



Q1/2026 PERFORMANCE ANNOUNCEMENT

May 15, 2026

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Q1/2026 Performance & FY2026 Guidance

02.

2030 Vision

03.

Appendix

Q1/2026 PERFORMANCE & FY2026 GUIDANCE

01



Total Assets

344 VND trillion

+6.5% Ytd



M1 Credit

210 VND trillion

+2.6% Ytd



M1 Mobilization

232 VND trillion

+5.1% Ytd



NPL ratio (SBV)

2.44 %

Compliant



ST-funds for MLT-loans

25.6 %

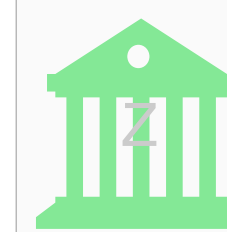
Compliant



LDR

70.2 %

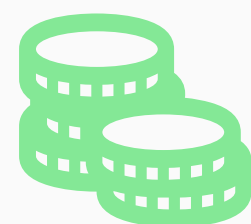
Compliant



CAR

12.3 %

Compliant



TOI

2,722 VND billion

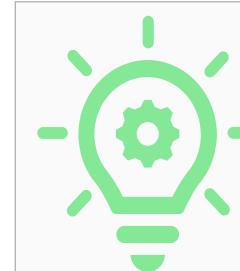
+19.8% YoY



PBT

1,224 VND billion

+37.0% YoY



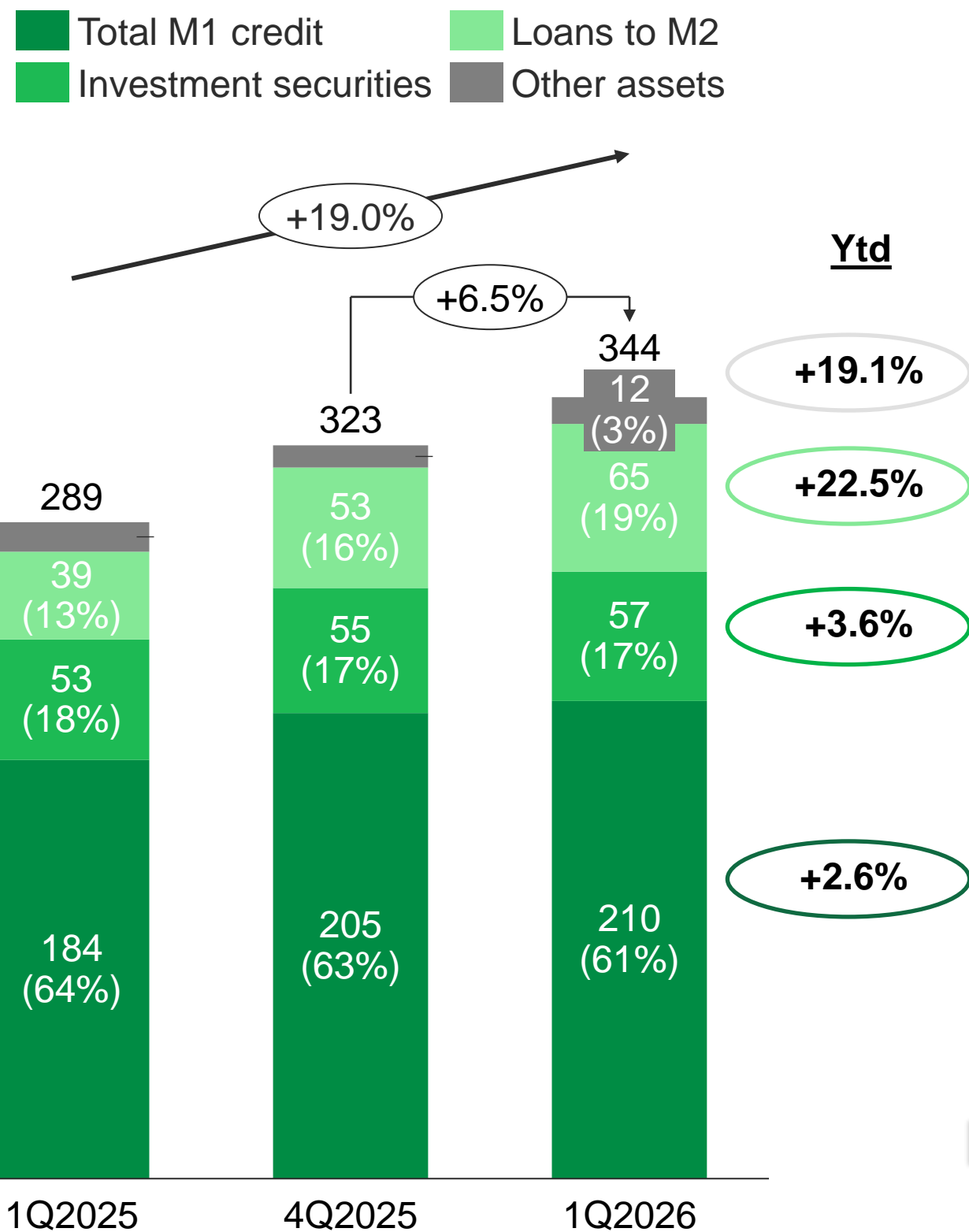
CIR

37.1 %

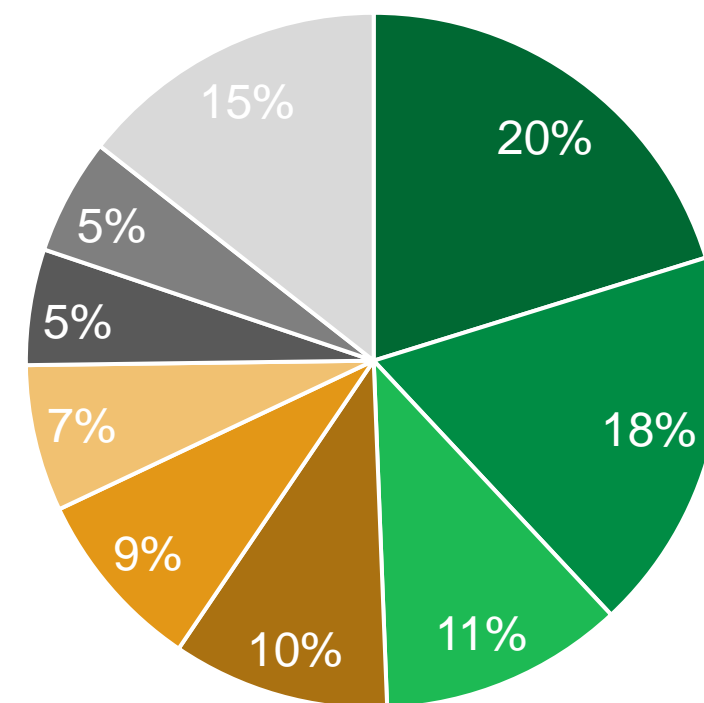
-7% YoY

Total Assets

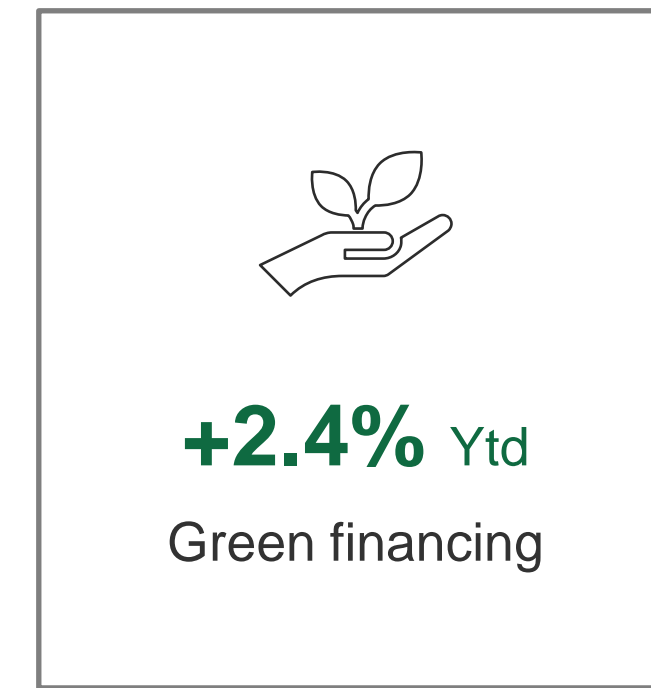
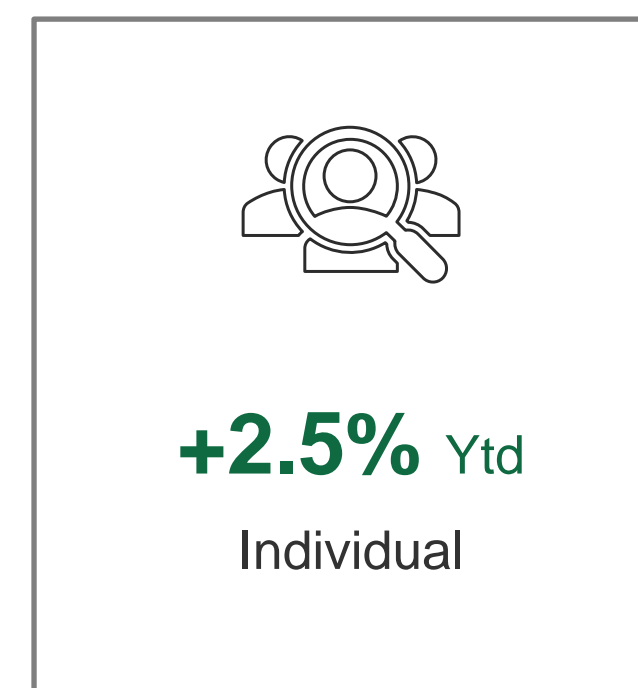
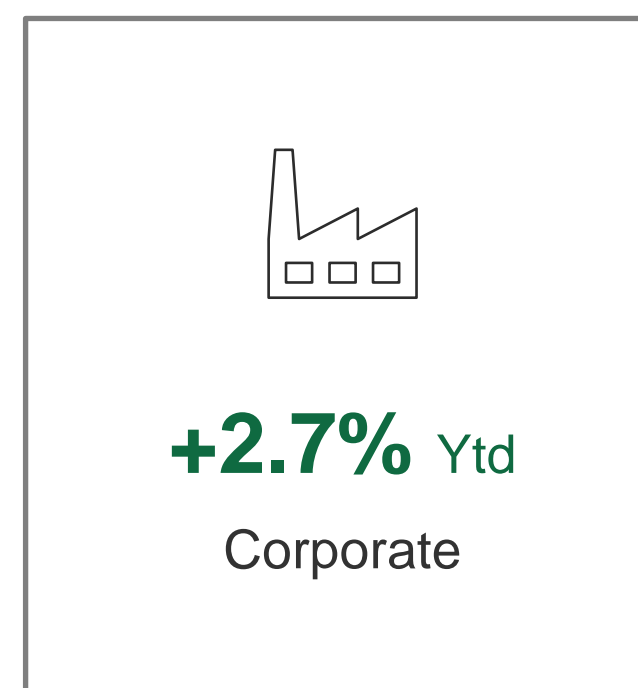
VND trillion, %



Diversified borrower profiles – Loans by sectors

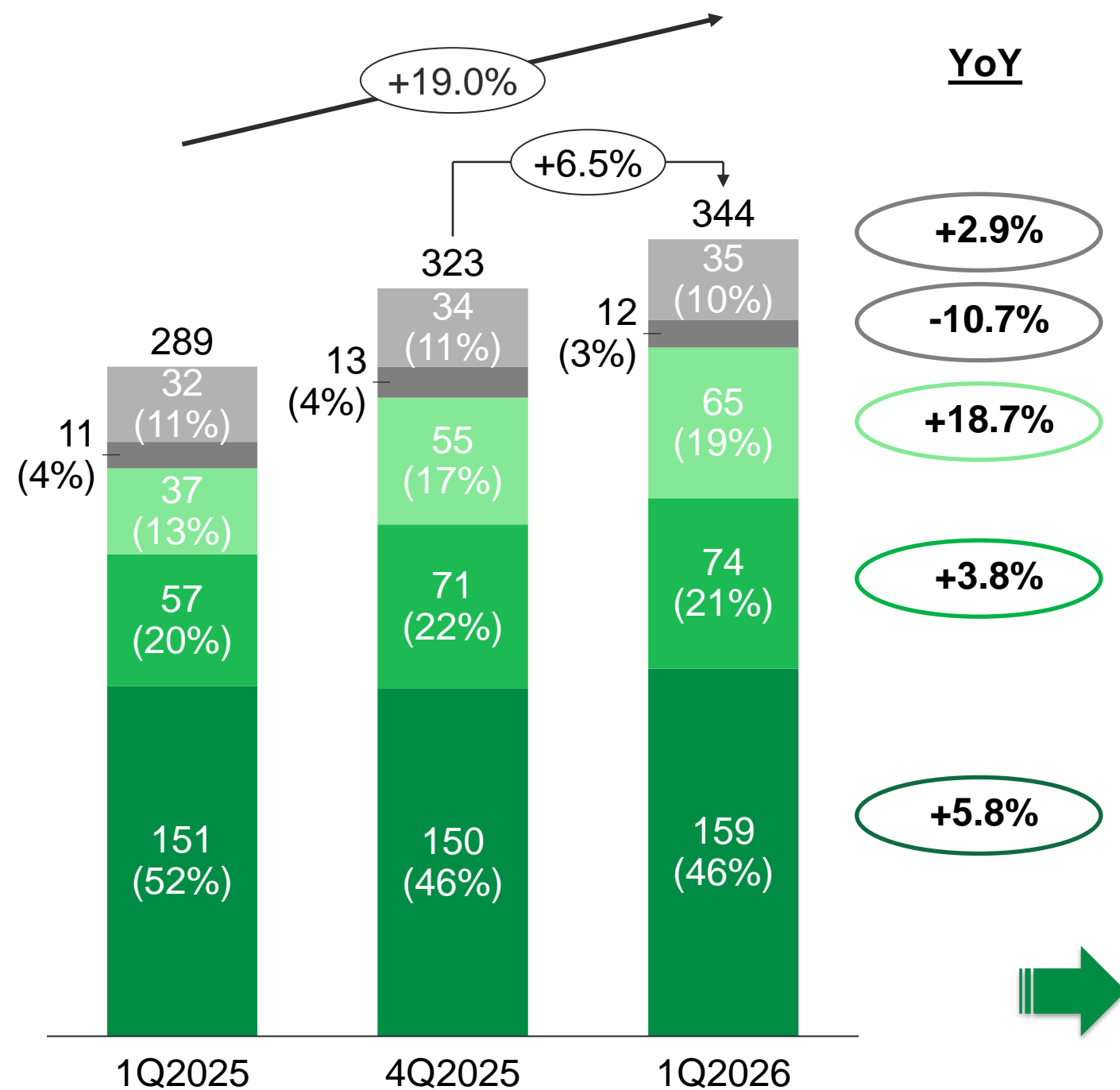


- Real Estate
- Sales & Distribution
- Hospitality
- Professional, scientific and technological activities
- Construction
- Logistics
- Manufacturing & processing
- Electricity, Gas & Air Conditioner
- Others



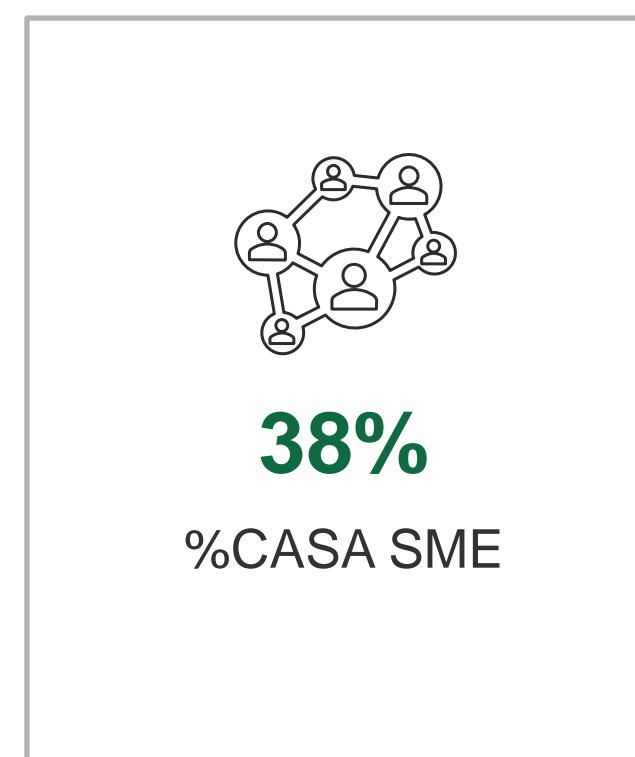
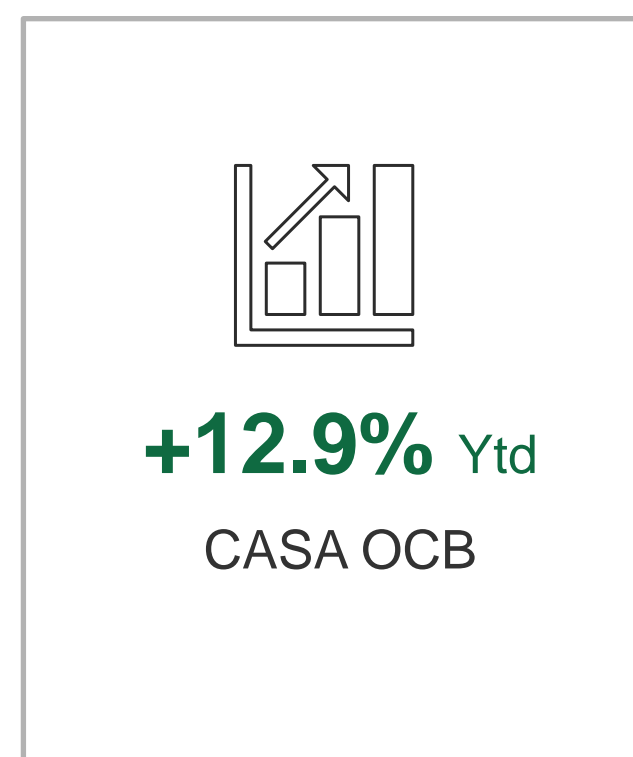
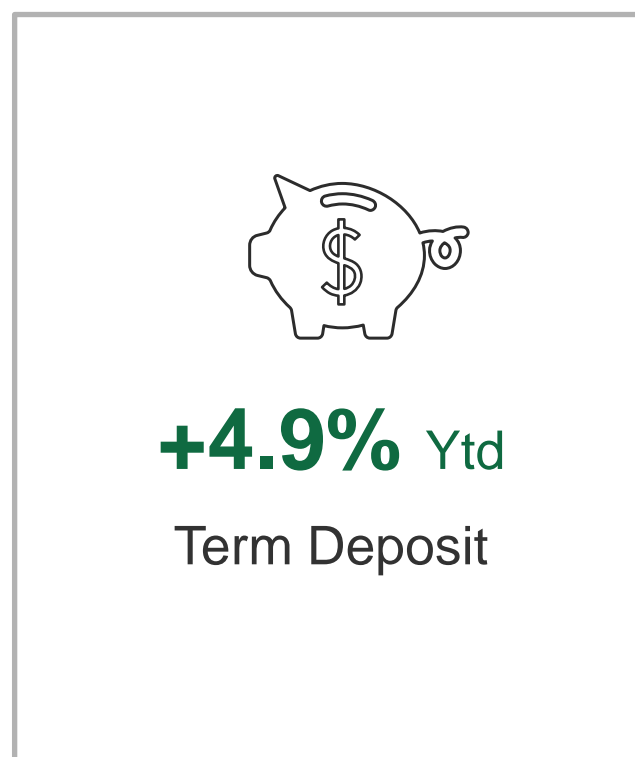
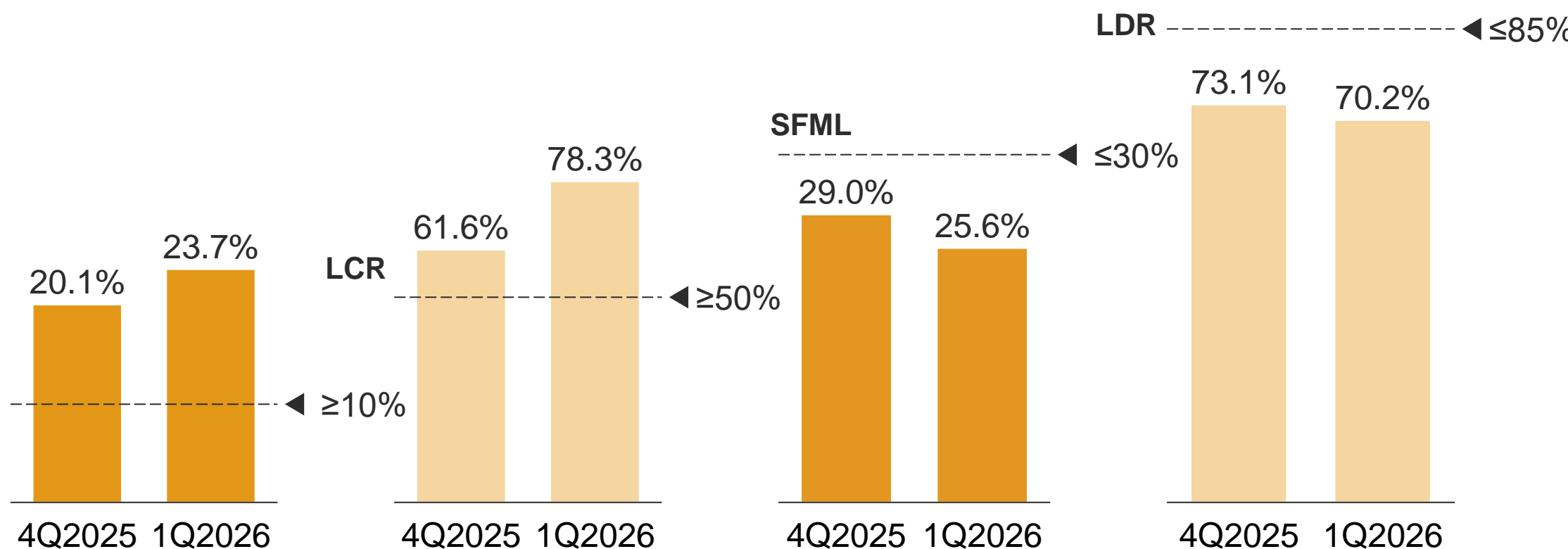
Total liabilities & Equity

VND trillion, %



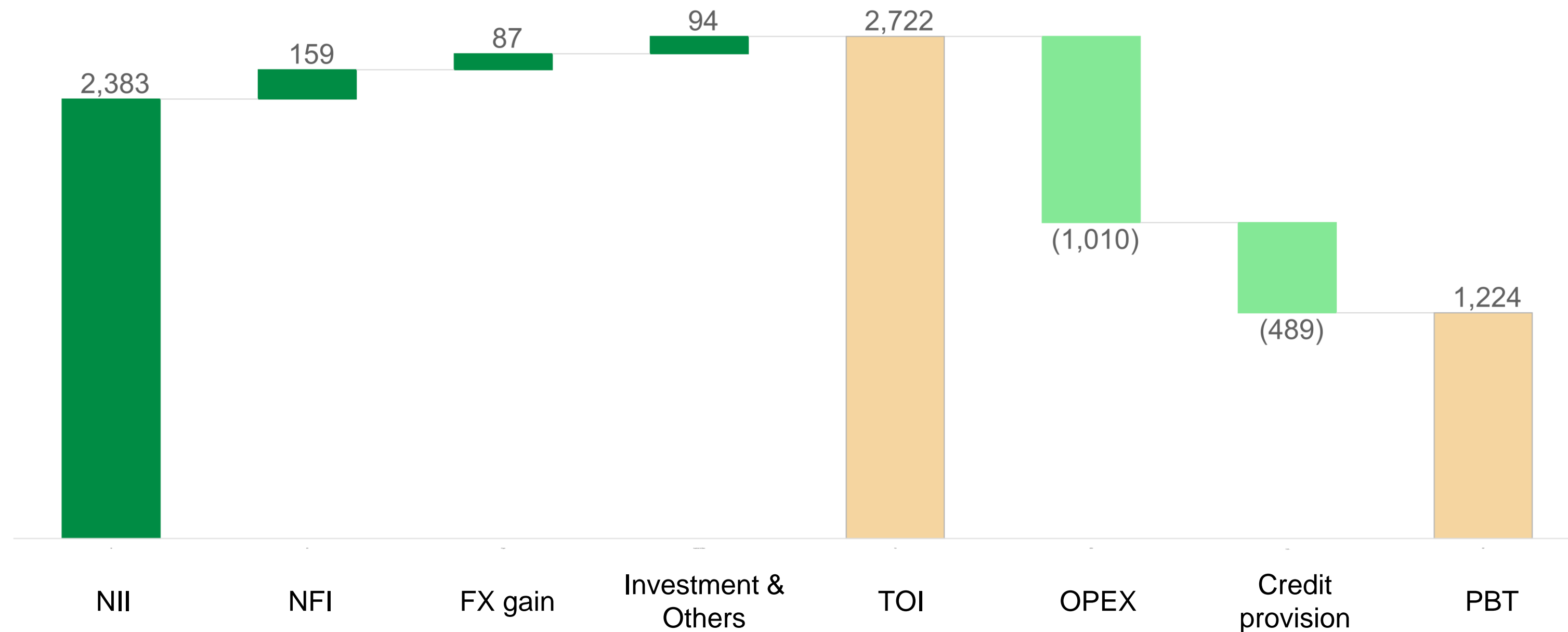
Source: OCB's Q1/2026 consolidated financial statements

Ample liquidity, supported by sufficient liquid assets



Q1/2026 PBT

VND billion, %



YoY ▲ 10.1%

▲ 21.3%

▲ 1138.7%

▲ vs. -28bn
Q1/2025

▲ 19.8%

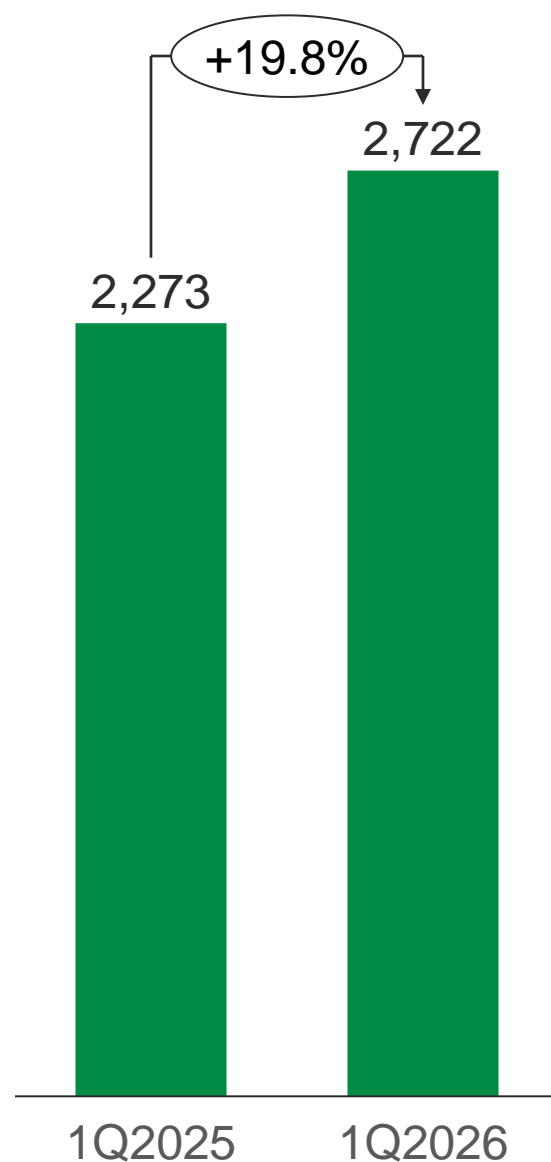
▲ 0.8%

▲ 29.4%

▲ 37.0%

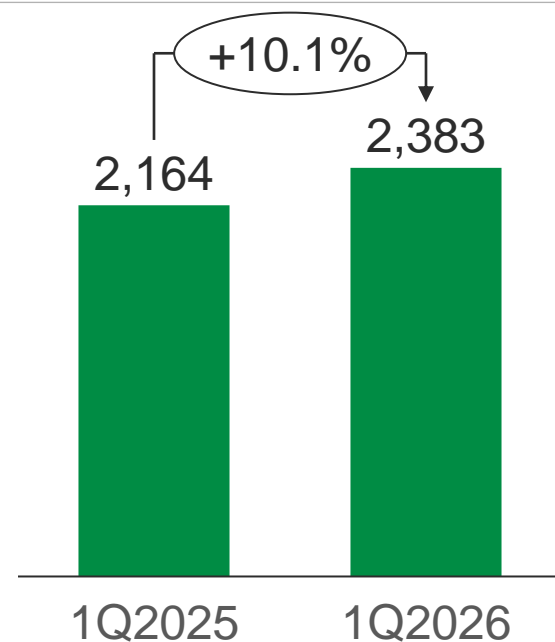
TOI

VND billion, %



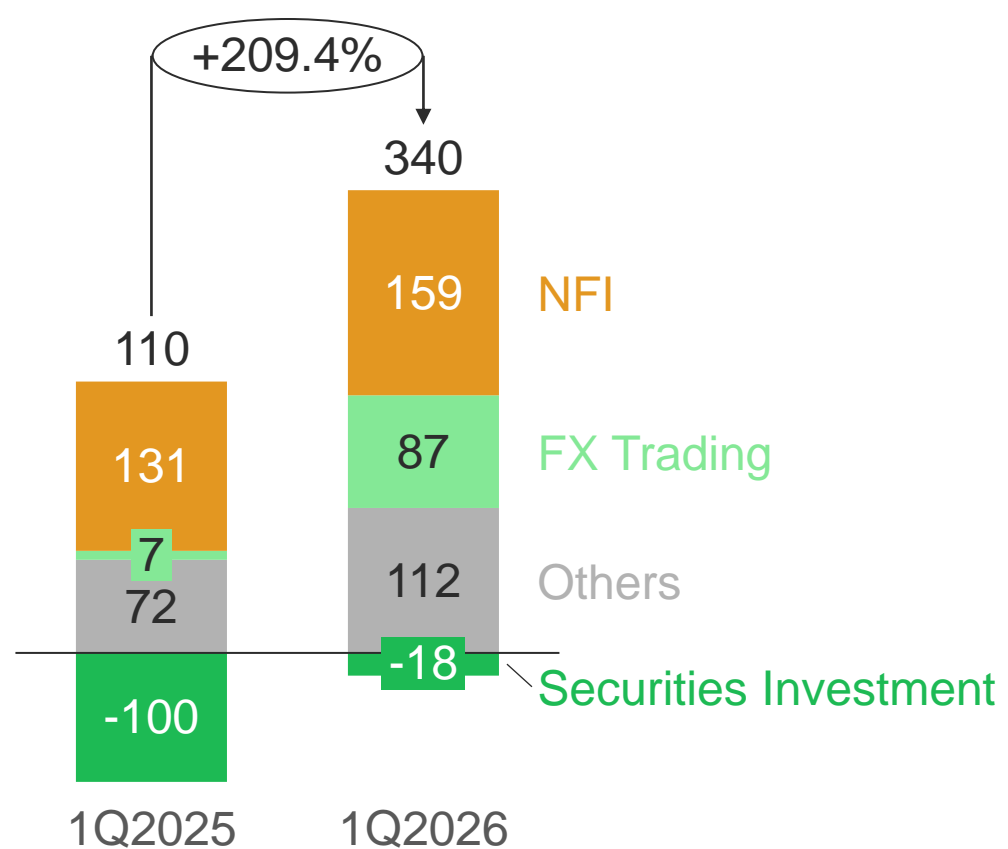
NII

VND billion, %



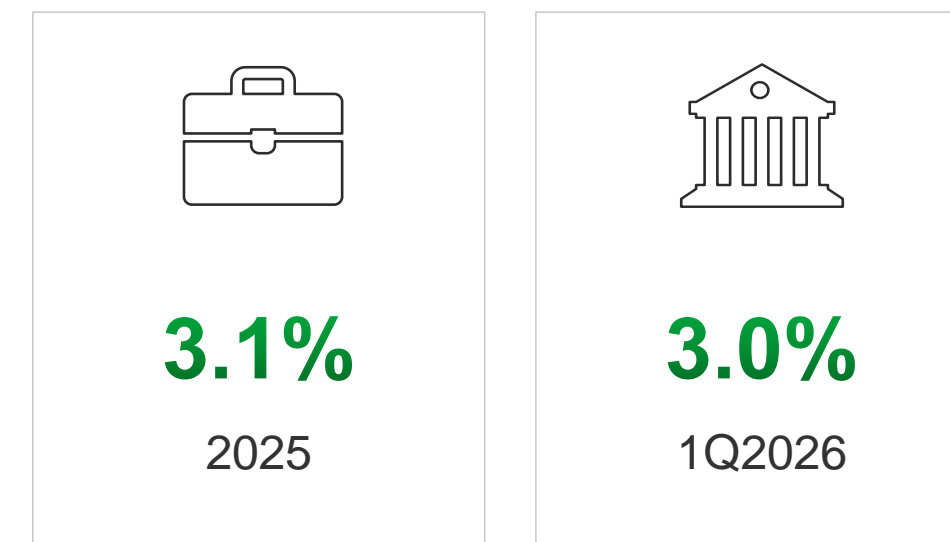
Non-NII

VND billion, %



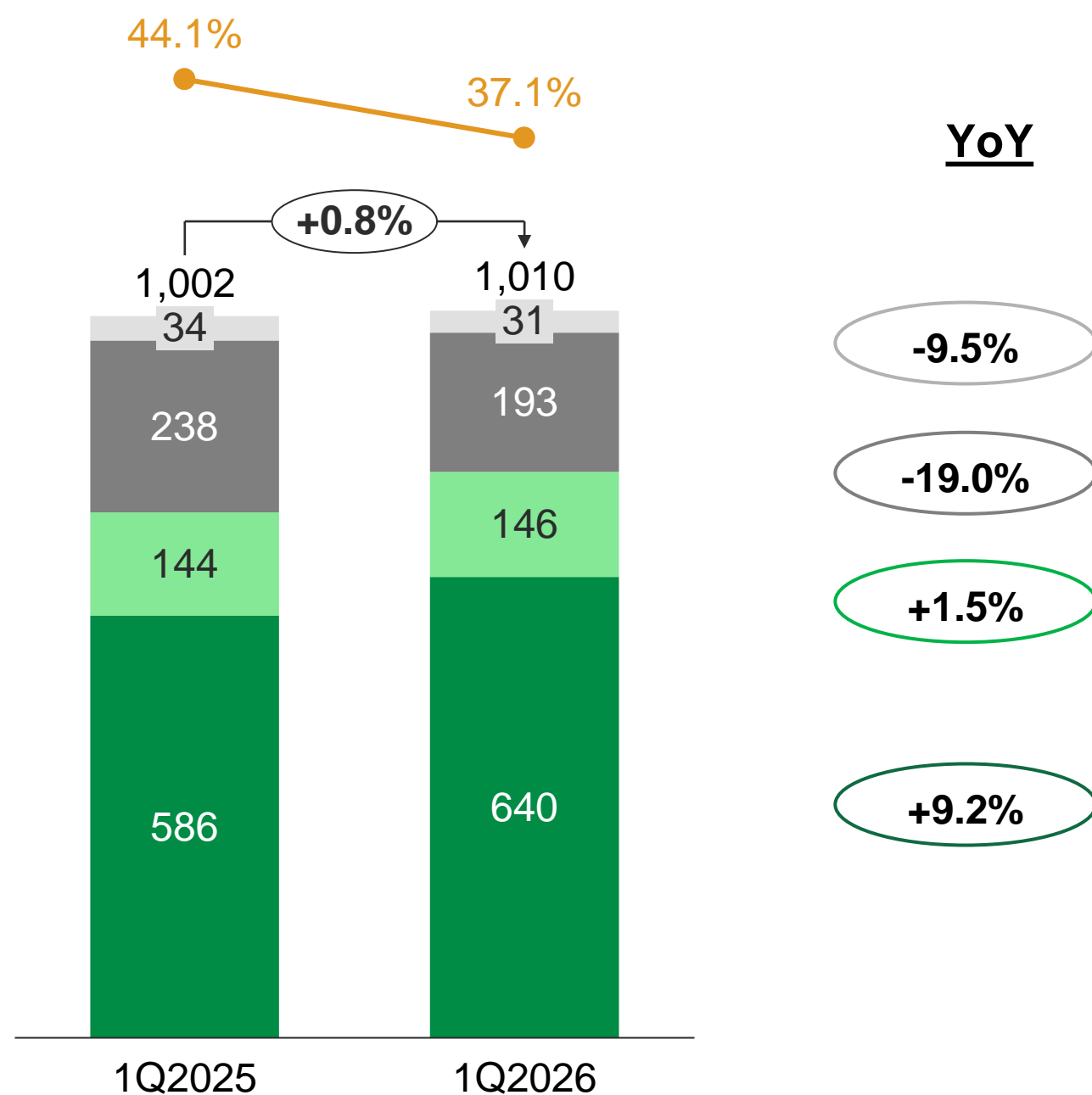
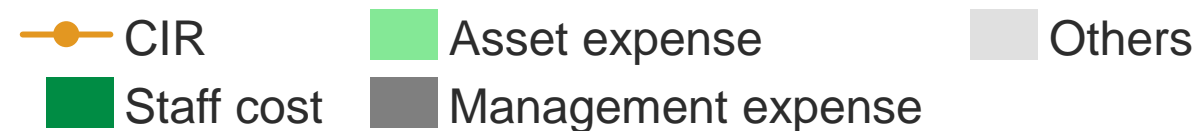
NIM (Trailing 4 Quarters)

%



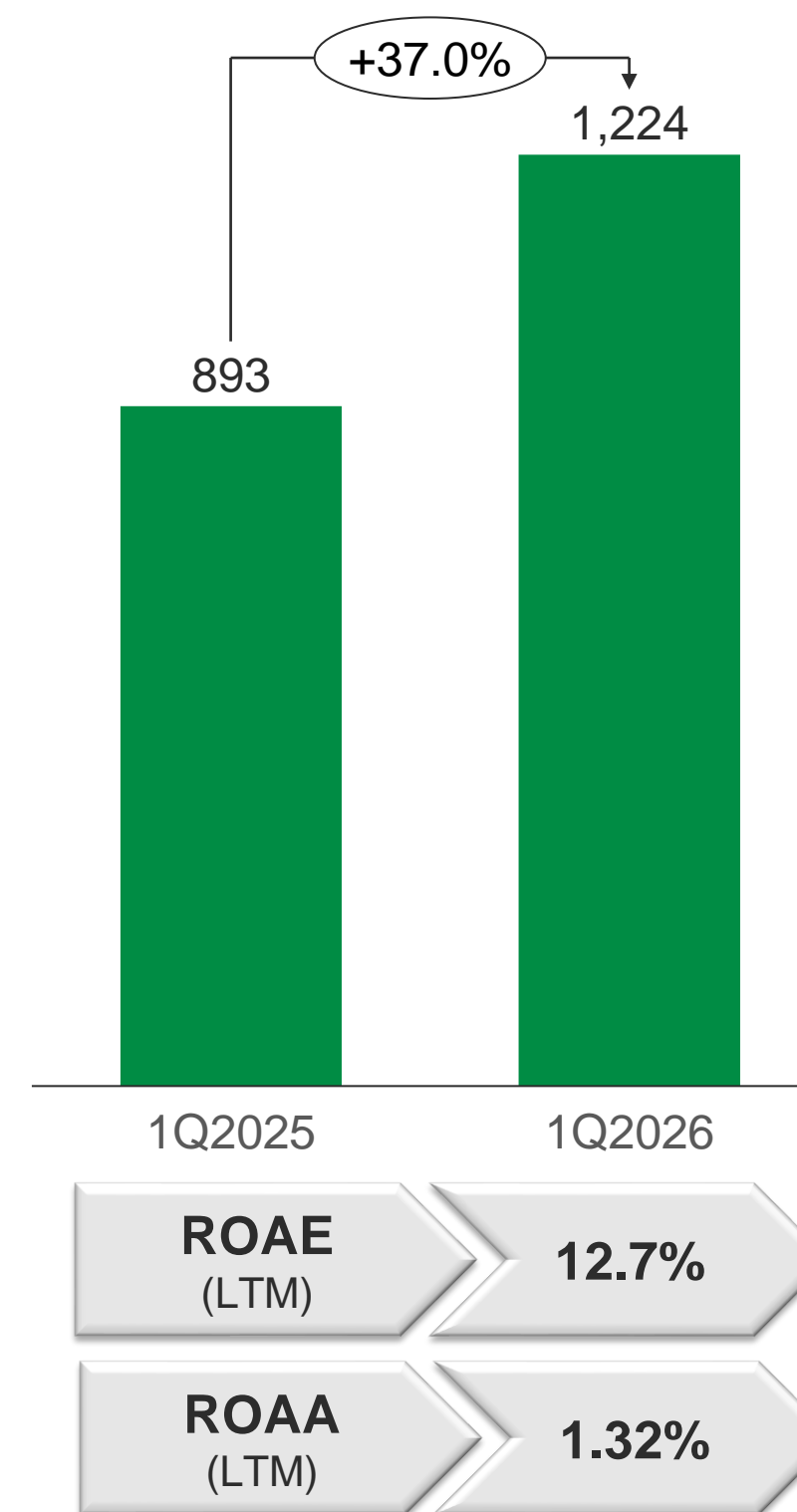
OPEX

VND billion, %



PBT

VND billion, %



Metrics VND billion, %	2025A	2026P	+/-	Comments
Total assets	322,975	354,214	10%	<ul style="list-style-type: none"> Achieving sustainable scale growth, aligned with the bank's medium to long-term strategy
Total M1 Credit*	205,065	235,875	15%	<ul style="list-style-type: none"> Within the SBV's credit quota, with priority to OCB's strategic focus segments.
Total M1 Deposit	220,958	251,919	14%	<ul style="list-style-type: none"> Diversifying sources; ensuring strong liquidity and optimizing funding costs
NPL ratio (SBV)	2.3%	<3%	-	<ul style="list-style-type: none"> Continuing to accelerate debt recovery & collection activities; Strict control over asset quality
PBT	5,046	6,960	39%	<ul style="list-style-type: none"> Delivering solid PBT growth Strengthening core businesses; Optimizing cost management and operational efficiency

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

2030 VISION

02

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

120% YoY
Credit Limit Granted to customers via Liobank



▲ 162% YoY
No. of customers with Credit Limit via Liobank



▲ 43% YoY
Open banking transaction volume/ month

▲ 42% YoY
Open banking transaction value/ month



85%
Customer onboarding via online channel



94%
Digital transaction ratio



▲ 148% YoY
In digital transaction volume

▲ 116% YoY
In digital transaction value

OCB PIN HUNTER CAMPAIGN

Phase 2

Collection & disposal of used batteries at OCB transaction points nationwide



Over **2 tons** of used batteries collected nationwide



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



Thousands of green gifts have found their owners.



OCB collaborates with the **Department of Taxation** to promote **financial transparency** in the era of digital taxation.

OCB and HCMC Tax Department support **business households** in transitioning their tax declaration methods, and assist **enterprises/ individuals** with the 2025 tax finalization.

OCB partners with **VNPAY** to roll out a **digital payment and tax submission solution package**.

OCB partners with **NGF Partner** to provide **comprehensive financial solutions for SMEs**.



OCB accompanies **HCMC** in the movement **“Authorities, businesses, and citizens jointly renovate community spaces and improve urban landscapes.”**

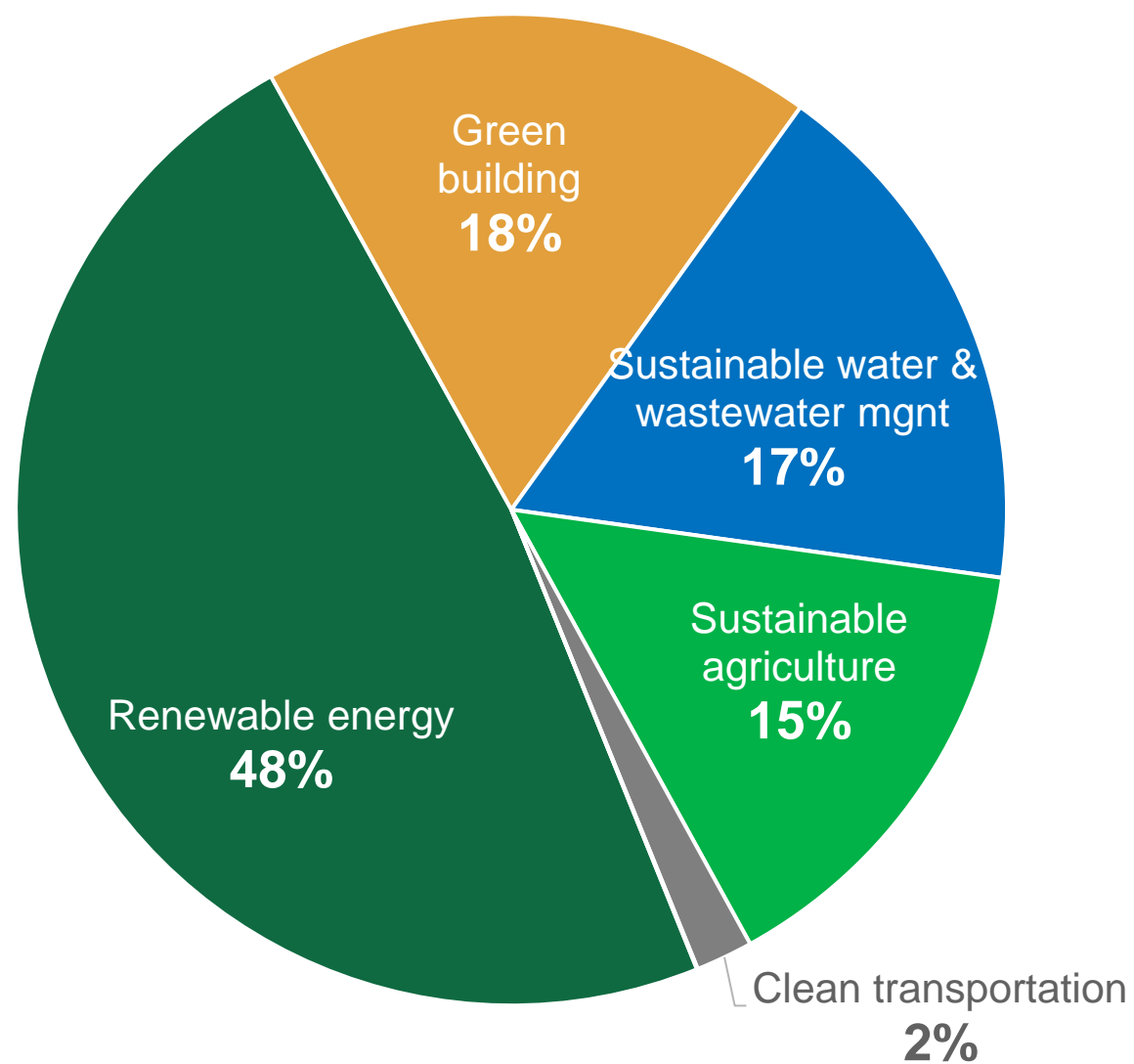


OCB, in collaboration with **TTC IZ** and the **International Finance Corporation (IFC)**, organized a **specialized training on “Green Building”** for partners and businesses in industrial zones.



OCB participates in **Earth Hour 2026** – joining efforts to save energy for a sustainable future.





10.7%
Green loan ratio

Renewable energy
Solar, wind, hydro electricity

Green building
Certified building

Sustainable water and wastewater management
Water treatment and clean water supply

Sustainable agriculture, forestry, fisheries and biodiversity conservation
Sustainable planation, drip irrigation

Clean Transportation
Electric Vehicles (EV), Clean marine transportation

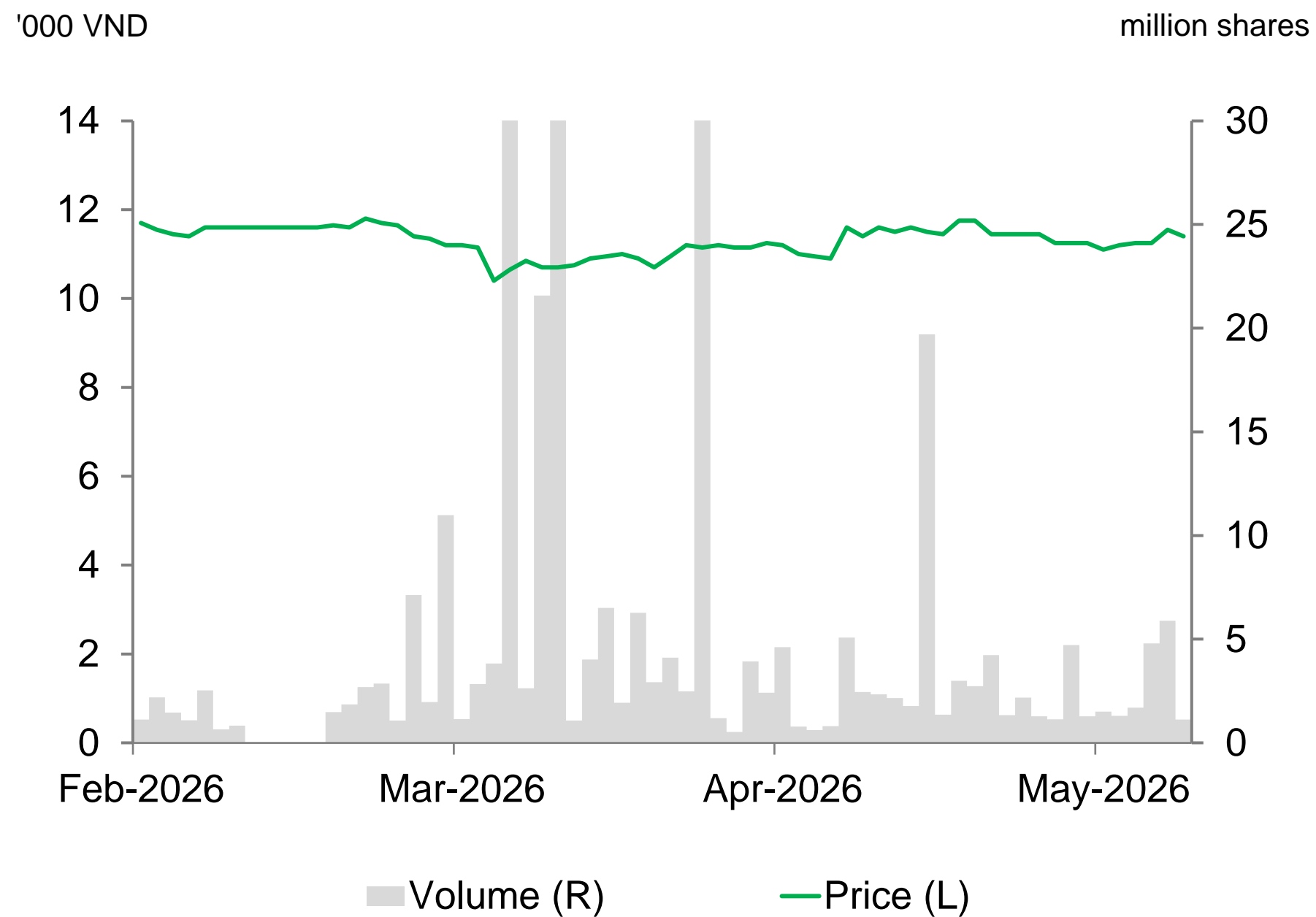
APPENDIX

03

Trading statistic (12/05/2026)

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 (VND billion)	30,359
EPS (TTM) (VND)	1,604
Book value per share (VND)	13,106
P/E	7.1
P/B	0.9

Stock price in the last three months



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

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