PERFORMANCE ANNOUNCEMENT 9M2025

HCMC, 12 November 2025

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Ngân Hàng Phương Đông

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9M2025 PERFORMANCE AND 2025 GUIDANCE

Ngân Hàng Phương Đông

KEY HIGHLIGHTS

TOI
7,846 bn VND
▲ 14.5% yoy

PBT
3,431 bn VND
▲ 34.4% yoy

NIM
3.3%

%CASA
16.0%
▲ 1.1% ytd

NPL (SBV)
2.96%
Compliant

LDR
73.1%
Compliant

CAR
12.2%
Compliant

Total Assets
315 tn VND
▲ 14.0% ytd

Total Equity
33 tn VND
~ 1.24tn USD

M1 Credit
203 tn VND
▲ 12.4% ytd

M1 Mobilization
220 tn VND
▲ 14.3% ytd

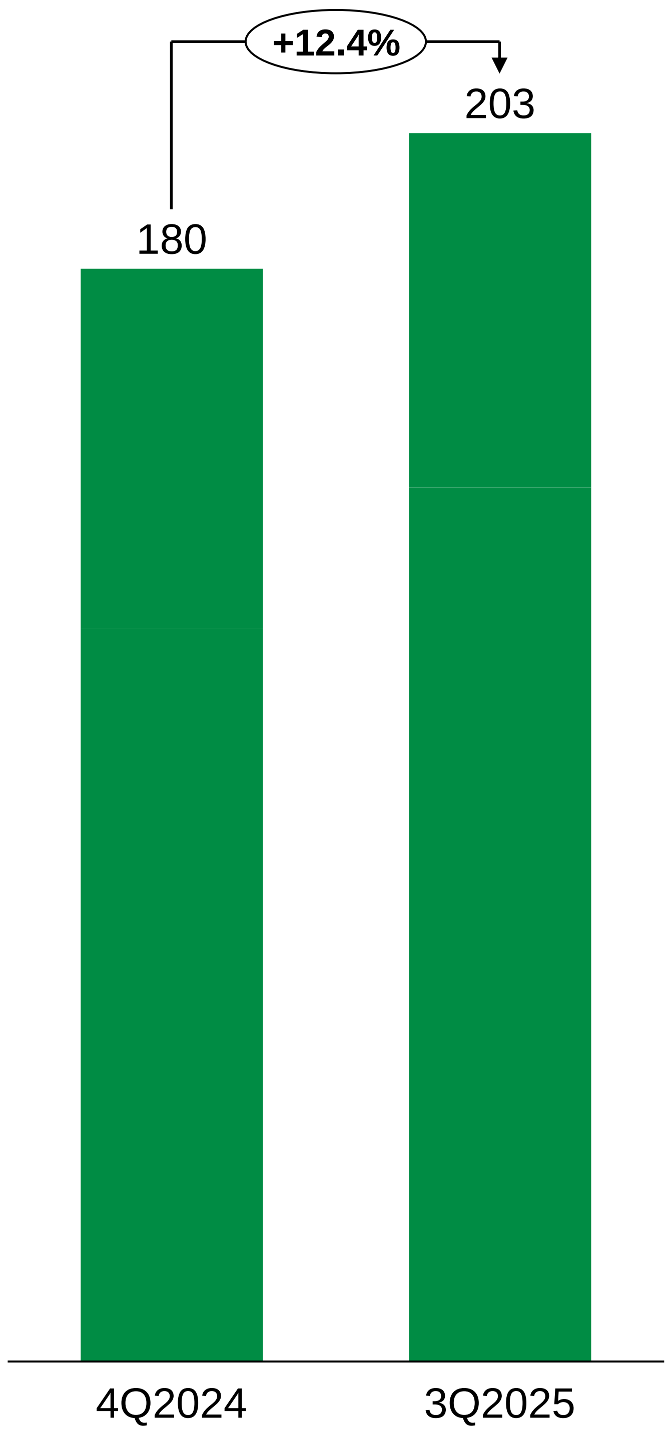
Strategic Transformation Progress: Customer Centric
98%
%Transaction via digital channel

Acceleration in Transaction Banking
Growth of transaction value/ month
▲**180%**

Strengthening Sustainable Development Governance Model
Green financing ratio
10.3%

Credit prioritizes high-yield & targeted segments, diversified borrower profiles

Total M1 Credit
VND trillion, %

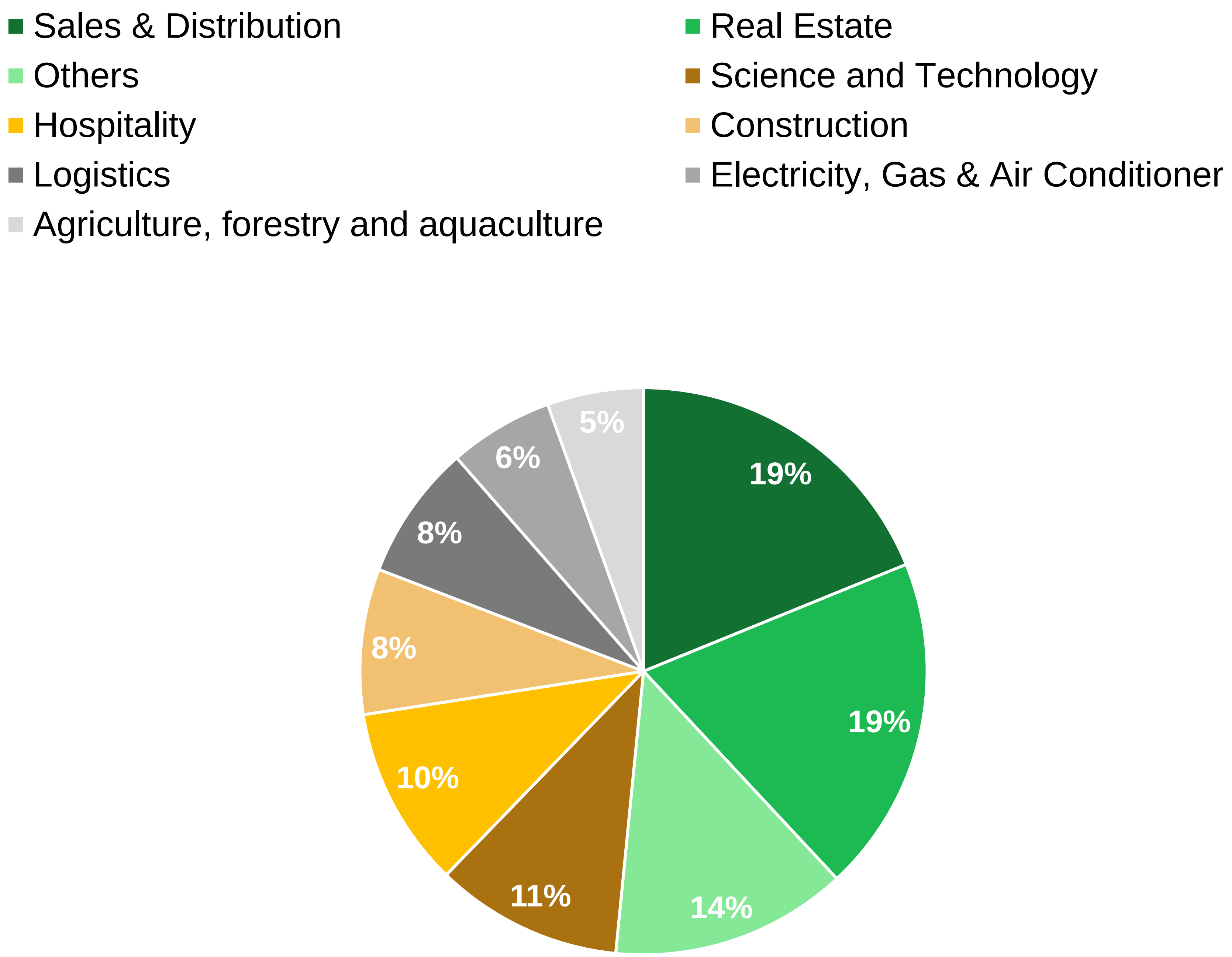


▲14.5% Ytd
Loans to customers

▲21.1% Ytd
SME Banking

▲302% Ytd
FDI

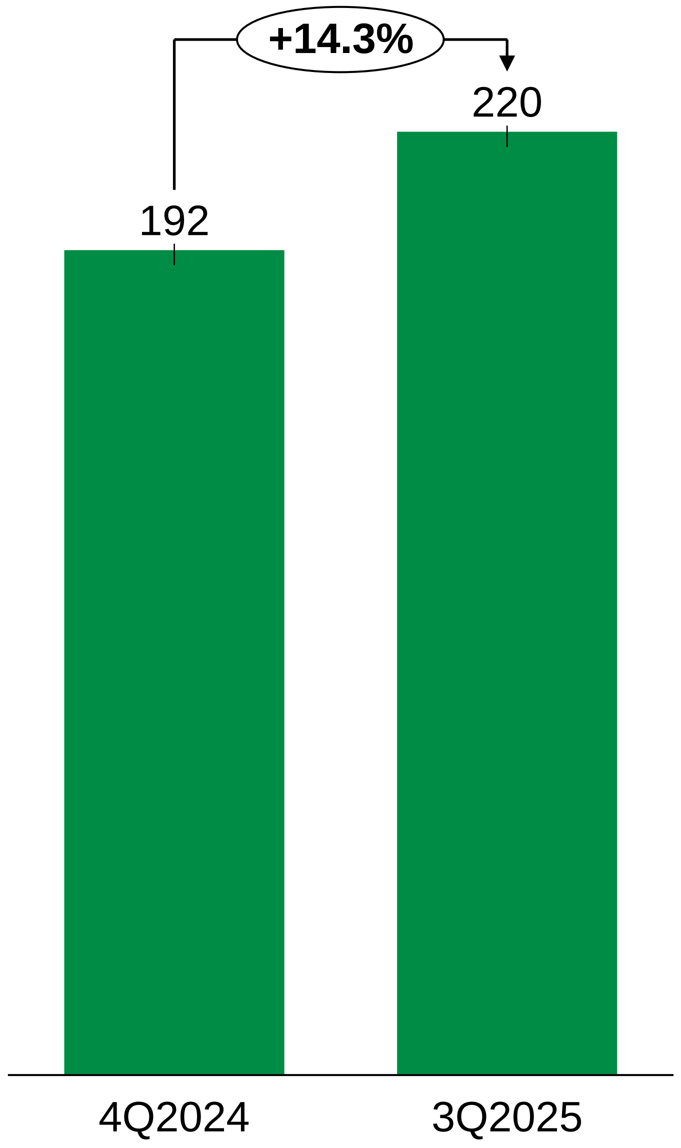
Diversified borrower profiles – Loans by sectors
%



Source: OCB's Q3/2025 consolidated financial statements

Well-diversified funding structure; **CASA ratio improves to 16%**

Total M1 mobilization
VND trillion, %



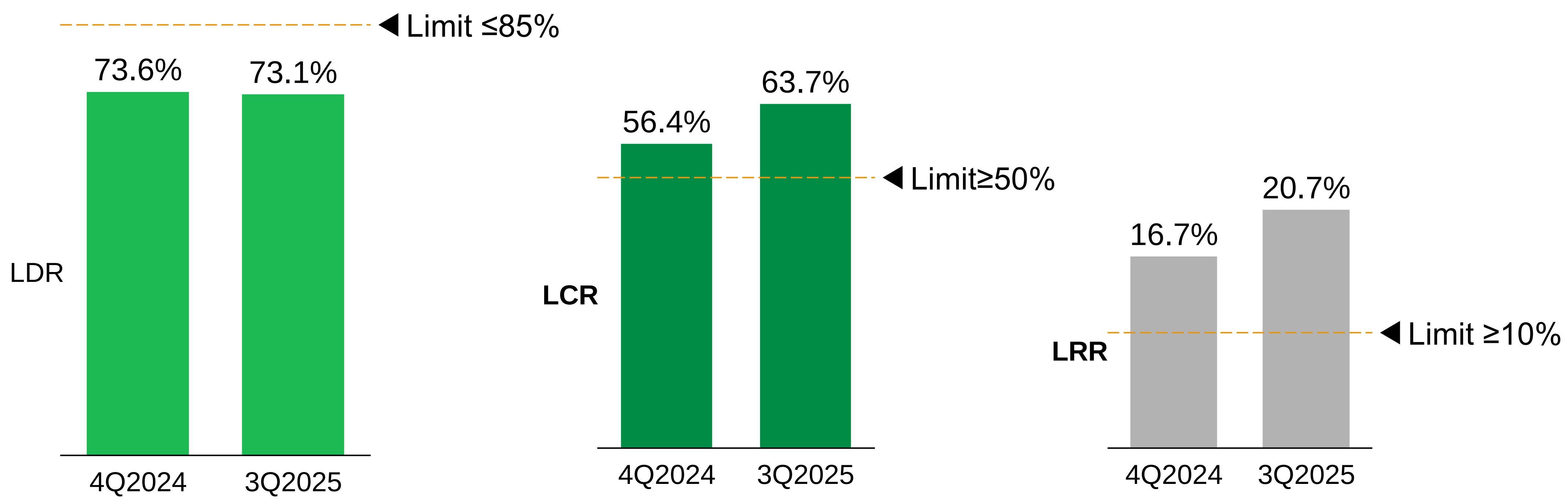
%CASA | 14.9% | 16.0%

+17.2% Ytd
CASA

+7.5% Ytd
Term Deposit

+560k Ytd
Number of Customers

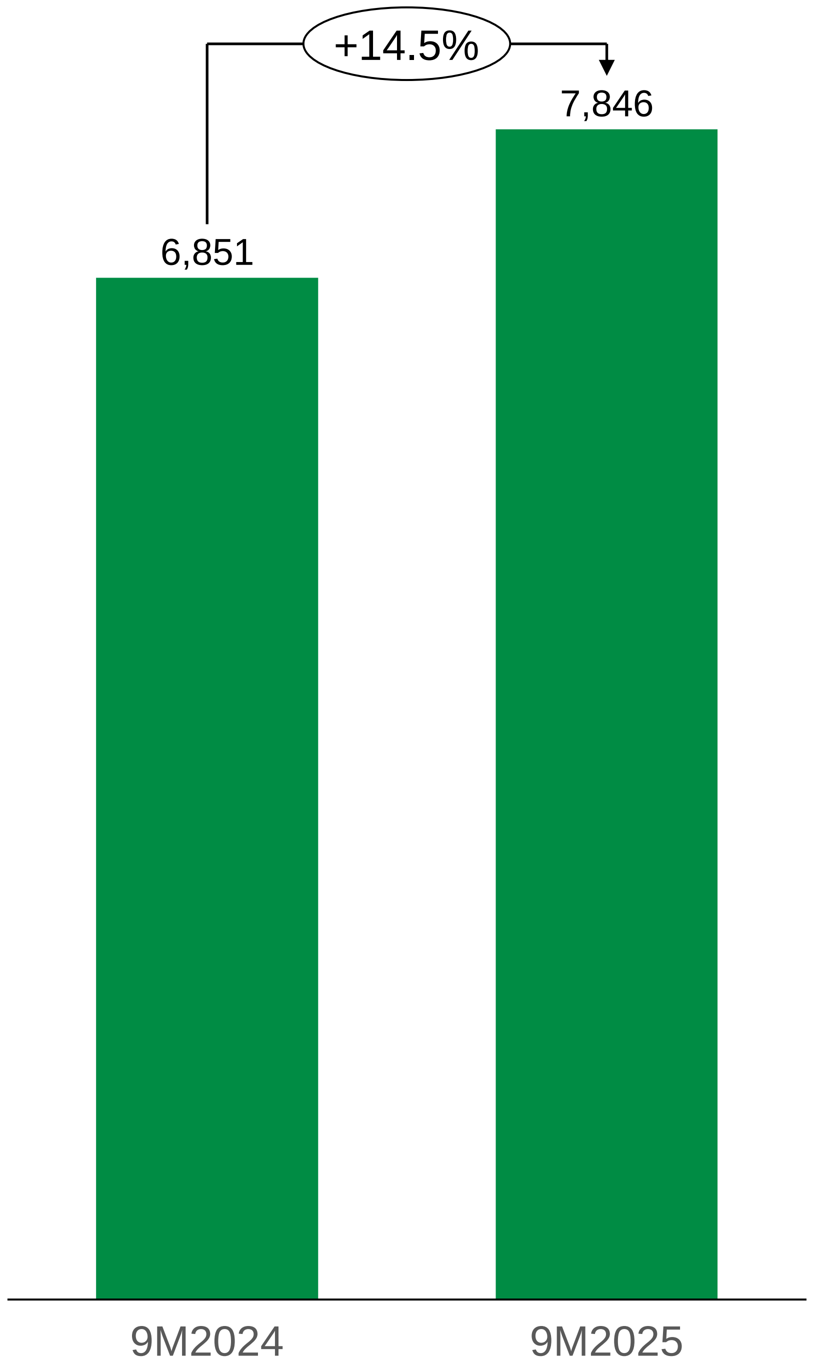
Ample liquidity, supported by sufficient liquid assets



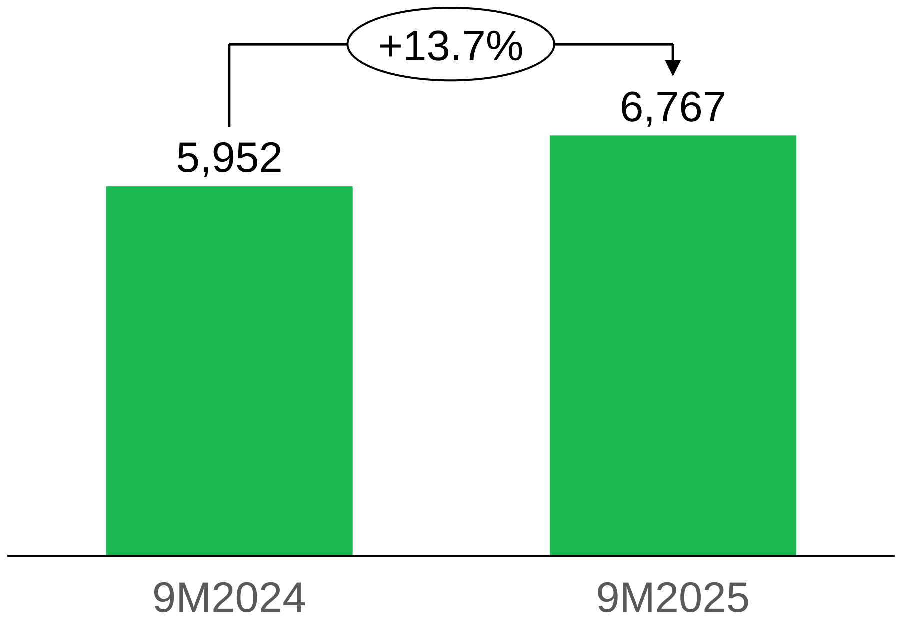
Source: OCB's Q3/2025 consolidated financial statements

Strong core earnings (NII, NFI) fuels TOI growth

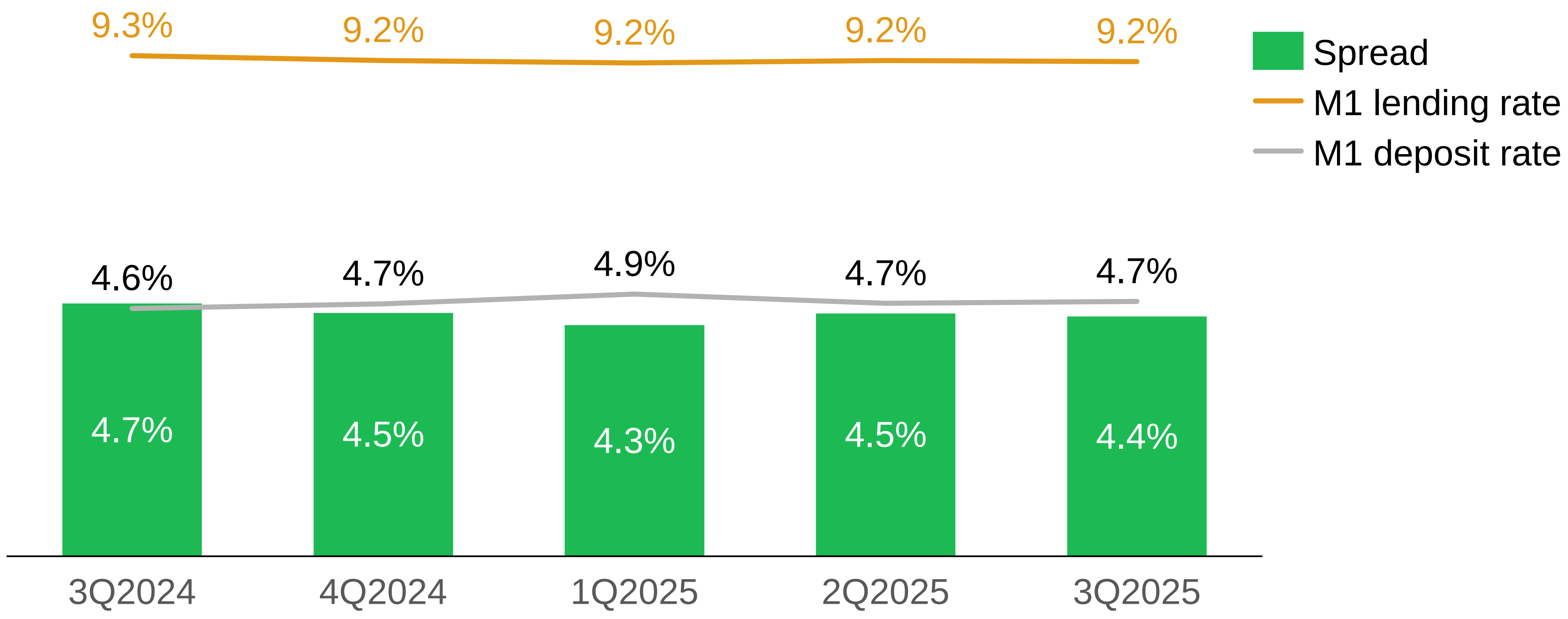
TOI
VND billion, %



Net Interest Income (NII)
VND billion, %



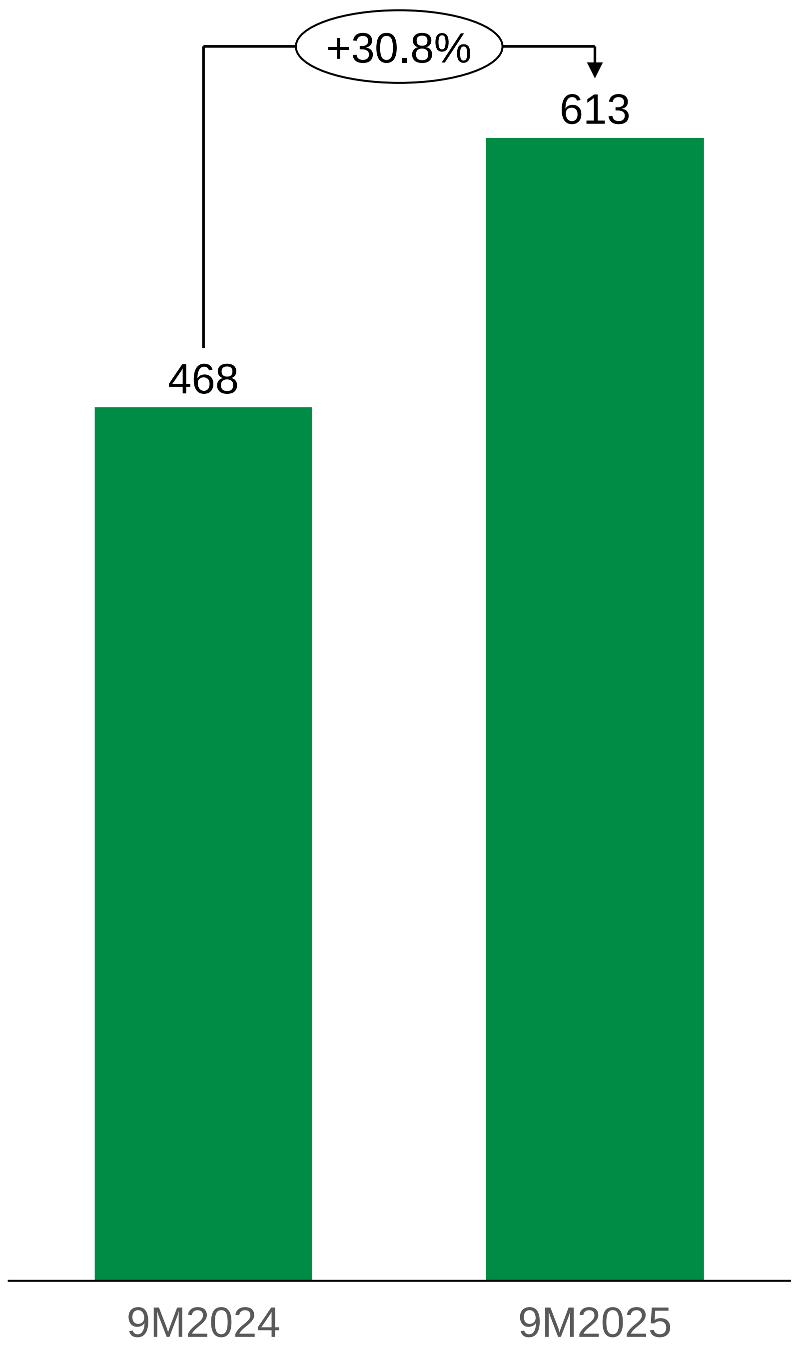
M1 Lending rate and M1 Deposit rate
(Daily average, %)



Source: OCB’s Q3/2025 consolidated financial statements

Robust NFI growth, supported by diversified fee-based revenue

NFI
VND billion, %

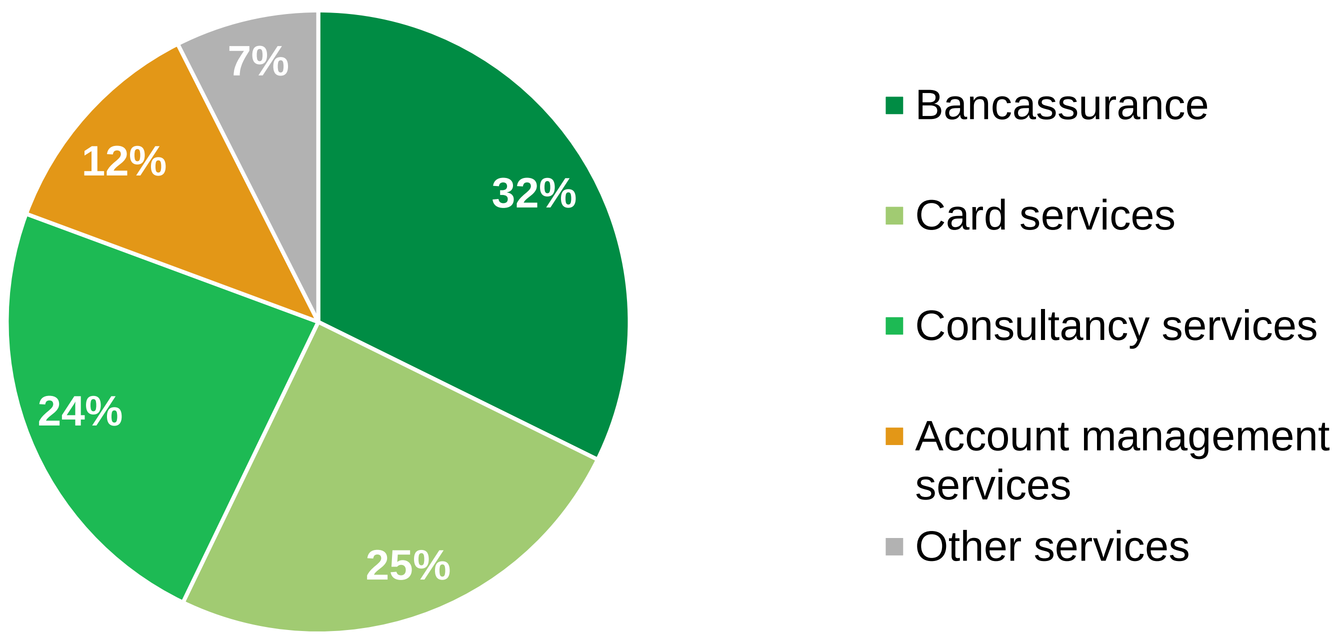


+32.9% YoY
Bancassurance

+176.6% YoY
Consultancy Services

+54.1% YoY
Account Management

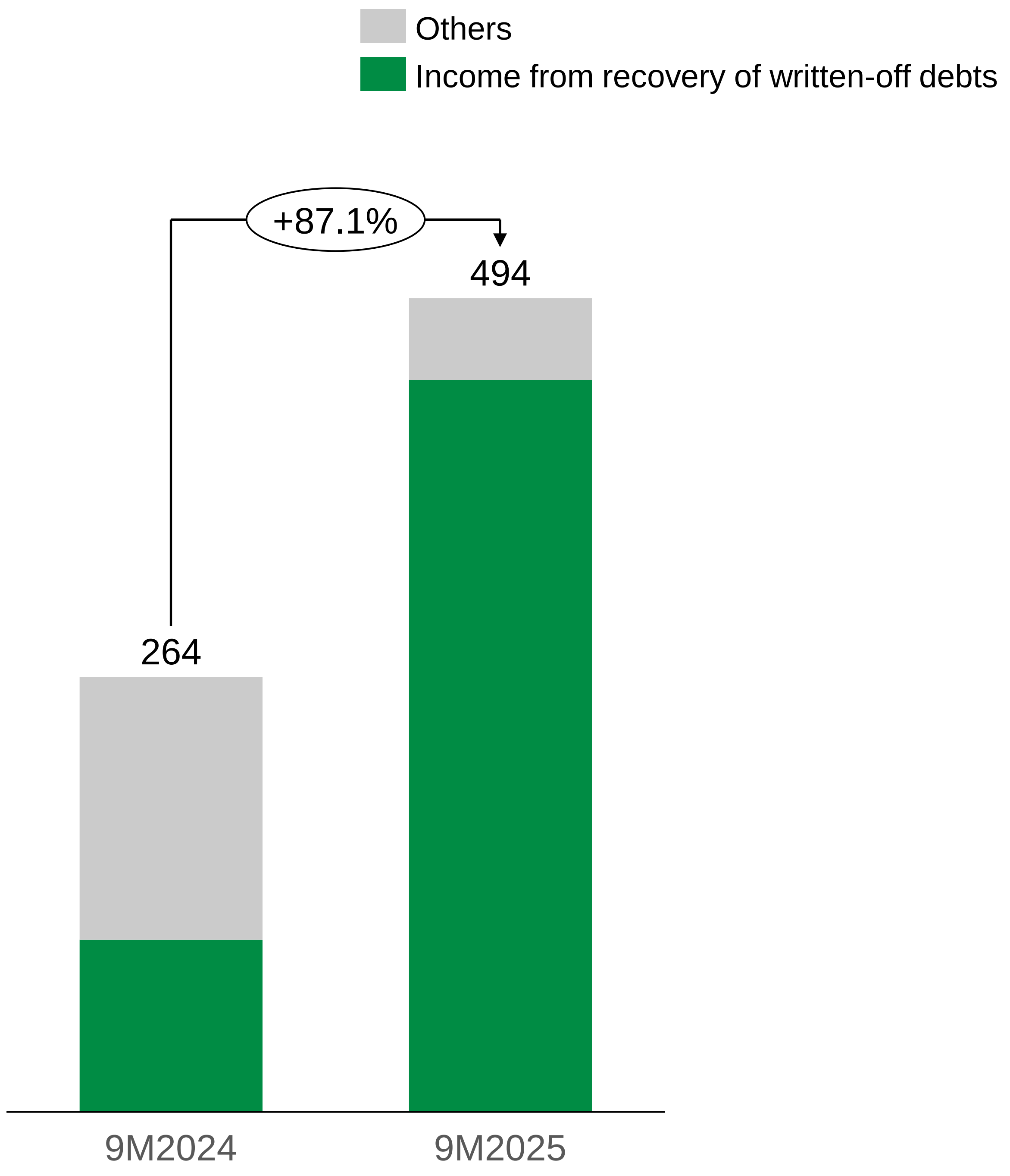
NFI Breakdown
%



Source: OCB's Q3/2025 consolidated financial statements

Acceleration in the recovery and resolution of problem loans

Other Income
VND billion, %



+325% YoY

Income from recovery of written-off debts

+168% YoY

Total problem loans collection amount

Source: OCB's Q3/2025 consolidated financial statements

FY2025 GUIDANCE

Metrics VND billion,%	2024A	2025P	9M2025 Actual	9M2025 vs. 2025P	Comments
Total assets	276,487	316,779 (+14.6%)	315,162	99%	• Delivering healthy scale growth, focusing on high-yield assets.
Total M1 Credit*	180,443	208,472 (+16%)	202,863	97%	• Above industry's average; prioritizing targeted segments (Retail banking and SME banking)
Total M1 Deposit	192,413	218,842 (+14%)	219,998	101%	• Optimizing funding structure to support NIM.
NPL ratio (SBV)	2.38%	<3%	<3%	√	• To be in compliance with regulations (<3%).
PBT	4,066	5,338 (+33%)	3,431 (+34,4%)	64%	• Healthy TOI growth thanks to robust credit expansion, improving NFI, FX trading, and bad debt recovery. • Efficiency cost management and risk management.

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

Ngân Hàng Phương Đông

02

2025-2027 STRATEGY, 2030 VISION

2025-2027 STRATEGY, 2030 VISION

Vision	**Top 5 Private Joint Stock Commercial Banks (*)**
Mission	Supporting the realization of the dreams and ambitions of consumers, entrepreneurs, and businesses in Vietnam, helping them achieve growth and aspirations as their expectations
Core value	Effort; Creativity; Responsibility; Customer-centric; Collaboration for mutual development
Key Initiatives	Retail banking; SMEs banking; Transaction banking
Foundation	People; Risk management; OCB culture; Digital capabilities

(*) ROE, Digital, ESG

Leading digital platform for excellent customer experience and efficiency

127% YoY
Credit Limit Granted to customers 9M/2025

▲ 152% YoY
Deposit: CASA, PigG, Flexible Saving

▲63% YoY
Open banking transaction volume/ month

▲180% YoY
Open banking transaction value/ month

Customer-centric experience

87%
Customer onboarding via online channel

97.8%
Transaction via digital channel in 9M/2025

▲91% YoY
In digital transaction volume

▲115% YoY
In digital transaction value

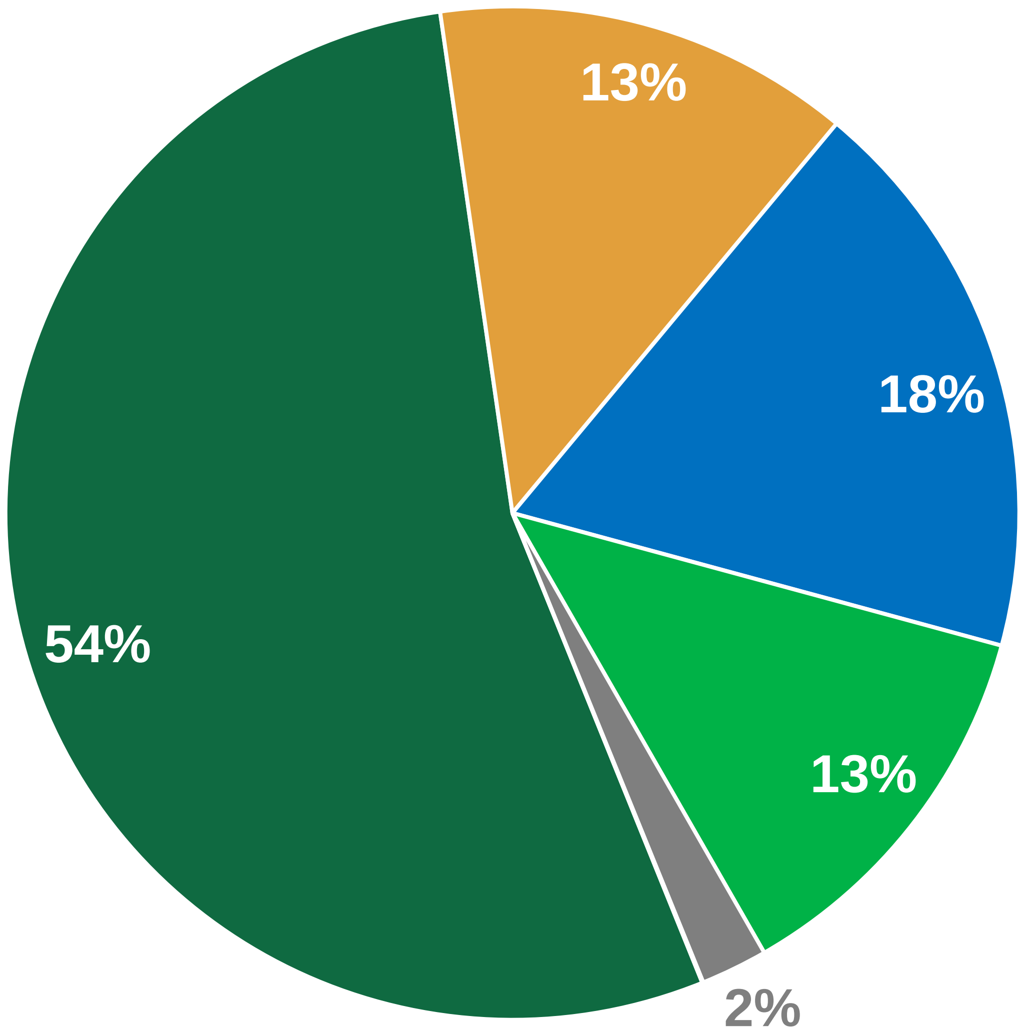
OCB
Ngân Hàng Phương Đông

THE LEADING GREEN BANK in VIETNAM

2025-2027 STRATEGY, 2030 VISION

Renewable energy	Green building	Sustainable water and wastewater management	Sustainable agriculture, forestry, fisheries and biodiversity conservation	Clean Transportation
Solar, wind, hydro electricity	*Certified building*	*Water treatment and clean water supply*	*Sustainable planation, drip irrigation*	*Electric Vehicles (EV), Clean marine transportation*

Green loan portfolio by categories



Green loan ratio

10.3%

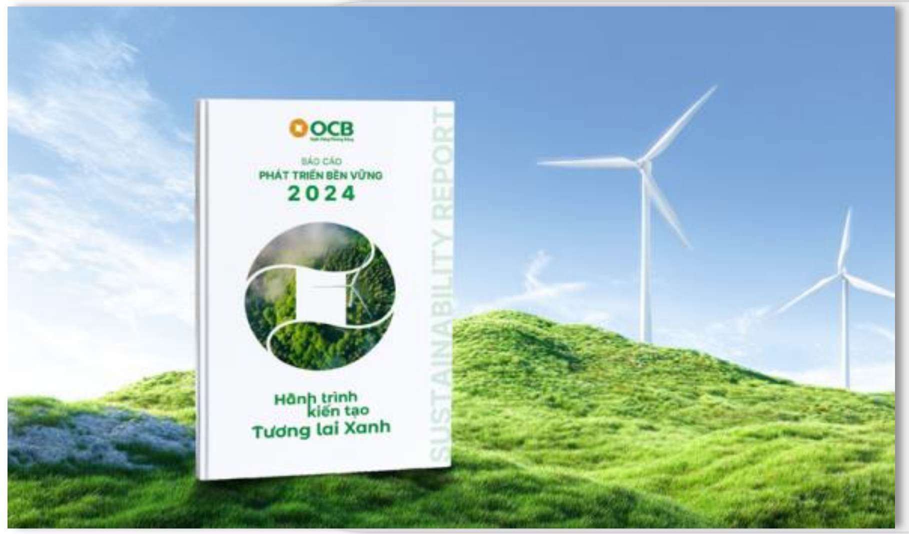
Industry's Green Loan: 4.3%

▲ **6% YTD** growth in green loan **outstanding**

▲ **10% YTD** growth in No. of green loan **clients**

2025-2027 STRATEGY, 2030 VISION

OCB’s sustainable development journey – Key Highlights



Published the **2024 Independent Sustainability Report** Journey Toward a Green Future

Participated in the **Agris Agro Day 2025 Agriculture Summit** Joining hands to build a sustainable agricultural ecosystem

Đại diện lãnh đạo OCB chụp ảnh lưu niệm cùng nhóm thành viên đầu tiên của Liên minh Ngân hàng thương mại Xanh

Among the first member banks to officially join the **Alliance for Green Commercial Banks**

Participated in the **Phu My Industrial Park groundbreaking ceremony** Promoting Gia Lai’s sustainable and modern economy

Financed for the **Investment and Construction Project of 245 General Hospital in Quang Tri**

Continued partnership with the **Understanding the Heart Foundation** Supporting successful surgeries and treatments for over 40 children with congenital heart disease

TOP 500 LARGEST ENTERPRISES IN SOUTHEAST ASIA
Voted by Fortune

BEST SUSTAINABLE BANK
Voted by FinanceAsia

FASTEST GROWING DIGITAL BANK VIETNAM 2025
Voted by Global Banking and Finance Review

TOP 39 LARGEST TAX PAYING ENTERPRISES IN VIETNAM
CafeF Lists 2025

VIETNAM'S 50 BEST-PERFORMING COMPANIES 2025
Voted by Nhip cau Dau tu Magazine

TOP 50 CORPORATE SUSTAINABILITY AWARDS 2025
Voted by Nhip cau Dau tu Magazine

OUTSTANDING INNOVATIVE BANKING PRODUCT SERVICE AWARD
VOBA 2025

VIETNAM ESG AWARDS 2024
Voted by Dan Tri News

2025-2027 STRATEGY, 2030 VISION

Top 5 Private Joint Stock Commercial Banks (*)

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

Effort	Creativity	Responsibility	Customer-centric	Collaboration for mutual development

Retail banking	SMEs banking	Transaction banking

People	Risk management	OCB culture	Digital capabilities

Retail banking

SMEs banking

Transaction banking

Vision

“ Trusted Advisor - Trust & Prosperity ”

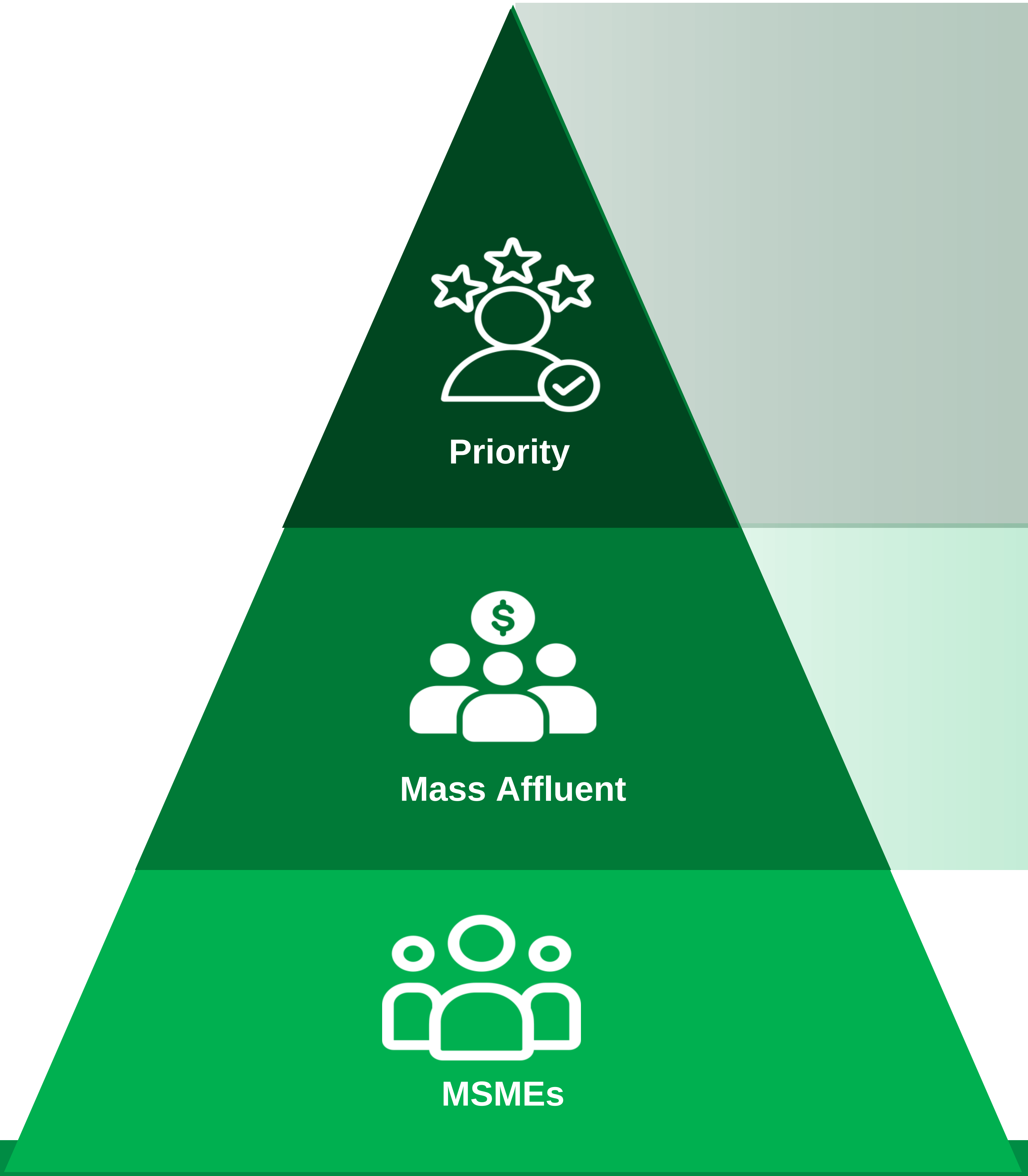
Message Purpose: To become Vietnam’s leading Advisory Hub, empowering customers to optimize and grow their assets through OCB’s ecosystem solutions, based on the opportunities they currently have

Knowledge
The foundation of all advisory services

Trust
A sustainable relationship

Prosperity
The ultimate goal of the customer

2025-2027 STRATEGY, 2030 VISION



Priority
- Exclusive program for **Priority Customers**
- Exclusive loan package
- Investment (bonds, certificates, structured accounts)
- Global insurance
- World+ Credit card

Mass Affluent
- Mid – range real estate loans
- Investment (bonds, certificates, structured accounts)
- Advanced insurance
- Platinum+ Credit card

MSMEs
- Payment solutions via QR, Soundbox, POS,….
- Business loans
- Investment (bonds, certificates, structured accounts)
- Advanced insurance
- Platinum+ Credit card

STRATEGY 2025-2027, VISION 2030

OBJECTIVE

Business division
with material contribution for OCB

3 KEY SUCCESS PILLARS

Diversified business segments and sectors

- ❖ Clear segment definition: MSME, SME, Mid. Corp and FDI
- ❖ Sectors including:
  - Start-ups, domestic sectors (excl. SOE & NBFI);
  - FDI and trade & supply chain (TSC)

"Speed" is the core competitive advantage

- Rationalize end-to-end operation following customer experience;
- Leverage IT as a foundation for operation and management

Agile risk management

- ❖ Different approach for different segments/sectors
  - MSME : plain-vanilla products
  - SME : credit program supported by score-card
  - Mid. Corp: judgmental lending
- ❖ Portfolio management for different products/segments

FOUNDATIONS

Org. chart

Sale & business development resource for FDI & TSC

Sale channel

Optimize & prioritize for targeted markets, leverage branch network and IT for mass market

Product & solution

Tailor made for different segments/sectors, focusing on programmed lending

Operation & IT

Define customer journey → leverage technology and data management

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

STRATEGY 2025-2027, VISION 2030

ACTION PLAN

01.	Positioning and sustainability	Top banks in transaction banking with ESG-linked products and services
02.	Target client segmentation	Small and medium enterprises (SMEs), FDI, customers being distributors or suppliers to MNC anchors, customers in agricultural industry supplying “green” products, manufacturers, importers and exporters in key economic sector
03.	For Cash management	To promote e-channel, Open Banking and other complex cash optimization solutions
04.	For Trade and Supply Chain	To commercialize Distributor Finance, Supply Chain Finance, Structured Trade Finance and other Working Capital optimization solutions in both Account Payables and Account Receivable side
05.	Target markets	Vietnam and Asian corridors

FOCUS AREA

OPERATION DIGITIZATION – OUTSTANDING EFFICIENCY

OPEN CONNECTIVITY – OPEN BANKING, OPEN API, ECOSYSTEM PARTNERSHIPS

SAFETY – COMPLIANCE – ESG – EXCELLENT CUSTOMER EXPERIENCE

03

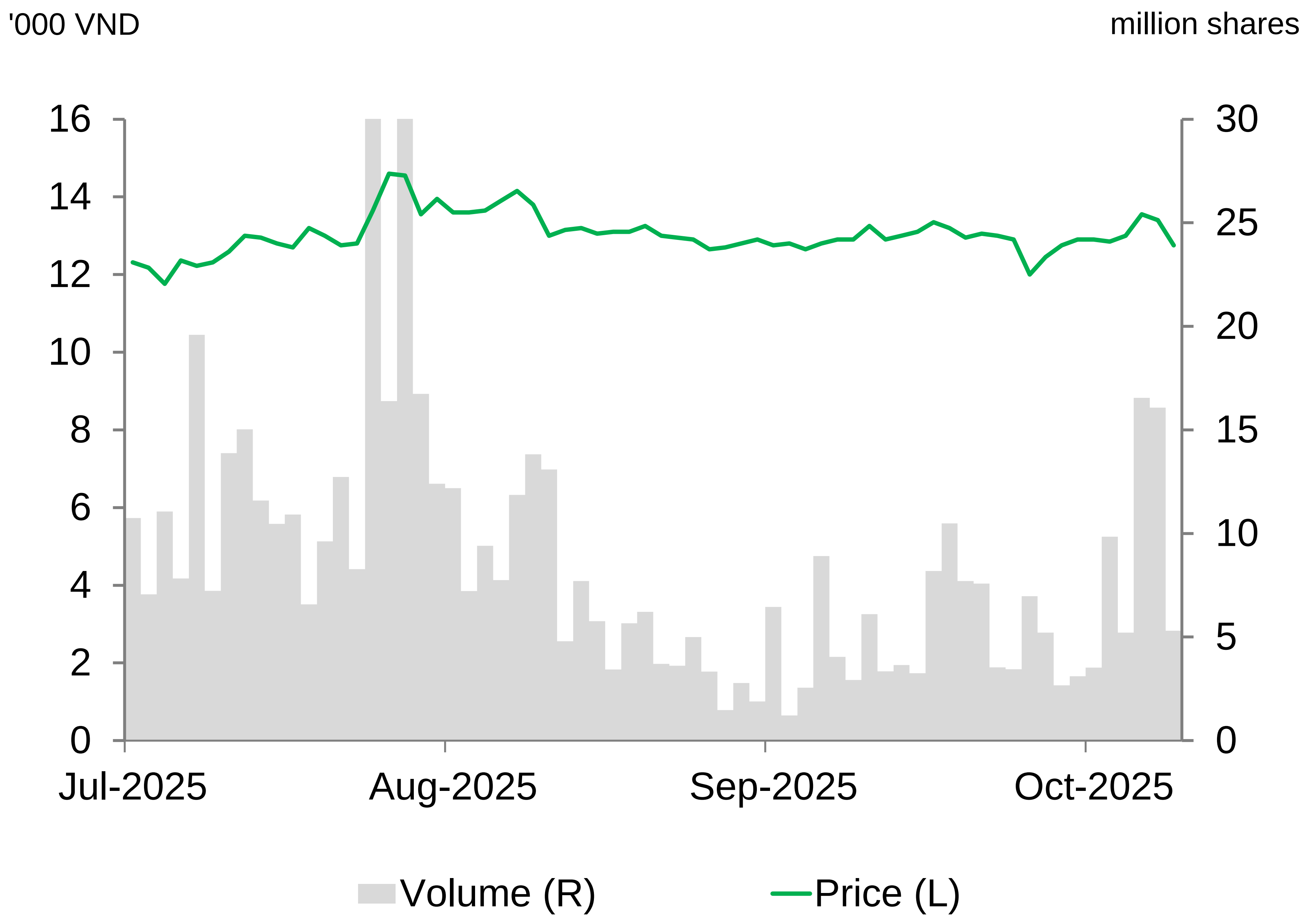
APPENDIX

APPENDIX

Trading statistic (31 October 2025)

Closing price (VND)	12,750
3M Highest closing price (VND)	14,600
3M Lowest closing price (VND)	11,759
Outstanding shares (million shares)	2,663
3M Average trading volume (million shares)	10.60
Market cap (VND billion)	33,954
EPS (TTM) (VND)	1,460
Book value per share (VND)	12,182
P/E	8.73
P/B	1.05

Stock price in the last three months



APPENDIX

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

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APPENDIX

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For further information, please contact:

Investor Relations Department

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