OCB
Orient Commercial Bank

IR NEWS

2Q2026

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I. FINANCIALS

Resilient Balance Sheet, Strong Credit Demand Across Retail and Corporate Segments

Total Assets	352 VND trillion	▲ 8.9% YTD
Total Credit (market 1)	228 VND trillion	▲ 11.0% YTD
Total Mobilization (market 1)	235 VND trillion	▲ 6.5% YTD
Total Equity	36 VND trillion	▲ 5.6% YTD

OCB maintains resilient balance sheet expansion in 2Q2026, with total assets increasing by 2.2% quarter-on-quarter (QoQ) and 8.9% year-to-date (YTD) to VND352 trillion as of June 30, 2026. Strong credit growth was one of a key drivers, reflecting OCB's efforts to satisfy the rising financing needs of customers amid Vietnam's robust economic performance, with GDP growth of 8.2% YoY in the first half of 2026, the highest level seen in many years.

As of the end of June 2026, OCB's total credit (market 1) reached VND228 trillion, representing an increase of 11% YTD. Notably, this growth was driven not only by increasing demand for business expansion from corporate customers (+12.9% YTD), but also by a positive recovery in the retail banking segment (+6.2% YTD). By that time, OCB proactively optimized its funding structure after its forerun move in 1Q2026. Total mobilization (market 1) reached VND235 trillion as of 2Q2026, increasing by VND14.3 trillion, or 6.5% YTD. Of this increase, nearly 70% was driven by customer deposits, underscoring OCB's strong reputation and competitive position in the market.

Well-controlled Asset Quality, Strong Liquidity and Capital

CAR	13.1%	Compliant
LDR	74.0%	Compliant
NPL Ratio (SBV)	2.5%	Compliant
LRR	22.1%	Compliant

OCB's strong capital position remains a key competitive advantage, with its Basel II CAR maintained at a high level of 13.1%. The bank's asset quality is well managed with the NPL ratio at 2.48% by 2Q2026-end.

OCB consistently adheres to a prudent liquidity risk management strategy, supported by a strong liquidity position and a diversified funding base. Key liquidity metrics, including LDR, LRR, LCR, SMLR, remained within the SBV's safety thresholds.

Source: OCB's 2Q2026 consolidated financial statements

I. FINANCIALS

Strong TOI Growth And Effective Cost Management Drive 30.5% YoY Growth in PBT

TOI
5,928 VND billion
▲ 20.6% yoy

NII
4,908 VND billion
▲ 13.0% yoy

PBT
2.470 VND billion
▲ 30.5% yoy

Non-NII
1,020 VND billion
▲ 78.1% yoy

CIR
34,8%
-6.1% yoy

ROAE
13,0%
+0.8% ytd

For the first six months of 2026 (1H2026), NII maintained strong momentum, increasing 13% YoY to VND4,908 billion, despite the narrowing NIM environment. This was supported by sustained strong credit growth and funding cost optimization. Non-interest income (Non-NII) reached VND1,020 billion, up 78% YoY, benefiting from diversified fee-based income streams. As a result, the bank's TOI accelerated to VND5,928 billion in 1H2026, representing a 20.6% YoY increase.

The CIR improved to 34.8%, down 6.1 percentage points compared with the same period last year. This efficiency enhancement contributed to pre-provision operating profit of VND3,864 billion, up 33% YoY.

Asset quality and credit costs remained under close monitoring. During the period, OCB raised its credit provision expense to VND1,394 billion, an increase of 38% YoY. Accordingly, OCB's PBT reached VND2,470 billion in 1H2026, representing 31% YoY growth. ROAE continues to improve quarter by quarter, reaching 13,0% as of 2Q2026, up 0.8 percentage points compared with the beginning of the year.

Overall, OCB's financial performance in 1H2026 demonstrated a significant improvement, following a period of strategic repositioning. The results reaffirm the effectiveness of the bank's realignment efforts and build a solid foundation for its next acceleration phase, 2026 - 2030.

Source: OCB's 2Q2026 consolidated financial statements

II. ESG HIGHLIGHTS

OCB PIN HUNTER SETS A VIETNAM RECORD

Since its launch in 2025, OCB Pin Hunter has rapidly expanded nationwide and delivered remarkable results:

- Nearly 200 Green Collection Points established across OCB branches and transaction offices.
- More than 24,000 participants joined the campaign
- Over 15 tonnes of used batteries collected and safely processed in accordance with environmental standards

Beyond its impressive scale, the campaign has helped raise environmental awareness and encouraged behavioral change across all age groups—from disposing of used batteries with household waste to actively bringing them to OCB's Green Collection Points for proper recycling.

OCB PARTNERS IN THE RENOVATION OF PHAM NGOC THACH HOSPITAL

On July 3rd, 2026, OCB, in partnership with Khang Dien House, successfully inaugurated the renovation project at Pham Ngoc Thach Hospital in Ho Chi Minh City.

As a representative of the business community, OCB remains committed to contributing resources and innovative solutions to urban infrastructure development, environmental protection, green transformation, and the creation of sustainable, people-centered public spaces.

III. OPERATIONAL HIGHLIGHTS

CERTIFICATES OF DEPOSIT – A NEW PRIVILEGE FOR FOREIGN CUSTOMERS

Recognizing the growing demand among expatriates for secure investment solutions and premium banking services, OCB has introduced Certificates of Deposit exclusively for foreign individual customers living and working in Vietnam. Key features include:

- Flexible tenors from 1 to 36 months
- Attractive interest rates from 8.5%
- A secure and stable investment solution
- Complimentary access to premium airport lounges at international airports across Vietnam

BUSINESS HOUSEHOLD ACCOUNT INTEGRATION INTO OCB OMNI

In June 2026, OCB introduced a suite of digital features enabling business household customers to open and link their accounts directly via the OCB OMNI mobile application. Customers can now conveniently manage both personal and business accounts within a single platform, enhancing transparency and efficiency. Key benefits include:

- 100% online management
- Free of charge
- Simultaneous management of personal and business household accounts in one application
- Separate tracking of business cash flows and transaction history
- Integrated services including fund transfers, bill payments, mobile top-ups, and iTax Mobile connectivity for business household customers

III. OPERATIONAL HIGHLIGHTS

NEW FEATURES AND ENHANCED BENEFITS FOR OCB CARD HOLDERS

As part of its commitment to delivering a seamless digital banking experience, OCB launched Virtual Debit Card issuance via the OCB OMNI app in June 2026, enabling customers to make online purchases immediately after card issuance.

OCB has also introduced new privileges to its Mastercard World 2in1 cardholders since July 2026, including:

- Up to 10% cashback on global spending across all categories, with annual cashback of up to VND 60 million
- Preferential foreign transaction fee of 0.9%
- Complimentary airport lounge access
- Annual fee waiver and premium welcome gifts for new customers

EXPAND PARTNERSHIP CHANNELS FOR LIOBANK CENTER

During the first half of 2026, Liobank expanded its strategic partner network to strengthen customer acquisition through three key distribution channels:

- **Digital channels** via online platforms such as Zalo and ZaloPay, as well as through Data Nest to connect with telecommunications providers including Viettel, MobiFone, and VNPT.
- **Offline merchant channels** through partner retail networks such as Kids Plaza, Canifa, Texas, CitiGym, and others.
- **Third-party sales channels** through partners including Call Call, SaigonBPO, MFAST, Phú Khang, and others.

The expansion of these distribution channels enabled Liobank to reach hundreds of thousands of new users, driving greater adoption of its digital lending products while bringing OCB closer to younger, tech-savvy customer segments that increasingly prefer seamless digital banking experiences.

IV. HIGHLIGHT EVENTS

OSUNFEST – A MILESTONE IN OCB’S 30TH ANNIVERSARY CELEBRATION

Held on June 6, 2026, in Ho Chi Minh City, OSUNFEST, OCB's 30th Anniversary Mega Concert, attracted approximately 25,000 attendees and featured performances by Vietnam's leading artists. The event was recognized among the Top 5 Outstanding Brand Campaigns and Events during the period from May 31 to June 7, 2026.

In addition, the campaign attracted more than 260,000 participants who earned reward points through the OCB OMNI app, generated over 200,000 app downloads (a 64% increase year-over-year), and resulted in more than 50,000 new card issuances during the campaign period.

Following the concert, OSUNFEST generated millions of video views across digital platforms, while related keywords including "OCB 30th Anniversary Mega Concert," "SOOBIN at OSUNFEST," and "Pháp Kiều OSUNFEST" consistently ranked among the top social media trends.

OCB APPOINTS ACTING CHIEF EXECUTIVE OFFICER

On May 29, 2026, OCB announced the appointment of Mr. Shayanasr Hamed (Chris Shayan) as Acting Chief Executive Officer, further strengthening its executive leadership team for the Bank's 2026 - 2030 strategic development phase.

With more than 20 years of experience spanning investment, banking technology, and fintech, Mr. Chris Shayan has held senior leadership positions at leading domestic and international financial institutions. Recognized as an expert in AI and digital transformation, he has played a key role in developing omnichannel retail and corporate banking platforms.

His appointment is expected to accelerate OCB's technology transformation, strengthen its intelligent data capabilities, and further enhance the Bank's competitiveness in its next phase of growth.

IV. HIGHLIGHT EVENTS

OCB RISES 21 PLACES IN THE FORTUNE SOUTHEAST ASIA 500 RANKINGS

OCB has once again been recognized in the Fortune Southeast Asia 500 ranking published by Fortune Magazine (USA).

This marks the third consecutive year that OCB has been included in this prestigious list, reaffirming the bank's competitive strength and sustainable growth momentum across the Southeast Asian market.

OCB RECEIVES DUAL RECOGNITION FROM THE ASIAN BANKER AND THE TOP 50 SUSTAINABLE ENTERPRISES IN VIETNAM 2026

OCB has been awarded "Best API and Open Banking Technology Initiative in Vietnam" by The Asian Banker.

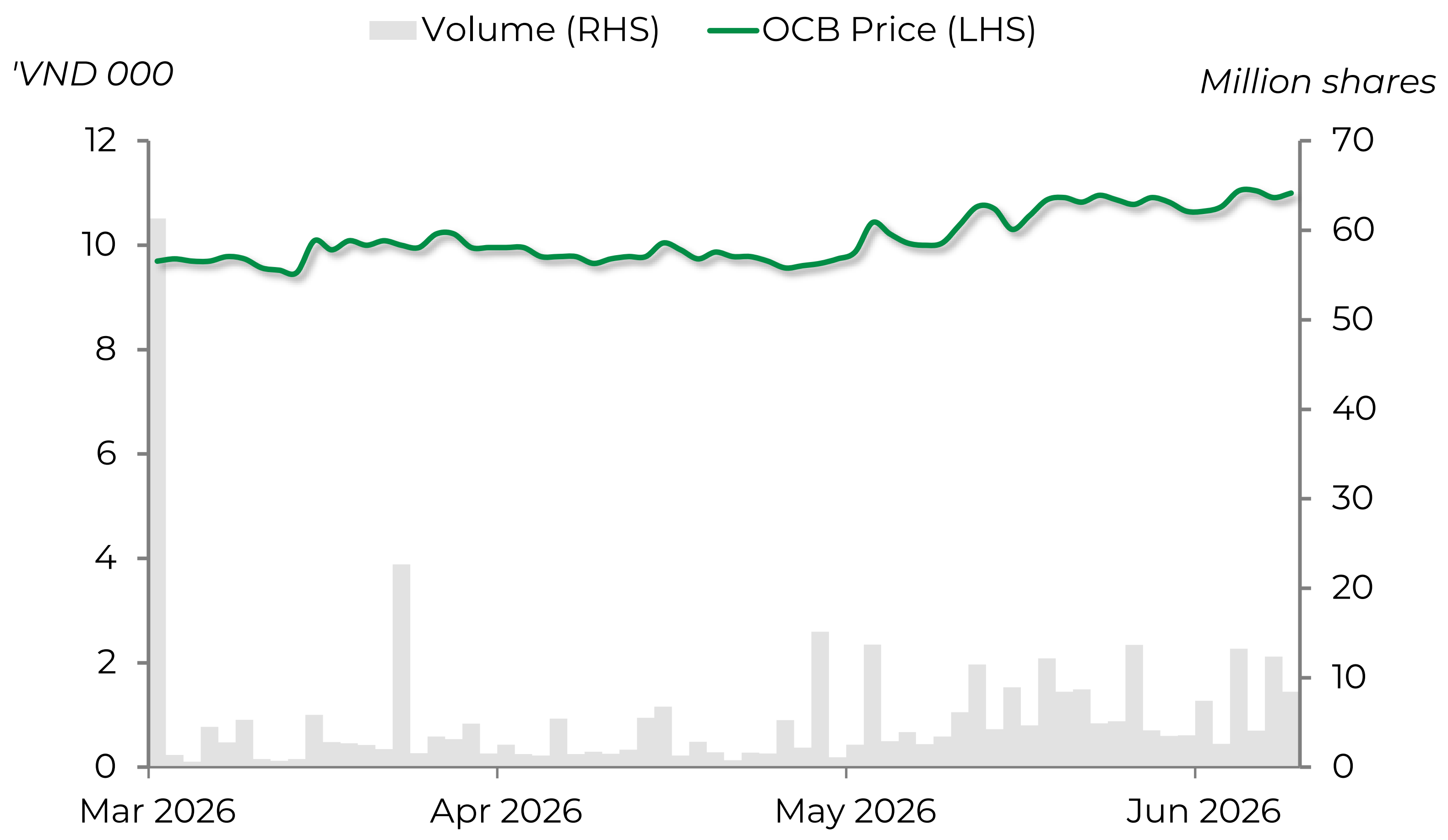
The Bank was also recognized among the Top 50 Sustainable Enterprises in Vietnam 2026 (CSA) in two categories:

- Leadership in Diversity, Equity and Inclusion (DE&I)
- ESG Leadership

Receiving recognition from these prestigious organizations highlights OCB's consistent strategy of combining technological innovation with sustainable development, creating long-term value for customers, communities, and the broader economy.

V. STOCK INFORMATION

Stock Performance In The Latest 3 Months



TRADING STATISTICS (June 30, 2026)	
Closing price (VND)	11,000
3M Highest closing price (VND)	11,043
3M Lowest closing price (VND)	9,478
Outstanding shares (million shares)	3,063
3M Average trading volume (million shares)	5.6
Market cap (bn VND)	33,688
EPS (TTM) (VND)	1,454
Book value per share (VND)	11,697
P/E	7.6
P/B	0.9

Disclaimer

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