to set objectives, and develop specific, feasible development plans that contribute to overall goals. This development plan is also periodically reviewed, with feedbacks and adjustments made to match actual needs, ensuring that every step in each employee's career path is closely monitored and effectively supported.

5.1.3 Comprehensive Training and Development

Aiming for the comprehensive development of employees, OCB promotes the construction of learning roadmaps for each employee based on their job title. These learning roadmaps are established and updated annually or when new needs arise by specialized departments, vertical management units, and training needs of corresponding departments. Training contents are designed to equip employees with the knowledge and skills to meet job requirements while adapting to changes and new trends in the industry.

Diverse and Comprehensive Training

OCB's training programs include both internal and external training, designed with rich, scientific contents and methods tailored to the competency levels of each employee level. Learning programs focus not only on professional knowledge but also on essential soft skills, delivered through various formats such as in-person classes, online learning, blended/hybrid learning, and e-Learning modules. The digital content library on the e-Learning system is regularly updated and expanded with diverse topics to help employees proactively learn, upgrade, and develop themselves according to their personal goals.

Training contents are diverse and focus on professional banking operations for employees, including Products, OMNI, Operations Management, Legal Knowledge, Credit Policies and Procedures, Banking Operations, Compliance Control, Appraisal, Green Finance, ESG courses, among other capacity-building programs in banking and finance.

In addition, OCB emphasizes equipping management staff with soft skills and leadership capabilities. Training topics include Fundamentals (overview of culture and people), Operations, Processes and Regulations, Products (by division/job groups), Legal and Compliance, Skills, Leadership, Operations, and ESG courses.

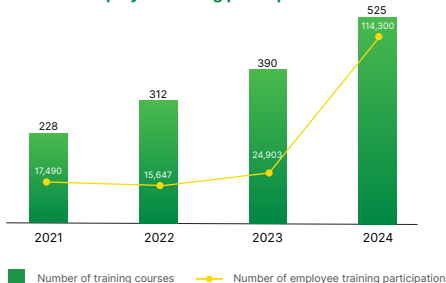
The variety of training formats-such as in-person, online, e-Learning, on-site training at business units, and on-the-job training enhances the learning experience and helps employees apply knowledge effectively in their work.

- Based on roadmaps designed by job titles, employees are equipped with professional knowledge, skills, and practical solutions in their respective fields through specialized training courses. Examples include sales skills, sales management, valuation, customer care, management report interpretation, micro-market analysis, customer segmentation strategy, etc. Additionally, capacity-building programs focusing on essential soft skills are also integrated, such as leadership foundations, facilitation, complaint resolution, interviewing, team management, effective communication, change leadership, and teamwork.
- To enhance new capabilities aligned with the Bank's strategic goals, OCB launched the Digital Academy Program to help employees develop advanced digital competencies. In 2024, courses on data, data analysis, project management skills, and Agile Leadership achieved a completion rate of over 94%.
- The Bank has also strengthened English language training for employees by offering English lessons through a Micro-learning program that introduces a daily learning tip, along with e-Learning courses in basic English, advanced English, and English for the Banking and Finance sector.
- OCB places special emphasis on succession training programs for high-potential employees to prepare a high-quality talent pool for future management positions in our business units and the headquarter. The selection process and training programs have been improved and upgraded in quality to expand opportunities for more employees to be trained, learn, and gain experience for future promotions and appointments. With four programs - Potential Branch Manager, Potential Relationship Manager/Credit Manager, Potential Customer Service Controller for Business Units, and the OCB Talented Bankers Program for the Headquarters - OCB has developed 229 employees with foundational training and 109 employees with the advanced program.





Overview of the number of training programs and employee training participation



- For management staff, in 2024, OCB launched for the first time the Management Capacity Enhancement Project - OCB Management 1 for frontline managers and OCB Management 2 for mid-level managers across the Bank to enhance leadership, professionalism, and the ability to guide employees in achieving goals.
- In 2024, OCB also focused on IT training for key positions such as risk management and management levels to apply IT effectively, improve management efficiency, and make strategic decisions.
- Beyond training, OCB also creates opportunities for employees to participate in real projects, allowing them to gain experience and apply learned knowledge to daily work.

In 2024, OCB organized 525 training courses, a 26% increase compared to 2023, including 140 in-person courses and 385 e-Learning courses delivered to all OCB employees. The number of training participants also increased by 89,397, with a total of 114,300 training attendances in 2024 compared to 24,903 in 2023. Of the total training hours, 93% were for employees and 7% for management levels. The average training time per employee was 37 hours.

Proactive and Collaborative Learning Culture

Developing a proactive learning culture is a key objective that OCB aims to achieve in order to encourage employees to actively participate in learning and personal development activities. Learning competitions not only motivate employees to engage in self-directed learning but also help build an environment that fosters a strong sense of professional development. One of the Bank's most notable learning competitions in 2024 was the "Learning Champion" Program, which encouraged employees to complete the highest number of self-registered courses outside of their designated learning roadmap and accumulate the most self-study hours. The program received significant attention from OCB employees, with 1,448 participants and an average of over 4 hours of self-study per person, totaling 6,041 hours of self-study. In parallel, a series of Micro-learning courses on work skills, English, management skills, etc., also attracted active participation from many employees.

Total number of courses in 2024	525 courses	▲ 26%
Courses providing skill-based knowledge	170 courses	▲ 17%
Courses on products, operations and processes training	355 courses	▲ 45%
Total training hours across the system	255,062 hours	▲ 38%
Average training hours per employee	37 hours	▲ 33%

Total training budget
in 2024 reached

VND 2,600 MILLIONS



5.1.4 Fair and Transparent Performance Evaluation

OCB has established a fair and transparent KPI evaluation system for both work performance and learning, using clear criteria to assess and develop employee capabilities. Every six months, employees undergo a performance review and engage in two-way discussions with their supervisors to identify strengths and areas for improvement, thereby adjusting their personal development plans in alignment with actual conditions and the Bank's needs.

In addition, OCB conducts behavioral competency assessments throughout all HR activities - from recruitment, promotion, appointment, and internal transfer to contract renewal - with a particular focus on evaluating potential for succession planning. The assessment contents revolve around OCB's five core values: Customer-centered, Striving, Innovative, Responsible, and Teamwork. Each value is divided into five levels with detailed definitions, assessed through various formats such as online tests or quizzes, practical scenario-based evaluations, direct interviews, and behavioral observations to ensure accuracy and transparency in the evaluation process.

100% of employees (eligible for evaluation) were periodically evaluated for job performance and career development in 2024.

D. HIGHLIGHTED ACTIVITIES

OCB FRESH BANKERS



Targets

- Talent pipeline for sales positions at business units, attracting potential candidates for OCB;
- Strengthening engagement with new employees and promoting OCB's employer brand

Candidate profile

- Final-year students from universities, colleges or individuals with less than one year of work experience. No prior experience required.
- Passionate about banking and eager to gain experience and build a career path in the industry.

Program highlights:

- Opportunity to become a full-time employee after 4 months
- Immediate results provided after the interview
- Certificate awarded upon completion of training and recorded in OCB HR's system
- Centralized training and mentoring by experienced and skilled managers
- "Shining Together" competition between trainees and their mentors

As part of the **OCB FRESH BANKERS 2024** program, OCB welcomed over 100 outstanding candidates in Ho Chi Minh City, Da Nang, Thanh Hoa, and Hanoi. This marked an important milestone and a promising beginning for their journey with the OCB family. After two months of implementation, **OCB FRESH BANKERS 2024** visited five key universities, offering:

- Opportunities to access professional knowledge
- Valuable real-world insights from OCB's leadership
- Instant job offers through one-touch interviews

With over 2,000 applications and nearly 500 interviewees, OCB proudly selected more than 100 top talents to join in building and developing OCB into a pioneering Green Bank in Vietnam.

POTENTIAL TALENT DEVELOPMENT PROGRAM



In the context of a rapidly changing economy and the banking sector facing new challenges, investing in the development of a successor workforce is a crucial factor that enables OCB to enhance competitiveness and sustainable development. In parallel, each employee must also plan their own career development path; proactively learn and improve their capabilities; commit to their work and always be ready for future challenges and development opportunities at OCB.” — Shared by a representative of OCB’s Leadership.

These programs are held annually with the goal of building a well-trained and highly prepared succession team. This not only supports the career development of potential employees but also contributes to the overall stability of the organization, creating a highly motivated and effective working environment.

In particular, the 2024 program was improved in terms of implementation method, designed with a two-phase training roadmap from foundational to advanced levels, combined with an internship challenge at business units. This approach not only provides professional knowledge but also focuses on developing management skills, team development, and more—helping potential employees enhance their internal capabilities and readiness for transitioning into new management roles.

Detailed components of the POTENTIAL TALENT DEVELOPMENT PROGRAM



The training framework is designed to align with each development stage:



Program results:

Program	Potential Business Center Director		Potential Relationship Manager / Credit Manager		Potential Controller	
	Male	Female	Male	Female	Male	Female
Successor employees trained in 2024	47	31	63	44	0	44

② Creating a happy and productive workplace

A. OUR APPROACH

OCB deeply recognizes that a positive working environment encourages employees to contribute and stay committed in the long term. Therefore, OCB places special emphasis on aligning human resources policies with concrete actions:

- Build a happy and productive workplace with a competitive, fair compensation mechanism and regularly updated employee benefits.
- Ensure employee rights in accordance with regulations while fostering strong work motivation.
- Promote equality, diversity, and open-minded thinking, while also caring for employees’ physical and mental health through wellness initiatives.
- Organize internal engagement activities to strengthen team cohesion and collaboration, helping the Bank attract and retain talent, thereby contributing to sustainable development.

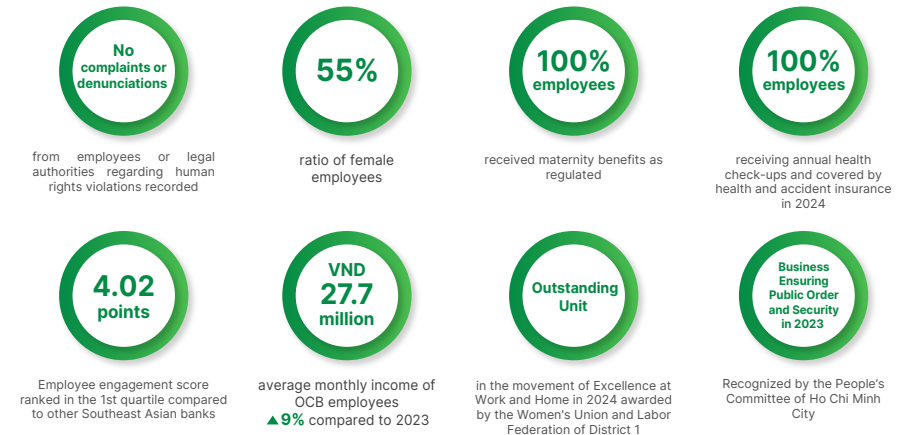
Thanks to these efforts, OCB has received market recognition for our employer brand and increased employee engagement, which not only attracts but also retains talent - contributing to the Bank’s sustainable growth and long-term success.

STRATEGIC ORIENTATION

OCB aims to create a happy and productive workplace based on the following pillars:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

5.2.1 Diverse Welfare and Benefit Policies

In 2024, OCB continued to implement comprehensive and equitable welfare policies, focusing on healthcare, career development, and improving employees' mental well-being, while maintaining a fair and transparent working environment.

OCB consistently maintains a transparent, clear, and fair salary and bonus policy, closely linked to employee performance. Salaries and bonuses are evaluated and adjusted based on individual productivity, contributions, and results. This policy not only encourages employee dedication but also promotes the Bank's sustainable development.

OCB regularly reviews and benchmarks our compensation with the market to make timely adjustments to salaries, bonuses, and benefits, recognizing and rewarding employee contributions. This ensures that employees receive competitive rewards, fair recognition for outstanding performance, and helps retain talent while fostering motivation for growth.

OCB implemented several practical welfare policies in 2024:

- **Preferential loan policy for employees:** OCB offers preferential loan packages to support employees financially in times of need, helping them stabilize their lives and focus on their work.
- **Seniority policy:** Aimed at recognizing and rewarding long-term commitment, this policy encourages employees to continue contributing to the Bank's development.
- **Additional leave policy:** Employees are entitled to extra leave days beyond those stipulated by law, allowing them to recharge and improve their quality of life.
- **Expanded health insurance policy:** OCB enhanced health insurance benefits, ensuring employees feel secure about their health and medical care.
- **Periodic health check-up policy:** The Bank organizes regular health check-ups for all employees to protect their health and detect potential medical issues early.
- **Annual company trip policy:** OCB organizes company trips to help employees relax and connect with one another in a joyful and healthy working environment..



OCB places strong emphasis on timely recognition and reward for employee contributions:

- **OCB Star of the Quarter and OCB Star of the Year Programs:** These initiatives recognize outstanding employees in a timely manner, encouraging them to maintain high performance and contribute positively to the Bank's development.
- **Employee engagement activities:** OCB organizes events such as Appreciation Day and Christmas celebrations to foster a friendly work environment and ensure employees feel valued.
- **Seniority recognition activities:** OCB holds annual seniority recognition events to express gratitude and appreciation for long-term contributions. In 2024, OCB submitted and received approval for the Governor of the State Bank of Vietnam to award the "For the Cause of Vietnam's Banking Sector" medal to 62 employees who met the criteria of over 15 years of service for women and 20 years for men.

OCB is committed to building and developing potential talent:

- **Talent development programs:** OCB implements structured programs such as Potential Business Center Director, Potential Relationship Manager/Credit Manager, and Potential Controller to identify and train future leaders.
 - **Regular potential talent assessments:** OCB conducts periodic evaluations to identify and nurture employees with leadership potential who can contribute to the Bank's long-term growth.
- OCB also prioritizes employee care:
- **Celebratory activities on special occasions:** Events are held on International Women's Day (March 8) and Vietnamese Women's Day (October 20) to honor and recognize the contributions of female employees.
 - **Support for employees' children:** OCB organizes activities such as scholarship awards and gifts for International Children's Day (June 1), demonstrating care and support for employees' families.
 - **Tet gifts for employees:** During Lunar New Year, the Bank provides Tet gifts to employees to help them enjoy a warm and fulfilling holiday.



In 2024, OCB continued to maintain and enhance our comprehensive welfare policies, not only improving employees' quality of life but also supporting their career development and long-term commitment to the Bank. These welfare programs reflect OCB's strong commitment to our people, fostering a fair, transparent, and engaging work environment that contributes to the Bank's overall success. OCB is committed to further advancing these policies to ensure sustainable development and to build a team of outstanding, high-potential, engaged, and happy employees.

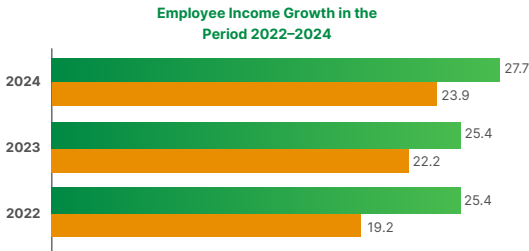
OCB's Employee Income from 2022 to 2024 (Unit: VND billion)

	2022	2023	2024
Average Total Number of Employees	6,673	6,353	6,900
Total Salary Fund (1)	1,538	1,698	1,976
Bonuses (2)	494	241	321
Total Staff Income (1+2)	2,032	1,939	2,297

Source: Audited Financial Statements from 2022–2024

OCB's diversity and equality policies not only ensure that all employees are treated fairly, but also guarantee that different ideas and perspectives are respected and heard and that a culturally, intellectually, and skillfully diverse workplace is continuously promoted and enhanced.

Average monthly income (Unit: million VND)
Average monthly salary (Unit: million VND)



5.2.2 Diversity, Equality, and Human Rights at OCB

Respecting human rights and protecting employees' legal rights

OCB always respects and safeguards human rights in all of our operations. The Bank is firmly committed to not employing child labor and strictly opposes all forms of forced or coerced labor. OCB's recruitment activities are transparent, and our recruitment processes are closely monitored to ensure compliance with all legal requirements. Employment contracts are clearly documented, outlining the rights and obligations of both parties. All contract terms are thoroughly explained before signing to ensure that employees fully understand and voluntarily agree, without coercion or intimidation.

OCB promotes workplace democracy, encouraging employees to participate in significant decisions. Regulations of democracy are implemented through workplace dialogues, collective bargaining via Employee Conferences, and other democratic practices. 100% of employees have agreed to the Bank's collective labor agreement. Any changes related to working conditions are communicated and discussed transparently with employees to ensure they are well-informed and able to make decisions. According to the collective labor agreement, OCB must provide at least 10 days' notice to employees for any changes in salary payment methods. The Bank is committed to ensuring that no decisions are made without employee participation and consent.

In addition, OCB has established a labor union to ensure that employees' voices are heard and their rights are protected. In the event of labor disputes, the union acts as a bridge between employees and the Bank, representing employees in negotiations and supporting fair and reasonable dispute resolution to protect their legal rights.

OCB has also issued and widely communicated a Code of Ethics and Conduct to all employees, aiming to build a professional working environment with a culture of respectful behavior and ethical standards. The Bank is resolute in addressing all forms of sexual harassment, ensuring a safe and respectful workplace.

Employees are encouraged to report any violations or suspicious incidents related to misconduct through various channels (email/phone/direct communication, etc.) to the Compliance Control Department or the Human Resources and Training Center. All complaints are received and handled in close coordination with relevant departments, in accordance with legal and internal regulations. The identity and information of complainants are always kept confidential to ensure their safety and protect their rights.

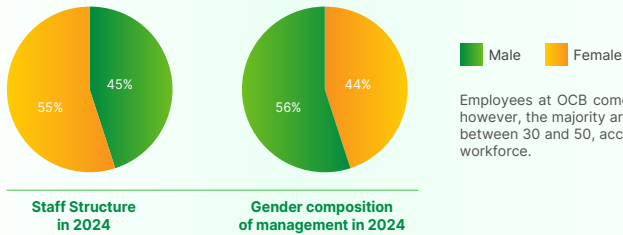
In 2024, the Bank recorded no complaints or reports from employees or legal authorities regarding human rights violations, discrimination, or issues related to labor rights, forced labor, or child labor.

Diversity, Equality and Inclusion Across All Activities

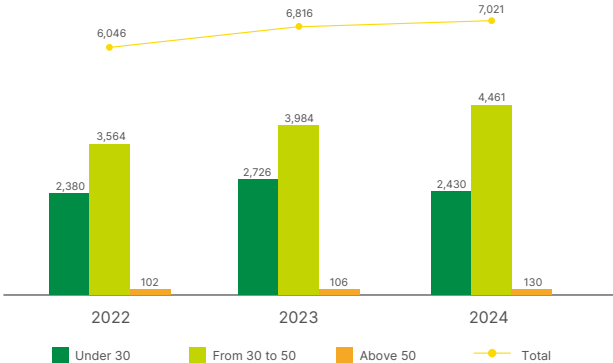
At OCB, all employees are given equal opportunities to develop their careers, and are evaluated and promoted based on their capabilities and contributions. We are committed to building a fair and diverse working environment, free from discrimination based on gender, age, race, religion, origin, or any other personal characteristic. The Bank's recruitment policy is open to candidates from diverse cultural and professional backgrounds, aiming to build a rich and inclusive workforce.

OCB's diversity, equality and inclusion policy not only ensures that all employees are treated fairly, but also guarantees that different ideas and perspectives are respected and heard. A workplace that embraces cultural, intellectual, and skill diversity is continuously promoted and enhanced.

According to 2024 data, the gender ratio at OCB is relatively balanced, with female employees accounting for 55% of the total workforce. The vast majority (99.5%) of female employees are on full-time contracts, and there are increasing opportunities for women to hold management positions at the Bank. In 2024, 44% of management roles were held by women, and this figure continues to rise year after year - demonstrating OCB's commitment to gender equality and the empowerment of women across the organization.



Number of Employees by Age Group, 2022–2024 (Unit: Person)



Strengthening Employee Engagement

To build a positive working environment, motivate employees, and enhance internal cohesion, OCB has implemented a wide range of cultural development and employee engagement programs. These include team-building activities, clubs, sports and performance events, internal campaigns, and workshops. These initiatives not only strengthen team spirit but also foster collaboration and sharing across departments, contributing to a professional, effective, and happy workplace.

- **Organizing company trips and excursions** for all employees to strengthen team bonding.
- **Launching the OCB Appreciation Program**, which provides employees with opportunities to express gratitude and foster a culture of appreciation within the organization. The Program attracted participation from over 1,000 employees across 107 units, with 2,086 Appreciation cards sent.
- **Implementing the Culture Hack series** and defining the **Employee Value Proposition (EVP)**, with over 1,000 employees participating in the EVP survey and nearly 30 video entries submitted for the "Proud of Our Organization" contest. These activities helped employees better understand OCB, increase pride and passion for the brand, and strengthen their connection with the organization.
- **Hosting social and celebratory events** such as Christmas activities, the OCB Charity Market to raise funds for GAIA reforestation, and the November 20th Internal Trainer Appreciation Day. These events attracted over 1,000 employees across the system. They not only brought joy and motivation but also created meaningful moments that helped employees feel connected and cared for by the organization.

Outstanding Achievements

In recognition of the efforts made, OCB was honored to receive **the Employer Choice 2024 award (by CareerViet), ranking among the Top 07 Most Favorite Employers in the Banking and Finance Sector and Top 38 Most Favorite Employers in the Large Enterprise Segment.**

In addition, according to the 2024 Employee Engagement Survey with feedback from over 4,000 employees, OCB's average overall engagement score in 2024 was 4.02, placing the Bank in the first quartile compared to Southeast Asian banks (based on a previous survey by BCG). Achieving the first quartile reflects a high level of employee engagement at OCB relative to peer banks in the region. Notably, employees expressed high satisfaction in key areas such as Vision, Performance Management Policies, and Leadership, all of which were rated in the first quartile compared to other banks in Southeast Asia.

In 2025, the Bank will continue to implement plans to further improve employee engagement through various initiatives and enhancements to welfare policies, such as increasing annual leave and expanding health insurance benefits. These adjustments aim to optimize leave entitlements, improve employee well-being, and create better conditions for work-life balance.



Voice of the Trade Union

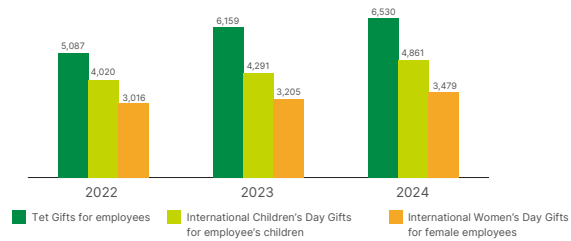
OCB's Trade Union is committed to protecting employees' rights, fostering harmonious labor relations, improving quality of life for employees, and building a fair and democratic working environment. Trade Union activities include the following areas:

<p>Professional Work - Unit development</p> <p>Union members strive to enhance their professional skills, fulfill their duties, and exceed targets and plans, contributing to the Bank's growth.</p> <p>Encourage union members to participate in emulation movements, promptly recognize exemplary individuals, promote collective ownership, and strengthen anti-corruption and anti-waste campaigns.</p> <p>Create opportunities for union members to improve their educational, professional, and political knowledge to meet job requirements.</p>	<p>Organizational Work</p> <p>Strengthen grassroots union structures under the Bank's new organizational model to improve operational efficiency.</p> <p>Enhance political and ideological education and raise awareness of legal compliance and professional ethics among union members.</p> <p>Recommend outstanding union members for Party membership, aiming to admit at least 20 new Party members during the term.</p> <p>Maintain the title of "Outstanding Strong Grassroots Trade Union" and monitor the implementation of labor regimes and policies</p>	<p>Movement Work</p> <p>Actively organize cultural, sports, and arts activities to engage employees and enrich their spiritual lives</p>
<p>Social Work</p> <p>Continue gratitude and support activities, such as caring for employees under special policy categories.</p> <p>Provide timely support for employees facing unexpected difficulties, illness, maternity, bereavement, or weddings.</p> <p>Maintain the OCB scholarship program for employees' children with excellent academic performance, and organize gifts for children on International Children's Day (June 1) and Mid-Autumn Festival.</p> <p>Encourage employees to actively participate in social initiatives such as supporting colleagues with serious illnesses, disaster relief, aid for disadvantaged communities, and blood donation drives.</p>	<p>Women's Affairs</p> <p>Promote the "Two-Good Women" movement under new criteria, promptly recognize and reward outstanding individuals, and expand best practices across the system.</p> <p>Educate female employees on labor laws, reproductive health, and gender knowledge. Propose and adjust policies related to female labor based on actual working conditions.</p> <p>Organize gift-giving, gatherings, and gender awareness activities to honor International Women's Day (March 8) and Vietnamese Women's Day (October 20). Provide regular support for female employees facing hardship or illness.</p>	<p>Other Activities</p> <p>Manage the trade union fund and membership fees in accordance with regulations, ensure to fulfill all reporting requirements, and participate in coordination meetings organized by the District 1 Labor Federation.</p>

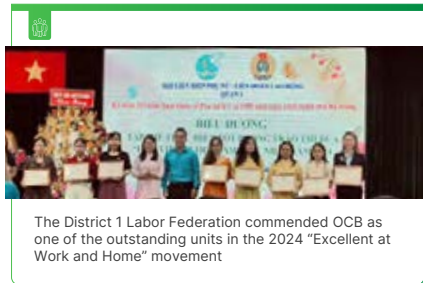
With the above strategic orientation, in 2024, OCB's Trade Union implemented various programs and initiatives focused on employee welfare, including:

- Tet gifts for employees
- Team building activities
- Mid-Autumn Festival gifts for employees' children
- International Children's Day gifts for employees' children
- Scholarships for employees' children
- International Women's Day (March 8) gifts for female employees
- Vietnamese Women's Day (October 20) gifts for female employees
- Travel allowances for employees returning home for Tet holiday
- Support for employees with critical illnesses
- Health insurance purchase support for employees

Number of Cases Receiving Key Trade Union's Support Programs from 2022 to 2024
(Unit: Person)



Thanks to these efforts, OCB's Trade Union was recognized by regulatory bodies and honored as an exemplary unit in the 2024 "Excellence at Work and Home" movement and a commemorative medal for meaningful contributions to Tet At Ty 2025 welfare initiatives for workers, public servants, and laborers in the area.



5.2.3 Prioritizing Safety and Comprehensive Healthcare

OCB places strong emphasis on the safety and well-being of its employees. The Bank strictly adheres to occupational safety and hygiene standards, including fire prevention and fighting, electrical safety, and regularly organizes fire drills and training sessions on how to respond to bank robbery scenarios. These efforts aim to raise awareness and enhance employees' emergency response skills. Safety standards are also clearly outlined in the internal labor regulations applied across the entire system. Employees are required not only to strictly comply with occupational safety and fire prevention regulations but also to promptly report any injuries or unsafe conditions in the workplace so that the Bank can take timely action and provide necessary support.

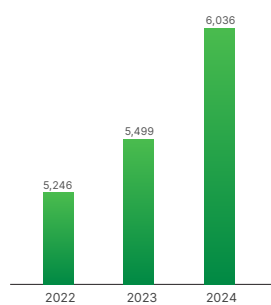
In addition to annual health check-ups, OCB has implemented comprehensive health and accident insurance policies for all employees. These initiatives ensure that employees receive regular and timely health assessments, enabling early detection and treatment of potential health issues

For specific groups such as tellers, treasury staff who frequently handle cash and are exposed to hazardous substances, and IT personnel working in server rooms, OCB provides hazard allowances or special nutritional supplements in kind throughout their working period to safeguard their health and maintain work efficiency.

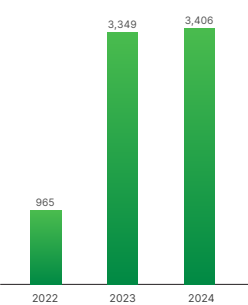
Beyond physical health, OCB also places great importance on employees' mental well-being. The Bank organizes psychological support programs and mental wellness activities such as relaxation and stress relief sessions to help employees unwind and reduce work-related pressure.

Thanks to these continuous efforts, OCB proudly maintains a safe working environment, with no reported cases of work-related health deterioration, injuries, or fatalities in recent years.

Number of employees supported with period health check-ups
(Unit: Person)



Number of employees supported with health insurance
(Unit: Person)



5.3 Building and developing sustainable communities

A. OUR APPROACH

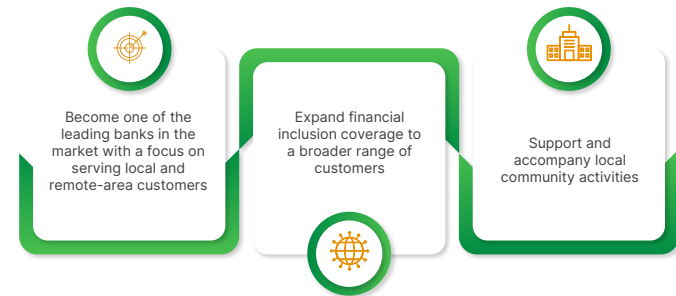
Building a better society is not only considered a social responsibility that OCB actively pursues, but also recognized as a foundation for the Bank's sustainable development. We consistently demonstrate a proactive and pioneering role by regularly partnering with local communities to deliver practical value to society.

The Bank actively promotes financial inclusion, ensuring that all citizens—including those in rural, remote, and isolated areas—have access to basic financial services. We have implemented various financial support programs, offering preferential loan packages for low-income individuals and expanding our branch network to better serve communities. In addition, the Bank consistently accompanies and supports local communities through charitable activities and by sponsoring healthcare development projects. We have also launched infrastructure initiatives, such as building hospitals and bridges, to improve living conditions and reduce hardships for local residents.

Through these meaningful efforts, we hope to spread a spirit of compassion and solidarity, contributing to a more just and sustainable society. We are committed to continuously contributing to and developing CSR programs, while always listening to and responding to the evolving needs of communities for a sustainable future.

STRATEGIC ORIENTATION

With the goal of building and developing sustainable communities, OCB has been actively implementing the following activities:



B. OUTSTANDING ACHIEVEMENTS



allocated to community development activities.



participated in financial and banking knowledge-sharing sessions aimed at nurturing the next generation of professionals.

▲ 40% compared to 2023.



C. KEY ACTIONS

With compassion and a spirit of sharing, OCB places social responsibility at the heart of our Sustainable Development Strategy. The Bank continuously joins hands with communities and collaborates with charitable organizations to support those in difficult circumstances, contributing to the improvement of quality of life. In 2024, OCB allocated nearly VND 30 billion to community activities, demonstrating a strong commitment to social responsibility. In that spirit, the Bank implemented a series of meaningful programs nationwide, focusing on the following objectives:

5.3.1 Enhancing Education Quality

Supporting education and accompanying underprivileged students on their journey toward a brighter future has long been one of OCB's core commitments. Each year, in addition to developing financial products, services, and solutions tailored for educational institutions, OCB has been actively contributing to charitable initiatives that bring practical support to students in disadvantaged areas.

In 2024, OCB implemented a wide range of educational support activities, including:

- Sponsoring the whole construction of Minh Thanh Secondary School in Tuyen Quang Province
- Sponsoring the Study Promotion Fund of Kien Giang Province
- Supporting student activities and awards in 2024
- Sponsoring the "Volunteerism of March" Program at Vinh Thanh High School and implementing the Youth-led "Lighting Up Rural Roads" Project in Vinh Hiep Commune, Vinh Thanh District, Binh Dinh Province
- Sponsoring the "Financial Education Communication" Program.

“Mr. **Pham Hong Hai** - CEO of OCB

"With the desire to support and accompany students on their educational journey, we have planned a long-term program that reaches each individual student, ensuring timely support, encouragement, and reassurance so they can confidently pursue their studies. At the same time, we hope to create internship opportunities at OCB, opening up potential career paths for them."

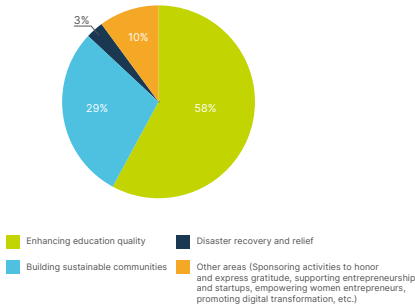


The programs implemented in 2024 demonstrate OCB's extensive and comprehensive efforts to enhance education quality. These initiatives go beyond building schools and awarding scholarships—they also focus on financial education and infrastructure projects that ensure student and community safety, such as the Youth-led "Lighting Up Rural Roads" Project. All of these efforts are driven by one goal: supporting Vietnam's education development and making it easier for students to access learning opportunities.

In addition, recognizing the importance of updating financial and banking knowledge for the younger workforce, OCB increased our collaboration in 2024 with political-social organizations, professional associations, and other entities to design and deliver financial education programs for students at eight universities across the country. These programs also serve as a platform for OCB to engage with students, introduce the banking and financial sector, and equip them with essential financial knowledge and insights.

	2023	2024
Number of engagement sessions	6	10
Number of participating students	500	700

In 2025, OCB will continue to closely collaborate with partner organizations to raise public awareness of financial services, helping people understand the benefits of financial products and services from reliable sources. This initiative not only provides the public with accurate financial knowledge but also encourages them to participate in the formal financial system - contributing to sustainable economic development.



5.3.2 Building Sustainable Communities

Responsibility is one of OCB's core values. We believe that sustainable development stems not only from business success but also from contributing to the advancement of the community. Therefore, OCB is committed to promoting compassion through practical initiatives that deliver positive impacts to the society—not only through charitable activities, but also by engaging employees, customers, and partners in the spirit of giving. In 2024, OCB actively contributed to the comprehensive development of the society by supporting various programs that focused on infrastructure improvement, honoring those who served the nation, and promoting culture and sports, including:



Funding the restoration of colored portraits of fallen public security officers and their families, members of the Veterans Association of the People's Public Security Forces in Ninh Binh. OCB also supported memorial activities for Martyrs' Day in the province.



Supporting the "Eliminating Temporary and Dilapidated Housing" Campaign in Ho Chi Minh City - a movement initiated by the Prime Minister. OCB funded the construction and renovation of 75 houses for poor, near-poor, and disadvantaged households. Additionally, the Bank also participated in house renovation programs in Quang Binh Province.



Sponsoring multiple cultural and sports events, including: The 3rd Vietnam-China Economic, Trade, and Tourism Border Fair - Heritage Flow Festival in Ninh Binh, the 2nd edition of the Ho Chi Minh City River Festival 2024. Various community sports events to encourage public health and wellness.

Internally, OCB also launched several green and social impact activities, such as the "Clean House, Plant Trees" Campaign and the OCB's Green Christmas Market. All proceeds from second-hand item sales were converted into tree donations to support the reforestation efforts at Xuan Lien Nature Reserve. Unsold items were donated to disadvantaged communities in areas where GAIA (OCB's reforestation partner) operates, such as Ca Mau, Dong Nai, Ta Kou, Xuan Lien, and Cuc Phuong. As a result of these campaigns, OCB contributed 1,065 trees and donated 392 kilograms of goods to GAIA. These initiatives received overwhelming support from OCB employees nationwide and yielded surprisingly strong, impactful outcomes

Ensuring Security and Safety for the Community and Stakeholders

At OCB, ensuring workplace security and public order is always a top priority. To realize this commitment, OCB has implemented security measures in collaboration with reputable service providers. In addition, all partners are evaluated based on a set of social standards, which include policies on human rights, standards for engaging with customers, partners, employees, and other stakeholders of OCB. This ensures that security personnel are well-informed about procedures and policies related to human rights, and health and safety—both for themselves and for customers.

Thanks to its continuous efforts to ensure customer safety and maintain security at business locations, on November 28, 2024, OCB was honored to receive official recognition from the People's Committee of Ho Chi Minh City as a business meeting the "Security and Public Order Standards for 2023." This recognition is a well-deserved acknowledgment of OCB's strict compliance with legal regulations and our close coordination with the police and local authorities to maintain order and safety at our branches and transaction offices. It is not only a source of pride but also a motivation for OCB to continue upholding our safety principles, contributing to a healthy and stable business environment.



5.3.3 Adapting to Climate Change

One of the consequences of climate change is the increasing frequency of extreme weather events such as storms and floods. In 2024, several disadvantaged regions in Vietnam were severely affected by climate change impacts, including prolonged drought and salinization, as well as storms and flooding. With a forward-looking approach to investing in climate change mitigation and a strong sense of solidarity with affected communities, during Typhoon No. 3 (Yagi), OCB promptly launched relief efforts, providing food, drinking water, and essential supplies to local residents. In addition, the Bank contributed VND 1 billion through the Vietnam Fatherland Front to support six provinces (Hải Phòng, Quảng Ninh, Nam Định, Phú Thọ, Thái Nguyên, Lào Cai, and Ninh Bình) that suffered significant damage, helping them recover from the disaster.



Especially, to support customers in overcoming difficulties and restoring their production and business activities, OCB—following guidance from the State Bank of Vietnam—has been actively reviewing, assisting, and reaching out to customers in severely affected areas. Based on actual conditions, OCB offers tailored support solutions depending on the extent of each customer's losses.

At the same time, OCB introduces new loan packages to help businesses, households, and individuals quickly stabilize their lives and resume production. Specifically, the short-term business loan package offers capital for farming and livestock activities with interest rates starting from just 5.1% per year. For medium- and long-term loans, OCB provides a variety of preferential interest rate options tailored to customer needs, with flexible terms such as 12 months and interest rates starting from 6.2% per year.

In addition to disaster recovery efforts, OCB also invests in green finance initiatives to support climate change adaptation and mitigation, such as renewable energy, green buildings, and water treatment projects. Furthermore, to disseminate information on the legal framework for green and sustainable finance and promote green transition in response to climate change in Vietnam, OCB sponsored several seminars in 2024 hosted by reputable publications such as Nhà Đầu Tư Magazine.



5.4 Adding value and customer experience

A. OUR APPROACH

Customer-centricity is a core value that OCB consistently upholds and prioritizes across all operations. We believe that customer satisfaction is the most accurate measure of the Bank's success and service quality. Guided by the principles of listening, respect, understanding, and prioritizing customer needs, OCB is committed to delivering the best solutions and products, while continuously improving to better meet customer expectations.

We are actively accelerating digital transformation and applying advanced technologies to enhance our presence and optimize operations, enabling customers to access services and perform transactions anytime, anywhere. Furthermore, all of the Bank's product and service channels are built on unified policies and data systems to ensure a consistent and seamless customer experience across all locations.

Our commitment goes beyond business performance—we strive to create sustainable value for customers by ensuring transparency in all products and advisory services. Accordingly, customer data protection is considered a critical element in all of the Bank's activities.

STRATEGIC ORIENTATION

To enhance customer value and experience, OCB focuses on the following directions:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

5.4.1 Ensuring Sustainable Value for Customers

OCB places great importance on the health and safety of its customers, particularly in protecting personal data. Throughout 2024, OCB recorded no incidents affecting customer health or data security, reaffirming our strong commitment to maintaining a secure and confidential transaction environment.

Ensuring transparency in products and services provided to customers

OCB is committed to transparency in delivering product and service information, ensuring that customers always have full and accurate access. The Bank has never recorded any significant violations related to marketing communications or brand information, demonstrating strict compliance with legal regulations.

All information regarding financial products and banking services—including terms, conditions, and fee schedules—is clearly presented, easy to understand, and readily accessible through official communication channels such as the website and customer emails. We proactively provide accurate advices based on customer needs and recommend optimal solutions to help them compare, evaluate, and choose the most suitable products. In the event of any changes, OCB ensures timely updates so that customers always receive the latest information.

Providing transparent and accurate information is a core principle in OCB's Code of Ethics and Conduct, which all employees must adhere to when performing duties or advising customers. OCB's advisory team is also thoroughly trained and regularly updated on products, services, and new policies to help customers make informed and confident financial decisions.

Implementing Financial Literacy Programs and Ensuring Compliance with Consumer Protection Regulations

In addition to developing products for all segments of society, OCB has implemented various financial literacy programs aimed at equipping the public with essential knowledge to access and use financial services effectively and safely.

OCB focuses on disseminating financial information and education to customers through specialized training programs for our employees. OCB believes that employees serve as a vital bridge between the Bank and our customers. Therefore, equipping staff with the necessary knowledge and skills enables them to help customers better understand financial products and protect their rights, thereby contributing to improved financial literacy within the community. Training programs for employees are diverse and comprehensive, covering topics such as products, service quality standards, legal knowledge, risk management, policies, and procedures. These are delivered through various formats including in-person sessions, online training, e-learning modules, workshops, and conferences.

Moreover, OCB places strong emphasis on enhancing customer awareness of information security and financial fraud prevention. The Bank regularly conducts awareness campaigns on how to protect personal information and how to identify and avoid financial scams.



5.4.2 Elevating the Customer Experience

OCB is committed to the goal of “Elevating the Customer Experience” by delivering exceptional and sustainable values through every product decision. Each of OCB's products and services is developed based on customer feedback collected through multiple channels, enabling continuous improvement and personalization to meet the specific needs and expectations of each customer segment.

Investment in Technology and Innovation

In 2024, OCB invested in a range of projects aimed at expanding and diversifying distribution channels through digital technology. Investment in this area accounted for approximately 16% of the Bank's total IT expenditure in 2024. This reflects OCB's strong emphasis on technological transformation as a foundation for comprehensive development and responsiveness to market and customer demands. Key projects implemented include:

- Digitizing technology infrastructure
- Investing in a modern digital banking platform
- Partnering with payment intermediaries and fintech companies
- Integrating payment solutions with public services such as universities, schools, hospitals, electricity and water providers
- Providing digital payment and management solutions for merchants (Merchant Platform)



- Exclusive offers for shop owners and small business households to help them grow their business with ease when opening a digital banking account via OCB OMNI and using VietQR, including cashback and bonus rewards.



- OCB Soundbox – A New Revenue Management Tool for Merchants



Benefits of OCB VietQR:

- Safe and secure
- Convenient
- Easy to manage
- Highly compatible (across all payment systems)



Benefits:

- Stable and high-level security
- Real-time processing speed
- Customizability to meet business needs
- Standardized API for quick and easy integration
- 24/7 technical support

These technology investment and innovation initiatives are focused on upgrading OCB's digital transformation process, expanding the domestic cloud infrastructure platform, and ensuring the availability of scalable resources to support the rapid deployment and expansion of applications—ultimately enabling faster product delivery to customers. Notably, the project to provide digital payment and management solutions for merchants (Merchant Platform) is part of OCB's commitment to digital transformation and promoting financial inclusion. The Merchant Platform is designed to help merchants fully digitize their sales and payment management processes. By reducing cash usage and improving operational efficiency, this initiative encourages merchants to embrace digital transformation and contributes to:

- Reducing environmental impact by minimizing paper receipts and cash transactions
- Promoting financial inclusion by enabling small businesses to access modern payment systems
- Enhancing business sustainability through automation and effective data management

As a digital transformation pioneer, OCB has accelerated the adoption of artificial intelligence (AI), machine learning, and cloud computing to build a robust “AI-first” Smart Banking platform. Modern solutions such as cashless payments via Google Pay, Apple Pay, and Banking Hub not only offer convenience and security but also optimize transaction processes and effectively minimize risks. Additionally, biometric data matching between customer information and national ID chip enhances reliability and significantly reduces fraud risks.

With the advanced AppsFlyer platform, OCB confidently analyzes user behaviors with precision, enabling the delivery of highly personalized products and services. The entire customer journey -from initial engagement to transaction and post-sale service - is fully digitized, ensuring a seamless and distinctive experience at every touchpoint.

OCB has also implemented a multi-channel Marketing Automation platform to optimize communication strategies, cross-selling, and customer care. This enhances outreach effectiveness and fosters long-term customer relationships. In 2024, through strategic partnership projects - from tuition collection solutions for top universities to the launch of the “OCB Cà phê” feature connecting customers with merchant offers - OCB continues to affirm our pioneering position, ushering in a new era of premium and holistic customer experiences.

Collaborations with reputable partners such as Backbase, SmartOSC, Sepay, Casso, Viettel Post, and international organizations have laid a solid foundation for deploying advanced technology solutions, offering Open API services, and enhancing payment products. These efforts not only expand OCB’s market presence but also strengthen customer relationships and reinforce our sustainable competitive advantage in the digital age.

Through continuous customization in product and service design, OCB consistently launches new offerings tailored to the specific needs of each customer segment. These products not only meet but exceed customer expectations, delivering unique experiences and exceptional value—thereby increasing satisfaction and fostering long-term loyalty.

Expanding and Diversifying Distribution Channels through Digital Technology, Especially via Mobile Devices

Starting from May 15, 2024, OCB officially launched OCB OMNI 4.0 – a breakthrough in digital technology application, built on the world-leading modern Digital Banking platform, Backbase. This new version is developed based on four key principles: “Simple – Smooth – Convenient – Personalized.” It not only enhances infrastructure and transaction speed but also delivers an optimal customer experience, enabling users to perform transactions quickly and easily without visiting a branch. OCB OMNI 4.0 is fully integrated with a wide range of financial products, from online account opening for new customers to savings, transfers, payments, card registration, loans, and modern services such as investment, insurance, international transfers, and flight booking.

OCB has also implemented advanced biometric authentication, using biometric data collected and verified against the chip data on citizens’ ID cards issued by the Ministry of Public Security. Customers can register their biometric data proactively via the OCB OMNI 4.0 app or directly at OCB transaction points through the internal OCB Assist application.

“OCB not only demonstrated strong readiness in modernizing our infrastructure within a very short period, but this project was also delivered at half the industry-standard cost.”, said Mr. Pham Hong Hai, CEO of OCB, at the launch event of the OCB OMNI digital banking platform.

This ensures secure and convenient financial transactions for various purposes while maintaining information security. Additionally, the multi-channel Marketing Automation Platform, the AppsFlyer project for user behavior analysis, and the AI Chat Bot feature for customer support further affirm OCB’s commitment to expanding and diversifying distribution channels through digital technology—especially on mobile devices. These efforts enhance access to financial services for customers in remote and rural areas, paving the way for a safe, convenient, and comprehensive digital banking future.



Significant Breakthroughs in Retail Operations and Card Products

In response to the strong growth of cashless payment trends in Vietnam, OCB has continuously innovated and launched modern, flexible products to best meet customer needs while contributing to environmental protection.

A standout initiative is the online card issuance ecosystem via the OCB OMNI digital banking application. The card registration and issuance process are conducted entirely online, minimizing paperwork and reducing plastic waste from physical cards. In addition, OCB has actively digitized our operational systems and equipped the sales teams with electronic devices. This not only optimizes customer support processes but also reduces resource and energy consumption by cutting down on printed materials. To enhance user experience, since April 2024, OCB has introduced Apple Pay for OCB Mastercard holders. Customers can simply link their cards to the e-wallet and make quick payments at contactless-enabled points of sale without carrying a physical card. This solution enhances security while reducing the need for plastic card production, contributing to environmental sustainability.

Recently, OCB also launched a QR code cash withdrawal feature available at all ATMs nationwide. This feature applies to OCB credit and debit cards as well as NAPAS cards issued by banks supporting VietQRcash, allowing customers to perform transactions flexibly without using a physical card.



In the near future, OCB will implement key projects to enhance customer experience and convenience. Specifically:

- **AI Chatbot for Customer Support:** This tool will help customers easily receive assistance throughout their card usage journey. The AI chatbot will provide detailed card information, answer inquiries, and handle requests quickly and efficiently, delivering a seamless 24/7 user experience.
- **Enhancing the Online Card Registration Process and Optimizing the OCB OMNI App:** These improvements will make it easier for customers to manage and perform transactions. At the same time, the Bank will introduce new, convenient features to ensure that every customer action—from card issuance to payment—is fast, secure, and efficient.
- **Continuously Researching and Deploying Modern Payment Acceptance Solutions:** These solutions will integrate various payment methods into a single device. They not only expand payment capabilities for customers but also support merchants in improving transaction efficiency, reducing costs, and enhancing convenience.

With relentless efforts to innovate retail operations and card products, improve service quality, and deliver the best transaction experience to customers, OCB has maintained stable growth in transaction volume, outstanding balance, and revenue from card products consistently since 2021—despite economic fluctuations. This is a tangible testament to the trust and support that customers have placed in OCB over the years.

Enhancing Utility and Optimizing the Experience for Individual Customers

OCB has consistently taken the lead in enhancing utility and optimizing the experience for individual customers through its digital banking platform, OCB OMNI. With continuous improvements to digital infrastructure, the OCB OMNI app integrates a wide range of products—from traditional to modern—including savings, transfers, payments, card registration, loan applications (such as “I Have a Salary” loans, overdrafts secured by savings books, etc.), as well as advanced services like investment, insurance, international transfers, and flight booking.

The product ecosystem has been expanded through strategic partnerships with reputable entities such as Napas (providing 24/7 money transfers, payment gateways, and VietQR); VNPAY (offering bill payments, online payments, QR payments, and ticket booking); and popular e-wallets like Momo, Moca (Grab), Zalo Pay, VNPAY, and ShopeePay. OCB also has collaborated directly with EVN, Cenland, Vinacapital, Generali Insurance, Bamboo Airways, EPASS, utility companies in Ho Chi Minh City, and educational institutions via Open API integration. Notably, OCB is proud to be the pioneering bank to integrate with the eTax Mobile Portal of the General Department of Taxation, enabling customers to pay taxes conveniently and securely.

The application of the multi-channel Marketing Automation platform, the AppsFlyer project for analyzing user behaviors on OCB OMNI 4.0, and the AI Chat Bot feature have all contributed to delivering personalized services and professional, timely customer care. Enhancements such as the account package switching feature and the ability to set custom transaction limits allow customers to adjust their transaction thresholds directly within the app. The Personal Financial Management (PFM) feature helps customers control their spending, while the transaction splitting function enables users to execute high-value transactions (from VND 500 million and above) quickly, with recipients receiving funds instantly via the Napas gateway. These innovations further affirm OCB's commitment to optimizing the user experience.

Thanks to these breakthroughs, the number of transactions via the OCB OMNI digital banking channel reached 76 million in 2024, a 74% increase compared to the same period last year. Additionally, the e-saving balance surpassed VND 16 trillion, demonstrating OCB's sustainable development and strong position in the modern digital banking trend.



Diversifying Solutions and Incentives to Support SME Customers

In 2024, OCB focused on diversifying flexible solutions and incentives to maximize support for SMEs, especially those operating in priority sectors aligned with the Government's development orientation—such as public investment, tourism, hospitality, food & beverage, and import-export. These support measures include reduced lending interest rates, expanded eligibility criteria, and simplified procedures, enabling businesses to access bank capital more easily, save time and costs, and enhance convenience in payments and cash flow management efficiency.



Offering Software Solutions Worth up to VND 5 Million for SMEs Opening New Accounts

With a vision to support businesses to accelerate digital transformation, OCB has partnered with FAST to launch the **BankHub** accounting software-linked account package, featuring a range of valuable gifts and attractive incentives, valid until December 31, 2024. Specifically:

- One year of free usage or an instant discount of VND 2 million when purchasing accounting software
- Free e-invoice software (500-invoice package)
- One year of free usage of e-contract software
- Buy one year, get one year free of digital signature service



To further empower SMEs, OCB is offering a special credit package with ultra-preferential interest rates starting from just 5.5% per annum, fixed throughout the loan term.

- **Eligible customers:** New and existing SME import-export businesses
- **Program duration:** Until December 31, 2024, or until the preferential disbursement limit is exhausted
- Loan currency: VND
- Preferential interest rates:
 - Loans with terms of up to 3 months: from 5.5% per year
 - Loans with terms over 3 months up to 6 months: from 6.0% per year

Additionally, businesses can make international payment transfers to partners quickly and securely via the OMNI Corp digital banking platform, with many attractive incentives.

Beyond capital support incentives, OCB is also actively upgrading technology infrastructure and developing digital solutions to support SME customers. Key features include online financial management applications, cashless payment solutions, digital banking services, and international money transfers via online platforms. The outcomes of these initiatives are detailed in the Inclusive Finance Section of this Report.



Optimizing Benefits and Costs for Corporate Customers

OCB is committed to supporting businesses not only in financial management but also in developing their business ecosystems. The Bank strives to provide flexible financial solutions that minimize costs and maximize benefits, helping enterprises achieve their business goals effectively. Corporate customers can easily access convenient and secure financial services, thereby enhancing satisfaction and strengthening their relationship with OCB.

In 2024, OCB established a robust ecosystem with over 150 Open APIs, serving more than 200 partners across fintech and enterprise segments. This platform processes over 6 million transactions per month, with a total transaction value exceeding VND 7.3 trillion. The infrastructure leverages a hybrid cloud architecture (AWS, CMC) with containerization deployment, maintaining 99.98% uptime and handling 2,000 transactions per second (TPS), demonstrating OCB's commitment to reliability and scalability. Open API not only fosters innovation but also expands the digital ecosystem, enabling the development of creative financial applications that help customers manage finances efficiently, reduce costs, and invest wisely. Through these applications, customer services are directly connected to the Bank, delivering a seamless and convenient experience. The integration of QR Code, Virtual Account, and Open API offers a breakthrough payment solution, unlocking new potential for businesses and users alike.

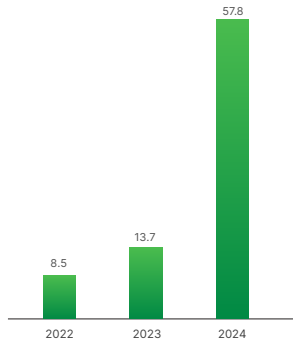
Notable partners include: Mobile World Group, Viettel Group, Momo, Payoo, ShopeePay, major logistics companies such as Best Express and Viettel Post, and multinational fintech partners in payments and digital integration (e.g., VISA, MasterCard). By the end of 2024, the proportion of transactions conducted via digital channels at OCB reached 96.2%—an impressive figure compared to other banks nationwide.

The number of transactions through the partner ecosystem (specifically via Open API partners) in 2024 grew by over 300% compared to 2023.

In addition, OCB has continued to develop its OMNI Corp digital banking platform, tailored for institutional and corporate clients, offering a wide range of advanced features such as online financial tools, foreign exchange services, and cash flow management. This application provides corporate customers with a comprehensive digital financial ecosystem, capable of handling online transactions ranging from basic tasks like account management and reconciliation inquiries to more complex operations such as international payments and foreign exchange trading. These features help customers optimize financial management, save time and reduce transaction costs.



Number of Transactions via the Partner Ecosystem
(Unit: million transactions)



OCB is delivering a comprehensive digital financial ecosystem for businesses through our Open Banking model and digital payment solutions such as OCB OMNI Corp, along with attractive business account packages:

- Entry Package
- Basic Package
- Advanced Package

Comprehensive M&A Advisory and FDI Customer Development

At OCB, we are committed to supporting and providing comprehensive financial solutions for foreign-invested enterprises. Our dedicated FDI team—comprising experts from various countries—possesses deep knowledge of Vietnam's investment environment, macroeconomic landscape, legal procedures, and financial and banking systems. This team offers investors essential advice and information throughout the investment journey, from exploring business opportunities, connecting with partners, conducting feasibility assessments, disbursement, to completing transactions. Through a "one-stop service" model, FDI customers are supported via specialized channels such as the Japan Desk, Korean Desk, Taiwan Desk, and MNC Desk. These channels offer a full suite of solutions including account management, cash flow and liquidity management, trade finance, and foreign exchange services—ensuring timely, comprehensive, and efficient support for customers operating in Vietnam.

Specially, with the support of strategic Japanese partner Aozora Bank, OCB has actively assisted FDI enterprises in M&A transactions. Preliminary data shows a significant increase in FDI customer deposits since early 2023, reflecting strong trust and long-term commitment from FDI businesses to OCB, and affirming the Bank's position in this sector.

In parallel, OCB places strong emphasis on standardizing service quality and customer care by issuing and uniformly applying a Service Quality Standards Regulation across the entire system. Through both in-person and online training programs for all employees—including new hires—the Bank ensures consistent, high-quality service delivery. Compliance with service standards is regularly monitored and evaluated through multiple channels to ensure all operations meet established benchmarks.

Looking ahead to 2025, OCB aims to double customer base and further strengthen our market presence. To achieve this, the Bank will implement initiatives to enhance customer experience, reduce transaction processing time, and improve service quality. OCB will continue to prioritize our Digital Transformation Strategy in 2025, with Open Banking expected to be a major differentiator. OCB plans to establish a dedicated Open Banking Hub (OBH) R&D center, applying advanced technologies and algorithms to analyze Big Data. This will enable the Bank to better understand customer behavior, preferences, and needs, thereby developing and tailoring personalized products and services. The goal is to achieve 100% growth in the number of corporate customers using Open API, expand the partner network to a maximum of 300, and broaden the individual customer base - ultimately positioning OCB among the leading retail banks in Vietnam.



Speaking at the opening of the "Doing Business with Foreign Capital in Vietnam" seminar, which welcomed 70 FDI enterprises, Mr. Pham Hong Hai, CEO of OCB, emphasized: "The Bank will continue to strongly support FDI enterprises in Vietnam through flexible foreign exchange products, competitive exchange rates, and a highly professional team of specialists, along with OCB's nationwide network of over 160 branches and transaction offices."

5.4.3 Proactively Accompanying Customers

In 2024, OCB recorded feedback from 19,897 customers, an increase of 10.8% compared to 2023 (17,951 customers). This growth reflects the increasing level of customer engagement with the Bank and affirms OCB's efforts to listen and improve service quality based on customer input, with impressive results:



Customer Experience Index (CXI)



Customer Satisfaction Score (CSAT) for OCB staff

This growth clearly demonstrates the effectiveness of OCB's initiatives to enhance customer experience and reinforces the Bank's commitment to continuously improving service quality and customer satisfaction.

In 2025, OCB will focus on further improving customer service processes and standardizing feedback and complaint handling channels:

- Enhancing service processes across all transaction channels – from in-branch services to digital platforms – by improving key indicators such as efficiency, convenience, and emotional experience, through initiatives like the OMNI 4.0 Project and the “Green Branch” Project.
- Reviewing and optimizing the process for receiving and handling customer feedback, complaints, and inquiries to shorten resolution time, while providing a system that allows customers to proactively track and check the status and results of their cases.
- Improving coordination mechanisms between departments to ensure faster and more effective customer responses

Prompt Resolution of Customer Complaints

To protect customer rights and enhance service experience, OCB has issued and strictly implemented a standardized Complaint and Grievance Resolution Process to ensure consistent handling of customer complaints. Customers can easily file complaints with OCB through various channels, including:

- 24/7 customer care channels via phone, email, OCB's callback service, and social media platforms such as Zalo and Facebook
- Direct submission or written complaints at any OCB business location nationwide
- Other channels such as competent government authorities, industry associations, unions, media, and press agencies.

OCB ensures that all customer complaints are handled fairly, transparently, and within a reasonable timeframe. Each case is thoroughly investigated and verified before a final decision is made. The Bank is committed to providing prompt, clear, and detailed responses to help customers understand the resolution process and outcomes. By implementing a strict and effective complaint resolution process, OCB not only improves service quality but also strengthens customer trust and satisfaction. In 2024, the ratio of customer complaints to the total number of active customers was tightly controlled, decreasing to 1.5%, a significant improvement from 2.6% in 2023. At the same time, OCB also maintained our commitment to resolving 100% of complaints in a timely manner, ensuring fast and effective responses.

In 2025, OCB will continue to promote transparency in our approach to dispute resolution while ensuring consistency and professionalism in handling customer issues.

Customer Information Security

OCB fully recognizes that customer information is one of the Bank's most valuable assets and must not be disclosed to any third party without the customer's consent or unless required by competent authorities in accordance with the law. OCB strictly adheres to all information security regulations, particularly Government Decree No. 13/2023/ND-CP on personal data protection, to build strong trust and maintain long-term relationships with customers. To implement this commitment, in 2024, OCB partnered with EY Consulting Vietnam to receive advisory support on the implementation of Decree 13/2023/ND-CP. As a result, the Bank identified compliance gaps—areas requiring development and implementation to meet the Decree's requirements. To date, OCB has addressed and completed nearly two-thirds of these gaps and is actively working on establishing a dedicated Personal Data Protection Committee under the CEO to promptly handle all matters related to information security and personal data protection. The Bank has officially issued and enforced Personal Data Protection Policy and Directive on strict compliance with customer data protection across all operations.



To ensure confidentiality, safety, and protection against unauthorized access, OCB has established and maintained clear policies and procedures, with strict access controls—only authorized personnel with job-related needs may access customer information. The Bank's information systems are also safeguarded with advanced technical measures, including:

- Database firewall solutions to protect sensitive data zones
- DLP to prevent data leakage via communication channels such as email and chat
- Network Access Control (NAC) to block unauthorized access at user workstations
- Endpoint protection systems to control and prevent the use of mobile storage devices (USBs, mobile drives, etc.) and peripherals
- Sensitive data scanning tools (SISA Radar) compliant with PCI DSS standards to detect customer-related data
- Cyberattack detection systems such as SIEM, SOAR, and 24/7 Security Operations Center (SOC) monitoring services

In addition, all OCB employees are trained on information security regulations and are required to protect customer personal data as outlined in the Bank's Code of Ethics and Conduct. OCB also places strong emphasis on raising customer awareness of information security through actions such as:

- Regularly sending emails, messages, and website updates on basic security measures and fraud alerts involving impersonation of OCB staff
- Advising customers not to share personal information, to verify the source of information requests, and to immediately report suspected fraud to authorities and notify OCB
- Taking all reports of impersonation seriously and implementing protective measures while communicating with customers to raise awareness
- Providing support and guidance to help customers secure their accounts, enhancing security measures, and working closely with authorities to prevent and address impersonation incidents

The fact that OCB has not recorded any incidents or complaints related to customer information breaches in recent years is a testament to the Bank's success in protecting customer data.

5.5 Management of sustainable social supply chain practices

A. OUR APPROACH

OCB is committed to effectively managing the indirect social impacts arising from credit and procurement activities. To implement this commitment, the Bank has integrated social impact assessments of suppliers and bidding packages into its procurement process. At the same time, credit activities have consistently been managed for social impact through the ESMS since 2012. These efforts not only demonstrate the Bank's dedication to protecting the environment and minimizing negative impacts, but also reflect its long-term vision of creating sustainable value for future generations.

STRATEGIC ORIENTATION

OCB actively pursues environmental impact management goals across its supply chain through the following initiatives:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

5.5.1 Social impact management of suppliers.

In 2024, OCB issued a revised Procurement Regulation that includes a new requirement: regularly selected suppliers must meet specific ESG (Environmental, Social, and Governance) criteria.

The social impact assessment form covers key issues such as:

- Child labor, including underage workers
- Forced labor and the assurance of equality
- Non-discrimination
- Social insurance, availability of first aid kits, and employee safety

These evaluation criteria must be clearly stated in the partner's internal policies/regulations and applied during the implementation of bidding packages for OCB. Following the rollout of the updated Procurement Regulation in 2024, 100% of supplier partners have been assessed against E&S indicators. The implementation of this evaluation framework marks a significant step forward in OCB's sustainable development journey, reinforcing our commitment to transparency and accountability.

5.5.2 Social impact management in credit activities.

Social impact management has always been carried out by OCB in parallel with environmental impact management in credit activities. Therefore, when upgrading the ESMS, OCB simultaneously upgraded both aspects based on the principle of incorporating and updating international standards, including IFC PS, and current legal regulations of Vietnam (as referenced in the Section on Management of Sustainable Environmental Supply Chain Practices).

Upgrading social risk management policies in accordance with IFC PS helps OCB enhance sustainability in credit activities, reduce risks, and create long-term value for both the Bank and the community.



APPENDIX

A. STATISTICAL DATA

Table 1: Distribution of managerial and non-managerial employees by gender, age group, and income

Category	Year 2021			Year 2022			Year 2023			Year 2024		
	Manage-ment Level	Staff Level	Total	Manage-ment Level	Staff Level	Total	Manage-ment Level	Staff Level	Total	Manage-ment Level	Staff Level	Total
Total headcount	1,017	4,756	5,773	1,108	4,938	6,046	1,265	5,551	6,816	1,182	5,839	7,021

Employees by gender

Male	600	1,858	2,458	636	1,969	2,605	702	2,335	3,037	664	2,493	3,157
Female	417	2,898	3,315	472	2,969	3,441	563	3,216	3,779	518	3,346	3,864

Employees by age group

Under 30	69	2,556	2,625	70	2,310	2,380	60	2,666	2,726	31	2,399	2,430
From 30 to 50	923	2,136	3,059	999	2,565	3,564	1,154	2,830	3,984	1,097	3,364	4,461
Above 50	25	64	89	39	63	102	51	55	106	54	76	130

	Năm 2024	Năm 2023	Năm 2022	Năm 2021
Monthly average income per employee (Unit: VND million/person/month)	27.75	25.43	25.38	24.59
Average monthly salary per employee (Unit: VND million/person/month)	23.87	22.27	19.21	18.53

Note: Management level includes roles from Customer Service Manager, Team Leader, Department Head, and higher

Table 2. Total and percentage of new hires and separations in 2024, categorized by gender, age, nationality, and geographic location

Category	Total	Ratio	Number of new hires	New hire rate	Employee turnover	Turnover rate
By gender						
Male	3,157	45.0%	1,487	51.6%	1,361	51.1%
Female	3,864	55.0%	1,394	48.4%	1,300	48.9%
By age group						
Under 30	2,430	34.6%	1,310	45.5%	1,162	43.7%
From 30 to 50	4,461	63.5%	1,559	54.1%	1,486	55.8%
Above 50	130	1.9%	12	0.4%	13	0.5%
By nationality						
Vietnam	7,015	99.9%	2,880	99.97%	2,659	99.9%
Foreign	6	0.1%	1	0.014%	2	0.028%
By region						
Region 1	4,884	69.6%	1,944	67.5%	1,890	71.0%
Region 2	1,424	20.3%	640	22.2%	586	22.0%
Region 3	713	10.2%	297	10.3%	185	7.0%
Total	7,021	100.0%	2,881	100.0%	2,661	100.0%

Table 3. Number of outsourced workers

Category	2024	2023	2022	2021
Security guard	543	320	303	276
Cleaning staff	75	68	65	57
Total	618	388	368	333

Table 4. Total training hours and number of employees participating in training

Category	Year 2021			Year 2022			Year 2023			Year 2024		
	Training hours	Number of trainees	Average training hours per employee	Training hours	Number of trainees	Average training hours per employee	Training hours	Number of trainees	Average training hours per employee	Training hours	Number of trainees	Average training hours per employee
By gender												
Male	70,845	2,445	29	93,022	3,105	30	82,222	2,873	28.6	111,812.7	4,252	35.4
Female	96,181	3,453	27.9	142,197	4,504	31.6	102,138	3,764	27.1	143,249.7	5,033	37.1
By management level												
Management level	39,054	1,120	34.9	36,612	1,177	31.1	33,733	1,186	28.4	53,639	1,832	45.8
Staff level	127,972	4,776	26.8	198,607	6,432	30.9	150,627	5,451	27.6	201,423	7,453	34.5
Total	167,026	5,898	-	235,219	7,609	-	184,360	6,637	-	255,062	9,285	-
Average training hours per year per employee			28.3			30.9			27.8			37.00

Note: Management level includes roles from Customer Service Manager, Team Leader, Department Head, and higher

B. GRI INDEX

STATEMENT OF USE OCB has reported the information cited in this GRI content index for the period from 01/01 to 31/12/2024 with reference to the GRI Standards.

GRI 1 GRI 1: Foundation 2021

INDEX	GRI STANDARDS	DISCLOSURES
GRI 2: General Disclosures 2021		
Organizing and conducting reporting within the organization		
2-1	Organizational details	Introduction to Orient Commercial Joint Stock Bank, page 10
2-2	Entities included in the organization's sustainability reporting	Sustainability report 2024 overview, page 06
2-3	Reporting period, frequency and contact point	Sustainability report 2024 overview, page 06
2-4	Restatements of information	None
Activities and workers		
2-6	Activities, value chain and other business relationships	Introduction to Orient Commercial Joint Stock Bank, page 10
2-7	Employees	Appendix – Statistical data, page 132
2-8	Workers who are not employees	Appendix – Statistical data, page 133
Governance		
2-9	Governance structure and composition	2.1. Effective governance model, page 47
2-10	Nomination and selection of the highest governance body	2.1. Effective governance model, page 49
2-11	Chair of the highest governance body	2.1. Effective governance model, page 49
2-12	Role of the highest governance body in overseeing the management of impacts	2.1. Effective governance model, page 49
2-13	Delegation of responsibility for managing impacts	2.1. Effective governance model, page 49
2-14	Role of the highest governance body in sustainability reporting	2.1. Effective governance model, page 48
2-15	Conflicts of interest	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, page 53
2-16	Communication of critical concerns	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, page 53
2-17	Collective knowledge of the highest governance body	2.1. Effective governance model, page 50
2-18	Evaluation of the performance of the highest governance body	2.1. Effective governance model, page 50
2-19	Remuneration policies	2.1. Effective governance model, page 50
2-20	Process to determine remuneration	2.1. Effective governance model, page 50
2-21	Annual total compensation ratio	2.1. Effective governance model, page 50
Strategy, policy, and practice		
2-22	Statement on sustainable development strategy	Sustainable development strategy, page 16
2-23	Policy commitments	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, page 54
2-24	Embedding policy commitments	Stakeholder engagement, page 38
2-25	Processes to remediate negative impacts	Material topics, page 30
2-26	Mechanisms for seeking advice and raising concerns	5.2. Creating a happy and productive workplace, page 107 5.4. Adding value and customer experience, page 128
2-27	Compliance with laws and regulations	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, page 54
2-28	Membership associations	Introduction to Orient Commercial Joint Stock Bank, page 10

INDEX	GRI STANDARDS	DISCLOSURES
Stakeholder Engagement		
2-29	Approach to stakeholder engagement	Stakeholder engagement, page 38
2-30	Collective bargaining agreements	5.2. Creating a happy and productive workplace , page 110
GRI 3: Material Topics 2021		
3-1	Process to determine material topics	Material topics, page 30
3-2	List of material topics	Material topics, page 31
3-3	Management of material topics	Material topics, page 32
GRI 201: Economic Performance 2016		
201-1	Direct economic value generated and distributed	3.1. Enhancing sustainable value for the economy and stakeholders, page 69
201-2	Financial implications and other risks and opportunities due to climate change	2.3. Risk management, page 59
201-3	Defined benefit plan obligations and other retirement plans	3.1. Enhancing sustainable value for the economy and stakeholders, page 69 5.2. Creating a happy and productive workplace, page 108
201-4	Financial assistance received from government	None
GRI 202: Market Presence 2016		
202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Not disclosed
202-2	Proportion of senior management hired from the local community	3.1. Enhancing sustainable value for the economy and stakeholders, page 69
GRI 203: Indirect Economic Impacts 2016		
203-1	Infrastructure investments and services supported	3.1. Enhancing sustainable value for the economy and stakeholders, page 71
203-2	Significant indirect economic impacts	3.1. Enhancing sustainable value for the economy and stakeholders, page 68 3.2. Inclusive finance, page 73 3.3. Green finance, page 79
GRI 204: Procurement Practices 2016		
204-1	Proportion of spending on local suppliers	Data tracking not implemented
GRI 205: Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, page 54
205-2	Communication and training about anti-corruption policies and procedures	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, page 54
205-3	Confirmed incidents of corruption and actions taken	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, page 54
GRI 206: Anti-competitive Behavior 2016		
206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, page 55
GRI 207: Tax 2019		
207-1	Approach to tax	3.1. Enhancing sustainable value for the economy and stakeholders, page 70
207-2	Tax governance, control, and risk management	3.1. Enhancing sustainable value for the economy and stakeholders, page 70
207-3	Stakeholder engagement and management of concerns related to tax	3.1. Enhancing sustainable value for the economy and stakeholders, page 70
207-4	Country-by-country reporting	Not applicable to OCB
GRI 301: Materials 2016		
301-1	Materials used by weight or volume	4.1. Energy and resource conservation, page 87
301-2	Recycled input materials used	4.1. Energy and resource conservation, page 87
301-3	Reclaimed products and their packaging materials	None

INDEX	GRI STANDARDS	DISCLOSURES
GRI 302: Energy 2016		
302-1	Energy consumption within the organization	4.1. Energy and resource conservation, page 84
302-3	Energy consumption outside of the organization	4.1. Energy and resource conservation, page 84
302-4	Energy intensity	4.1. Energy and resource conservation, page 84
GRI 303: Water and Effluents 2018		
303-1	Interactions with water as a shared resource	4.1. Energy and resource conservation, page 86
303-2	Management of water discharge-related impacts	4.2. Environment impact management in banking operations, page 91
303-3	Water withdrawal	4.1. Energy and resource conservation, page 86
303-4	Water discharge	4.2. Environment impact management in banking operations, page 91
303-5	Water consumption	4.1. Energy and resource conservation, page 86
GRI 304: Biodiversity 2016		
304-1	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	4.4. Biodiversity conservation, page 95
304-2	Significant impacts of activities, products and services on biodiversity	4.4. Biodiversity conservation, page 96
304-3	Habitats protected or restored	Not applicable to OCB
304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	Not applicable to OCB
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	4.2. Environment impact management in banking operations, page 90
305-2	Energy indirect (Scope 2) GHG emissions	4.2. Environment impact management in banking operations, page 90
305-3	Other indirect (Scope 3) GHG emissions	4.2. Environment impact management in banking operations, page 91
305-4	GHG emissions intensity	4.2. Environment impact management in banking operations, page 90
305-5	Reduction of GHG emissions	4.2. Environment impact management in banking operations, page 90
305-6	Emissions of ozone-depleting substances (ODS)	Not applicable
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Not applicable
GRI 306: Effluents and Waste 2016		
306-3	Significant spills	Not applicable
GRI 306: Waste 2020		
306-1	Waste generation and significant waste-related impacts	4.2. Environment impact management in banking operations, page 89
306-2	Management of significant waste-related impacts	4.2. Environment impact management in banking operations, page 89
306-3	Waste generated	4.2. Environment impact management in banking operations, page 89
306-4	Waste diverted from disposal	Not applicable
306-5	Waste directed to disposal	4.2. Environment impact management in banking operations, page 89
GRI 308: Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria	4.3. Management of sustainable environmental supply chain practices, page 94
308-2	Negative environmental impacts in the supply chain and actions taken	4.3. Management of sustainable environmental supply chain practices, page 94

INDEX	GRI STANDARDS	DISCLOSURES
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover	Appendix – Statistical data, page 132
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	5.2. Creating a happy and productive workplace, page 108
401-3	Parental leave	5.2. Creating a happy and productive workplace, page 112
GRI 402: Labor/Management Relations 2016		
402-1	Minimum notice periods regarding operational changes	5.2. Creating a happy and productive workplace, page 110
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	5.2. Creating a happy and productive workplace, page 114
403-2	Hazard identification, risk assessment, and incident investigation	5.2. Creating a happy and productive workplace, page 114
403-4	Worker participation, consultation, and communication on occupational health and safety	5.2. Creating a happy and productive workplace, page 114
403-5	Worker training on occupational health and safety	5.2. Creating a happy and productive workplace, page 114
403-6	Promotion of worker health	5.2. Creating a happy and productive workplace, page 114
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5.2. Creating a happy and productive workplace, page 114
403-8	Workers covered by an occupational health and safety management system	5.2. Creating a happy and productive workplace, page 114
403-9	Work-related injuries	5.2. Creating a happy and productive workplace, page 114 None
403-10	Work-related ill health	5.2. Creating a happy and productive workplace, page 114
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee	5.1. Investing in and developing human resources, page 104 Appendix – Statistical data, page 132
404-2	Programs for upgrading employee skills and transition assistance programs	5.1. Investing in and developing human resources, page 103
404-3	Percentage of employees receiving regular performance and career development reviews	5.1. Investing in and developing human resources, page 105
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	5.2. Creating a happy and productive workplace, page 110 Appendix – Statistical data, page 132
405-2	Ratio of basic salary and remuneration of women to men	5.2. Creating a happy and productive workplace, page 110
GRI 406: Non-discrimination 2016		
406-1	Incidents of discrimination and corrective actions taken	5.2. Creating a happy and productive workplace, page 107 None
GRI 407: Freedom of Association and Collective Bargaining 2016		
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	5.2. Creating a happy and productive workplace, page 113
GRI 408: Child Labor 2016		
408-1	Operations and suppliers at significant risk for incidents of child labor	5.2. Creating a happy and productive workplace, page 110 5.5. Management of sustainable social supply chain practices, page 130

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GRI 409: Forced or Compulsory Labor 2016		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	5.2. Creating a happy and productive workplace, page 110 5.5. Management of sustainable social supply chain practices, page 130
GRI 410: Security Practices 2016		
410-1	Security personnel trained in human rights policies or procedures	5.2. Creating a happy and productive workplace, page 117
GRI 411: Rights of Indigenous Peoples 2016		
411-1	Incidents of violations involving rights of indigenous peoples	None
GRI 413: Local Communities 2016		
413-1	Operations with local community engagement, impact assessments, and development programs	5.3. Building and developing sustainable communities, page 115
413-2	Operations with significant actual and potential negative impacts on local communities	None
GRI 414: Supplier Social Assessment 2016		
414-1	New suppliers that were screened using social criteria	5.5. Management of sustainable social supply chain practices, page 130
414-2	Negative social impacts in the supply chain and actions taken	5.5. Management of sustainable social supply chain practices, page 130
GRI 415: Public Policy 2016		
415-1	Political contributions	None
GRI 417: Marketing and Labeling 2016		
417-1	Requirements for product and service information and labeling	5.4. Adding value and customer experience, page 120
417-2	Incidents of non-compliance concerning product and service information and labeling	5.4. Adding value and customer experience, page 120 None
417-3	Incidents of non-compliance concerning marketing communications	5.4. Adding value and customer experience, page 120 None
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	5.4. Adding value and customer experience, page 119 None
GRI 419: Socioeconomic Compliance 2016		
419-1	Non-compliance with laws and regulations in the socioeconomic sphere	None



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