1H2026 PERFORMANCE ANNOUNCEMENT

August 20, 2026

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1H2026 HIGHLIGHTS

A STRONG FIRST HALF

PBT

2,470 VND billion

▲ 31% YoY

TOTAL ASSETS	CREDIT GROWTH	NII	NON-INTEREST INCOME	CIR
352 VND trillion	11%	4,908 VND billion	1,020 VND billion	35%
▲ 9% YTD	▲ vs. industry average of 8.4%	▲ 13% YoY	▲ 78% YoY	▼ 6% YoY

DIGITAL HIGHLIGHTS

98%

Digital transaction

▲ 127% YoY

97%

Digital onboarding rate

▲ 152% YoY

▲ 40% YoY

Average Casa per OMNI Active

▲ 32% YoY

FD online amount

▲ 21% YoY

FD online customer

▲ 21% YoY

Active OMNI users

▲ 17x

Master Card 2in1 issued to Aff customer in July (New CVP and 100% Digital Pre - approved)

▲ 162% YoY

Card issuing in OMNI channel

FLEXI SAVINGS - RAPID SCALE, 100% DIGITAL

Launched in Jan 2026 | Building a scalable retail funding base

DEPOSIT BALANCE

8.739 VND billion

47.8% MoM in Jun-26

6-month scale-up from VND 41bn in Jan 2026

CUSTOMERS	DEPOSIT SCALE-UP	DIGITAL PENETRATION	AFF & MASS AFF
12,352	>200x	100%	>90%

AI TRANSFORMATION

77%

Average time saving

Quality improvement: *departments report higher-quality, more consistent output — fewer errors, standardized formatting, and deeper analysis.*

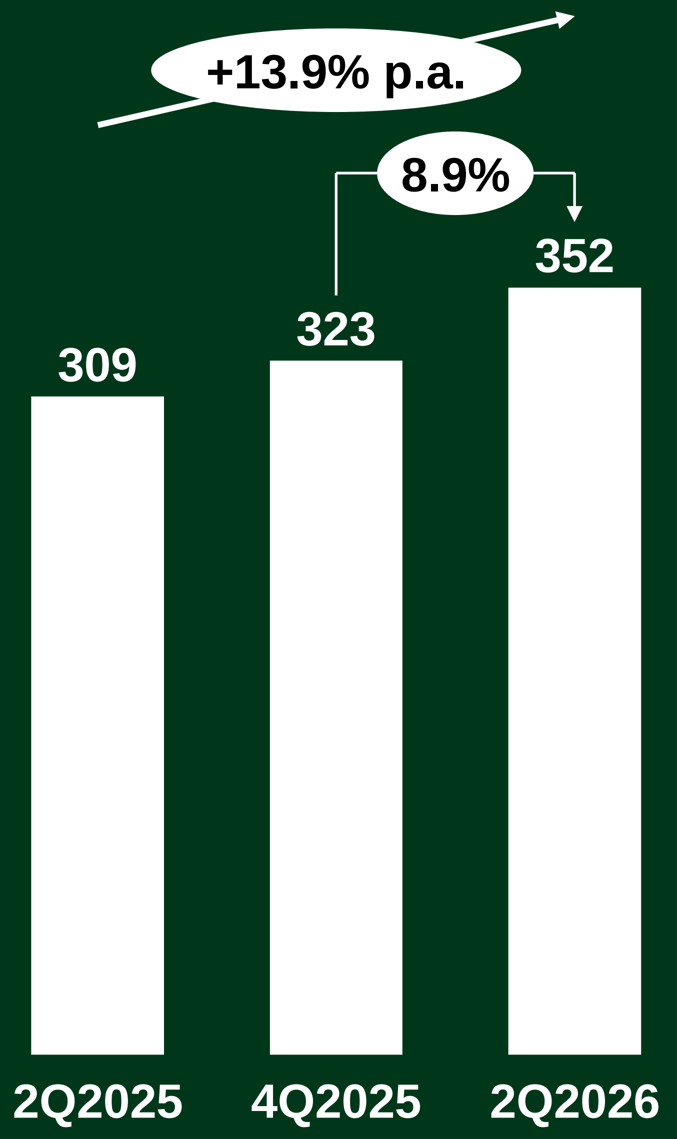
NOTABLE USE CASES

RETAIL BANKING	HR & TRAINING	FINANCE	LEGAL & COMPLIANCE	TRANSFORMATION MANAGEMENT OFFICE
Processing time for professional-grade analysis reduced by 98%	Reporting turnaround time reduced from over a week to a few minutes	Automatic professional-grade reporting	Reduces service request handling time from days to minutes	Quickly turns executive directives into action with project governance set up time reducing by 60%

02

1H2026 FINANCIAL RESULTS - FY2026 GUIDANCE

SOLID SCALE GROWTH



Total Assets

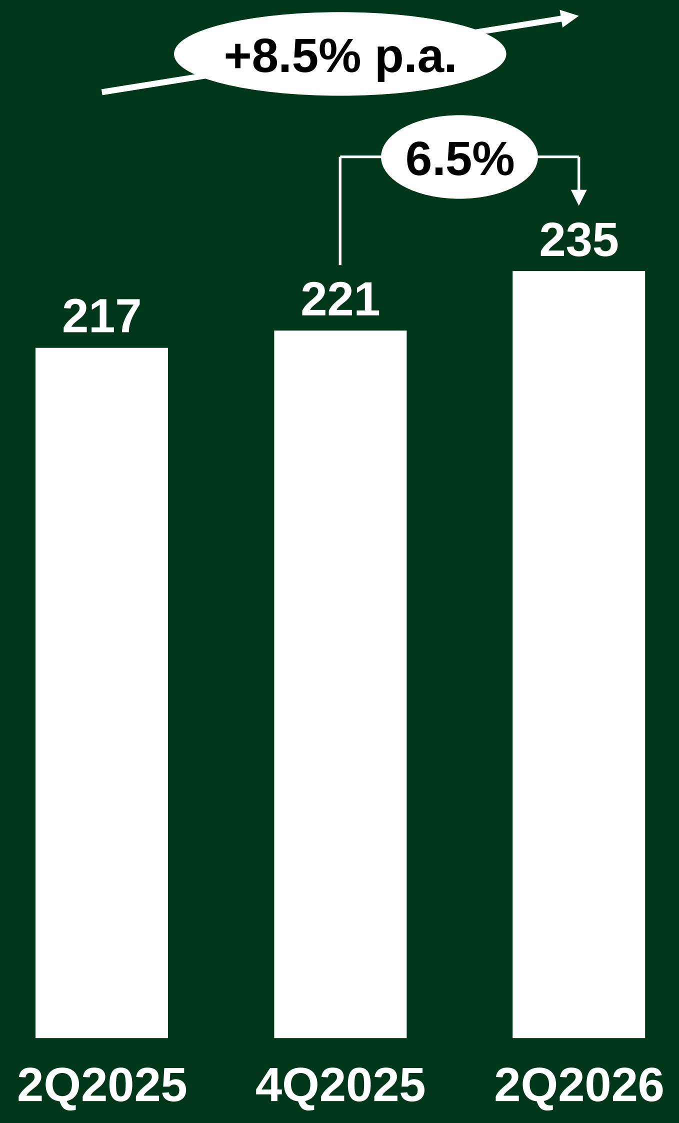
352 VND trillion

▲ 8.9% YTD

M1 Credit

228 VND trillion

▲ 11.0% YTD



M1 Mobilization

235 VND trillion

▲ 6.5% YTD

Source: OCB's 1H2026 consolidated financial statements

Strong credit demand from both retail and corporate segments

10%

Green Financing Ratio

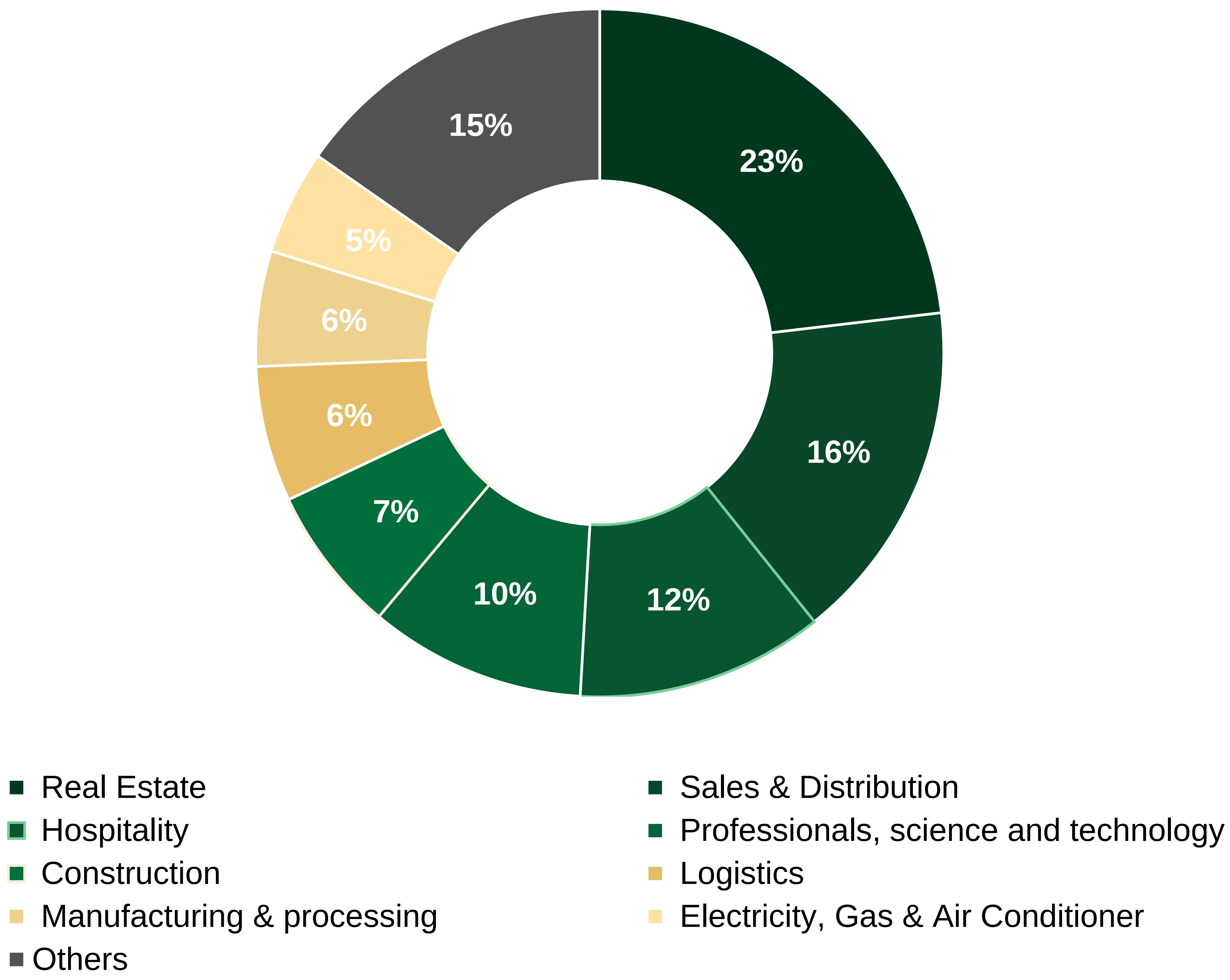
▲12.9% YTD

Corporate

▲6.2% YTD

Individual

Diversified borrower profiles



Source: OCB's 1H2026 consolidated financial statements

WELL-PREPARED FUNDINGS, POSITIVE DEPOSIT GROWTH

▲ 6.4% YTD
Customer Deposit

▲ 16.8% YTD
CASA

▲ 5.6% YTD
Fixed Deposit

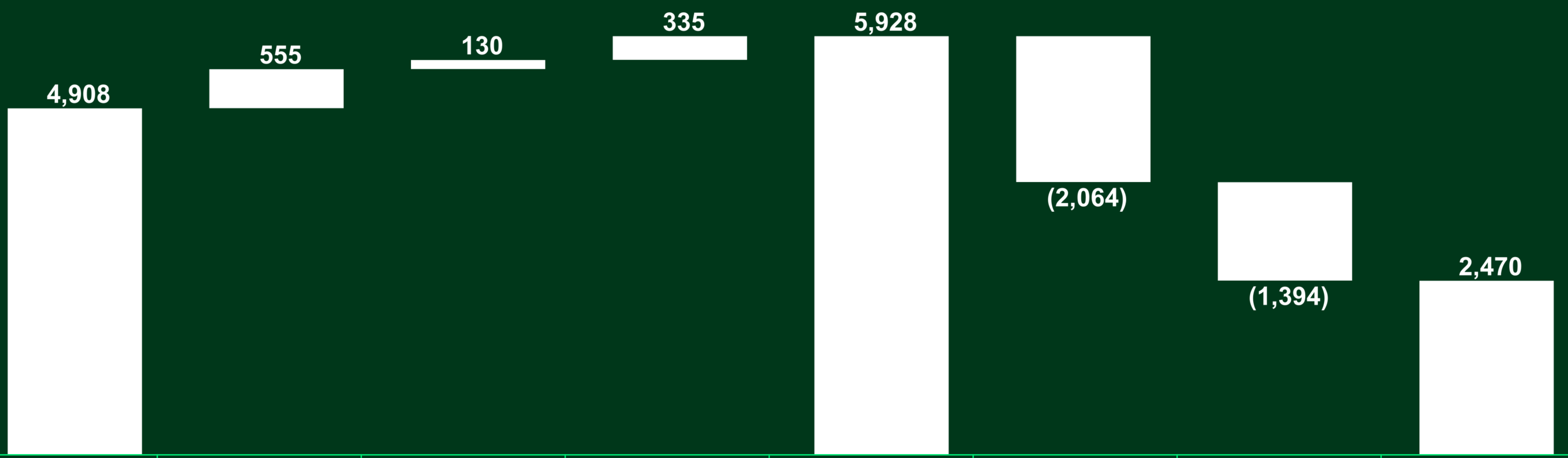
Source: OCB’s 1H2026 consolidated financial statements

RISK MANAGEMENT

CAR	NPL ratio (SBV)	ST-funds for MLT-loans	LDR (SBV)
13.1%	2.5%	29.1%	74.0%
Compliant	Compliant	Compliant	Compliant

Source: OCB’s 2Q2026 consolidated financial statements

1H2026 PBT BRIDGE



	NII	NFI	FX gain	Investment & Others	TOI	OPEX	Credit provision	PBT
YoY	+13.0%	+29.8%	+16.3%	+898.7%	+20.6%	+2.6%	+37.8%	+30.5%

TOI
5,928 VND billion
▲**20.6%** YoY

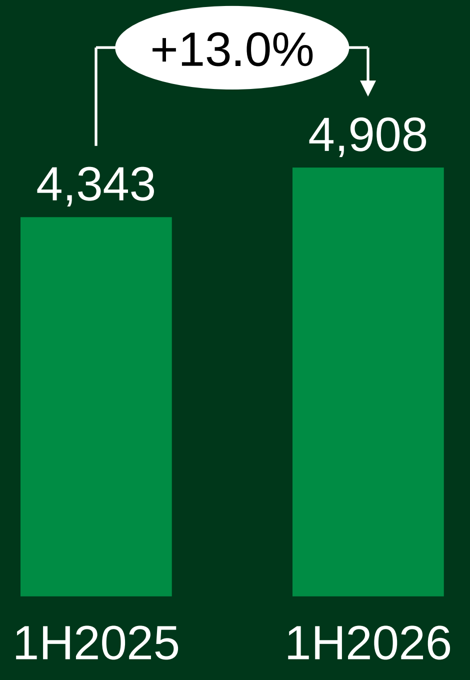
PBT
2,470 VND billion
▲**30.5%** YoY

CIR
34.8 %
▼**6.1%** YoY

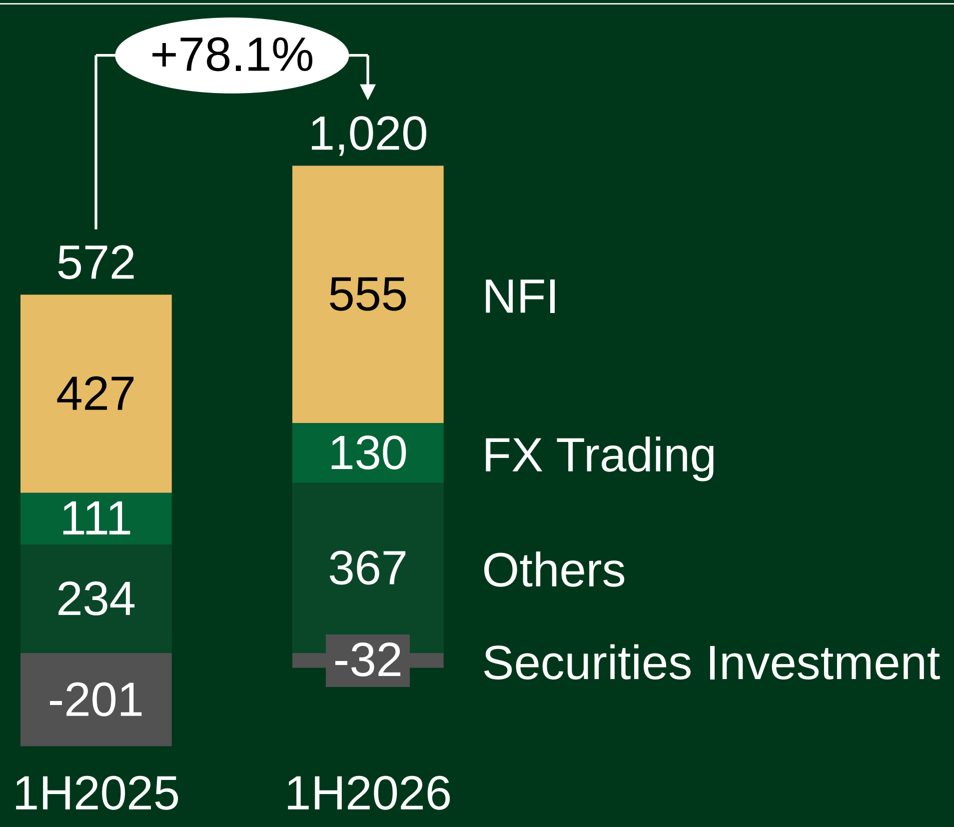
Source: OCB's 1H2026 consolidated financial statements

RESILIENT CORE EARNINGS AND EFFECTIVE COST MANAGEMENT DRIVE PBT GROWTH

NII
VND billion, %



Non-NII
VND billion, %



NIM (Trailing 4 Quarters)
%

3.1%
2025

3.0%
2Q2026

67% YoY
FX Sales

55% YoY
Card

76% YoY
Advisory

Profitability

ROAE (LTM) **13.0%**

ROAA (LTM) **1.3%**

Source: OCB's 1H2026 consolidated financial statements

FY2026 GUIDANCE

Metrics VND billion,%	2025 Actual	2026 Plan	+/- YoY	1H2026 Actual	+/- YTD/YoY	2H2026 Guidance
Total assets	322,975	354,214	10%	351,741	8.9%	Achieving sustainable scale growth, aligned with the bank’s medium to long-term strategy
Total M1 Credit*	205,065	235,875	15%	227,327	11.0%	Within the SBV’s credit quota, with priority to OCB’s strategic focus segments.
Total M1 Deposit	220,958	251,919	14%	235,327	6.5%	Diversifying sources; ensuring strong liquidity and optimizing funding costs
NPL ratio (SBV)	2.3%	<3%	-	<3%	✓	Continuing to accelerate debt recovery & collection activities; Strict control over asset quality
PBT	5,046	6,960	39%	2,470	30.5%	Strengthening core businesses; Optimizing cost management and operational efficiency

Source: OCB’s 1H2026 consolidated financial statements
(*) The credit growth is subjected to the SBV’s quota

03

2026–2030 STRATEGY BECOMING AN AI–NATIVE BANK

OCB

BECOMING AN AI- Native BANK

The bank that knows you
and grows with you.

Chris Shayan
Acting Chief Executive Officer

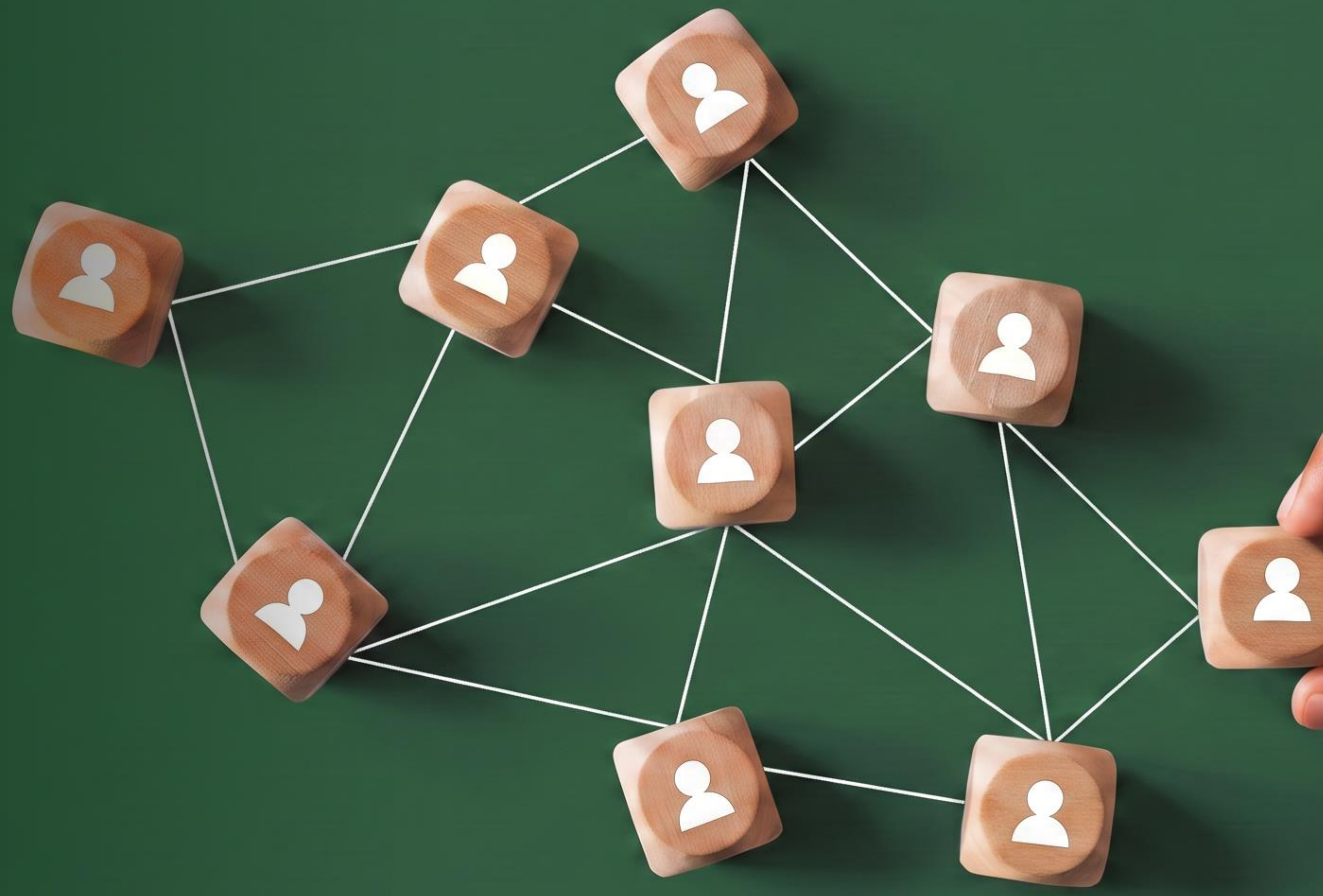
20 August 2026

THE BANK THAT KNOWS YOU AND GROWS WITH YOU

**Care once reserved for the few,
now for everyone.**

EMPATHY AT SCALE

AI gives every customer advisory-grade guidance at near-zero marginal cost.



HOW

DECIDE

act on the most valuable gap, in real time

SERVE

advisory at scale via an AI relationship manager

BUILD

engineering measured, faster, safer with AI

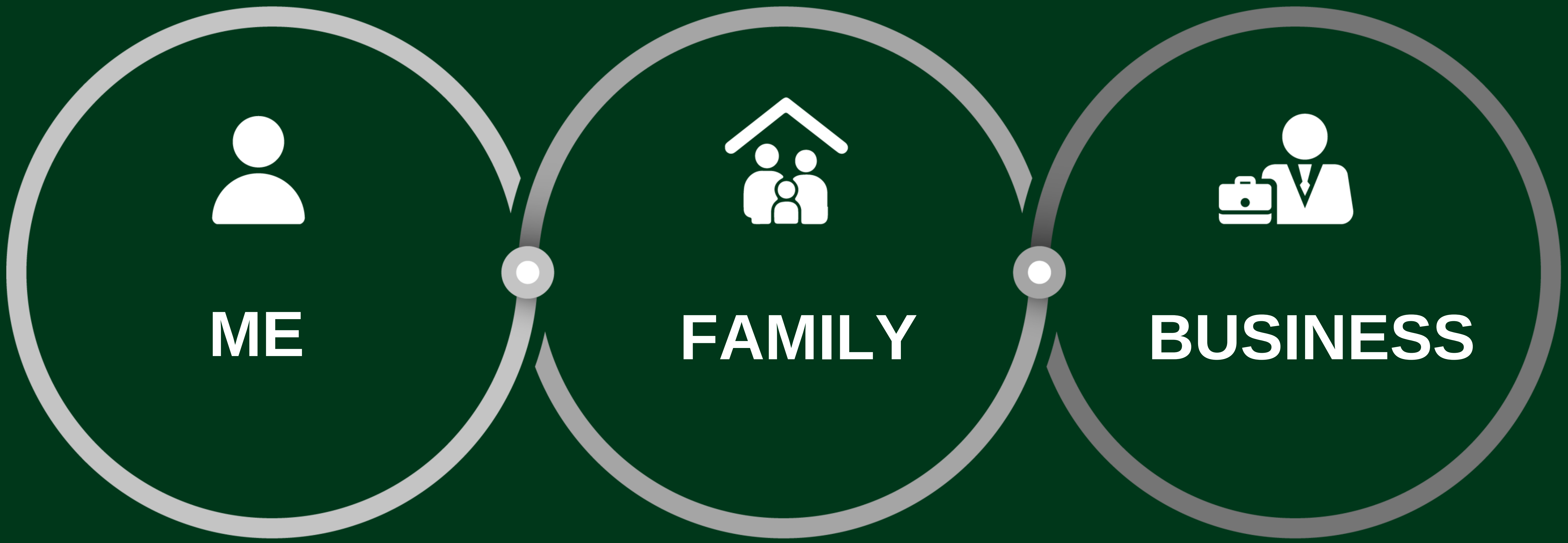
PRODUCT PER CUSTOMER

1.3

3.0

THE HEARBEAT OF THE STRATEGY

THE BANK FOR ME, MY FAMILY, MY BUSINESS



ONE CUSTOMER

Served as one relationship, value compounds

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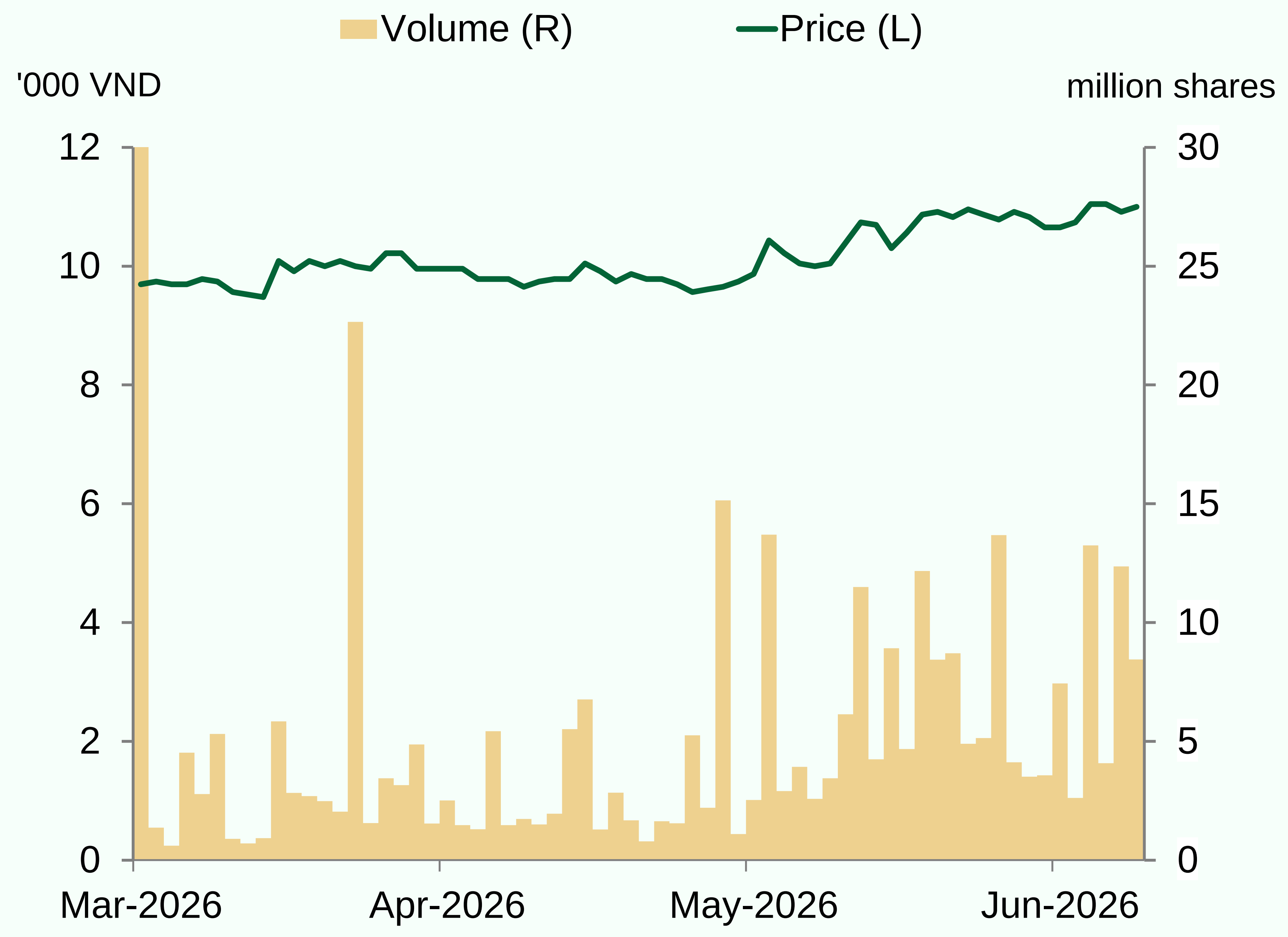
APPENDIX

APPENDIX

Trading statistic (30/06/2026)

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 (VND billion)	33,688
EPS (TTM) (VND)	1,454
Book value per share (VND)	11,697
P/E	7.57
P/B	0.94

Stock price in the last three months



APPENDIX

CAR	:	Capital Adequacy Ratio
CAGR	:	Compounded Annual Growth Rate
CB	:	Corporate Banking
CIR	:	Cost-to-income ratio
CASA	:	Current Accounts and Saving Accounts
PBT	:	Earnings Before Tax
ESOP	:	Employee Stock Option Plan
FD	:	Fixed Deposit
FDI	:	Foreign direct investment
GDP	:	Gross Domestic Product
LTM	:	Last 12 Months
LCR	:	Liquidity coverage ratio
LLR	:	Liquidityy reserve ratio
LLC	:	Loan-loss-coverage ratio
LDR	:	Loan-to-deposit ratio
M1	:	Market 1
MLT	:	Medium and long-term
MSME	:	Micro Small and Medium Enterprise
NFI	:	Net fee income
NII	:	Net Interest Income
NIM	:	Net Interest Margin
Non-NII	:	Non-interest income
NPL	:	Non-performing Loan
OPEX	:	Operating expenses
OCB	:	Orient Commercial Joint Stock Bank
RB	:	Retail Banking
ROAA	:	Return on Average Assets
ROAE	:	Return on Average Equity
SME	:	Small and Medium Enterprise
SBV	:	The State Bank of Vietnam
TOI	:	Total Operating Income
VAMC	:	Vietnam Asset Management Company
VND	:	Vietnam Dong
YoY	:	Year-on-year
YTD	:	Year-to-date

APPENDIX

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