

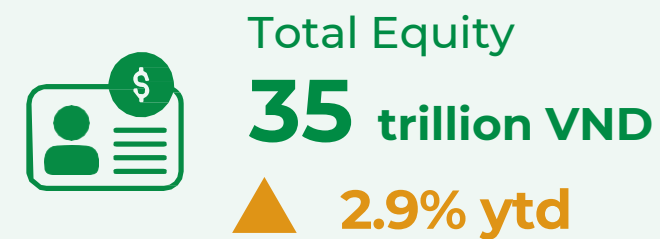
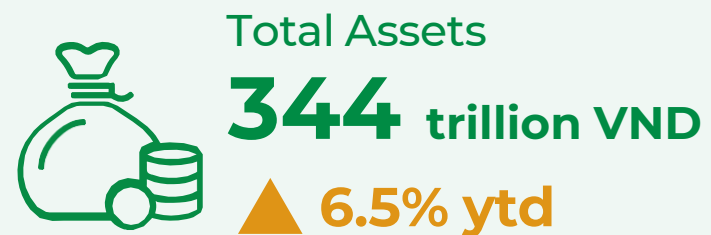


IR NEWS

1st Quarter of 2026

I. FINANCIALS

Strong Scale Growth With Selective Credit Growth

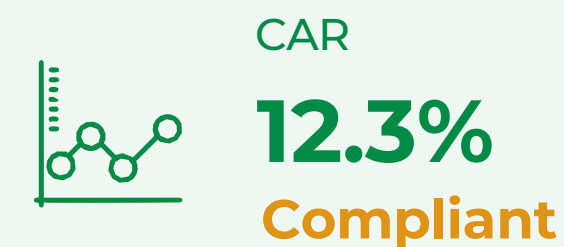


Vietnam has demonstrated outstanding economic growth momentum in the early months of 2026, while also facing increasing pressures related to foreign exchange rates, inflation, and interest rates amid persistent global uncertainties and escalating geopolitical risks. GDP grew 7.83% yoy in Q1/2026, marking the highest level in many years, driven by robust expansion in the Industrial & Construction sector and recovery from Services. CPI increased by 4.65% yoy in March, largely reflecting higher fuel and construction material prices.

Against this backdrop, OCB remains focused on maintaining sustainable growth by pursuing a selective approach to credit expansion, diversifying its funding sources, maintaining ample liquidity and enhancing risk management capacity.

M1 Credit grew by 2.6% ytd in Q1/2026 to VND 210 trillion, with balanced contributions from both Individual (2.5% ytd) and Corporate (+2.7%). M1 mobilization recorded a stronger growth of 5.1% ytd, reaching VND 232 trillion. Notably, customer deposits still increased meaningfully amid intensified competition, posting a ytd growth of 5.8% to VND 159 trillion. This strong position provides OCB with ample funding to accelerate credit disbursement in coming months.

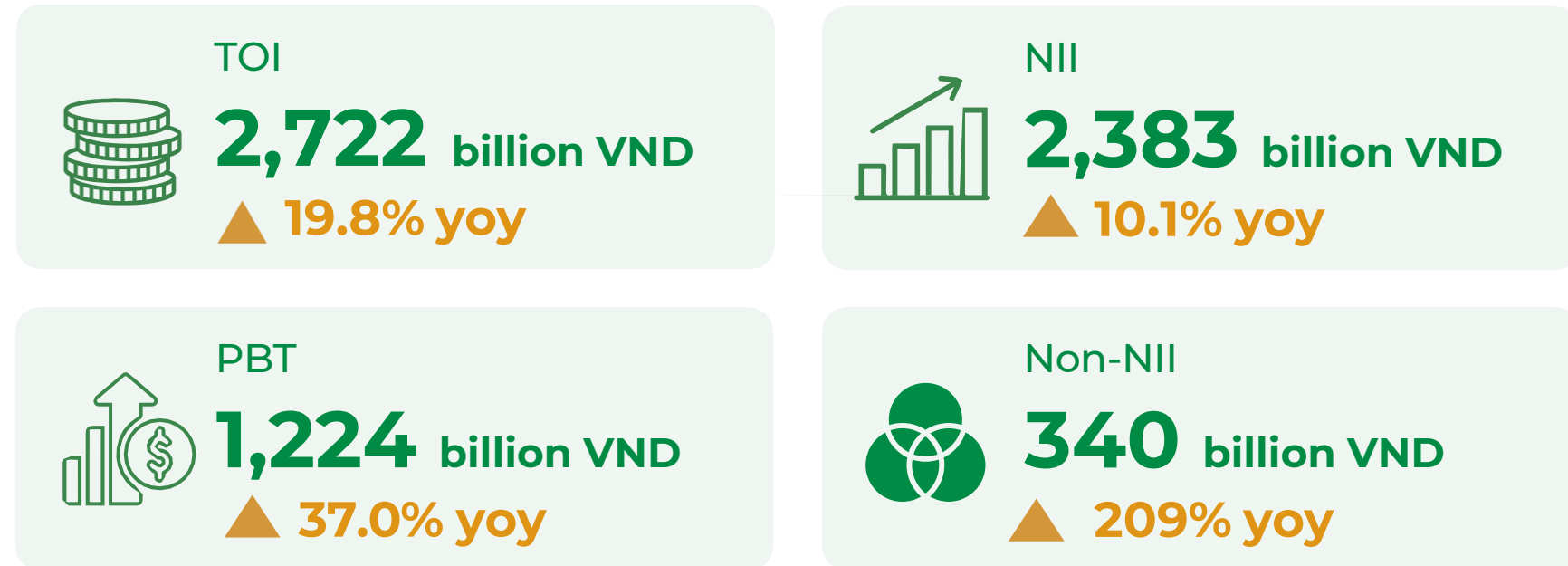
Rigorous Risk Management; Strong Liquidity



OCB reaffirms its strong capital position, maintaining a comfortable buffer above the SBV's regulatory threshold, with a CAR of 12.3% as of the end of Q1/2026. In terms of liquidity, the bank consistently maintains ample liquidity and strong, diversified funding base. Meanwhile, NPL ratio stood at 2.4%, supported by a disciplined risk management framework.

I. FINANCIALS

Outstanding PBT Growth Of 37% Yoy, Driven By Strong TOI And Effective Cost Management



OCB delivered a PBT of VND 1,224 billion in Q1/2026, representing a robust yoy growth of 37%. Resilient credit expansion helped drive the NII to VND 2,383 billion, achieving a double-digit growth amid tighter NIM environment. In addition, Non-NII nearly tripled to VND 340 billion, further supporting the bank's TOI, which increased by 19.8% yoy to VND 2,722 billion, marking the highest Q1 TOI level in the past six years.

Specifically, this strong Non-NII growth was observed across all major segments, including account services, cards, FX sales, and advisor, reflecting the bank's clear progress in strengthening non-lending income streams. This performance stems from the bank's strategic transformation over the past two years, including restructuring its business model, refining target customer segments, optimizing its product and service portfolio. These initiatives are aligned with OCB's strategy of becoming the primary bank for its target customers and their ecosystems, leveraging its core strengths to deliver a comprehensive financial services ecosystem.

In addition, OCB has continued to advance its digital transformation to enhance operational efficiency and reduce costs, with the CIR improving to 37.1% in Q1 2026.

II. OCB SUSTAINABILITY JOURNEY



Over
2 tons of
used batteries
collected nationwide



Over
3,000 customers
visited green transaction
points to redeem gifts

10,7%

GREEN LOAN RATIO

OCB continues to advance its sustainable development journey, partnering with the Government, stakeholders, and customers in the green transition through a series of initiatives implemented in Q1/2026, including the OCB Pin Hunter phase 2 program, participation in Earth Hour 2026, collaboration with the General Department of Taxation to promote financial transparency, and support for urban renovation programs in Ho Chi Minh City.

Green financing maintained strong growth momentum (+2.4% ytd), accounting for 10.7% of OCB's total loan portfolio, with diversified exposure across eligible sectors.

OCB PIN HUNTER CAMPAIGN (Phase 2)

III. OPERATIONAL HIGHLIGHTS

FLEXI SAVINGS: OPTIMIZE YOUR WEALTH WITH ULTIMATE FLEXIBILITY



OCB has officially launched Flexi Savings – a flexible deposit solution designed to optimize returns based on the actual holding period. Issued by OCB under State Bank of Vietnam regulations, this Certificate of Deposit (CD) carries the same security and value as a traditional savings account.

The key highlight of this product is its high liquidity. With flexible withdrawal and transfer features, Flexi Savings empowers clients to manage their finances with confidence while building smart, adaptable investment plans.

OCB SMART MERCHANT: A COMPREHENSIVE PAYMENT SOLUTION



Understanding the specific needs of household businesses and MSMEs—especially within the context of 2026 tax compliance regulations—OCB has actively promoted OCB Smart Merchant. This intelligent management platform stands out with the following key advantages:

- Bank-grade payment infrastructure: Ensuring stable, 24/7 operations.
- Centralized cash flow control tools.
- Real-time financial health monitoring: Providing a holistic view of all business activities as they happen.

OCB serves as a long-term financial partner, empowering businesses to confidently adapt to the digital business environment and future compliance requirements.

III. OPERATIONAL HIGHLIGHTS

MSME CREDIT PACKAGE: QUICK CAPITAL INJECTION – BREAKTHROUGH GROWTH



This specialized credit product is designed for enterprises and private business owners. Notably, OCB focuses on supporting household businesses transitioning into formal enterprises—a high-potential segment that often faces credit accessibility challenges due to limited financial history. Key advantages include:

- Flexible credit limits: Up to VND 15 billion.
- High Loan-to-Value (LTV) ratio: Up to 90% of the collateral value.
- Diverse collateral types.
- Tailored policies for businesses transitioning from household models.
- Clear and practical eligibility criteria.

With a customer-centric approach, OCB continues to refine financial solutions tailored to each segment. This credit line serves not only as supplementary capital but also as a lever to help customers confidently scale up and enhance their competitiveness in a volatile economic landscape.

IV. HIGHLIGHT EVENTS

OCB's 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGM)



On April 15, 2026, OCB successfully held its Annual General Meeting with the following strategic highlights:

- **PBT Target:** 2026 Profit Before Tax (PBT) is set at VND 6,960 billion (a 39% year-on-year increase).
- **Capital Expansion:** Approved the issuance of nearly 400 million shares (a 15% ratio) to increase charter capital to VND 30,625 billion.
- **Leadership Strengthening:** Elected Dr. Le Xuan Nghia as an Independent Member of the Board of Directors for the 2025–2030 term, bringing the total board membership to 8.

The Meeting also achieved consensus on several key proposals, reaffirming OCB's commitment to breakthrough growth and sustainable development in the new era.

OCB LAUNCHES TWO PIVOTAL TRANSACTION BANKING PROJECTS



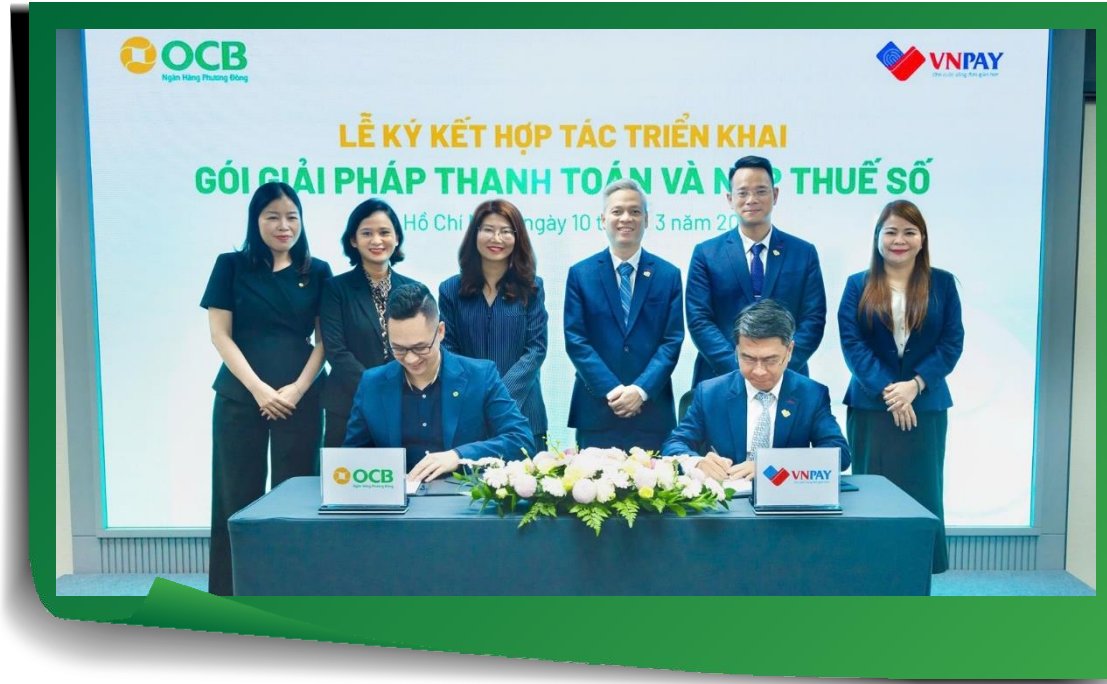
In January 2026, OCB officially kicked off two strategic projects within its Corporate Banking division, in partnership with consulting firm Optimal Edge (OE). Identifying Transaction Banking as a core pillar and aiming to provide optimal financial services for corporate clients, OCB has set four long-term objectives:

- **Enhancing Competitiveness:** Capturing and managing corporate transaction cash flows.
- **Optimizing Cost of Funds:** Driving sustainable CASA (Current Account Savings Account) growth from actual business cash flows.
- **Ensuring Balance Sheet Safety:** Prioritizing short-term credit and cash-flow-based financing.
- **Driving Fee Income Growth:** Generating stable and long-term revenue streams.

This milestone marks a significant transformation, positioning OCB as the top choice for corporate clients.

IV. HIGHLIGHT EVENTS

OCB AND VNPAY PARTNER TO LAUNCH DIGITAL PAYMENT AND TAX COMPLIANCE SOLUTIONS



On March 10, 2026, OCB and VNPAY officially signed a strategic partnership to empower merchants with digital tools, optimizing costs and enhancing operational efficiency in the digital economy. The partnership focuses on two core solutions:

- Omnichannel Payments: Integrating VNPAY-QR, SmartPOS, PhonePOS (transforming smartphones into payment terminals), and online payment gateways to meet all cashless transaction needs.
- Digital Tax Compliance: A comprehensive toolkit including sales management software, e-invoices/e-contracts, and digital signatures. This solution automates invoicing, document storage, and tax filing, significantly reducing manual errors.

IMPRESSIVE FIGURES FROM THE "TẾT TỰ TIN – TÍNH TANG 2026" CAMPAIGN



OCB's musical event on January 25 at Nguyen Hue Pedestrian Street concluded with resounding success, leaving a profound and lasting mark on the public. Far more than just a musical performance, OCB created an inspirational space, uniting the community to celebrate a joyful Tết.

Furthermore, the event attracted over 20,000 livestream views and achieved a remarkable milestone: hitting 10 million views on YouTube within just two weeks of its premiere.

IV. HIGHLIGHT EVENTS

OSUN FEST 2026: A HIGHLIGHT OF OCB'S 30TH ANNIVERSARY CELEBRATION



To commemorate its 30th Anniversary, OCB is launching a series of customer appreciation activities, headlined by the OSun Fest — a grand-scale music festival scheduled for June 6, 2026, in Ho Chi Minh City.

Featuring a star-studded line-up including SOOBIN, HIEUTHUHAI, Chi Pu, Phung Khanh Linh, UPRIZE, Quang Hung MasterD, RHYDER, and Phap Kieu, OCB aims to deliver a world-class musical experience. OSun Fest is envisioned as a youthful, explosive event, set to be the most anticipated music festival of the summer.

In addition, through May 27, 2026, customers transacting on the OCB OMNI app (savings, payments, card spending, etc.) can earn points to redeem OSun Fest tickets or exclusive OCB gifts. Furthermore, customers who deposit funds or apply for loans at branches will receive valuable gifts based on their transaction tiers until July 7, 2026.

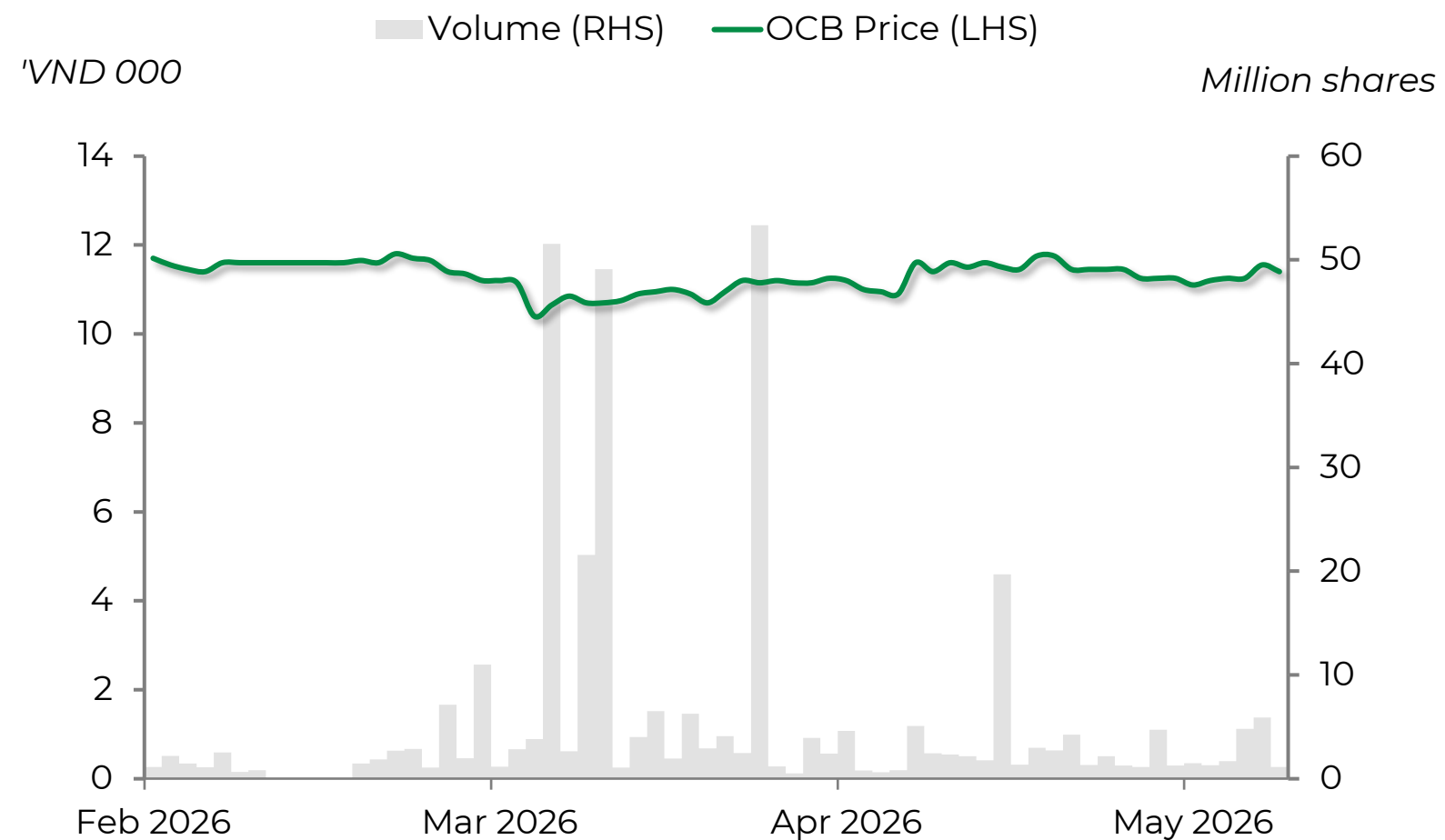
OCB EXTENDS PARTNERSHIP WITH "HIỂU VỀ TRÁI TIM" FOUNDATION TO SUPPORT CHILDREN WITH CONGENITAL HEART DEFECTS



On April 21, OCB officially renewed its partnership with the "Hiểu về trái tim" (Understanding the Heart) Foundation. This collaboration aims to provide life-changing heart surgeries for underprivileged children with congenital heart defects, spreading positive values throughout the community. This initiative stands as a cornerstone of the social responsibility activities within the bank's 30th-anniversary celebration series.

V. STOCK INFORMATION

Stock Performance In The Latest 3 Months



TRADING STATISTICS (May 12, 2026)

Closing price (VND)	11,400
3M Highest closing price (VND)	11,800
3M Lowest closing price (VND)	10,400
Outstanding shares (million shares)	2,663
3M Average trading volume (million shares)	2.96
Market cap (bn VND)	30,359
EPS (TTM) (VND)	1,604
Book value per share (VND)	13,106
P/E	7.1
P/B	0.9

Disclaimer

The contents of this document are provided solely for informational purposes for the shareholders and investors of Orient Commercial Joint Stock Bank (OCB). OCB shall not be held liable for any damages arising from the use of information in this newsletter that may be inaccurate, incomplete, or not updated in a timely manner. OCB reserves the right to modify and update the information in this newsletter at any time without prior notice. Please cite the source clearly when using any information from this document.

Contact

Investor Relations Department
 📍 The Hallmark, 15 Tran Bach Dang, An Khanh Ward, HCMC
 📞 (+84 28) 3822 0960 Ext: 60246
 ✉️ ir@ocb.com.vn