



SUSTAINABILITY REPORT 2025



Green Footprints
in **Motion**



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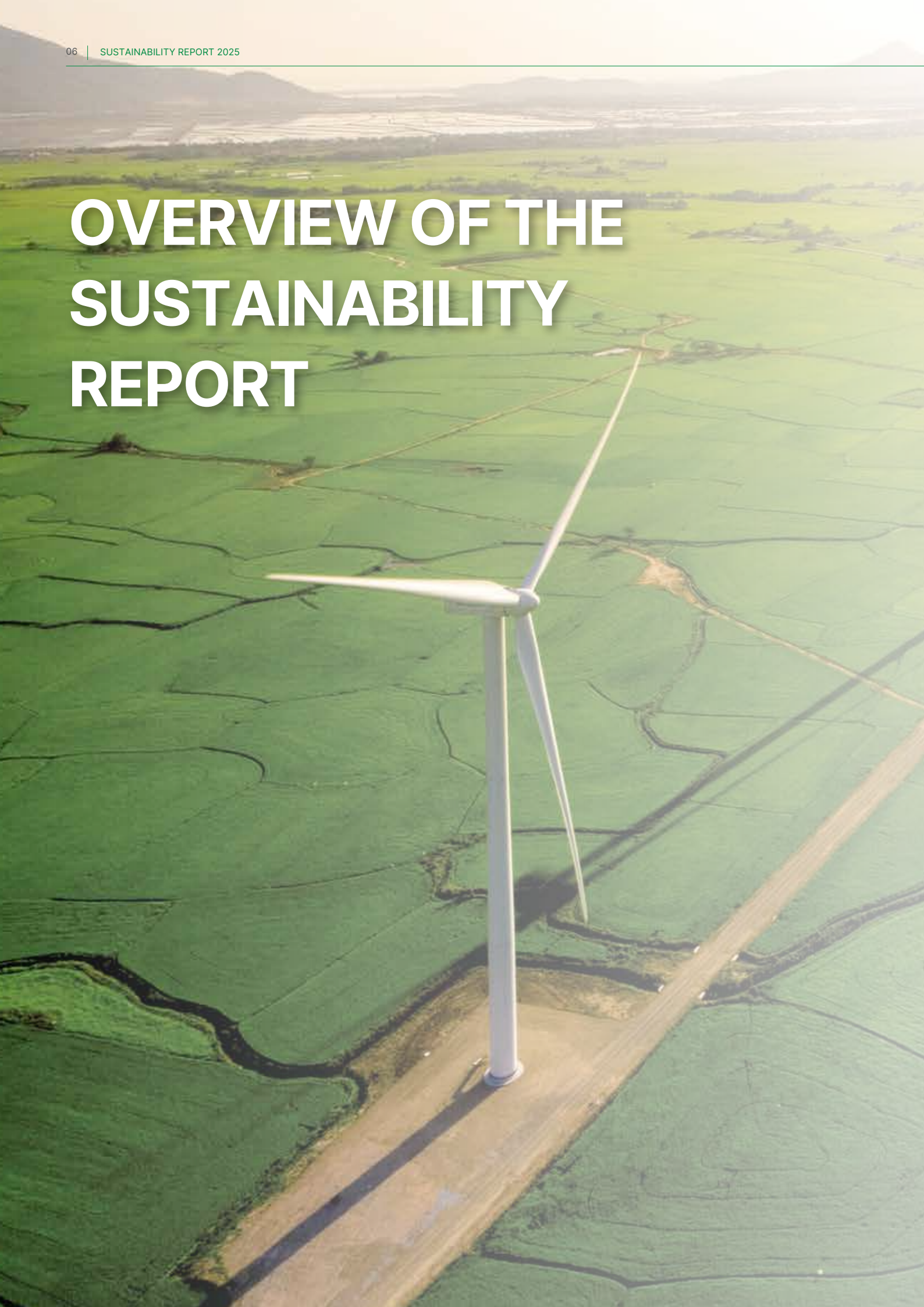
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LIST OF ABBREVIATIONS

AGM	Annual General Meeting
AI	Artificial Intelligence
AML	Anti-money laundering
BOD	Board of Directors
BOM	Board of Management
BUs	Business Units
CAR	Capital adequacy ratio
CEO	Chief Executive Officer
CITES	Convention on International Trade in Endangered Species of Wild Fauna and Flora
CSAT	Customer Satisfaction Score
DDoS	Distributed denial-of-service
DEG	Deutsche Investitions-und Entwicklungsgesellschaft mbh
DEI	Diversity, Equity, and Inclusion
DLP	Data Loss Prevention
E&S	Environmental and Social
ESG	Environment, Social & Governance
ESMS	Environmental and Social Management System
ESRM	Environmental and Social Risk Management
EVN	Vietnam Electricity
FATCA	Foreign Account Tax Compliance Act
FIDO	Fast Identity Online
GHG	Greenhouse gas
GMS	General Meeting of Shareholders
GRI	Global Reporting Initiative
GSSB	Global Sustainability Standards Board
HOSE	Ho Chi Minh Stock Exchange
HR	Human resources
HRMS	Human resource management system
ICAO	International Civil Aviation Organization

IFC	International Finance Corporation
IFRS	International Financial Reporting Standards
ILAAP	Internal Liquidity Adequacy Assessment Process
ISO	International Organization for Standardization
JIM	Joint Impact Model
KPI	Key Performance Indicator
KRI	Key Risk Indicator
LCR	Liquidity Coverage Ratio
LDC	Loss Data Collection
MAGC	Market Accelerator for Green Construction Program
MSME	Micro, Small and Medium Enterprise
NAC	Network Access Control
NSFR	Net Stable Fund Ratio
Open API	Open Application Programming Interface
PCAF	Partnership for Carbon Accounting Financials
PCI DSS	Payment Card Industry Data Security Standard
RCSA	Risk and Control Self-Assessment
RDF II	Rural Development Finance II Project
SBV	State Bank of Vietnam
SDGs	Sustainable Development Goals
SME	Small and medium-sized enterprises
SOC	Security Operations Center
SSC	State Securities Commission of Vietnam
UNEP FI	United Nations Environment Programme Finance Initiative
VLCA	Vietnam Listed Company Awards
VnSAT	Vietnam Sustainable Agriculture Transformation Project
VOBA	Vietnam Outstanding Banking Awards
WBCSD	World Business Council for Sustainable Development
WRI	World Resources Institute
WSME	Women small and medium-sized enterprises

OVERVIEW OF THE SUSTAINABILITY REPORT



1. GENERAL INFORMATION | GRI 2-3

OCB's Sustainability Report 2025 has been prepared to present the implementation journey of the Bank's Sustainable Development Strategy, as well as to provide updates on the key activities and notable initiatives undertaken during 2025, together with the strategic actions implemented by OCB to create sustainable value and returns for shareholders, partners, and clients. The Report also presents OCB's future development orientation, aimed at supporting the Government of Vietnam in achieving its Net Zero target by 2050.

Through these efforts, OCB reaffirms its strong commitment and unwavering determination to become one of the Top 5 leading private joint-stock commercial banks in Vietnam in terms of performance and ESG, while operating in a safe and transparent manner and creating long-term value for shareholders, clients, and society.

2. BASIS OF REPORTING | GRI 2-3

The content of this Report has been prepared in compliance with the information disclosure requirements set out in Circular No. 96/2020/TT-BTC. The Report is also guided by the United Nations Principles for Responsible Banking (UN PRB) and the Global Reporting Initiative (GRI) Standards issued by the Global Sustainability Standards Board (GSSB). In addition to the current GRI Standards, OCB has reviewed and updated relevant disclosures to align with the newly issued disclosure requirements under GRI 101: Biodiversity 2024, particularly those related to biodiversity impact management and conservation.

For disclosures related to greenhouse gas (GHG) emissions, OCB references the Greenhouse Gas Protocol developed by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), while also referring to ISO 14064 during the GHG inventory and emissions reporting process.

With respect to financed emissions, OCB applies the Joint Impact Model (JIM Model) in combination with the methodology of the Partnership for Carbon Accounting Financials (PCAF) to support the calculation and assessment of emissions impacts associated with its lending portfolio.

OCB believes that its efforts to manage Environmental, Social and Governance (ESG) impacts will continue to contribute to the achievement of the United Nations Sustainable Development Goals (SDGs). Accordingly, the Bank has referenced these goals in preparing this Report and has presented them specifically within each.

3. REPORTING SCOPE AND CYCLE | GRI 2-3

- **Reporting cycle:** Annual
- **Reporting period:** The Sustainability Report 2025 has been prepared based on OCB's fiscal year, covering the period from 1 January 2025 to 31 December 2025.
- **Data and reporting scope:** All information disclosed in this Report is collected from the Bank's actual operational data, including the Head Office, Branches, and Transaction Offices of OCB. Any specific exceptions regarding the reporting scope are disclosed and explained in the relevant sections of the Report.

4. CONTACT INFORMATION | GRI 2-3

OCB welcomes all feedback and recommendations aimed at enhancing the Bank's sustainability performance. For any inquiries, comments or suggestions, please contact us via the following channels:

✉ Email: sustainability@ocb.com.vn

📍 Địa chỉ: The Hallmark Building, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City, Vietnam

🌐 Website: www.ocb.com.vn



Message FROM THE CHAIRMAN

Dear Shareholders, Partners and Clients,

On behalf of the Board of Directors, I am pleased to present OCB's Sustainability Report 2025, reaffirming the Bank's consistent commitment to transparency and to integrating Environmental, Social and Governance considerations into its long-term value creation strategy.

The year 2025 marks the third consecutive year that OCB has published an independent Sustainability Report, as well as the second year of implementing the Sustainable Development Strategy across the Bank. This year's Report not only highlights the progress made, but also demonstrates how strategic orientations have been translated into tangible actions across business operations, management and governance activities, reflecting OCB's growing maturity in sustainable governance practices.

Throughout its three decades of development, OCB has remained steadfast in its commitment to accompanying our clients in building strong financial foundations and adapting flexibly to changes in the economy. We recognize that sustainable development is not merely a trend; it has become a foundation for competitiveness and a strategic driver that enables the Bank to continuously innovate responsible financial solutions, enhance resilience, and create long-term value for stakeholders. As Vietnam continues to advance green growth, energy transition and its journey toward Net-Zero emissions, OCB sees significant opportunities to accompany our clients, the Government and the broader economy throughout this transition.

Under the consistent direction of the Board of Directors and the Board of Management, 2025 marked important progress in implementing OCB's Sustainable Development Strategy across four key pillars: Governance - Economic - Environmental - Social. During the year, OCB's efforts continued to be guided by these strategic pillars, shaping practical actions that generate positive impacts and foster sustainable value throughout the organization. ESG factors have been comprehensively integrated into the Bank's business model, risk management framework and operational activities, providing a solid foundation for safe and effective growth.

As OCB enters a new stage of development, the Bank will further strengthen ESG integration by scaling up its initiatives and enhancing collaboration with stakeholders to jointly create long-term value. We are confident that, building on the strong foundation established during the initial phase of implementing the Strategy, OCB is well positioned to achieve even greater progress in 2026 and the years ahead, contributing positively to the prosperous, green and inclusive development of the economy.

Looking ahead, we are committed to building OCB into a strong financial institution that operates in accordance with international standards and delivers sustainable value to shareholders, clients and the community.

On behalf of the Board of Directors, I would like to express my sincere gratitude to our Shareholders, Clients and Partners for their continued trust and support. I would also like to acknowledge and highly appreciate the dedication, responsibility and contributions of all employees, whose efforts have been instrumental in helping OCB overcome challenges and continue its growth momentum.

Thank you, and I wish you all good health, happiness, and continued success.

Sincerely,

CHAIRMAN OF THE BOARD OF DIRECTORS



TRỊNH VĂN TUẤN

ABOUT

ORIENT COMMERCIAL JOINT STOCK BANK | GRI 2-1, 2-28

Full name in Vietnamese	NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG
Full name in English	Orient Commercial Joint Stock Bank
Abbreviated name	Ngân Hàng Phương Đông or OCB
Stock Code	OCB
Legal Form and Ownership	Joint Stock Commercial Bank
Enterprise Registration Certificate	No. 0300852005, initially issued by the Ho Chi Minh City Department of Planning and Investment on 10 May 1996, and amended for the 39th time on 8 December 2023
Operating License	No. 0061/NH-GP issued by the State Bank of Vietnam (SBV) on 13 April 1996, valid for 99 years from the date of issuance; most recently amended pursuant to Decision No. 3151/QĐ-NHNN dated 16 September 2025.
Current Charter Capital	VND 26,631 billion (as of 31 December 2025)
Owner's Equity	VND 33,925 billion (as of 31 December 2025)
Head Office	The Hallmark Building, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City, Vietnam
Hotline	1900 1846
Website	www.ocb.com.vn
Industry Association Membership	Vietnam Banks Association Alliance for Green Commercial Banks

OCB'S SUBSIDIARIES | GRI 2-2

Corporate name	Công ty TNHH MTV Chuyển tiền Quốc tế Ngân hàng Thương mại Phương Đông
Legal Form and Ownership	One-Member Limited Liability Company
Enterprise Registration Certificate	No. 0314327542, first issued by the Ho Chi Minh City Department of Planning and Investment on 3 April 2017
Current Charter Capital	VND 25 billion
Current Charter Capital	3rd Floor, 135 Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City, Vietnam
OCB's Ownership Interest	100%
Business Activities	Foreign Currency Receipt and Disbursement Services
Corporate name	Công ty TNHH MTV Quản lý nợ và khai thác tài sản Ngân hàng Phương Đông
Legal Form and Ownership	One-Member Limited Liability Company
Enterprise Registration Certificate	No. 0318933777, first issued by the Ho Chi Minh City Department of Planning and Investment on 28 April 2025.
Current Charter Capital	VND 500 billion
Head Office	The Hallmark Building, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City, Vietnam.
OCB's Ownership Interest	100%
Business Activities	Debt Management and Asset Exploitation

PRODUCT AND SERVICES | GRI 2-6

- Capital Mobilization Services
- Lending Services
- International Payment Services
- Import and Export Financing Services
- Account-based Payment Services
- Card Services
- OCB OMNI Digital Banking Services
- Domestic and International Fast Money Transfer Services
- Remittance Payment Services
- Foreign Currency Trading Services
- Other Banking Services within OCB's Licensed Scope of Operations

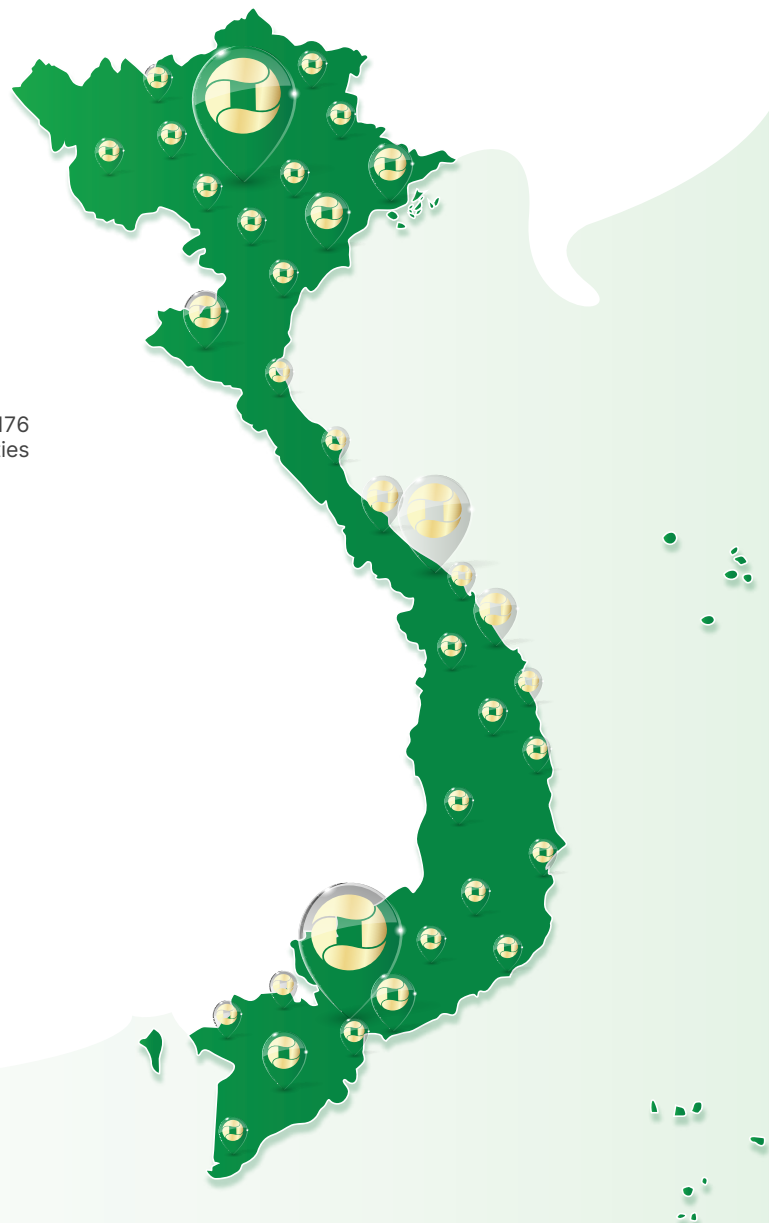
OPERATIONAL NETWORK

As of 31 December 2025, OCB operated a network of 176 Business Units (BUs) across 29 provinces and cities nationwide, comprising:

01 Head Office

62 Branches

113 Transaction Offices



VISION AND MISSION

CORE VALUES

VISION

Become the Top 5 private commercial joint stock banks in Vietnam in terms of operational efficiency and ESG excellence



MISSION

Supporting the realization of the dreams and ambitions of customers, entrepreneurs and businesses in Vietnam, helping them achieve the growth and ambition as expected





CORE VALUES



CUSTOMER - CENTERED

- We listen, value and empathize with our customers.
- We prioritize to fulfill our customers' needs.
- We commit to deliver best solutions and products for our customers.



STRIVING

- We focus and put forth our best.
- We are proactive and agile.
- We are resilient in the face of challenges.



INNOVATIVE

- We challenge the status quo and aim for new achievements.
- We look for smarter and more effective methods and solutions.
- We seek opportunities, plan ahead and embrace change.



RESPONSIBLE

- We act with professionalism and integrity.
- We are decisive and take responsibility for our actions.
- We deliver on our commitments and aim towards sustainable, long-term value creation.



TEAMWORK

- We behave respectfully and adopt a win-win mindset.
- We collaborate and support one another.
- We communicate openly, transparently and constructively

CHAPTER

01

OVERVIEW OF SUSTAINABLE DEVELOPMENT AT OCB

1.1. THE JOURNEY OF SUSTAINABLE DEVELOPMENT

1.2. SUSTAINABLE DEVELOPMENT STRATEGY

1.3. MATERIAL TOPICS

1.4. STAKEHOLDER ENGAGEMENT



1.1 THE JOURNEY OF SUSTAINABLE DEVELOPMENT

1996

Established Orient Commercial Joint Stock Bank



2007

Formed strategic partnership with BNP Paribas

2008

Implemented T24 core banking system

2012

Issued ESRM Policy with advisory support from IFC



2013

Launched Self-Restructuring Plan for 2012–2015 period

2014

Developed international-standard risk management framework with support from KPMG



2021

Listed on Ho Chi Minh City Stock Exchange (HOSE)

2022

- Launched Unlock Dream Home – Online mortgage platform
- Signed partnership with Darwinbox (HRMS provider) to digitalize OCB's recruitment process

2023

- First bank in Vietnam to implement and adopt advanced capital management platform under Basel II and Basel III liquidity risk management standards
- Initiated IFRS-Compliant Financial Reporting Project with advisory support from KPMG
- Launched Liobank – the next-generation digital bank
- Issued the Environmental Risk Management Regulation for investment projects at OCB

2015

Initiated Basel II Project with advisory support from DBS



2018

- Launched OCB OMNI – First omnichannel banking platform in Vietnam
- Achieved ISO 27001:2013 certification for information security management from BSI

2020

Welcomed Aozora Bank (Japan) as a strategic investor

2017

First bank in Vietnam to complete Basel II implementation, meeting international risk management standards

2019

- Signed strategic cooperation agreement with IFC
- Issued official ESRM Policy

2024

- Signed strategic cooperation agreement with IFC, reinforcing the goal of becoming a pioneering Green Bank in Vietnam
- Published first independent Sustainability Report
- Completed upgrade of ESMS for credit operations
- Launched tailored lending product for startups
- Introduced preferential loan policy for Green Apartments
- Released OCB OMNI 4.0 platform

2025

- Became member of Alliance for Green Commercial Banks
- Launched Green Deposit and Pink Deposit products
- Released OCB Smart Merchant

1.2 SUSTAINABLE DEVELOPMENT STRATEGY | GRI 2-22, 2-23

At OCB, sustainability is regarded as a core driver of long-term value creation for stakeholders. The Sustainable Development Strategy is built upon four key pillars: Governance, Economic, Environmental, and Social, which clearly reflect the Bank's strategic priorities and guide the Bank's sustainability roadmap. Sustainability objectives have been integrated into the Bank's business strategy, operations, and decision-making processes. Through this approach, OCB creates tangible impacts while also unlocking new opportunities to promote the development of a sustainable financial ecosystem in a volatile market environment.



STRATEGY 2025–2027, VISION TO 2030

OCB is committed to advancing its sustainability journey by embedding these principles across its business activities, operations, and governance practices:

- Upholding best governance practices and international standards while conducting banking operations with transparency, accountability, and integrity.
- Achieving stable and sustainable growth through effective business performance, while creating economic value to the nation, the Bank, shareholders, and clients.
- Generating positive environmental impacts through responsible resource management, climate change mitigation efforts, and initiatives that support the transition to a green economy.
- Contributing to the development of a modern and civilized society through products and services that deliver meaningful value and enhance customer experience, as well as through initiatives that actively support communities and broader social development.





OBJECTIVES

2025

Strengthen sustainability governance model

Pursue the journey of sustainable business development

- Strengthen sustainability governance model in line with national and international standards and leading practices on sustainable development.

2050 NET ZERO

Partnering with the Government and regulatory authorities towards Net Zero emissions by 2050

- Within OCB: Implement initiatives to reduce resource consumption, save energy, and minimize emissions that impact the environment.
- For partners and clients: Develop products, services, and policy frameworks that contribute to climate change mitigation and accelerate the adoption of renewable energy.
- For society: Actively participate in and implement environmental and social initiatives, including programs that expand green spaces.

2027 Pioneer in sustainability

Top 5 private commercial joint stock bank in sustainability performance

- Align operations with the Principles for Responsible Banking (PRB) under the United Nations Environment Programme Finance Initiative (UNEP FI).
- Establish a leading position in independent assessments of organizational health, workplace environment, digital maturity, customer experience, and environmental & social (E&S) responsibilities.



KEY SUSTAINABILITY HIGHLIGHTS IN 2025

GOVERNANCE

BUSINESS ETHICS AND ANTI-CORRUPTION



NO

corruption-related violations



100%

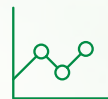
of employees trained on
Anti-Corruption and
Compliance Regulations

INFORMATION SECURITY AND DATA PROTECTION



Maintained

ISO 27001:2022 certification
(2018–2027) for Information
Security Management and PCI
DSS certification (2019–2026)
for card payment security



**NO incidents
or complaints**

related to customer data
security breaches



**NO customer data
leakage incidents**



~100%

of fake OCB brand information
on online platforms detected,
blocked, and removed

RESPONSIBLE PROCUREMENT



100%

of procurement activities conducted fairly and transparently in accordance with OCB's Procurement Regulations



100%

of procurement activities within the applicable scope applied E&S criteria in supplier assessment

GENDER DIVERSITY IN GOVERNANCE



Board of Directors

1/7

female members

Board of Supervisors

2/5

female members

Board of Management

6/13

female members

KEY SUSTAINABILITY HIGHLIGHTS IN 2025

ECONOMIC

ECONOMIC GROWTH AND CONTRIBUTION

Total assets reached

**VND
322,949
billion**

(up 16.8% vs 2024)

Net profit after tax reached

**VND
4,010
billion**

(up 26.4% vs 2024)

Contributed

**VND
1,006
billion**

to the State budget

GREEN FINANCE



Green credit outstanding

**exceeded
VND 21,000 billion**

(up >10% vs 2024)



Green credit accounted for

10.7%

of total outstanding loans



Launched

GREEN x PINK DEPOSIT

dual specialized deposit products supporting sustainable development-oriented clients and businesses



Implemented

Market Advancement for Green Construction (MAGC) incentive program

INCLUSIVE FINANCE



Outstanding loans to SMEs*

exceeded
VND 13,500 billion



Outstanding loans to WSMEs*

exceeded
VND 3,300 billion



Launched
OCB Smart Merchant

an intelligent sales and payment
management solution for merchants,
particularly SMEs



Outstanding loans to agriculture and
rural sector

reached nearly
VND 7,800 billion
(up >80% vs 2024)



Startup loans

grew by nearly 25%
vs 2024

KEY SUSTAINABILITY HIGHLIGHTS IN 2025

ENVIRONMENTAL

ENVIRONMENTAL GOVERNANCE AND CAPACITY BUILDING



Officially became member of the

Alliance for Green Commercial Banks



NO

environmental compliance violations



8 sustainability training programs conducted,

engaging nearly **3,800 employee participations**

ENVIRONMENTAL AWARENESS AND ACTION ENHANCEMENT PIN HUNTER CAMPAIGN IMPLEMENTED



~5,000 kg of batteries

collected and transferred for proper treatment



Nearly 10,000 participants

engaged in the campaign

REDUCING ENVIRONMENTAL IMPACT IN INTERNAL OPERATIONS



Fossil fuel energy consumption

reduced by
>20% vs 2024



Scope 1 emissions

reduced by
>250 tCO₂e vs 2024

PROMOTING SUSTAINABLE SUPPLY CHAINS



100%

of procurement activities within the applicable scope applied E&S criteria in supplier assessment

KEY SUSTAINABILITY HIGHLIGHTS IN 2025

SOCIAL

DIVERSITY, EQUITY AND INCLUSION



Female employees represented

56%

of the workforce

HUMAN CAPITAL INVESTMENT AND DEVELOPMENT

614

training courses
delivered

264,607

total training hours
recorded

Average training time
per employee reached

37.5 hours

CREATING A HAPPY AND EFFECTIVE WORKPLACE



Return-to-work rate after
maternity leave

**exceeded
95%**



6,901
employees

provided with stable employment



Employee-related expenses¹ reached

VND 2,430 billion (up 7.4% vs 2024)

¹ Including salaries and allowances, salary-based contributions, employee benefits, and other expenses in accordance with the Bank's regulations.

BUILDING SUSTAINABLE COMMUNITIES



>VND 50 billion

contributed to charitable, social, and community programs (2022–2025)



1,400 students

engaged in financial and banking knowledge sharing sessions (2023–2025)



NO complaints or reports

of labor rights violations, forced labor, or child labor in credit granting activities

ENHANCING CUSTOMER EXPERIENCE



Overall Customer Satisfaction Index (CSAT) reached

99.41%



Digital transactions accounted for

94% of total transactions



100%

of critical applications underwent regular security testing



Over 87 million transactions

processed via Open API partner ecosystem (up 50% vs 2024)

AWARDS AND RECOGNITIONS





**VIETNAM'S LEADING PRIVATE
GREEN AND SUSTAINABLE BANK**

The Asian Banker



**TOP 50 OUTSTANDING
SUSTAINABLE DEVELOPMENT
ENTERPRISES IN VIETNAM**

*Human Resources Strategy for Sustainable
Development category CSA 2025*



**OUTSTANDING
SUSTAINABLE BANK 2025**

FinanceAsia



**TOP 10 SUSTAINABLE
ENTERPRISES IN VIETNAM**

CSI 2025



**FASTEST GROWING DIGITAL
BANK IN VIETNAM 2025**

Global Banking and Finance Review



**TOP 500 LARGEST COMPANIES
IN SOUTHEAST ASIA**

Fortune Southeast Asia 500



**TOP 50 MOST EFFECTIVE BUSINESS
COMPANIES IN VIETNAM 2025**



**OUTSTANDING INNOVATIVE
BANKING PRODUCTS AND
SERVICES AWARD 2025**

VOBA 2025



**OUTSTANDING PROGRESS IN
CORPORATE GOVERNANCE**

VLCA 2025

1.3 MATERIAL TOPICS

1.3.1

Material identification and assessment process | GRI 3-1

In this Report, OCB discloses its sustainability commitments and practices through material topics, organized under four pillars: Governance – Economic – Environmental – Social.

For the 2025 reporting period, OCB continued to build upon the outcomes of its most recent materiality assessment while conducting a review to ensure that these topics remain comprehensive and reflective of the issues most significant to the Bank's operations and its stakeholders in an evolving context.

The material topic review was conducted based on the following considerations:

1

The domestic and international economic, financial, and banking landscape, including emerging sustainability-related trends, opportunities, and risks that may affect the Bank's operations.

2

OCB's Sustainable Development Strategy and business orientation, to ensure alignment between sustainability priorities and long-term growth objectives.

3

Stakeholder perspectives and concerns, as captured through regular engagement channels across the Bank's operations.

4

The level of impact on the Bank's operations and on stakeholders' decision-making processes, based on the materiality matrix established during the previous assessment period.

The review concluded that the material topics identified in the previous assessment remain relevant and continue to reflect OCB's sustainability priorities in 2025. Therefore, no changes were made to the list of disclosed material topics.

OCB will continue to periodically review its material topics in future reporting periods to ensure that disclosed information remains aligned with the Bank's operating context, sustainability priorities, and stakeholder expectations.

1.3.2 List of material topics | GRI 3-2, 3-3

OCB's 19 material topics for 2025 and their alignment with the 17 SDGs

GOVERNANCE	1. Effective Governance Model	Strengthen governance mechanisms through clearly defined roles and responsibilities, while enhancing the Bank's internal governance capabilities and management effectiveness	
	2. Governance Based on Transparency and Accountability	Ensure transparency and public disclosure of information to protect stakeholders' interests, while strictly complying with legal regulations	
	3. Risk Management	Integrate sustainability factors into the Bank's risk management to ensure that core risks are tightly controlled and managed in a safe and stable manner, in line with international best practices	
	4. Digital Transformation and Data Security	Advance digital transformation while ensuring information security, data governance, and compliance with international security standards	 
	5. Climate risk and opportunity management	Strengthen resilience to the adverse impacts of climate change while capturing opportunities arising from the transition to a green economy	
	6. Safe and Responsible Use of Artificial Intelligence (AI)	Ensure the safe and responsible use of AI, safeguarding data privacy and information security.	
ECONOMIC	7. Enhancing Sustainable Value for the Economy and Stakeholders	Promote sustainable economic growth that delivers value to the local economy and stakeholders through transparent and responsible business practices	  
	8. Financial Inclusion	Provide a wide range of inclusive financial products and solutions to individuals and businesses across society, with customer segmentation tailored to needs and delivered at reasonable costs	        
	9. Green Finance	Strengthen the mobilization of sustainable capital while developing green financial products and solutions that promote responsible consumption and sustainable investment	    

ENVIRONMENTAL



10. Saving Energy and Resources

Improve the efficient use of energy and resources in the Bank's internal operations



11. Minimizing Environmental Impacts

Reduce GHG emissions, ensure proper treatment of waste, wastewater, and solid waste in compliance with environmental protection regulations in the Bank's internal operations



12. Management of Sustainable Environmental Supply Chain Practices

Increase the effectiveness of environmental impact management in credit activities and procurement practices



13. Biodiversity

Improve the management of ecological impacts in both the Bank's internal operations and credit activities



SOCIAL



14. Investing and Developing Human Resources

Optimize HR policies, ensure transparent recruitment processes, support employee integration, develop career pathways, and diversify learning formats and content



15. Creating a Happy and Productive Workplace

Enhance employee well-being, foster a diverse, equitable and inclusive workplace, promote occupational health and safety, and strengthen employee engagement.



16. Building and Developing Sustainable Communities

Support social welfare and environmental protection programs while promoting diversity, equity and inclusion within the community



17. Enhancing Customer Value and Experience

Improve product and service quality and experience, customer satisfaction, and ensure transparency in product advisory and information security



18. Social Impact Management in Sustainable Supply Chains

Strengthen the management of social impacts in credit activities and procurement practices



19. Applying Digital Transformation to Enhance Customer Experience

Optimize processes and services to deliver efficient, fast and timely customer experiences



1.3.3

Materiality matrix | GRI 3-2, 3-3

The Materiality Matrix serves as an important tool to support the Bank's strategic direction and decision-making process. Based on the assessment results, OCB prioritizes resources toward topics with the most significant impacts, thereby optimizing resource allocation, enhancing operational effectiveness, and fostering the creation of long-term sustainable value.



The following sections of this Report provide detailed information on each material topic, including OCB's management approach, key initiatives implemented during the reporting period, and the significant results achieved by the Bank.

Pillar	Material Topic	Strategic Direction	Key Achievements in 2025
 GOVERNANCE	Effective Governance	- Establish and adjust the organizational structure and performance management system towards greater efficiency and streamlining - Aim for higher standards in corporate governance and information disclosure in line with international practices	100% of BOD meetings attended by all Board members 98 Board resolutions issued - Established the Sustainable Development Committee under the BOD - Joined the Alliance for Green Commercial Banks
	Governance Based on Transparency and Account-	- Operate the Bank based on principles of transparency and openness; ensure accurate and timely information disclosure - Safeguard the equitable rights and interests of shareholders and stakeholders, avoid conflicts of interest - Foster a responsible and civilized corporate culture; act in accordance with the Bank's Code of ethics - Full comply with applicable laws and regulations of Vietnam	- No corruption incidents during the reporting year 100% of employees trained on anti-corruption and compliance regulations 100% of procurement activities conducted fairly and transparently in accordance with internal policies and procedures
	Risk Management	- Strengthen resilience to ensure sustainable development across all aspects of the Bank's operations - Develop tools, platforms, and adopt risk management practices aligned with international best standards - Raise employee awareness of individual responsibility in risk management; update knowledge on emerging risks, including information security and E&S risks	- Risk Appetite Framework reviewed and updated annually - E&S criteria integrated into credit process 100% of relevant employees trained on E&S risks in credit activities
	Climate risk and opportunity management	- Integrate physical climate risks and transition risks into the Bank's overall risk management framework - Strengthen capabilities to identify, measure, and monitor climate-related impacts on the loan portfolio - Proactively capture opportunities arising from green finance and the transition to a low-carbon economy	- Completed climate risk gap assessment under IFC's technical assistance program - Piloted the measurement of financed emissions in accordance with the PCAF methodology
	Digital Transformation and Data Security	Ensure information security across all operations and data of the Bank, with particular emphasis on the safety of customer transactions and data	- Maintained ISO 27001:2022 certification (2018-2027) for the Information Security Management System - Maintained PCI DSS certification (2019-2026) for payment card security
	Safe and Responsible Use of AI	- Leverage AI to optimize operations and enhance customer experience - Establish AI governance principles that ensure transparency, safety, and accountability - Protect customer data while managing model bias risks and privacy concerns	- No incidents or complaints related to customer information security and data privacy breaches - Nearly 95% of employees completed personal data protection training - Digital transactions accounted for 94% of total transactions - System uptime for digital services reached 99.9% - Active digital clients increased by 11% 100% of critical applications underwent periodic security testing - Implemented and progressively operationalized AI Chatbots across digital channels, including the OCB website and OMNI Digital Banking app, while ensuring compliance with information security and customer data protection requirements

Pillar	Material Topic	Strategic Direction	Key Achievements in 2025
 ECONOMIC	Enhancing Sustainable Value for the Economy and Stakeholders	- Sustain long-term value for shareholders and investors - Ensure job stability and deliver sustainable value for employees. - Make positive contributions to the State budget	- Total assets reached VND 322,949 billion (up 16.8% vs 2024) - Profit after tax reached VND 4,010 billion (up 26.4% vs 2024) - Employee-related expenses amounted to VND 2,430 billion, (up >7.4% vs 2024) - Contributed VND 1,006 billion to the State budget
	Financial Inclusion	- Integrate sustainability factors into the overall development strategy - Provide a wide range of comprehensive financial products and solutions tailored to the needs of each customer segment at reasonable costs - Enhance the coverage of financial inclusion to reach more customer groups - Facilitate access to financial services and financing support for SMEs, WSMes, startups, and vulnerable groups in society - Maintain stability and expand the operational network - Strengthen cooperation with financial institutions to promote the mobilization of stable capital sources that support financial inclusion for OCB clients and society	- Loans to SMEs exceeded VND 13,500 billion - Loans to WSMes exceeded VND 3,300 billion - Loans to startups (up nearly 25% vs 2024) - Loans to agriculture and rural development sector reached nearly VND 7,800 billion (up >80% vs 2024) - Launched Pink Deposit product
	Green Finance	- Develop and refine policies and strategic frameworks to ensure the consistent and strategic implementation of green financial products - Develop products and services geared toward green finance - Enhance the capacity of staff in implementing green finance initiatives - Strengthen cooperation with major financial institutions to drive the growth of green finance	- Green loan portfolio exceeded VND 21,000 billion - Green loans accounted for 10.7% of total outstanding loan portfolio - Implemented MAGC Program - Launched Green Deposit Product - Joined the Alliance for Green Commercial Banks
 ENVIRONMENTAL	Saving Energy and Resources	- Pursue a sustainable business development journey, operating with a focus on reducing, efficiently using, and conserving energy and resource - Streamline, simplify, and digitalize procedures and documentation processes to improve operational efficiency and conserve resources - Raise awareness and build staff capacity in environmental protection	- Energy consumption from fossil fuels (petrol and diesel) reduced by over 20% vs 2024 - Nearly 80% of toner cartridges at Head Office sourced from recycled materials
	Minimizing Environmental Impacts	- Support the Government and regulatory agencies in pursuing Vietnam's Net Zero emissions 2050 by implementing emission reduction initiatives and adhering to the highest environmental protection standards - Ensure that all business activities comply with environmental standards and contribute to minimizing negative impacts on nature - Encourage suppliers to participate in environmental protection efforts.	- No environmental violations - Scope 1 GHG emissions reduced by >250 tCO₂e vs 2024

Pillar	Material Topic	Strategic Direction	Key Achievements in 2025
 ENVIRONMENTAL	Management of Sustainable Environmental Supply Chain Practices	- Conduct environmental impact assessment and management for credit activities, especially for project-based loans for clients - Screen and evaluate service providers within OCB's supply chain based on environmental criteria	100% of procurement activities within the applicable scope applied E&S criteria in supplier assessment.
	Biodiversity	- Manage construction activities and expansion of the branches and transaction offices - Enhance the effectiveness of ecological impact management in credit activities	- Conducted screening, assessment, and management of E&S risks in credit activities in accordance with regulatory requirements - Complied with the Bank's Exclusion List, including biodiversity conservation requirements
 SOCIAL	Investing and Developing Human Resources	- Enhance the quality of recruitment and attract top talent - Create more career development opportunities and foster employee engagement and retention - Promote a culture of lifelong learning	614 training programs organized - Average training hours per employee: 37.5 hours. - Total training hours across all employees: 264,607 hours
	Creating a Happy and Productive Workplace	- Human resource management focused on creating a happy, high-performance work environment that attracts top talent - Embed diversity and equality in all HR activities - Strengthen engagement across the entire workforce and OCB leadership	- No complaints or denunciations from employees or legal authorities regarding human rights violations - Female employees represented 56% of the workforce - Women in management: >29% - Average employee income: VND 29.1 million
	Building and Developing Sustainable Communities	- Support and accompany local sustainable activities and projects such as tree planting, waste treatment assistance, water source protection, and livelihood improvement programs for local communities - Enhance the Bank's social responsibility by ensuring that all operations are conducted responsibly, with actively listening and responsiveness to the needs of local communities. - Create job opportunities for the local workforce	Over VND 50 billion allocated to support charitable, social, and community-related programs (2022–2025)
	Increasing Customer Value and Experience	- Accelerate the digital banking model by focusing on the development of digital platforms and user-friendly applications, delivering a wide range of convenient, fast, and easy-to-use solutions for clients. - Streamline and simplify physical documentation and procedures to enhance customer convenience and reduce transaction processing time. - Collaborate with strategic partners to deliver tailored and effective financial solutions, thereby elevating customer experience and supporting customer growth.	- Deployed Merchant Platform, expanding digital ecosystem capabilities for corporate clients - Over 87 million transactions processed through Open API partner ecosystem, up 50% vs 2024 - Overall customer satisfaction (CSAT) of OCB staff reached 99.41% - Newly issued credit cards increased by >26% - Number of newly issued online/virtual credit cards increased by more than 25 times
	Management of Sustainable Social Supply Chain Practices	- Assess and manage social impact arising for credit activities, especially project loans to clients - Conduct screening and evaluation of service providers in OCB's supply chain based on social criteria	100% of procurement activities within the applicable scope applied E&S criteria in supplier assessment. - Conducted screening, assessment, and management of E&S risks in credit activities in accordance with regulatory requirements



1.4 STAKEHOLDER ENGAGEMENT | GRI 2-24, 2-26, 2-29

OCB identifies stakeholders as a central focus in its sustainable development journey. Stakeholder feedback and concerns serve as critical inputs in shaping the Bank's Sustainable Development Strategy, objectives, and action programs.

OCB has established appropriate engagement channels and mechanisms to listen to, capture, and respond promptly to the views of each stakeholder group. Through its business and operational activities, OCB aims to create sustainable value for stakeholders, while safeguarding the long-term interests of shareholders and clients, contributing positively to socio-economic development, and advancing the nation's broader sustainable development goals.

	OCB's Commitments	Engagement Channels	Engagement Frequency
Shareholders and investors 	Strictly comply with all shareholder rights as stipulated in OCB's Charter and relevant legal regulations, in order to:	Disclose information via the OCB's website, the State Securities Commission of Vietnam (SSC), HOSE, and various media/press channels.	In accordance with applicable legal requirements or when disclosure is required
	- Ensure the lawful rights and interests of shareholders; - Ensure that all shareholders are treated fairly and have access to complete and accurate information.	Direct engagement at Annual General Meeting (AGM) or Extraordinary General Meeting of Shareholders, if applicable.	Annually or Ad-hoc
		Collect shareholder's opinions in writing on matters under the authority of AGM	Annually or Ad-hoc
		Organize quarterly business announcement meetings with the participation of senior executives.	Quarterly
		Facilitate shareholder and investor engagement through the Investor Relations Department's dedicated email channel.	Regularly
Clients 	- Provide the best solutions and products for clients. - Enhance service quality and customer experience. - Continuously expand and facilitate convenient transaction channels. - Ensure the security of customer data and information.	Interaction through customer service staff at branches and transaction offices	Regularly
		Support and information received via the 24/7 customer service hotline, OMNI app, and website.	Regularly
		Receive information and consultation through communication channels such as the website, fan page, and Zalo.	Regularly
Employees 	- Ensure income stability, welfare policies, and occupational safety. - Foster a respectful and inclusive working environment with no discrimination. - Guarantee training policies, capacity building, and personal development opportunities. - Recognize and acknowledge employees' contributions and dedication.	Summary review meetings	Monthly/quarterly or upon occurrence
		Online surveys during probation and official employment.	- At the end of the probation period - Annually through anonymous surveys
		Interaction via email channels and direct feedback letters	Upon occurrence
		Direct communication and complaint resolution mechanisms	Monthly/quarterly/annually or upon complaints
		In-person and online training programs	In accordance with planned schedule
		Through the OCB Trade Union	Upon occurrence



Key Stakeholder Concerns

OCB's Actions in 2025

- Enhance shareholder value through efficient business operations and sustainable growth.
- Ensure effective corporate governance in accordance with international best practices, with strong oversight and control mechanisms.

- Comply with disclosure regulations, OCB's Charter, and relevant legal provisions.
- Proactively disclose material information (both periodic and ad hoc) that may affect investors' rights and investment decisions, enabling shareholders and investors to closely monitor OCB's operations.
- Ensure transparency, accuracy, timeliness, and fairness for all investors.
- Organize both online and offline conferences to allow shareholders and investors to access information and directly engage with the Bank's senior executives regarding business performance and medium- and long-term strategies.

- Provide products and services tailored to the needs of each customer segment.
- Ensure transparent product terms and conditions.
- Safeguard personal information security and confidentiality.

- Diversify products and services to better meet customer needs.
- Continuously enhance service quality while ensuring information security.
- Establish and implement transparent policies in procedures and service fee schedules.
- Develop timely response processes for customer requests and inquiries.
- Comply with regulations on information security and data protection.
- Expand Open API connectivity integration with corporate clients.
- Implement a centralized system for processing customer request and enabling online tracking of investigation status in compliance with SBV's policies.

- Implement salary, bonuses, and benefits policies.
- Ensure safe working conditions and occupational health and safety standards.
- Enhance employee satisfaction with the working environment.
- Provide career development opportunities.
- Collect feedback and recommendations on policies and benefits.
- Ensure fairness, transparency and lawful employee rights.
- Strengthen professional capacity building and opportunities for promotion and career advancement.
- Promote employee welfare, well-being, and engagement activities.
- Recognize employee performance and contributions.

- Implement collective labor agreements and maintain regular review meetings, dialogue sessions, and direct communication mechanisms.
- Regularly communicate policies on compensation, benefits, and occupational health and safety.
- Conduct employee engagement and satisfaction surveys.
- Maintain official feedback and grievance channels to capture and respond promptly to employee feedback and requests, ensuring transparency and data confidentiality.
- Implement competency-based training programs aligned with job families.
- Prioritize investment in high-potential employees and succession talent pipelines.
- Diversify training formats to enhance accessibility and effectiveness.
- Coordinate with the OCB Trade Union to implement well-being programs covering both material and mental aspects.
- Organize recognition and reward programs for outstanding individuals and teams.

	OCB's Commitments	Engagement Channels	Engagement Frequency
SBV and Regulatory Authorities 	Ensure full compliance with all relevant regulations issued by the SBV and other regulatory authorities (including, but not limited to, the tax authorities, the SSC, etc.), including but not limited to transparent and timely reporting, implementation of Government policies and guidelines, and the maintaining cooperative relationships with regulatory bodies.	- Receive new regulations and legal provisions through official dispatches and notifications from regulatory authorities. - Participate in meetings, seminars, dialogue sessions, and other communication channels organized by as the SBV and relevant authorities to receive feedback and guidance. - Submit periodic and ad-hoc reports required by the authorities.	- Regularly or upon changes/updates - Upon occurrence - Periodically as stipulated by regulations or upon request from regulators
Financial Institutions 	- Focus on efficiency, long-term cooperation, and mutually benefits with both domestic and international financial institutions. - Emphasize strict compliance with commitments made to partners. - Ensure partners have access to accurate and transparent information.	- Participate in direct workshops to engage and exchange with partners. - Disclose periodic reports on financial performance and other committed matters.	- Regularly or upon occurrence - Periodically or upon occurrence.
Partners and Suppliers 	- Ensure fair and transparent opportunities in supplier selection. - Guarantee timely and full payment.	- Through bidding activities and the supplier selection processes. - Direct meetings and discussions during scheduled meetings.	- Upon occurrence - Regularly or upon occurrence
Local Communities 	- Conduct business operations in compliance with environmental standards, thereby contributing to the control and mitigation of adverse impacts on natural ecosystems. - Partner with local authorities and communities to implement sustainable development initiatives, ranging from tree planting, waste management, and water resource protection to programs aimed at improving the quality of life for local residents. - Contribute to local livelihoods and economic growth by creating employment opportunities for local workers and expanding access to finance for SMEs. - Ensure the Bank's operations are carried out responsibly by proactively receiving, listening to, and appropriately responding to feedback, concerns and needs from local communities.	- Community workshops and forums to listen and address residents' concerns. - Regular meetings with community representatives to provide updates and gather feedback. - Recruitment events and job fairs to engage with and expand employment opportunities for the local workforce. - Charity programs and participation in local cultural, sports, and educational activities. - Communication channels such as the Bank's website, social media platforms and PR activities to share information and engage with the community.	Regularly or upon request from local authorities

Key Stakeholder Concerns

OCB's Actions in 2025

- Ensure compliance with applicable laws and regulations, including requirements of SBV and other regulatory authorities.
- Prepare reports, provide feedback, and support supervisory activities of the SBV and relevant regulatory agencies.

- Ensure timely receipt of official documents and notifications from regulatory authorities through established procedures and access channels
- Prepare reports in a complete, accurate, objective, and timely manner, in accordance with legal requirements
- Regularly conduct communication and training on laws, codes of conduct, professional ethics, and relevant regulations (through various formats such as workshops, legal talks, legal knowledge seminars, online/offline training) to equip all employees, with up-to-date legal knowledge, enhance understanding, and ensure compliance with current laws and regulations.

- Maintain mutually beneficial cooperation.

- Uphold the principles of fair, transparent, and beneficial cooperation.
- Regularly update OCB's information for partners.

- Strengthen collaboration for joint development.
- Ensure timely implementation of joint projects.

- Strictly maintain compliance with procurement regulations to enhance transparency, clarity, and rigor in procurement activities.
- Adhere to the principles of fair, transparent, and mutually beneficial cooperation.

- Contribute to the development of local businesses, individuals, and the local economy.
- Address environmental protection, natural resource conservation, and waste reduction issues.

- Implement programs to conserve natural resources at BUs, including electricity and water savings, waste reduction, and promoting environmental protection messages to clients and partners.
- Conduct periodic reviews of operations at business locations to ensure the Bank's compliance with local regulations.
- Actively support cultural and sports events, as well as initiatives that contribute to improving the quality of life for local residents, especially vulnerable groups.
- Establish mechanisms for receiving and addressing feedback from local communities and regulatory agencies.
- Contribute to the improvement of local infrastructure and community facilities.
- Implement disaster prevention programs and fire safety drills to strengthen community preparedness and emergency response capability.

CHAPTER

02

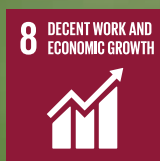
SUSTAINABLE GOVERNANCE

2.1 EFFECTIVE GOVERNANCE MODEL

2.2 TRANSPARENT AND ACCOUNTABLE GOVERNANCE
FOR BALANCED STAKEHOLDER INTERESTS

2.3 INTEGRATED RISK MANAGEMENT AND
CLIMATE RESILIENCE

2.4 DIGITAL TRANSFORMATION, DATA SECURITY
AND RESPONSIBLE AI





2.1 EFFECTIVE GOVERNANCE MODEL | GRI 2-9

Effective corporate governance is a fundamental enabler for OCB to create sustainable value for shareholders, clients, employees, and the wider community. Through sound governance practices, OCB enhances transparency and strengthens stakeholder trust, while generating positive economic, social, and environmental impacts. This also reflects the Bank's commitment to contributing to a more sustainable, inclusive, and prosperous future.

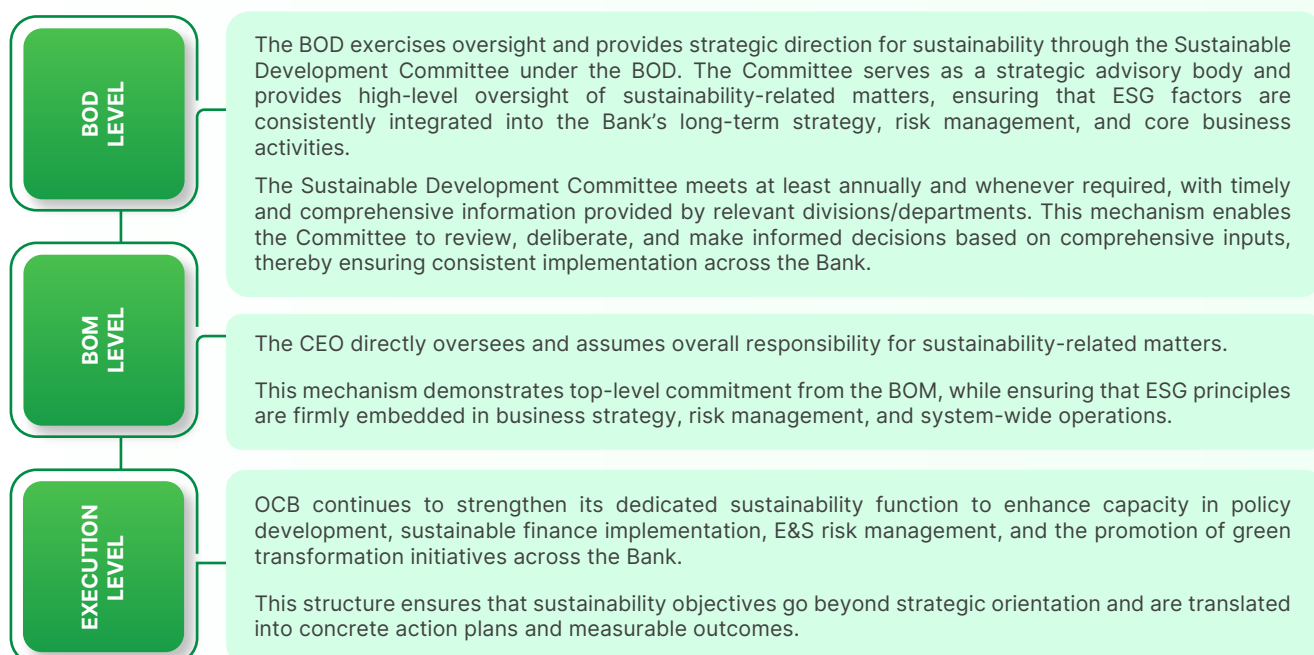
Recognizing corporate governance as a key priority, OCB continuously enhances its governance model to improve effectiveness and efficiency. The Bank maintains a governance structure with clearly defined roles, responsibilities, and accountabilities, supported by strong coordination among governance levels. The Bank is committed to aligning its governance practices with international standards and good governance practices, while ensuring transparency throughout its operations to reinforce the trust of partners, investors, and clients.

Information on corporate governance is presented in Chapter 02 – Corporate Governance of the Annual Report 2025, which is available at www.ocb.com.vn



On this basis, OCB has established a sustainability governance model in which the BOD provides strategic direction and oversight of material sustainability matters, while the BOM is responsible for directing, managing, and overseeing effective implementation across the Bank, and functional units are tasked with executing and embedding sustainability objectives into business activities, risk management processes, and day-to-day operations. This model ensures the consistent implementation of sustainability orientations and objectives across the system, in alignment with the Bank's long-term development strategy.

In 2025, OCB further strengthened its sustainability governance model in line with international best practices. The governance framework is organized into a clearly defined three-tier structure, ensuring effective linkage and consistency from strategic direction to operational execution.



This three-tier governance model demonstrates OCB's growing maturity in embedding sustainability as a core component of the Bank's governance framework, closely aligned with its long-term growth strategy and sustainable competitive advantage.

2.2 TRANSPARENT AND ACCOUNTABLE GOVERNANCE FOR BALANCED STAKEHOLDER INTERESTS

A. OUR APPROACH

Throughout nearly 30 years of development, OCB has continuously enhanced the quality of its governance and management in a comprehensive and rigorous manner, grounded in business ethics, information transparency, and accountability to stakeholders. These principles serve as the guiding compass for all of the Bank's operations.

OCB is committed to upholding the rule of law, strictly complying with domestic regulations, and preventing violations such as corruption and money laundering. These efforts help mitigate legal and compliance risks while establishing a solid foundation for sustainable development.

The Bank also ensures the timely disclosure of governance and financial information to shareholders, investors, and regulatory authorities, while progressively aligning with international standards to strengthen stakeholder confidence. In addition, OCB places strong emphasis on balancing interests and managing conflicts of interest, thereby promoting sustainable development and shared prosperity.



STRATEGIC ORIENTATION

With the objective of fostering an organizational culture centered on openness, transparency, compliance, and accountability, OCB has set forth the following orientations:



B. OUTSTANDING ACHIEVEMENTS



recorded at OCB to date



trained on anti-corruption and compliance regulations



of financial information and governance reports in compliance with applicable legal requirements



conducted fairly and transparently in accordance with internal regulations

C. KEY ACTIONS

2.2.1

Transparent and timely information disclosure and provision

Information related to OCB's governance, management, and operational activities is disclosed in a timely and transparent manner on the Bank's website. Disclosed information includes:

- General Meeting of Shareholders (GMS) documents;
- Annual Reports;
- Financial Statements;
- Corporate Governance Reports;
- Sustainability Reports;
- OCB's credit ratings;
- Other investor-related information.

With regard to financial information disclosure, since 2023 OCB has been implementing the project **"Transition to International Financial Reporting Standards (IFRS)"**, in line with Decision No. 345/QĐ-BTC approving the **"Scheme for Adoption of Financial Reporting Standards in Vietnam"**. The application of IFRS in the preparation of financial statements represents a significant step toward enhancing the transparency and reliability of financial information, thereby strengthening investor confidence.

In addition, the principles of transparency, openness, and timeliness are consistently applied across the Bank's internal operation and management practices. These principles are fully integrated into human resource management activities, particularly in recruitment and periodic performance evaluation, to minimize conflicts of interest, ensure fairness in recruitment and assessment, and foster a happy and high-performance working environment for employees.

Further details on transparent recruitment and performance evaluation practices are provided in the section Investing in and Developing Human Resources.

2.2.2

Protecting shareholder and investor rights

Protecting the rights and interests of shareholders and investors is one of OCB's top priorities. Accordingly, OCB's leadership continuously strives to engage with shareholders and safeguard their lawful rights and interests in accordance with OCB's Charter and applicable laws and regulations.

At the AGM, all shareholders were guaranteed the right to attend, vote, express opinions, and submit written comments to the Meeting Organizing Committee. Shareholders were treated fairly and provided with complete information. The AGM approved the reports on the Bank's operating performance, the profit distribution and fund allocation plan, and authorized the BOD and BOM to implement the Bank's business plans.

Shareholders and Investors' Needs and Expectations

- Sustainable and profitable long-term business performance, strong stock value and stable dividend payouts.
- Effective governance with robust oversight and control mechanisms.
- Clear policies to protect shareholder rights.

OCB's Responsibilities to Shareholders and Investors

- Protection of shareholders' lawful rights and interest.
- Equal treatment of shareholders. Complete, accurate, and timely information disclosure.
- Sustainable business performance and long-term value creation.

Engagement Channels with Shareholders and Investors

- Annual and extraordinary GMS, including proxy voting and written consultation mechanisms.
- Annual Reports, Financial Statements, and Corporate Governance Reports.
- OCB's official website.
- Quarterly investor meetings and analyst briefings. Investor Relations designated email channel for shareholder and investor engagement and support.

2.2.3

Managing conflicts of interest and transactions involving insiders and related parties | GRI 2-15

Detailed provisions stipulated in the Bank's Charter are publicly disclosed on OCB's website

OCB applies regulations on the management of conflicts of interest in accordance with the Bank's Charter (Article 53), the Information Disclosure Regulations (issued under Decision No. 03/2021/QĐ-HĐQT), and other relevant internal policies. Specifically:

- **Loans, guarantees, or credit facilities granted to members of the BOD, CEO, BOM, and related parties.**
- **Contracts and transactions between OCB and members of the BOD, Supervisory Board, CEO, major shareholders, and related parties**
- **Transactions involving OCB shares, including transactions conducted by insiders and related parties of insiders (as defined under the Securities Law).**

Where permitted and upon occurrence, such transactions are disclosed by OCB to the SSC, HOSE, and publicly published on OCB's website in accordance with the provisions of Article 11 of Circular No. 96/2020/TT-BTC.

Contracts shall only be executed upon approval by the GMS for contracts with a value exceeding 20% of OCB's charter capital, or by the BOD for contracts with a value equal to or below 20% of OCB's charter capital. In such cases, related shareholders or BOD members are not entitled to voting rights. Any contract executed or performed without prior approval from the GMS or the BOD shall be deemed null and void.

In addition, individuals causing damage to OCB shall be responsible for compensation and shall return any benefits gained from such contracts.

Disclosed transparently in the Corporate Governance Report, which is submitted to the relevant authorities in accordance with regulations and published on OCB's website on a semi-annual basis.

Individuals conducting such transactions are required to comply with disclosure obligations by reporting to the SSC and HOSE, and submitting the information to OCB for publication on the Bank's website prior to the transaction, and reporting transaction results after completion.

2.2.4

Ensuring legal compliance and preventing unlawful conduct | GRI 2-23, 205

100% of employees

trained and communicated on Compliance Regulations

Compliance with laws and regulations across all activities is a prerequisite for OCB's sustainable development. The Bank places strong emphasis on establishing and continuously enhancing its legal compliance framework, including policies, regulations, and compliance control processes in accordance with applicable laws. At the same time, OCB implements measures to prevent and detect violations such as corruption, money laundering, and financial crimes.

OCB conducts regular training programs for employees on anti-corruption, AML, and fraud prevention, with the aim of strengthening compliance awareness and ensuring effective mechanisms for receiving and handling violations. All internal documents are centrally managed through the Institutional Document Management System, ensuring accessibility, consistency and uniform application across the Bank. In addition, OCB carries out periodic compliance reviews across all BUs to enhance control effectiveness and promptly identify potential signs of non-compliance.

Anti-Corruption Activities at OCB

Anti-corruption activities at OCB are implemented in accordance with Decision No. 24/2022/QĐ-HĐQT on the issuance of the Anti-Corruption Regulations. The Anti-Corruption Steering Committee at Head Office holds semi-annual meetings to align implementation plans, strengthen inspection and supervision, and promptly identify and address any signs of violations. At each branch, Sub-Committees for Anti-Corruption and Crime Prevention are also established and operate in line with the Bank's overarching regulations.

Communication, dissemination, and training on anti-corruption are regularly conducted across the entire system, including:



COMMUNICATION

Dissemination of anti-corruption policies, legal regulations, and internal policies to employees through internal communication channels.



ALERTS

Regular updates and alerts on fraud methods and criminal schemes in banking activities, together with guidance for clients on safe and secure use of banking services.



TRAINING

Active strengthening employees' compliance awareness and professional ethics, encouraging proactive prevention, deterrence, detection, and reporting of violations, thereby contributing to the safety, security, and integrity of banking operations.

100%

of employees received training on anti-corruption

No corruption cases

identified in 2025 through internal or external audits and inspections conducted by competent authorities.

Training on anti-corruption regulations and related skills has been consistently prioritized and conducted on an annual basis at OCB. In 2025, the Bank provided anti-corruption training to 1,707 new employees.

Anti-corruption activities at OCB are consistently implemented and closely monitored through the following measures:

- Ensuring transparency and openness in the organization and operations of all entities, units, and departments within the Bank.
- Strict implementation of regulations on democratic, open, and transparent practices in human resource management, including recruitment, appointment, transfer, rotation, performance evaluation, rewards, and disciplinary actions.
- Payment of salaries via bank accounts for 100% of employees across the entire system.
- Promotion of administrative reforms and application of technology in management, alongside the advancement of cashless payment practices.
- Issuance and enforcement of a comprehensive system of internal regulations, including but not limited to internal labor regulations, internal spending and procurement regulations, payment and advance policies, administrative expense management norms, asset procurement and asset management regulations, and business travel expense regulations, etc.
- Issuance and implementation of the Code of Ethics and Conduct.
- Annual communication, dissemination, and training programs on anti-corruption laws and regulations.

Anti-Money Laundering Activities at OCB

OCB has established and fully implemented compliance with the requirements set forth under Vietnamese law regarding the obligations of financial institutions in AML, counter-terrorist financing, and counter-proliferation financing. This includes:

AML organizational structure	Established across the entire system, from Head Office to BUs, to direct implementation and monitor the effective execution of AML compliance requirements at OCB.
Internal policy framework for AML	Developed, regularly reviewed and updated to ensure compliance with legal requirements, while aligning with OCB's risk profile and risk management strategy in each period.
AML processes	Clearly established, with specified procedures, including the allocation of responsibilities across different organizational levels for effective implementation.
Application of automated AML systems	Continuous investments in and enhancement of existing technology systems to improve the effectiveness and efficiency of AML operations.
AML audit and compliance control	Conducted annually by OCB's specialized units in accordance with regulatory requirements. Any findings related to gaps, limitations, or potential money laundering risks identified in business operations are reported promptly to relevant levels within OCB for timely corrective actions.
AML training	Training programs conducted on a regular annual basis, with a focus on newly recruited employees. Implementation results in 2025 include: • AML policies and procedures: 5,357 employees² trained. • FATCA: 1,720 new employees trained. • 100% of new employees received AML and FATCA training and communication in accordance with regulatory requirements.

² Including newly recruited employees and refresher training for staff directly involved in transactions involving cash and assets with clients

In addition, OCB has invested in and implemented advanced technology systems that enable real-time, multi-channel customer screening against AML watchlists, customer risk classification, and automated transaction monitoring (AML system) in compliance with legal requirements. Accordingly, the system not only enhances OCB's capability to identify clients and monitor transactions based on predefined scenarios (suspicious indicators), but also supports the timely detection and reporting of suspicious activities, including potential money laundering, terrorist financing, and proliferation financing (if any), to the relevant competent authorities in accordance with regulations.

2.2.5

Ensuring ethical and responsible business conduct toward other stakeholders I GRI 206

OCB promotes a culture of ethical and responsible business conduct through its corporate governance framework, legal compliance, risk management, Code of Ethics and Conduct, and mechanisms to protect clients, employees, suppliers, and the community. These principles are consistently embedded across credit activities, procurement, human resource management, and the provision of financial services throughout the entire system.

OCB is committed to adhering to best practices in governance, operating on the principles of rule of law, fairness, transparency, and accountability to stakeholders. Since 2010, the Bank has

issued its Code of Ethics and Conduct, most recently updated in November 2023, which sets out principles of behavior and conduct in both internal relationships and interactions with external partners.

100% of employees and leadership have received communication and training on the Code of Ethics and Professional Conduct. This reinforces employees' awareness of the importance of complying with ethical standards and professional conduct, thereby enhancing OCB's reputation among the market and clients.

Relevant information on grievance and whistleblowing mechanisms, responsible business practices, and sustainable procurement is presented in detail in the following sections: Creating a happy and productive workplace, Enhancing customer value and experience, Managing social impact in sustainable supply chains, Managing environmental impact in sustainable supply chains.

2.3 INTEGRATED RISK MANAGEMENT AND CLIMATE RESILIENCE

A. OUR APPROACH

Risk management is a critical component in ensuring the Bank's stable growth amid an increasingly volatile economic and market environment. OCB places strong emphasis on allocating resources to risk management, while continuously improving processes, applying technology, and adopting both domestic and international best practices to enhance its capabilities in risk identification, monitoring, and control.

Risk management principles at OCB



- Risk management is integrated into overall operations and implemented comprehensively across the entire system.
- Risk management must align with the Bank's business strategy, risk appetite, and strategic objectives as defined by the BOD.
- Strict compliance with policies and regulations of the SBV, the Law on Credit Institutions, and other relevant legal provisions is ensured.
- Application of a comprehensive suite of risk management measures across different risk types to maximize benefits and minimize losses to the Bank.
- Emphasis is placed on building a risk-aware culture and enhancing risk management knowledge and awareness among all employees.

In addition to core banking risks such as credit risk, market and liquidity risk, and operational risk, OCB also identifies emerging risks, including information technology risks and environmental and climate-related risks. The Bank has established a dedicated governance framework for each risk category, with clearly defined roles and responsibilities across units, covering both financial and non-financial risks. The integration of these elements into the Bank's business strategy enables OCB to proactively identify material risks, strengthen risk management capacity, optimize resource allocation, and enhance resilience and adaptability - supporting its goal of becoming a leading green bank in Vietnam.

STRATEGIC ORIENTATION

To enhance resilience and ensure sustainable development across all operations, OCB has set the following objectives:



Develop tools and platforms, and adopt risk management approaches aligned with international best practices.

Enhance employee awareness of individual roles in risk management, while continuously updating knowledge on various risk types, including information security risks and E&S risks.



Ensure information security across all operations, particularly with respect to customer transactions and data.

B. KEY ACTIONS

2.3.1

Effective risk management mechanism and model

To ensure effective risk management, OCB maintains risk thresholds at prudent and stable levels. The Bank's risk management is implemented based on the Three Lines of Defense model.

THREE LINES OF DEFENSE MODEL

Lines of defense	Responsible departments	Roles and responsibilities in risk management
First line	• BUs that own and manage the risks. • Departments responsible for operating controls to mitigate the risk	• Identify, control, prevent, and mitigate potential risks
Second line	• Internal Compliance Control • Risk Management	• Develop internal policies and regulations for risk management and control. • Monitor and measure various types of risks, and manage them in accordance with the Bank's risk appetite framework. • Coordinate with the first line of defense in identifying potential risks. • Evaluate the effectiveness of the first line of defense. • Ensure the Bank's compliance with legal and regulatory requirements.
Third line	• Internal Audit (under the Supervisory Board)	• Perform internal audit functions. • Independently assess the appropriateness and effectiveness of the first and second lines of defense.

Roles and responsibilities of other relevant parties in operational risk management

BOD Advise	• Approve the Bank's risk appetite and risk management framework
Risk Management Committee	• Approve risk management policies and regulations • Oversee the Bank's risk management activities
Supervisory Board	• Oversee the Bank's compliance with laws, regulations, and internal policies, including those designed to limit and control risks • Direct the execution of internal audit functions through the Internal Audit Department (third line of defense)
CEO Advise	• Implement risk management in accordance with the decisions of the Risk Management Committee and the Bank's risk appetite
Risk Council	• Direct and manage the entire banking system, including departments in the first and second lines of defense, to ensure operational effectiveness within an acceptable level of risk

In particular, ESMS has been fully integrated across OCB's three lines of defense in accordance with the Bank's ESRM Policy.

2.3.2

Risk management functions to ensure tight control of core risks

To ensure operational safety and sustainable development, OCB continuously strengthens its risk management capabilities, strictly complies with banking regulations, and progressively aligns with international standards. In 2025, OCB continued to implement robust risk management practices across all business areas, proactively applying appropriate best practices for key risk categories relevant to its operations.

Operational risk

Operational risk management serves as a fundamental pillar in ensuring the Bank's safe and stable operations. Accordingly, this function is implemented with a focused approach and in close coordination with the first line of defense, to ensure effective identification, measurement, monitoring, and control of risks arising across all processes, products, services, and information technology systems.

In 2025, OCB continued to maintain and enhance its risk management tools, along with preventive measures and loss mitigation actions related to operational risks.

RISK MANAGEMENT TOOLS	RISK PREVENTION AND LOSS MITIGATION MEASURES
- Collection and analysis of loss data (Loss Data Collection - LDC) - Conducting Risk and Control Self-Assessments (RCSA) - Monitoring Key Risk Indicators (KRIs) - Early risk identification through assessment of operational risks associated with products, processes, policies, and technology applications prior to implementation. - Collection and analysis of findings from internal audits, internal compliance control, supervisory authorities, etc. to identify control weaknesses and coordinate with relevant departments to implement risk mitigation plans. - Collection of loss event data from other financial institutions to support lessons learned and reinforcing prevention measures.	i. Strengthening the use of operational risk insurance solutions. ii. Enhancing communication and training to improve risk awareness. iii. Implementing Business Continuity Plans and conduct periodic drills to ensure operational continuity. iv. Establishing incident response mechanisms and emergency handling procedures (including security and operational safety incidents).

Credit risk

For credit risk, OCB proactively applies international best practices in credit risk management and regularly updates its risk management framework to ensure that credit activities are conducted in a prudent, safe, efficient, and sustainable manner, within the Bank's risk appetite and in compliance with policies of SBV, while still enabling growth in both credit scale and quality. To effectively control risks, OCB's credit policies and limits are regularly reviewed, assessed, and adjusted. Key control indicators, including credit quality metrics and concentration risk (by customer, customer group, and economic sector), along with other regulatory limits set by SBV, are closely monitored.

In 2025, OCB implemented the following methods and models for measuring and monitoring credit risk:

- Managing credit portfolio based on specific customer segments, including outstanding balances and segment characteristics;
- Deploying a centralized credit appraisal process through a business process management system;
- Establishing a dedicated unit to conduct on-site evaluations of high-risk credit applications to enhance risk control and ensure objectivity and practicality in credit assessment and approval;
- Applying internal credit rating results in the credit approval process;
- Implementing a tiered credit approval model based on risk levels;
- Finalizing the ESMS framework in credit activities;
- Operating an early warning systems and post-disbursement monitoring system at both BUs and the Compliance Control Division;
- Launching the Early Warning System (EWS) project to enhance early detection of potential problem loans;
- Performing loan classification and credit risk provisioning for each loan in accordance with SBV's policies.

Market and liquidity risk

To ensure effective market risk management, OCB enforces independent implementation of policies, limits, and measurement methods, with regular reviews and adjustments aligned with SBV's policies and the Bank's risk appetite. Market activity monitoring and reporting are carried out on a daily basis.

Building on achievements in previous years, OCB continues to proactively plan its business activities and structure its balance sheet to manage and closely monitor daily liquidity safety limits as required by SBV. The Bank also strives to maintain and improve its liquidity ratings from both SBV and independent rating agencies. Furthermore, OCB places strong emphasis on identifying and measurement of early warning signals, conducting regular stress testing scenarios, and developing contingency funding plans to ensure effective liquidity and market risk management.

Since 2023, OCB has implemented and integrated the following standards into its operations:

- Adoption of Basel III liquidity management principles through key indicators such as Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR);
- Implementation of the Internal Liquidity Adequacy Assessment Process (ILAAP) based on standards set by the European Central Bank;
- Continued application of advanced methods and models for daily market risk management, including regular calculation of sensitivity and risk indicators such as PV01 (interest rate sensitivity) and Value at Risk (VaR), ensuring that all trading positions remain within approved risk limits and safeguarding the Bank's financial stability.

Climate risk

OCB identifies climate risk as one of the material risks that may affect credit activities and investment portfolios over the long term. Climate risk is considered part of strategic risk and is incorporated into the Bank's overall risk management framework to enhance its ability to identify, prevent, and mitigate potential losses.

OCB is committed to supporting the Government of Vietnam in achieving the Net Zero 2050 target, while promoting green finance through the development of sustainable financial products and encouraging clients to transition toward environmentally friendly business models. This approach helps mitigate risks while also capturing opportunities for sustainable growth. The Bank is progressively researching the integration of climate-related factors into its credit activities, with the aim of strengthening its capacity to identify, assess, and manage climate-related risks.

Description and examples of potential impacts				Key actions in 2025
Description	Risk	Opportunity	Time horizon (S/M/L *)	
CATEGORY - Transition: arising from the shift to a low-carbon economy				
Policy: changes in policies and regulations toward a low-emission economy, including incentive policies supporting the transition.				- Proactively monitor and update regulatory developments and emerging trends in sustainable finance, ESRM, green credit, sustainability reporting and disclosure, and carbon markets, in order to assess impacts and prepare for implementation within the Bank. - Review and update internal policies and procedures related to ESRM; issue Green Credit Management Regulations. - Conduct climate risk gap assessments to identify areas for enhancement in the coming period. - Strengthen collaboration with regulatory authorities and development partners to enhance capacity in sustainable finance, green credit, and climate risk management; participate in training programs, workshops, and initiatives related to transition finance. - Continue expanding green credit portfolio and sustainable finance solutions, supporting clients in accessing green funding.
Changes in climate policies (stricter standards, emission reporting requirements, carbon taxes) may increase operating costs for clients, particularly in high-emission sectors, thereby leading to higher credit risk and a deterioration in the Bank’s asset quality.	✓		S/M/L	
Increasing demand for green credit, transition finance, and sustainable financial products driven by incentive mechanisms from the Government and regulatory authorities.		✓	S/M/L	
Legal risk arising from adverse litigation against entities that fail to manage or mitigate their contributions to climate change.	✓		M/L	

(3) S: Short-term (<1 year), M: Medium-term (1–3 years), L: Long-term (>3 years)

Description and examples of potential impacts				Key actions in 2025
Description	Risk	Opportunity	Time horizon (S/M/L ³)	
Technology: arising from the development of technological solutions that support the achievement of international climate targets and enable the transition to a low-carbon economy.				- Expand green credit portfolio and provide financial solutions for key sectors such as renewable energy, green buildings, energy efficiency, and climate smart agriculture. - Continue researching and developing sustainable financial products to meet the growing demand of clients in the green transition and emissions reduction process. - Promote digital transformation in internal operations, increase the ratio of transactions conducted via digital platforms, and support clients in digital transformation to optimize processes, improve resource efficiency, and reduce emissions. - Enhance clients' awareness and capacity. - Promote the development of a green technology ecosystem, particularly through connecting startups, investors, development organizations, and ecosystem partners, thereby expanding access to resources and fostering the application of technological solutions for the green transition.
Increasing demand for investment in green technologies, driving financing needs for the green transition.	✓	✓	S/M/L	
Development of green technologies (renewable energy, energy storage) reshaping clients' cost structures, creating transition risks for traditional sectors while opening up opportunities to expand the Bank's green credit portfolio.	✓	✓	M/L	
Market: markets may be affected by climate change in various ways.				
Changes in supply and demand for certain goods, products, and services.		✓	S/M	
Supply chain disruptions or market instability due to energy-related tensions, affecting clients' cash flows in sectors such as agriculture, energy, and logistics, thereby impacting their debt repayment capacity.	✓		S/M	
Reputational risk: arising from negative perceptions or reactions from clients, partners, shareholders, investors, or the public regarding OCB's reputation.				- Ensure transparent, complete, and timely sustainability disclosures in accordance with the requirements from regulators, investors, and other stakeholders. - Review, update, and strengthen ESRM policies in credit activities, ensuring alignment with legal requirements, international best practices, and the Bank's sustainability orientation. - Conduct screening, assessment, and management of E&S risks in credit activities as required, to mitigate reputational risks arising from activities or projects with negative E&S impacts. - Develop and enhance the ESG database, including internal operational data, as well as customer and supplier data. - Strengthen ESG training and awareness through initiatives such as the Green Academy for employees.
Reputational risk may arise if the Bank finances sectors or loans perceived as misaligned with the green transition or lacking transparency.	✓		M/L	
Strengthening of reputation and access to international funding sources by enhancing ESG disclosure and implementation of sustainable finance initiatives.		✓	S/M/L	
Increasing demands from investors for transparency and sustainability commitments.	✓		S/M/L	



Description and examples of potential impacts				Key actions in 2025
Description	Risk	Opportunity	Time horizon (S/M/L ³)	
CATEGORY - Physical: arising from changes in weather patterns and climate				
Acute: Extreme weather events such as storms, floods, droughts, and heavy rainfall, etc. These risks are typically seasonal events and may increase in both severity and frequency due to changes in atmospheric conditions.				- Conduct climate change risk assessments in credit activities in accordance with the ESRM Policy, thereby identifying sectors, clients, and projects that are highly vulnerable to climate impacts to support risk management and credit decision-making. - Complete the pilot measurement of financed emissions for priority credit portfolios under the JIM, providing a basis for transition risk assessment, development of emissions reduction pathways, and credit portfolio management aligned with Net Zero targets. - Research and develop databases to support climate risk assessment for clients and credit portfolios, helping to identify regions, sectors, and customer groups with high exposure to climate change impacts.
Extreme weather events affecting the operations of OCB's BUs and clients in high-risk areas such as coastal regions and the Central Highlands, thereby reducing debt repayment capacity and increasing credit risk.	✓		S/M/L	
Increasing demand for, and capital allocation to insurance and financial products and services for climate adaptation, creating opportunities for OCB to expand its financing portfolio and develop green finance solutions.		✓	M/L	
Chronic: Long-term changes in climate patterns resulting from global warming, which may lead to sea level rise or chronic/long-term heatwaves.				
Abnormal weather phenomena affecting the productivity and operational efficiency of OCB's clients, particularly those highly exposed to climate change impacts such as clients in agriculture, forestry, and fisheries sectors.	✓		L	
Rising temperatures increase energy consumption along with energy prices, thereby increasing the Bank's operating costs.	✓		L	
Growing demand for financial products that support climate change adaptation.		✓	S/M/L	

2.3.3

Risk management activities

Information on OCB's risk management activities is presented in detail in Chapter 03 – Report on Performance of the Annual Report 2025, available at www.ocb.com.vn



2.4 DIGITAL TRANSFORMATION, DATA SECURITY AND RESPONSIBLE AI | GRI 418

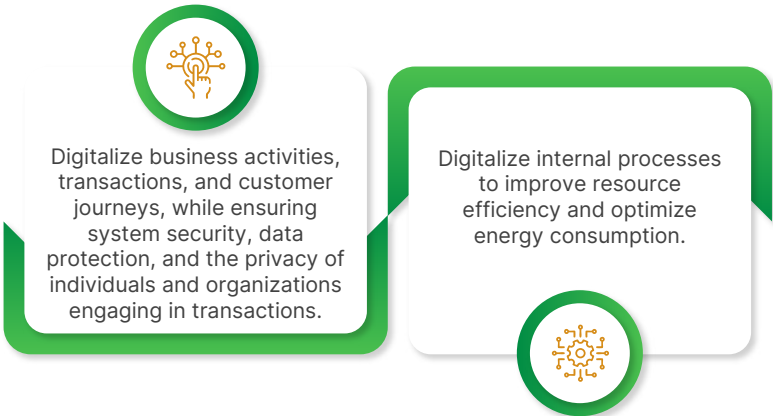
A. OUR APPROACH

With the strategic objective of becoming one of the Top 5 leading private commercial banks in Vietnam in terms of efficiency and ESG performance, OCB provides a wide range of high-quality financial products and services. The Bank focuses on investing in comprehensive digital transformation, spanning from internal processes to customer transactions, with the aim of enhancing customer experience, ensuring system security, and protecting data confidentiality.

At the same time, OCB places strong emphasis on the proactive and synchronous implementation of regulations, policies, and procedures to ensure business continuity, compliance with Vietnamese legal requirements, and alignment with international best practices.

STRATEGIC ORIENTATION

OCB aims to promote digital transformation across all operations, including:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

2.4.1

Information technology risk management

Technology and data are strategic assets of the Bank. In the context of rapid digital development and increasing cyber threats, information security and data protection are among OCB's top priorities. The Bank aims to adopt advanced security models, including the Zero-Trust model across its entire system.

OCB regularly reviews and updates its security systems to address potential risks in the digital environment, ensuring the safety and integrity of all operations and transactions. At the same time, the Bank proactively develops hypothetical scenarios and response plans to safeguard transactions and strengthen its ability to prevent risks in an increasingly complex technological landscape.

Outstanding achievements in 2025 include:

- No customer data breaches recorded.
- Compliance with SBV's policies and requirements, with a compliance rate of over 95% ⁴
- Achieved and consistently maintained ISO 27001:2022 certification (2018–2027) for information security management.
- Maintained PCI DSS certification (2019–2026), demonstrating compliance with stringent payment card security standards.

(4) Including Circular No. 09/2020/TT-NHNN on information security regulations, Circular No. 50/2024/TT-NHNN on Online Banking, and Circular No. 47/2014/TT-NHNN on card systems

2.4.2

Comprehensive establishment of information security processes and policies

OCB has established a system of 90 information security policies and procedures, forming a comprehensive and effective framework for managing and operating information security. This framework not only complies with international security standards but is also regularly reviewed and updated to align with evolving technological environments and emerging risks.

Key regulations include:

- **Information security management regulations:** Define security principles and procedures, including data classification, access management, and system activity monitoring to ensure the highest level of data protection.
- **Data backup regulations:** Ensure periodic data backup, secure storage, and rapid recovery in case of incidents, while maintaining data integrity under all circumstances.
- **Testing environment data regulations:** Ensure data and systems are thoroughly tested prior to official deployment, minimizing risks related to software errors or security vulnerabilities.
- **Customer information provision regulations:** Protect customer privacy by ensuring that data is not misused or accessed without authorization.



2.4.3

Enhancing information security awareness

OCB recognizes that human awareness and behavior, including both employees and clients, are critical factors in ensuring information security. The Bank focuses on enhancing awareness to improve the ability to identify and respond promptly to potential threats.

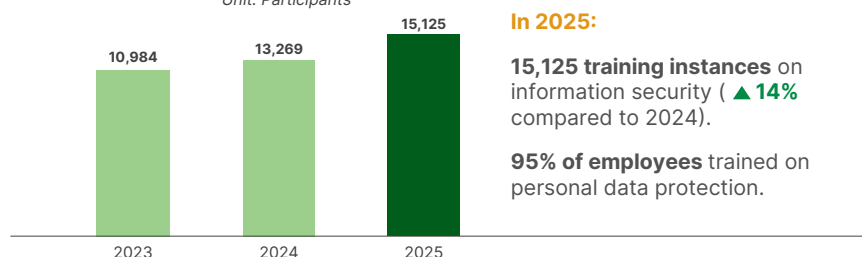


Employees

OCB prioritizes training and awareness-building on information security for employees to ensure compliance and data protection. Under the Code of Ethics and Conduct, all employees are required to comply with security policies, refrain from disclosing information to third parties, and ensure that customer data is used strictly for appropriate purposes and kept fully confidential. Management is responsible for overseeing compliance. The Bank also regularly organizes various training programs - in-person, online, and e-learning - on information security to maintain a safe and reliable working environment.

Number of employees trained in information security

Unit: Participants



The Bank places strong emphasis on developing the capability of its dedicated information technology workforce through both internal and external training programs. Employees are encouraged to participate in professional courses to obtain reputable international security certifications. Currently, 100% of personnel within the information security operations function hold internationally recognized cybersecurity certifications, such as CISSP, CISM, or CEH.

OCB regularly conducts communication on risks related to information security incidents to enhance employees' awareness and response capabilities. Notifications are issued periodically or upon occurrence of incidents, providing guidance on account and password management, transaction procedures, and clearly outlining associated risks and consequences of non-compliance.

The Bank also conducts awareness assessments and simulation exercises on information security scenarios such as phishing and cyber intrusion attempts. In addition, OCB implements penetration testing (Pentest), operates a Security Operations Center (SOC), and deploys a Security Information and Event Management (SIEM) system to strengthen its information security operations and ensure comprehensive protection across all activities.



Clients

For clients, OCB deploys alert channels such as email notifications and in-app messages in the event of information security incidents, providing timely warnings about potential threats and guidance on necessary protective measures. For example, when the system detects that a customer account is being accessed from an unfamiliar device, it automatically sends an email and a pop-up notification on the OCB OMNI application, requesting the customer to perform two-factor authentication to register the new device and ensure security.

The Bank also regularly communicates basic security practices and fraud warnings, including impersonation scams involving OCB staff, to enhance customer awareness and self-protection capabilities.

2.4.4

Application of advanced technologies in data and system protection

At OCB, strict control and protection of critical and sensitive data are prioritized through advanced technology solutions such as IBM Security Guardium. This solution enables access control, ensuring that only authorized users can access data, while also monitoring and logging all access activities to detect and prevent unauthorized access.

In addition, the Bank deploys Network Access Control (NAC) to prevent unauthorized access at user endpoints. The NAC system ensures that only authenticated users and devices can access the Bank's internal network, helping to prevent unauthorized access and reduce the risk of malware spreading within the system.

OCB also utilizes Trellix endpoint protection solutions to control and restrict the use of removable storage devices across the system, thereby minimizing the risk of sensitive data being copied or stolen.

Furthermore, the Bank has implemented sensitive data scanning tools in accordance with PCI DSS standards to identify and control data containing customer information. At the same time, an Email Data Loss Prevention (DLP) system is applied to monitor and prevent data leakage via email, with automated mechanisms to detect and block unauthorized transmission of sensitive information outside the Bank.

2.4.5

Protecting online assets against potential digital threats

To ensure comprehensive risk control, the Bank continuously implements 24/7 cyber threat intelligence measures to protect online assets, including its brand and domain name databases, across platforms such as social media, search engines, advertising channels and mobile applications. These measures enable OCB to monitor and detect brand impersonation activities, while proactively preventing and addressing unauthorized use. In addition, the Bank actively monitors dark web sources to enable early risk detection and provide timely alerts against fraudulent activities targeting clients.

In 2025, cyber threat intelligence services enabled OCB to promptly identify and effectively handle cases of brand impersonation and customer fraud:

~100%

of fraudulent content impersonating OCB across online platforms was blocked and removed.



More than 1,000

fraud cases directly targeting clients were detected and addressed



During 2025, OCB strengthened its cyber threat intelligence capabilities through the following solutions

Attack Surface Management (ASM):

Identification, classification, and monitoring of IT services/assets, and prevention of external attacks.

Threat actor, threat campaign intelligence:

Provision of early warnings on emerging attack campaigns and malicious entities.



Looking ahead to 2026, OCB is committed to continuing to maintain and enhance its defense capabilities to strengthen early identification and proactive response to risks in the digital environment.

OCB also implements cyber risk insurance for enterprises to enhance protection against threats to privacy, cybersecurity, and communications. This mechanism helps mitigate financial risks arising from incidents such as cyberattacks, operational disruptions, and data asset losses, while ensuring rapid and effective post-incident recovery.

2.4.6

Investment in infrastructure, system modernization, and enhancement of internal payment systems



OCB's leadership introduced digital products to the Prime Minister, SBV Governor and other leaders

Infrastructure investment and modernization of IT and internal payment systems:

On an annual basis, OCB develops technology investment plans covering the operation of existing systems and the implementation of new solutions to modernize IT infrastructure, enhance management capacity, and deliver banking services in the context of the Fourth Industrial Revolution (Industry 4.0).

Specifically, OCB has implemented key technology infrastructure components as follows:

- Designing and segmenting network zones by user groups and purposes, including: dedicated network segmentation for Level-3 information systems, demilitarized zones (DMZ) for external connectivity, and wireless network zones for clients;
- Implementing security solutions such as firewall systems and intrusion detection/prevention systems (IPS) to control connectivity and access between network zones;
- Developing and implementing response plans for distributed denial-of-service (DDoS) attacks targeting Level-3 information systems providing services on the Internet;
- Implementing cloud computing infrastructure on Amazon Web Services for systems such as the website, Internet Banking, etc.

In 2026, OCB continues to focus on expanding cloud computing infrastructure, data platforms, and AI to:

- Rapidly meet evolving deployment and application expansion requirements
- Increase the speed of delivering products and services to clients
- Enhance data analytics capabilities and support decision-making

Strong development of electronic payment methods such as online banking, mobile payments, and internet-based payments:

OCB OMNI

- Implementing payment services through the Open API system
- Connecting multiple payment methods such as QR payments, Google Pay, Apple Pay, Deeplink, partners across entertainment, e-commerce, services platforms; linking OCB domestic payment accounts/cards to e-wallets, including e-wallet top-ups and withdrawals...
- Enhancing security and applying high standards in payment activities through FIDO authentication technology

LIOBANK DIGITAL BANK

- Applying NFC chip-based scanning method at the eKYC verification stage when clients open payment accounts
- Offering flexible savings products, "Piggy bank" savings and term deposits
- Providing installment registration features for credit cards and cash loans on the Liobank application
- Implementing ChatGPT-based model
- Developing and maintaining utility features such as payments, mobile top-ups, QR code scanning...

PAYMENT SERVICES AND SUPPLY CHAIN FINANCE

- Developing cross-border payment services for the logistics sector
- Providing cash flow management solutions for corporate clients
- Expanding supply chain finance solutions



**SIMPLE
APP SIMPLE
LIFE**

2.4.7

Strengthening advanced security measures and international security standards in line with global payment trends

OCB has implemented, applied, and been certified with international standards such as PCI DSS, ISO 27001:2013 to ensure the security, safety, and protection of information systems and prevent potential risks. In addition, the Bank applies security solutions and technologies such as DDoS attack prevention, next-generation firewalls, web application firewalls, extended endpoint protection, vulnerability scanning tools for systems and applications, security event management systems, security incident response systems, and 24/7 SOC services.

In 2025, OCB upgraded and strengthened its firewall systems; enhanced DLP solutions; expanded security and cybersecurity assessment and testing activities, and supplemented security intelligence sources to strengthen defense capabilities.

To ensure security and compliance with regulations of the SBV (Decision No. 2345/QĐ-NHNN, Circular No. 15/2024/TT-BTTTT, Circular No. 17/2021/TT-BTTTT, Circular No. 18/2018/TT-NHNN...), OCB implemented a series of solutions to enhance security in online payments and card transactions, including:

- Applying advanced biometric authentication methods, with data cross-checked against information stored on citizen ID card chips issued by the Ministry of Public Security
- Allowing clients to proactively register via OCB OMNI 4.0 platforms or directly at transaction counters through the internal OCB Assist application
- Developing a complaint handling and transaction dispute resolution system on the NEW FO platform
- Adding a request status tracking feature on the OMNI 4.0 App/Web
- Providing utilities such as notifications of expired identification documents, ensuring full compliance with SBV's requirements



CHAPTER

03

SUSTAINABLE ECONOMY

3.1 ENHANCING SUSTAINABLE VALUE FOR
THE ECONOMY AND STAKEHOLDERS

3.2 INCLUSIVE FINANCE

3.3 GREEN FINANCE





3.1 ENHANCING SUSTAINABLE VALUE FOR THE ECONOMY AND STAKEHOLDERS

A. OUR APPROACH

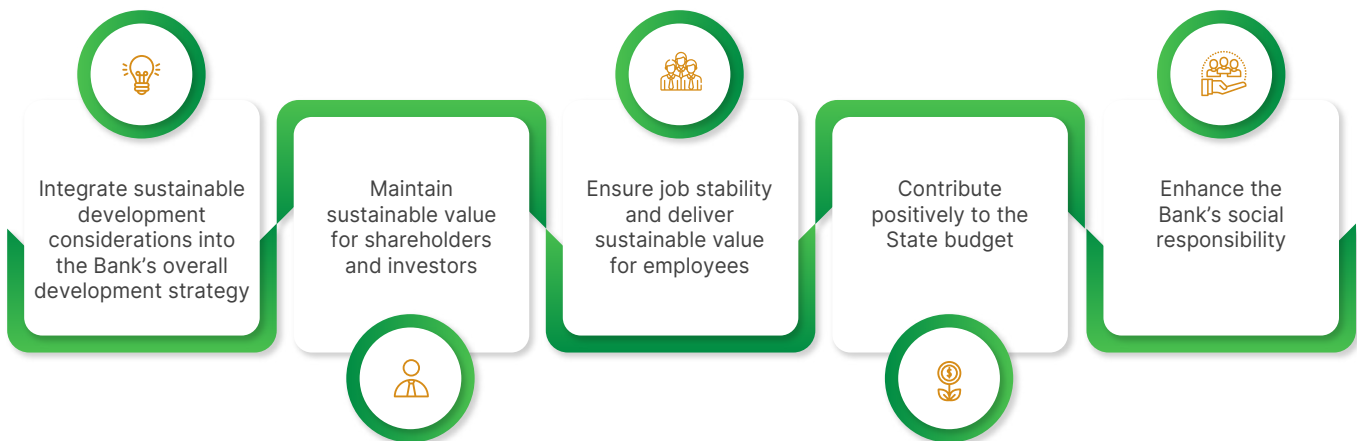
To realize its vision of becoming a Green Bank and contributing to sustainable development, OCB recognizes a strong and stable financial foundation as a core pillar. Accordingly, the Bank focuses on sustainable business growth associated with prudent risk management in its operational strategy.

Beyond generating economic value, the Bank is committed to delivering sustainable value to its stakeholders by ensuring stable income for employees, providing full dividend payments to shareholders, contributing to the State budget, and implementing social welfare activities.

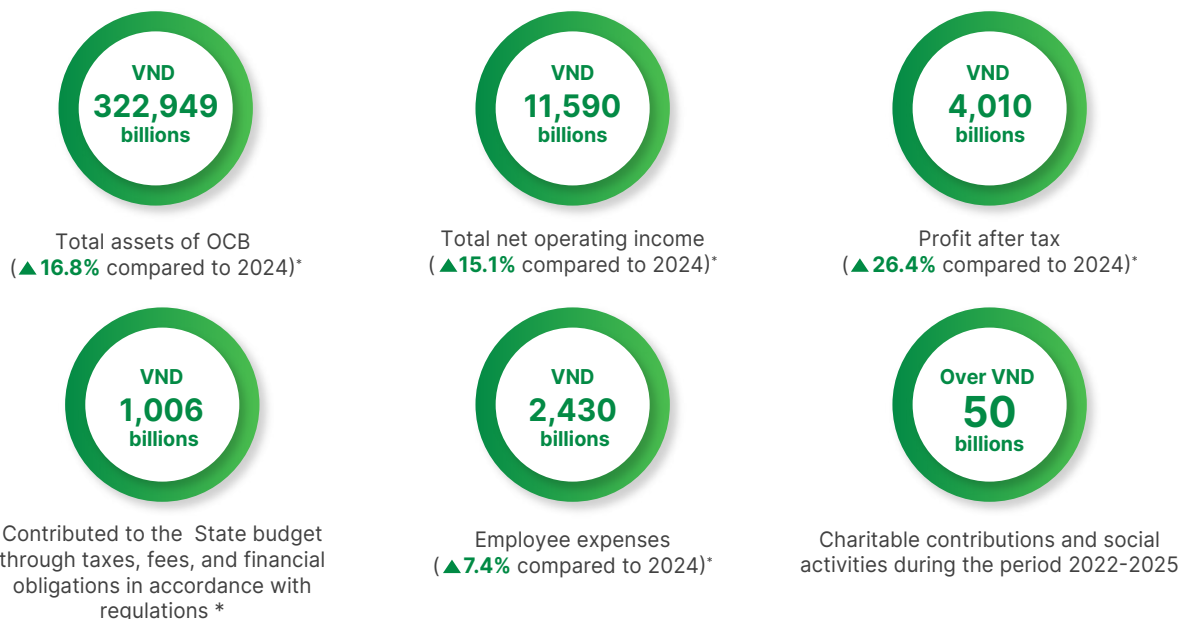


STRATEGIC ORIENTATION

To contribute positively to economic development and deliver sustainable value to stakeholders, OCB has set out the following orientations:



B. OUTSTANDING ACHIEVEMENTS



(*) Sources: Audited Consolidated Financial Statements 2025

C. KEY ACTIONS

3.1.1

Sustainable growth to create value for the local economy I GRI 201-1

As of 31 December 2025, OCB's total assets reached VND 322,949 billion, representing an increase of 16.8% compared to the beginning of the year. The Bank recorded credit growth of 13.9%, focusing on strategic priority segments such as green credit, SME clients..., thereby contributing to meeting financing needs for consumption and production and business activities. The credit portfolio continued to shift positively towards supporting sustainable sectors such as renewable energy, smart agriculture, clean water and wastewater treatment, and green buildings. In 2025, OCB's green credit portfolio increased by more than 10% compared to the previous year, accounting for 10.7% of total outstanding loans.

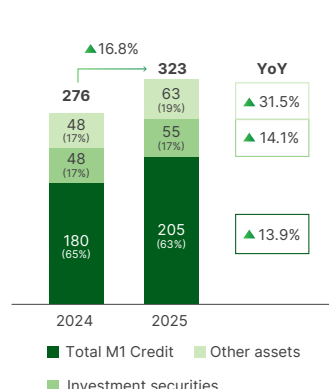
In addition to contributions to economic value, OCB continued to support the Government's efforts to promote financial inclusion through:

- Providing financial support to sectors such as education, essential infrastructure, agriculture, SMEs and WSMEs
- Developing digital banking solutions, focusing on expanding the customer base through the omni-channel banking platform – OCB OMNI and the digital bank Liobank
- Diversifying the product portfolio

Further information is provided in the Inclusive Finance section

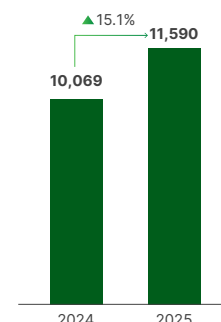
Total Assets

Unit: VND trillion, %



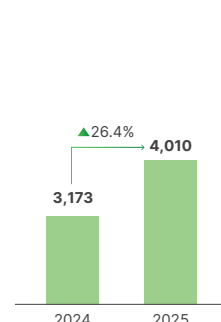
Total operating income (TOI)

Unit: VND billion, %



Profit after tax

Unit: VND billion, %



These activities contributed to expanding access to banking and financial services for clients across regions in Vietnam. The Bank's business results in 2025 recorded strong improvement driven by digital transformation, enhanced customer experience, and improved operational efficiency. OCB's revenue reached VND

11,590 billion, up 15.1%, and profit after tax reached VND 4,010 billion, up 26.4% compared to 2024. These results contributed to increasing state budget revenues, while creating sustainable value for shareholders, investors, employees and stakeholders.

3.1.2

Ensuring job stability and delivering sustainable value for employees I GRI 2-7, 202-1

OCB is committed to long-term investment in human resource development and building a safe and efficient working environment. The Bank implements various welfare policies, engagement activities (team building, cultural and sports activities), employee recognition programs, and career advancement opportunities, while focusing on training and capability development to enhance employee performance and improve labor productivity.

Annually, OCB reviews and adjusts its remuneration policies to ensure competitiveness. In 2025, the average income of employees reached VND 29.1

million per month, an increase of more than 5% compared to 2024.

At the same time, OCB expanded employment opportunities with more than 2,460 new hires in 2025. The Bank was also achieved notable rankings in Employer of Choice 2025 (CareerViet): Top 9 in the Finance – Banking – Securities sector (Large Enterprises), Top 30 Sustainable Enterprises (Large Enterprises), and Top 33 Most Loved Employers (Large Enterprises). These achievements reflect the Bank's ongoing efforts in developing its workforce and expanding career opportunities for employees.

For further details, please refer to sections Creating a Happy and Productive Workplace and Investing in and Developing Human Resources

3.1.3

Maintaining sustainable value for shareholders and investors I GRI 201-1

With the objective of creating sustainable value for shareholders and investors, OCB maintains an annual dividend policy that balances shareholder returns with the Bank's capital need for future growth and development.

In 2025, OCB issued more than 197 million shares for dividend payment purposes, equivalent to a rate of 8%, thereby increasing its charter capital from VND 24,658 billion to VND 26,631 billion. In addition, the Bank distributed a 7% cash dividend, marking the first year OCB implemented a cash dividend policy. Accordingly, the total dividend payout for 2025 reached 15%, reflecting OCB's commitment to sharing its business achievements with shareholders.

In addition to a stable dividend policy, OCB continues to maintain a strong financial foundation and positive business performance to support long-term value creation for shareholders, investors, and other stakeholders.

According to the plan approved by the GMS, in 2026, OCB plans to issue dividend shares at a rate of 15%, increasing its charter capital to VND 30,625 billion. The proceeds will be used to strengthen the Bank's financial capacity and support business operations, investment activities, lending growth, and investment in facility and infrastructure, in line with the Bank's sustainable development orientation.

3.1.4

Positive contribution to the State budget I GRI 207

OCB recognizes that effective economic growth needs to go hand in hand with sustainable development. Therefore, the transparent management and fulfillment of tax obligations are considered a foundation in OCB's responsible business conduct. Tax governance is clearly defined in the roles and responsibilities of the BOD in relation to sustainable development. Accordingly, the Bank's legal representative or authorized representative is responsible for overseeing tax compliance and managing tax-related risks.

In 2025, OCB issued guidelines for the declaration and payment of foreign contractor tax to standardize processes and ensure compliance with applicable regulations. In addition, the Bank has maintained strict compliance with tax regulations, strengthened controls over risks related to input invoices, updated internal regulations on payments and reimbursements, and provided guidance on document review to ensure the accurate, transparent, and lawful recording of expenses/revenues.



Specific measures implemented include:

- Strict verification of input invoices prior to payment
- Issuance of electronic invoices and validation of data related to invoice issuance
- Segregation of responsibilities for the preparation and review of tax declarations prior to submission to tax authorities
- Regular monitoring and updating of tax laws and regulations

For further details on tax compliance practices and contributions to the State budget, please refer to Chapter 08 – Financial Statements and Notes in the Annual Report 2025, available on the website: www.ocb.com.vn

3.1.5

Enhancing the Bank's social responsibility I GRI 413-1

OCB recognizes community development as an integral part of its commitment to creating sustainable value for stakeholders. In 2025, the Bank continued to implement social welfare and community development programs across Vietnam, focusing on the following areas:

- Community Health Improvement
- Education and Human Resource Development
- Environmental Protection & Community Awareness Raising
- Culture – National Identity – Community Values
- Social Welfare & Support for Vulnerable Groups

Total funding for community and social welfare activities in 2025 exceeded VND 12 billion, bringing OCB's cumulative contribution during the period 2022–2025 to over VND 50 billion.

Details of programs, implementation results, and community impacts are presented in the section Building a Sustainable Community.



3.2 INCLUSIVE FINANCE | GRI 203

A. OUR APPROACH

Creating a better society is not only a responsibility that OCB proactively embraces but also a key pillar of its Sustainable Development Strategy. OCB consistently accompanies localities and businesses to expand access to financial services, in alignment with the Banking Sector Action Plan to implement the National Financial Inclusion Strategy to 2025, with a vision toward 2030.

OCB commits to promoting financial inclusion to ensure that all individuals, including those in rural and remote areas, have access to basic financial services. At the same time, OCB develops inclusive financial initiatives, products, and solutions for SMEs, WSMEs, startups, and household businesses, accompanying the development of social infrastructure in a more sustainable and inclusive manner.



STRATEGIC ORIENTATION



Develop products, services, and financial solutions tailored to the needs of different customer segments, contributing to inclusive economic growth

Expand access to financial services for target customer segments



Promote the application of digital technologies and enhance customer experience to deliver safe, convenient, and efficient financial services nationwide

B. OUTSTANDING ACHIEVEMENTS

Over VND
13,500
billions

outstanding loans to SMEs*

Over VND
3,300
billions

outstanding loans to WSME*

Nearly
25%
increased

in the startup lending portfolio vs 2024

Nearly VND
7,800
billions

in outstanding loans to agriculture and rural sectors
(▲ 80% compared to 2024)

Surpassed
1 million
clients

Liobank digital bank

Increased
162%

in the number of clients granted credit limits via Liobank vs 2024

**Pink
Deposit**

Launch of the Pink Deposit

**OCB
Smart
Merchant**

Launch of OCB Smart Merchant

(*) Including SME and MSME clients per OCB's definition

C. KEY ACTIONS



3.2.1

Financing infrastructure and essential services

OCB identifies the development of infrastructure and essential services as a priority for capital allocation orientation. The Bank designs and adjusts its financing policies in a flexible manner to meet the specific needs of different sectors, thereby facilitating capital flows into areas such as healthcare, education and training, social infrastructure, and essential services. Through these efforts, OCB contributes to improving access to and the quality of essential services, while supporting the development of more sustainable and inclusive social infrastructure.

In 2025, OCB continued to prioritize financing for projects and activities in the following sectors:

- Development of infrastructure such as transportation and electricity supply
- Clean water supply and wastewater treatment
- Social housing development
- Construction of hospitals and development of high-quality healthcare services
- Support for education and training development and improving the quality of life for teachers and staff in the education sector

In addition, the Bank continues to develop financial programs and products and establish cooperation agreements to promote investment in infrastructure and essential services serving the community.

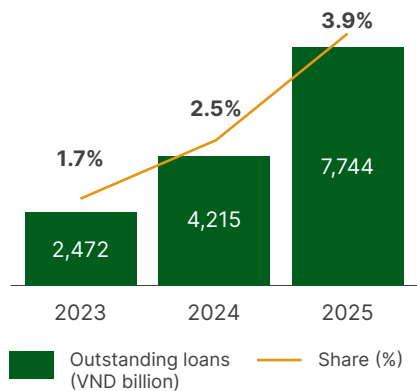
In 2026, OCB will continue to prioritize resources for essential infrastructure sectors, supporting key programs of the Government and SBV, including energy, transportation, and strategic technology. At the same time, OCB will continue to refine its financial policies and allocate resources to sectors such as healthcare, education, clean water, energy, logistics, housing, and public utilities to improve living standards and sustainable socio-economic development.



3.2.2

Food security and agricultural development

**Agriculture, Forestry & Fisheries
Outstanding Loans and Share of
Total Outstanding Loans**



Food security is a fundamental pillar of sustainable development, especially in the context of climate change, natural disasters, and pandemics increasingly affecting agricultural production and food supply chains. These challenges not only disrupt food supply but also directly affect the livelihoods of millions of people and rural communities.

Recognizing the role of the financial sector in supporting sustainable agricultural development, OCB is committed to support agricultural enterprises and supporting industries by providing comprehensive, flexible, and effective financial solutions, contributing to enhancing the value and competitiveness of the sector. The Bank prioritizes financing for smart, sustainable, and climate-resilient agriculture, while supporting businesses and individuals in agriculture, forestry, and fisheries. Through these efforts, OCB contributes to improving access to sufficient, nutritious, and safe food and minimizing environmental impacts.

In 2025, OCB implemented various initiatives to support agricultural and rural production and business activities, including:

- Improving credit products through simplified documentation procedures tailored to the needs of specific sectors;
- Providing training and capacity building programs for BUs on regulations, sector characteristics, and sustainable agricultural development trends;
- Offering flexible repayment arrangements in line with customers' needs and income sources;
- Implementing preferential interest rate programs to help individuals and enterprises reduce initial investment costs;
- Timely updating and fully implementing preferential policies of SBV for the agriculture and rural sectors;
- Actively participating in preferential financing programs under the VnSAT and RDFII projects.

As a result of these efforts, in 2025, OCB's outstanding loans in the agriculture and rural sector reached nearly VND 7,744 billion, up more than 80% compared to the same period in 2024. This achievement provides a strong foundation for OCB to further expand support for smart agriculture models, climate-adaptive agriculture, and sustainable agricultural value chains in the future.



3.2.3

Supporting small and medium-sized enterprises

SME

OCB identifies SMEs as a strategic customer segment in its credit portfolio structure, given their important contribution to employment creation, economic value generation, and promoting inclusive growth. The Bank develops strategies for SMEs in alignment with the objectives of promoting financial inclusion and enhancing long-term economic resilience.

In 2025, OCB continued to prioritize resource allocation for SMEs and implemented appropriate financial solutions to support working capital needs, expand production and business activities, and maintain operational stability.

The Bank continued to provide a range of financial solutions to support business operations and enhance competitiveness, ensuring stable business performance.

Some financial solutions supporting SMEs include:



Working capital financing solutions of up to VND 10 billion, designed to meet the flexible financing needs of small enterprises



Preferential lending programs with interest rates starting from 2% per annum for enterprises maintaining USD deposits and borrowing in VND, helping reduce financing costs and support business expansion

In parallel with diversifying its product offerings, OCB continues to improve processes and policies to enhance SMEs' access to finance, including:

- Simplifying loan application procedures
- Streamlining documentation requirements compared to conventional loans
- Adopting a business-based credit assessment approach, enable faster access to financing

The Bank also promotes upgrading technology infrastructure and expanding the digital banking ecosystem for SMEs, including online financial management tools, cashless payment solutions, electronic banking platforms, and online international transfer services.

These improvements help SMEs overcome short-term challenges, strengthen their financial capacity and support sustainable growth over the long term.

As of 31 December 2025, outstanding loans to this segment exceeded VND 13,500 billion, reflecting OCB's efforts in supporting SMEs to navigate the volatile domestic and international market context, as well as the effectiveness of the Bank's products, services and financing policies.



O-PAY - "ZERO FEE" ACCOUNT PACKAGE FOR BUSINESSES

Target customers: Household businesses, startups and SMEs

Key features:

- Unlimited transactions
- 100% waiver of transfer fees, tax payment fees, and account management fees
- No minimum balance requirement
- No mandatory account maintenance balance

WSME

OCB identifies WSMEs as an important segment in its financial inclusion strategy and in promoting gender equality in economic activities.

To support this segment, OCB maintains a stable credit policy and designs appropriate financial solutions. As of 31 December 2025, outstanding loans to WSMEs exceeded VND 3,300 billion, accounting for nearly 25% of total SME outstanding loans, reflecting the importance of this segment in OCB's credit portfolio.

3.2.4

Supporting startups

“What I appreciate about OCB is its supportive and collaborative approach in working with businesses to find suitable solutions. The Bank proactively proposes financing options that enable us to access capital rather than imposing rigid conditions. It is a constructive approach aimed at achieving shared goals”

A startup client shared

OCB commits to supporting Vietnam's startup and innovation ecosystem by providing financial solutions tailored to the early-stage characteristics of startup enterprises. The Bank applies a credit assessment approach based on cash flow, business models, and execution capacity, rather than relying entirely on collateral. In 2025, OCB disbursed nearly VND 900 billion to the startup segment, recording an continued growth of nearly 25% compared to the previous year in outstanding loans.



In October 2024, OCB launched an unsecured loan product specifically designed for startups to address barriers to capital access in the early stages of business development with competitive pricing and flexible conditions.

In addition to working capital products, OCB provides a broader range of financial solutions including financing for fixed asset investment, trade finance, and guarantee issuance... to meet the evolving needs of enterprises at different stages of development.

Compared to equity funding, which involves high capital costs and ownership dilution pressure, OCB's financing solutions serves as a more sustainable and proactive option for enterprises.

In addition, in response to Resolution No. 68-NQ/TW (2025) on private sector development issued by the Party Central Committee, OCB is among the pioneering banks in Vietnam in building a dedicated financial product ecosystem for startups. The Bank has established partnerships with investment funds and reputable organizations in the startup ecosystem such as Genesia Ventures, Do Ventures, Daiwa Corporate Investment, Vertex, Business Startup Support Centre (BSSC), Endeavor..., to expand its support network, improve access to capital, and deliver additional value to enterprises.



Understanding the specific challenges faced by startups, OCB continues to scale up its operations, streamline processes, and optimizes documentation requirements to reduce procedural burdens while ensuring effective risk management. OCB also provides comprehensive digital financial infrastructure solutions such as Open API, virtual accounts, payments, payroll services, and foreign exchange services... enabling enterprises to strengthen operational efficiency, accelerate business activities, and focus on business growth.

In the next phase, the Bank plans to further expand its startup support ecosystem in Vietnam, contributing to strengthening the national innovation ecosystem. From 2026 onward, the Bank plans to introduce unsecured lending products for SMEs with at least 3 years of operating history to support their transition from startups to sustainable growth enterprises.

3.2.5

Liobank digital bank – Expanding access to digital finance services for younger generations

Liobank was launched by OCB in early 2023 as a digital bank targeting young clients and those prioritizing digital experiences.

With the objective of “Making banking services in Vietnam easy, affordable, convenient, and engaging,” Liobank is designed to enhance user experience through a streamlined interface and integrated features such as Shake to Pay – shaking the phone to transfer money, money transfers, and personal financial management within a single application.

As of 2025, after more than three years, Liobank recorded strong growth with over 1 million clients and more than 1.6 million app downloads, indicating increasing adoption of digital banking services.

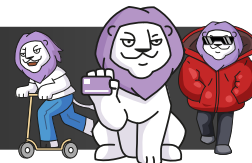
In the next phase, OCB plans to further integrate AI to enhance personalization of financial services and expand access to underserved areas.

>1 million

Number of customers

▲ 162% YOY

Number of customers granted credit limits via Liobank



3.2.6

Supporting household businesses and micro enterprises

OCB continues to implement initiatives to support household businesses and MSMEs through digital transformation, contributing to financial inclusion and improving operational efficiency.

SOLUTION FEATURES



- **Account package:** premium account numbers valued at up to VND 300 million. Daily transfer limit of up to VND 30 billion
- **Simple sales management:** tools for managing sales revenue, issuing e-invoices, and supporting tax declaration
- **Digital payment solutions:** acceptance of QR payments, domestic/international card payments via POS and PhonePOS application, balance change notification speaker

Since 2024, OCB has implemented the Merchant Platform to provide payment and digitalization solutions for merchants, supporting end-to-end digitalization of sales and payment processes, thereby reducing reliance on cash and increasing transaction transparency. The solution contributes to:

- Reducing cash usage and paper-based processes
- Expanding access to formal financial services for household businesses
- Improving management efficiency through automation and effective data management

In 2025, OCB continued to refine this solution to align with the needs of household businesses and MSMEs transitioning from manual to digital operations and to comply with new regulations, including Decree No. 70/2025/ND-CP.

The OCB Smart Merchant solution is developed to integrate sales, payments, and invoicing functions on a single platform, supporting tax compliance while optimizing revenue and cash flow management.

In 2026, OCB plans to officially launch OCB Smart Merchant as a comprehensive solution for household businesses and MSMEs.

3.2.7

Financing vulnerable communities



Pink Deposit Product

OCB is committed to promoting financial inclusion through initiatives that link sustainable finance with social impact and community development. In 2025, OCB implemented the Pink Deposit to encourage customer participation in social contribution activities through deposit products. Upon completion of the program at the end of 2025, the full amount accumulated under the Pink Deposit Fund was transferred to the Fund for Disadvantaged Students in the Highlands to support students in difficult circumstances in remote, isolated and mountainous areas.

The program reflects OCB's approach to integrating social factors into financial

products, thereby creating community value through banking activities. OCB acts as the sponsor, while participating enterprises act as partners, contributing to mobilizing resources to support vulnerable communities.



Donation to Fund for Disadvantaged Students in the Highlands

3.3 GREEN FINANCE

A. OUR APPROACH

In the context where “greening the economy” has become a global development trend, countries and financial institutions are accelerating the transition toward low-emission growth models and reducing the negative environmental and social impacts of economic growth. Green finance plays an important role in mobilizing and allocating financial resources to support Vietnam in achieving its Net-Zero emissions commitment by 2050, while contributing to the implementation of the National Green Growth Strategy.

OCB aims to become a pioneering Green Bank in Vietnam, accompanying the Government in the green transition. The Bank develops green finance by gradually directing credit flows toward green and environmentally friendly sectors, while supporting clients across production, service, and consumption sectors in transitioning to sustainable business

models, including the adoption of clean energy and renewable energy.

In the implementation process, OCB places strong emphasis on integrating ESRM into credit activities, including screening, appraisal, approval, and post-lending monitoring. At the same time, the Bank focuses on enhancing the capacity of employees through specialized training programs on green finance, ESG, and environmental, social, and climate risk management.

OCB also explores expanding cooperation with domestic and international financial institutions to mobilize green capital and enhance its capacity to deliver sustainable finance solutions in line with international practices and in compliance with SBV's policies.

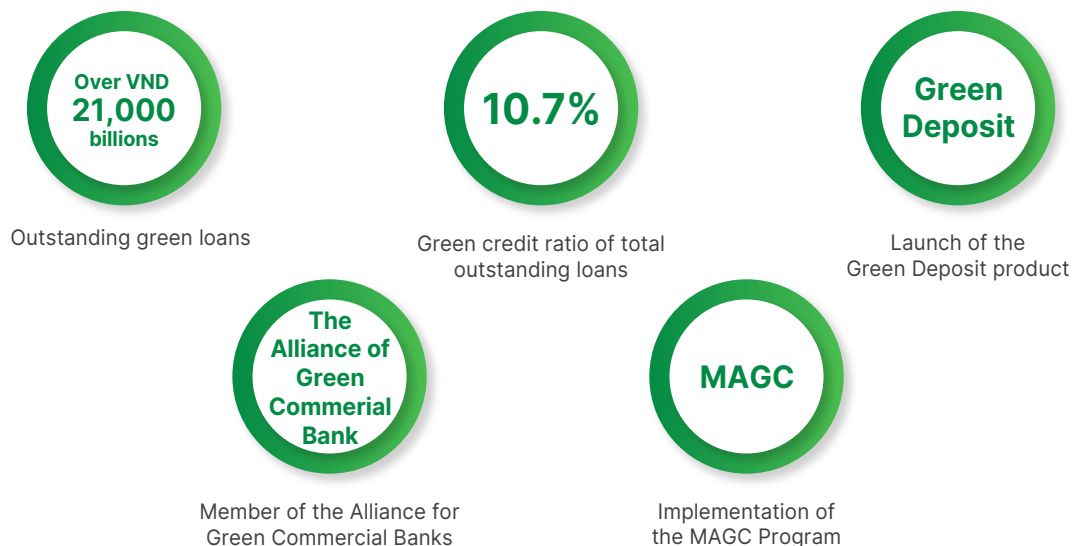


STRATEGIC ORIENTATION

OCB develops green finance based on the following key pillars:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

3.3.1

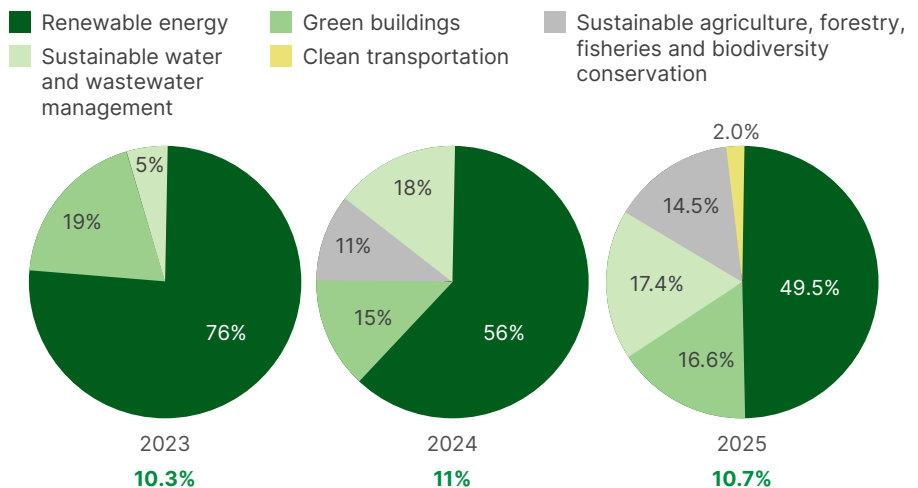
Overview of OCB's green finance

OCB prioritizes the development of green credit for corporate clients (including large corporates, SMEs, and FDI enterprises) engaged in sustainable business activities and environmental protection. The Bank also provides financial products for individual clients to finance the purchase of green, environmentally friendly assets and support economic development in rural areas.

Since 2025, OCB has integrated green credit development targets into the Bank's business KPIs, reinforcing its commitment to the implementation of its sustainable finance strategy.

As of 31 December 2025, outstanding green credit exceeded VND 21,000 billion, equivalent to 10.7% of total outstanding loans, and representing an increase of more than 10% compared to 2024. The green credit portfolio is diversified across multiple sectors, including renewable energy; green buildings; sustainable water and wastewater management; sustainable agriculture, forestry, and fisheries and biodiversity conservation; and clean transportation.

Green credit ratio of total outstanding loans



The results in 2025 show that OCB continues to maintain positive growth in green credit activities, diversify its financing portfolio, and support clients in the green transition. Within the portfolio structure, renewable energy accounts for the largest share (nearly 50% of total outstanding green credit), followed by green buildings (16.6%); sustainable water and wastewater management (17.4%); and sustainable agriculture, forestry, fisheries and biodiversity conservation (14.5%). Notably, in 2025, OCB expanded lending to the clean transportation sector, thereby affirming its role in promoting low-emission economic models.

During the year, OCB officially issued Green Credit Management Regulations to establish a unified basis for identifying, appraising, managing, and monitoring green lending. The regulations are developed based on international practices on green finance and ensure compliance with Vietnamese regulations, including Decision No. 21/2025/QĐ-TTg of the Prime Minister on environmental criteria and confirming investment projects in the green classification list.

OCB'S GREEN CREDIT SECTORS	SDGs ALIGNMENT
RENEWABLE ENERGY	 
CLEAN TRANSPORTATION	   
GREEN BUILDINGS	   
SUSTAINABLE WATER AND WASTEWATER MANAGEMENT	 
SUSTAINABLE AGRICULTURE, FORESTRY, FISHERIES AND BIODIVERSITY CONSERVATION	  
SUSTAINABLE PROCESSING AND MANUFACTURING INDUSTRY	 
POLLUTION PREVENTION AND CONTROL	  
ENERGY EFFICIENCY	 

3.3.2

Strengthening cooperation with financial institutions

OCB identifies cooperation with development financial institutions (DFIs) and international organizations as one of the key drivers to promote its sustainable finance strategy. Accordingly, the Bank proactively expands cooperation with international financial institutions to mobilize medium- and long-term capital for sustainable lending, supply chain finance, and green credit. These partnerships also enable the Bank to access medium- and long-term capital, technical assistance and international experience sharing, while gradually enhancing ESG governance capacity, ESRM implementation, and the standardization of financial solutions in line with international practices to meet clients' sustainable transition needs.

On this basis, in 2025, OCB focused on the following key actions:

- Effectively implementing existing cooperation agreements with DFIs and international partners to expand the green credit, social finance, and sustainable financial products.
- Proactively engaging with international financial institutions and donors to mobilize concessional funding, access technical assistance programs, and enhance internal capacity in ESG governance, ESRM, and impact measurement.
- Continuing to support Government initiatives through the World Bank's RDFII and VnSAT projects, contributing to expanding access to capital for individuals, households, and enterprises in the agriculture and rural sectors; at the same time promoting the adoption of sustainable production models, improving efficient resource use, and enhancing climate change adaptation.

3.3.3

Developing green finance products and services

OCB prioritizes allocating capital to sectors and projects that generate positive E&S impacts, while improving resource efficiency and climate change adaptation. This strategy is implemented through the integration of E&S criteria in the lending process, along with the development of green financial product portfolios for both corporate and individual clients.

The Bank applies a risk-based approach, taking into account risk levels, capital needs, and clients' readiness for green transition, thereby facilitating access to capital while promoting the transition to sustainable business models.

KEY ACTIONS IN 2025

Corporate clients

- Expanding green financing to new sectors beyond renewable energy such as green buildings and climate smart agriculture
- Developing and maintaining sustainable financial products and green finance incentive programs
- Enhancing support for enterprises in the green transition through financial solutions aligned with each stage of business development

Individual clients

- Continuing to implement green credit products and programs supporting sustainable housing and consumption needs
- Expanding financial solutions to support individual clients in accessing green-certified housing opportunities through the MAGC Program

Cross-cutting solution: Integrating ESRM across the entire product development, credit appraisal, and portfolio management processes to ensure growth aligned with effective E&S risk control

KEY GREEN FINANCIAL SOLUTIONS

GREEN DEPOSIT



Target clients: Corporate clients

Use of proceeds: The Bank commits to allocating all mobilized funds to finance eligible green projects, contributing to sustainable growth and emission reduction

Objective: To establish a mechanism linking mobilized capital with its allocation to green projects, contributing to the transition to a low-emission economy

MAGC PROGRAM



Target clients: Individuals and enterprises developing green-certified projects

Financial support mechanism: Rebate incentives linked to the total amount of eligible financing

Objectives:

- Promoting the development of sustainable real estate and construction markets
- Enhancing access to finance for green-certified projects at affordable costs
- Contributing to improved energy efficiency and reduced emissions in the construction sector

3.3.4

Enhancing green capacity

ESG capacity development at OCB is implemented in a structured and systematic manner across all organizational levels, from the BOD and BOM to all employees. This ensures the consistent and effective integration of ESG factors across all of the Bank's activities, from strategic governance to operational execution, thereby enhancing the implementation of the Sustainable Development Strategy and comprehensive risk management.

BOD level	Green banking strategy, climate risk management and ESG integration into long-term strategic direction
BOM level	ESG implementation roadmap, green finance trends, transition finance, and integration of ESG into operational management
Functional units/ business divisions	Specialized training on ESMS, green taxonomy, climate risk, development and implementation of green financial solutions
All employees	Enhancing ESG awareness and fostering a sustainable development culture

Enhancing capacity at senior management level

Members of the BOD and the BOM participate in ESG and sustainable development training programs and knowledge updates focusing on environmental, social and climate risks as well as emerging governance trends. These activities contribute to enhancing oversight capacity and supporting prudent, forward-looking decision-making aligned with the Bank's risk appetite.

Enhancing capacity for specialized units

Specialized units such as business development, risk management and related departments are provided with in-depth ESG training to integrate environmental, social and governance factors into business operations, credit appraisal, investment and portfolio management.

To promote green credit expansion, in 2025 OCB organized a series of sustainable development training programs on topics such as ESRM, green buildings, and smart agriculture... These programs were delivered through various formats including in-person and online, attracting participation from a large number of employees and managers. In parallel, the Bank also sent key personnel to participate in thematic workshops and knowledge-sharing programs from industry organizations, international partners and DFIs to enhance ESG expertise.



Nearly **3,800 employee participations** in sustainable development training programs

ESG training across the system

At the Bank-wide level, OCB implements the Green Academy program in an e-learning format as a core platform to build an ESG culture and develop sustainable capacity across the system. This is a mandatory training program on ESG and sustainable development for employees, including new hires starting from 2026. The program is designed to standardize awareness, enhance implementation capacity, and promote the integration of ESG principles into daily operations.

Training on green credit and environmental and ESRM for BUs, credit appraisal, risk management and related control functions continues to be maintained to enhance employee awareness in ensuring compliance and supporting the implementation of OCB's sustainable development strategy. In 2025, the Bank implemented an e-learning training program on these topics, including internal regulations, risk screening and classification, appraisal requirements, disbursement conditions and post-lending monitoring.

Within the framework of cooperation with IFC, OCB implemented specialized training programs to update international practices and enhance ESMS application capacity. This activity contributes to strengthening the ability to identify, assess and monitor risks at an early stage throughout the entire lending lifecycle.

Forward-looking orientation

In the coming period, OCB will continue to improve its sustainable development training system towards standardization, specialization and alignment with practical implementation needs. Training content will be regularly updated to cover ESRM, climate risk, green credit and transition finance.

In particular, through cooperation activities with the Green Commercial Bank Alliance initiated by IFC, OCB plans to expand advanced training and knowledge-sharing activities with the involvement of governance levels including the BOD, BOM and implementation units.

OCB will also continue to expand mandatory training coverage for key personnel groups, enhance the application of digital platforms and personalized learning through the Green Academy, thereby strengthening the integration of ESG factors into lending, risk management and overall operations across the system.

3.3.5

Promoting the development of a sustainable finance ecosystem

In addition to enhancing internal capacity, OCB implements initiatives to promote the green transition within the broader community through participation in and co-organization of forums, workshops, and thematic conferences in the field of sustainable finance. These platforms serve to share ESG implementation experience and promote collaboration among stakeholders. At these forums, OCB contributes its experience in ESG implementation and practical insights on the role of sustainable finance in advancing the economy's green transition. Through these activities, OCB affirms its role as a pioneering financial institution in disseminating knowledge, connecting stakeholders, and promoting a sustainable finance ecosystem in Vietnam.



OCB's leadership participated as speakers at the Annual Finance Conference organized by Moody's



OCB's leadership joined the discussion session on Sustainable Manufacturing and Green Finance at the Vietnam Innovation Summit 2025

OCB is one of the pioneering banks in Vietnam to join the Green Commercial Bank Alliance, a global initiative initiated by IFC to promote the role of commercial banking systems in advancing the green transition. The Alliance has attracted participation from banks and financial institutions across the region and globally. In Asia, the Alliance was co-founded by IFC and the Hong Kong Monetary Authority (HKMA) in 2020. Participation in this initiative enables OCB to expand international linkages, access advanced practices, innovative business models, and global knowledge resources, thereby accelerating its transition toward green banking.





CHAPTER

04

SUSTAINABLE ENVIRONMENT

4.1 ENERGY AND RESOURCE CONSERVATION

4.2 MANAGING ENVIRONMENTAL IMPACT IN BANKING OPERATIONS

4.3 MANAGING ENVIRONMENTAL IMPACT IN SUSTAINABLE SUPPLY CHAINS

4.4 BIODIVERSITY CONSERVATION





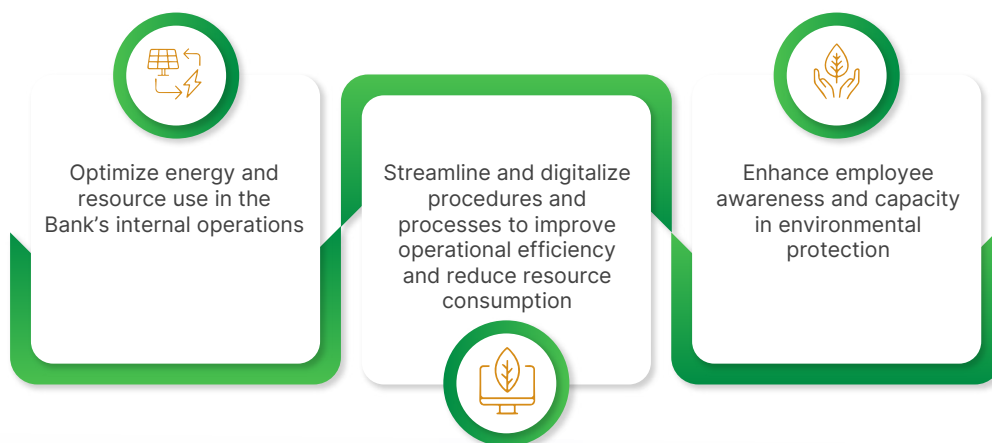
4.1 ENERGY AND RESOURCE CONSERVATION | GRI 301, 302

A. OUR APPROACH

Banking operations generally have lower energy and resource consumption compared to many other industries. However, OCB remains committed to managing resource usage in a efficient and responsible manner. This approach not only contributes to environmental protection, cost optimization, and reduced dependence on increasingly scarce natural resources, but also serves as a foundation for sustainable development. It reflects the Bank's pioneering role and alignment with national commitments.

STRATEGIC ORIENTATION

OCB actively pursues energy and resource efficiency objectives through:



B. KEY ACTIONS

4.1.1

Energy consumption

Energy efficiency is a common orientation across the Bank. Therefore, since the 2020s, OCB has actively implemented actions to manage the efficient use of electrical equipment such as:



Efficient and economical use of electrical equipment

Lighting equipment

- Using energy-efficient lighting systems (LED)
- Applying motion sensor technology to automatically switch off lights in unoccupied areas
- Setting timers for lighting systems and display devices (posters, screens, signboards, advertisements)

Operational equipment

- Prioritizing the use of energy-efficient equipment with appropriate capacity and functionality
- Conducting periodic maintenance and replacing outdated equipment with high-efficiency alternatives to optimize operating costs



Building energy efficiency

- Enhancing building insulation to reduce heat loss and support natural temperature regulation
- Prioritizing high-efficiency ventilation and air-conditioning systems
- Using high-performance glazing (low-e) to reduce heat and ultraviolet rays
- Installing reflective glass at Head Office and branches/transaction offices to provide insulation

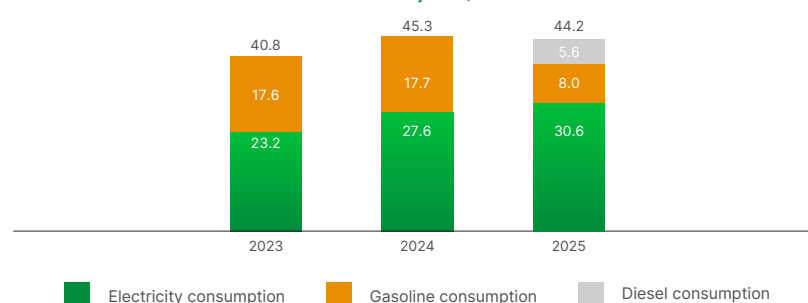


Transport management

- Prioritizing the use of fuel-efficient vehicles (electric and hybrid) for official and transport purposes in compliance with technical standards
- Optimizing transport routes by selecting the shortest and fixed routes for vehicles

At OCB, energy consumption mainly arises from electricity use for business and operational activities at Head Office and branches/transaction offices, and fuel for specialized transport and official vehicles.

Energy consumption at OCB in the period 2023 - 2025*
(Unit: Terajoule)



(*) Excluding subsidiaries and associates

In the period 2023 - 2025, energy consumption from gasoline and diesel showed a decreasing trend, driven by the implementation of vehicle management measures and tighter control of business travel. In contrast, electricity consumption showed an increasing trend due to expanded operational requirements, including the enhancement of technology

infrastructure, data systems, and the Bank's operating network. This trend reflects the Bank's efforts in transitioning its energy consumption structure away from direct fossil fuel use. At the same time, it highlights the need to further improve electricity efficiency and explore renewable energy solutions in the coming period.

Despite the increase in electricity consumption associated with business expansion and technology investment, the substantial reduction in gasoline and diesel consumption resulted in a decrease of more than 2% in total energy consumption compared to 2024. Energy consumption intensity per employee and per unit of operating income also decreased by 1% and 15%, respectively. These results indicate the Bank's initial improvements in energy management.

Category	Unit	2023	2024	2025*	2025 vs 2024	
					Absolute change	Percentage change
Energy consumption intensity per employee**	GJ/employee	6.0	6.5	6.4	↓ 0.1	↓ 1%
Energy consumption intensity per unit of operating income ***	GJ/VND billion	4.6	4.5	3.8	↓ 0.7	↓ 15%

(*) Adjusted estimation methodology from spend-based method to activity-based method, in accordance with Decision No. 571.01/2025/QĐ-TGD promulgating environmental data collection

(**) Employee data based on Audited Separate Financial Statements

(***) Total operating income data based on Audited Separate Financial Statements

Actions implemented in 2025 to enhance energy efficiency across the system:

- Issued policies to reduce the operating hours of advertising light boards to optimize electricity consumption outside peak hours
- Switched off advertising light board systems during Earth Hour to raise awareness of energy saving and environmental protection
- Conducted assessment on the feasibility of installing rooftop solar power systems at OCB-owned buildings
- Strengthened internal communication to enhance awareness-raising of electricity-saving practices across the system



4.1.2

Water consumption

In addition to energy management, efficient water use is also a focus in OCB's operational control. Recognizing the role of water resource management amid climate change and increasing pressure on urban infrastructure, the Bank has proactively implemented the following measures:



Upgrading water-saving equipment

- Installing water-efficient fixtures such as low-flow faucets, toilets, etc. to reduce water consumption and associated energy costs.
- Applying automatic sensor-operated or self-closing taps to control flow and minimize wastage during use.



Awareness-raising

- Encouraging and implementing awareness of resource conservation in daily activities.
- Integrating resource efficiency and conservation awareness into training programs.

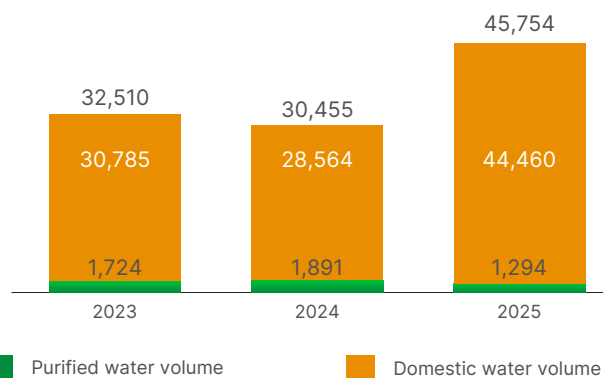


Periodic inspection and timely repair of water leakage

- Conducting periodical reviews and monitoring of water consumption to detect leaks and other issues early, enabling timely corrective actions and minimizing losses.
- In the coming period, OCB will expand the implementation of water conservation measures across the system and strengthen resources to enhance capabilities for monitoring, inspection and timely response to water-related incidents.

Water used at OCB is supplied by local water utilities and complies with requirements of QCVN 01-1:2018/BYT on domestic water quality. Water is mainly used for sanitation, daily activities and operational purposes. Drinking water provided to employees and clients consists of bottled mineral water and purified water that meet applicable quality standards.

Water consumption at OCB in the period 2023 - 2025*
(Unit: m³)



(*) Excluding subsidiaries and associates.

In 2025, to improve accuracy and enhance proactive water resource management, OCB issued regulations on environmental data collection and implemented a new monitoring method. Accordingly, the Bank shifted from spend-based method to direct collection

of actual activity data from water supplier invoices. At the same time, OCB piloted a software solution for consolidating water consumption data across relevant units, laying the foundation for future integration into a centralized ESG data management system.

Category	Unit	2023	2024	2025*	2025 vs 2024	
					Absolute change	Percentage change
Water consumption intensity per employee**	m³/employee	4.8	4.3	6.6	↑ 2.3	↑ 53%
Water consumption intensity per unit of operating income***	m³/VND billion	3.6	3.0	3.9	↑ 0.9	↑ 31%

(*) Adjusted estimation methodology from spend-based method to activity-based method, in accordance with Decision No. 571.01/2025/QĐ-TGD promulgating environmental data collection

(**) Employee data based on Audited Separate Financial Statements

(***) Total operating income data based on Audited Separate Financial Statements

As a result of this methodological enhancement, reported water consumption in 2025 increased significantly compared to previous years. However, the increase mainly reflects improvements in the completeness, accuracy, and transparency of data collection rather than a corresponding increase in actual water demand. Therefore, the 2025 data serves as a new baseline for monitoring and evaluating water consumption performance in subsequent reporting periods

In addition to the impact of improved data collection practices, water consumption was also influenced by expansion of operational activities and growing customer service demand. Looking ahead, the Bank will continue to implement solutions to optimize water use, enhance internal awareness, and ensure water resource management practices as well as minimize environmental impacts.



4.1.3

Paper and ink cartridges consumption

Paper and ink are among the primary materials used in OCB's operations, serving the printing of documents, records, and forms, etc. Therefore, the efficient use of these resources is identified as one of the key areas in both operational cost control and environmental impact management.

To promote resource efficiency and optimize operating costs, OCB prioritizes the digitalization of business processes and automation of operational activities. Since 2021, OCB has implemented the following solutions:



Automation of business processes and digitalization of forms, documents, and records

- Conducting digital workflows and electronic approval processes, reducing paper and ink use for printed documents, contributing to saving paper resources, optimizing storage space, reducing fire risks, and lower environmental impacts



Efficient paper use

- Encouraging double-sided printing for internal documents and non-critical materials that do not require submission to senior management or mandatory hard-copy retention.



Awareness raising and training

- Communicating and enhancing employee awareness on efficient paper use.
- Integrating efficient resource use into training and awareness programs.

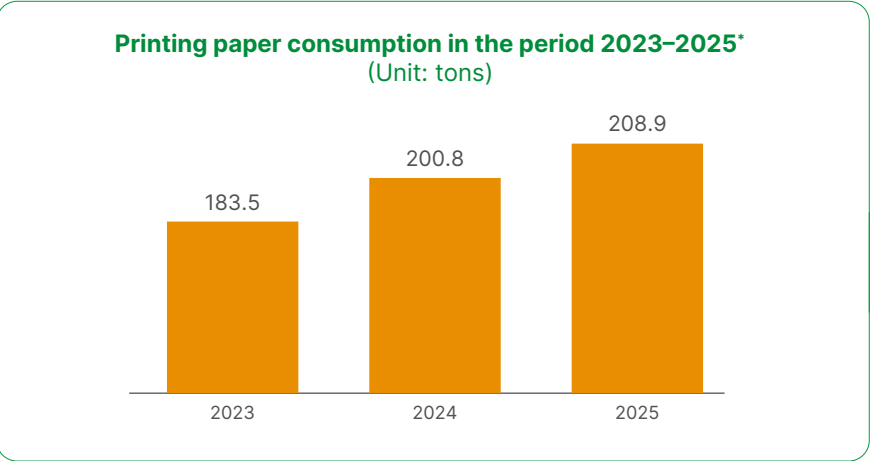
These solutions help reduce operating costs, conserving forest resources, reduce waste generation and indirect emissions related to office supply consumption. This is part of OCB's orientation towards digital transformation and sustainable development. In the coming period, the Bank commits to continuing to advance digital transformation and optimize operational processes to progressively reduce its reliance on paper-based documentation.

In addition, OCB applies policies on selecting recycled and reusable materials to maximize material efficiency, including the use of high-capacity ink cartridges and refillable ink cartridges to reduce cartridge consumption while maintaining printing performance.

Nearly 80%

of ink cartridges at the Head Office are from reusable sources

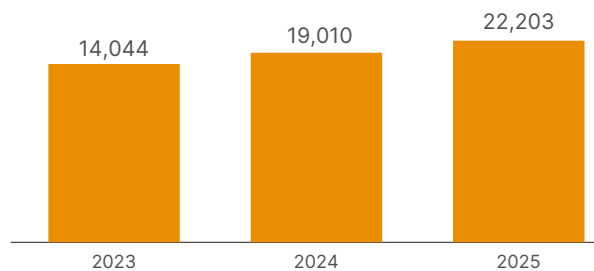
In 2025, 7,167 ink cartridges were reused at Head Office and branches/transaction offices in Ho Chi Minh City, contributing to improving material efficiency and reducing waste generation.



(*) Excluding subsidiaries and associates.

Category	Unit	2023	2024	2025*	2025 vs 2024	
					Absolute change	Percentage change
Printing paper consumption intensity per employee **	kg/employee	26.9	28.6	30.3	↑1.7	↑6%
Printing paper consumption intensity per unit of operating income ***	kg/VND billion	20.5	19.9	18.0	↓1.9	↓10%

Ink cartridge consumption in the period 2023–2025****
(Unit: cartridges)



(*) Adjusted estimation methodology from spend-based method to activity-based method, in accordance with Decision No. 571.01/2025/QĐ-TGD promulgating environmental data collection

(**) Employee data based on Audited Separate Financial Statements

(***) Total operating income data based on Audited Separate Financial Statements

(****) Excluding subsidiaries and associates.

Category	Unit	2023	2024	2025*	2025 vs 2024	
					Absolute change	Percentage change
Ink usage intensity per employee **	cartridges/employee	2.1	2.7	3.2	↑0.5	↑19%
Ink usage intensity per unit of operating income ***	cartridges/VND billion	1.6	1.9	1.9	-	-

(*) Adjusted estimation methodology from spend-based method to activity-based method, in accordance with Decision No. 571.01/2025/QĐ-TGD promulgating environmental data collection

(**) Employee data based on Audited Separate Financial Statements

(***) Total operating income data based on Audited Separate Financial Statements

According to the Bank's records, total paper and ink consumption showed an increasing trend in the period 2023 - 2025. This was primarily driven by the expansion of business operations, the growth in customer base, and ongoing requirements for hard-copy documentation and record retention in certain business operations. However, paper consumption intensity per unit of operating income decreased by 10%, indicating the initial effectiveness of digitalization initiatives and operational optimization.

In addition, the shift from spend-based estimation approach to actual consumption data at BUs also contributed to the increase in reported figures. To ensure accuracy for future reporting periods, OCB will continue to improve data collection while implementing measures to optimize resource efficiency and enhance internal awareness of resource conservation and efficient use.

C. HIGHLIGHTED ACTIVITIES

PAYMENT PROCESS AUTOMATION PROJECT

In the context of strong digital transformation in the banking and financial sector, OCB has implemented a project to automate document approval and accounting entry processes through its Business Process Management (BPM) system. This initiative aims to optimize accounting document processing, enhance labor productivity, and contribute to reducing environmental impacts through minimizing the use of paper and ink.

The project goes beyond replacing traditional paper-based forms with electronic systems. It integrates technological solutions to automate the entire document processing workflow, thereby enhancing accounting accuracy, shortening processing time, and improving operational efficiency.

The project is implemented comprehensively through the following four key areas:

- End-to-end accounting document processing workflow
 - Integration of payment and advance request data entry with automatic form generation
 - Automation of accounting entry generation
 - Electronic document storage and retrieval
- **These improvements contribute to reducing resource consumption, optimizing operating costs, and supporting OCB's transition towards a modern, environmentally friendly and sustainable banking model.**



4.2 MANAGING ENVIRONMENTAL IMPACT IN BANKING OPERATIONS | GRI 304, 305, 306

A. OUR APPROACH

With its commitment to sustainable development and environmental responsibility, OCB proactively manages environmental impacts from its internal operations while accompanying Vietnam's efforts in its journey toward

achieving Net-Zero emissions by 2050. OCB implements solutions to use resources efficiently, reduce GHG emissions, and control wastewater and waste, thereby gradually reducing its environmental footprint across the entire system.

In the implementation process, OCB fully complies with environmental laws and regulations while gradually applying advanced standards, practices, and initiatives to enhance environmental management efficiency and contribute to the country's sustainable development goals.

STRATEGIC ORIENTATION

OCB pursues long-term environmental objectives through the following orientations:



B. OUTSTANDING ACHIEVEMENTS



environmental violations



in Scope 1 GHG emissions compared to 2024



C. KEY ACTIONS

4.2.1

Compliance with environmental regulations

Compliance with regulations and fulfillment of stakeholder requirements are fundamental principles in OCB's operations. Accordingly, the Bank regularly reviews, assesses, and updates environmental regulations, and compares them with implementation practices across BUs to ensure full, timely, and appropriate compliance at each stage of development.

OCB maintains compliance with environmental documentation requirements for business locations subject to regulatory obligations. The Bank also establishes policies requiring suppliers to fully comply with applicable regulations and conducts monitoring throughout the cooperation period.

From 2025, OCB officially integrates E&S criteria into supplier assessment from the bidding stage to enhance selection standards and responsible supply chain management. In addition, lessors are required to provide complete legal documentation related to environmental protection and are subject to periodic reviews during the cooperation period.

Annually, OCB conducts inspections at BUs to ensure compliance with Health – Safety – Environment requirements and internal operating standards. This activity helps the Bank promptly identify and address arising issues and maintain a safe, compliant, and professional working environment across the system.

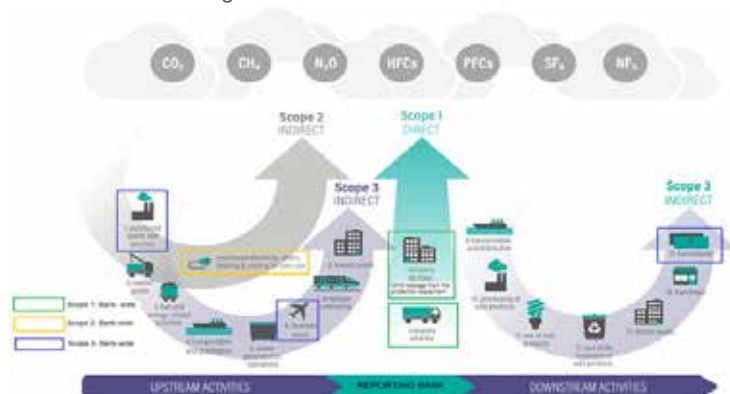
No environmental protection violations have been recorded at OCB to date

4.2.2

GHG emissions

Reducing GHG in operations and credit activities is one of the key priorities in OCB's sustainable development roadmap. The Bank progressively strengthens its capacity to measure, manage, and control emissions to support environmental impact reduction and contribute to Vietnam's Net-Zero commitment by 2050.

To manage its carbon footprint effectively, OCB conducts GHG emission inventories, measurement, and disclosure across three scopes (Scope 1, Scope 2, and Scope 3) in accordance with the Greenhouse Gas Protocol of the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), and with reference to ISO 14064 standards. Major emission sources under each scope are identified, monitored, and periodically disclosed in this independent Sustainability Report, forming the basis for developing emission reduction initiatives and improving long-term environmental management.

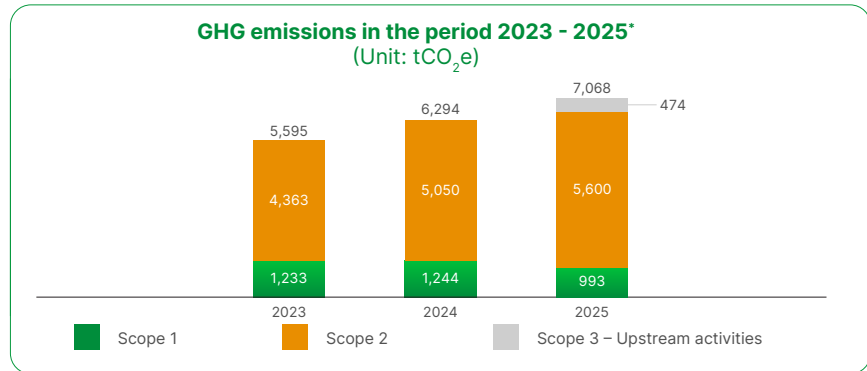


* Results of financed (investment) emissions inventory are disclosed in Section 4.3.3 Financed Emissions Calculation

Emission type	2025	
	Total emissions (tCO ₂ e)	Share (%)
Scope 1	993	0.02
Scope 2	5,600	0.13
Electricity consumption ⁵	5,600	0.13
Scope 3 - Upstream activities	474	0.01
Category 1: Purchased goods and services (Printing paper)	218	0.005
Category 6: Business travel (Air travel)	256	0.005
Scope 3 - Downstream activities	4,332,368	99.84
Category 15: Investments (Financed emissions)	4,332,368	99.84
Total	4,339,436	100

⁵ Purchased from Vietnam Electricity (EVN). OCB currently discloses Scope 2 emissions using the location-based method. As the Bank has not yet participated in green power procurement mechanisms or owned renewable energy certificates, the market-based method has not been applied in this reporting period.

In 2025, OCB continued to expand the scope of GHG inventory and improve data quality for emission measurement. In addition to direct and indirect emissions from operations, the Bank gradually improved data for value chain emissions, including emissions from purchased goods and services, business travel, and financed emissions. The expansion of scope and improvement in data quality strengthen OCB's emission management capacity and provide a foundation for setting emission reduction targets and defining transition pathways in the future.



Note: GHG emissions disclosures covered Scope 1 and Scope 2 in 2023 and 2024, and Scope 1, Scope 2 and Scope 3 from 2025 onward

Category	Unit	2023	2024	2025**	2025 vs 2024	
					Absolute change	Percentage change
GHG emissions intensity per employee ***	kgCO ₂ e /employee	821	896	1,024	↑ 128	↑ 14%
GHG emissions intensity per unit of operating income ****	kgCO ₂ e /VND billion	626	625	610	↓ 15	↓ 2%

Note: Emission factor sources used in the calculation:

(1) Emission factor for gasoline based on Decision No. 2626/QĐ-BTNMT of the Ministry of Natural Resources and Environment;

(2) Emission factor of the Vietnam power grid based on official guidance from the Department of Climate Change, Ministry of Natural Resources and Environment;

(3) Emission factor for printing paper consumption based on data published by the United Kingdom;

(4) Emission factor for business travel by air based on the ICAO Carbon Emissions Calculator;

(*) Excluding subsidiaries and associates.

(**) In 2025, adjusted estimation methodology from spend-based method to activity-based method, in accordance with Decision No. 571.01/2025/QĐ-TGD promulgating environmental data collection

(***) Employee data based on Audited Separate Financial Statements

(****) Total operating income data based on Audited Separate Financial Statements

In the period 2023–2025, total GHG emissions showed an increasing trend, mainly driven by Scope 2 emissions (indirect emissions from electricity consumption), due to the need to support data systems and increased operational demand. Conversely, Scope

1 emissions decreased by more than 20% compared to 2024, driven by reduced gasoline and diesel consumption. These results reflect initial effectiveness of energy efficiency measures and emission control at OCB.

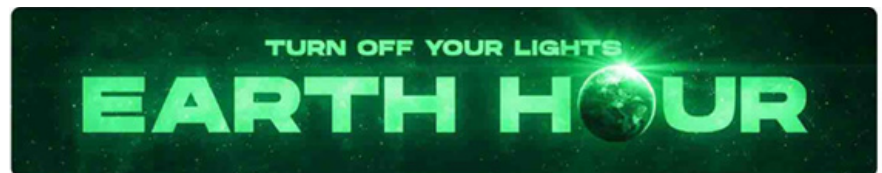
Over 250 tCO₂e reduction in Scope 1 GHG emissions compared to 2024

KEY ACTIONS

To control and gradually reduce GHG emissions from operations, OCB implements coordinated energy-saving and resource efficiency solutions across the system, including:

GHG emission reduction solutions

- Prioritizing the use of work-related transport vehicles that meet current emission standards (EURO 4 and EURO 5) and gradually reducing emissions from transportation activities.
- Encouraging employees to use environmentally friendly transportation modes such as walking, cycling, electric vehicles, or public transport where appropriate.
- Implementing electricity-saving measures at the workplace such as turning off equipment when not in use; optimizing air-conditioning and lighting systems; prioritizing the use of natural light.
- Coordinating with building management units to maintain and inspect technical systems to ensure energy efficiency and minimize environmental risks.
- Implementing energy-saving initiatives across the system, including optimizing operating time of signage, advertising boards, and electricity-consuming equipment at BUs.
- Promoting process digitalization and increasing the use of electronic documentation to reduce paper consumption, thereby contributing to reducing indirect emissions across the value chain.



4.2.3

Wastewater

At OCB, wastewater mainly arises from employees' daily activities, customer usage, and office cleaning. The Bank manages wastewater in compliance with regulations and aims to minimize environmental impact through proper collection, treatment, and discharge in accordance with the characteristics of each facility.

For locations owned or fully leased by OCB, the Bank gradually invests in, builds, or upgrades wastewater treatment systems, and conducts environmental monitoring and reporting in accordance with regulatory requirements. Treatment systems are operated to meet current national technical standards on domestic wastewater prior to discharge into the environment.

For partially leased locations (branches and transaction offices), OCB requires lessors to be responsible for wastewater treatment and discharge in compliance with legal regulations.

43,795 m³

of wastewater generated from business and operational activities was collected and treated in accordance with applicable regulations

No incidents

related to wastewater management, treatment, and discharge were recorded across BUs



4.2.4

Solid waste | GRI 306-1, 306-2

Waste classification and treatment

OCB manages waste based on principles of regulatory compliance, waste minimization, and the promotion of reuse and recycling in its operations. The Bank has issued waste classification guidelines for branches, transaction offices, and rented facilities, and communicated these guidelines to all employees to enhance awareness and responsibility in environmental protection.

For rented locations, OCB requires lessors to be responsible for waste collection, transportation, and treatment in accordance with regulations. At the Head Office, waste classification is carried out in coordination between OCB and the building management to ensure appropriate handling by waste category.

According to environmental monitoring reports, the volumes of domestic and hazardous waste are recorded as follows:

Year	Domestic waste (Unit: tons)	Recyclable waste (Unit: tons)	Hazardous waste (lamps, used batteries) (Unit: kg)
2024	18	7.9	3
2025	50.4	17.5	14.9

Note: Data are calculated based on OCB's Head Office floor area relative to the total floor area of the Hallmark Building, according to the building's environmental monitoring reports for 2024 and 2025

For hazardous waste generated from office operations (primarily ink), OCB collects and transfers it to licensed treatment providers in accordance with applicable regulations. In 2025, OCB's Head Office achieved a reuse rate of nearly 80% for ink cartridges, contributing to extending product life cycles and reducing plastic and hazardous waste generation.

Reducing plastic waste

In 2025, OCB continued to implement measures to reduce single-use plastic waste across the system. The Bank replaced plastic water bottles at meetings with glass bottles and glasses. This initiative has been applied across the Bank, with BUs using only glass bottles and glasses for meetings and guest services. These activities demonstrate the active participation of all employees in the Bank's green transition strategy.

In addition, OCB promotes the use of environmentally friendly gifts such as ceramic cups, thermal bottles, and reusable fabric bags in customer programs. These activities contribute to fostering sustainable consumption habits within the Bank and reducing plastic waste generated during operations and business activities.



4.3 MANAGING ENVIRONMENTAL IMPACT IN SUSTAINABLE SUPPLY CHAINS | GRI 308

A. OUR APPROACH

OCB manages indirect environmental impacts arising from credit activities and procurement in order to minimize potential environmental risks and promote responsible business practices. The Bank implements supplier evaluation processes and procurement packages based on environmental criteria to ensure appropriate partner selection. At the same time, for credit activities, E&S factors are managed through ESMS, enabling OCB to identify, assess, and control potential risks arising from lending. These actions contribute to minimizing negative environmental impacts and creating sustainable long-term value.

STRATEGIC ORIENTATION

OCB aims to strengthen environmental impact management across the value chain through the following orientations:



B. OUTSTANDING ACHIEVEMENTS



of procurement activities within the applicable scope applied E&S criteria in supplier assessment



C. KEY ACTIONS

4.3.1

Management of supplier environmental impacts

OCB commits to sustainably managing its environmental footprint not only in internal operations but also across the supply chain. Accordingly, the Bank has integrated E&S criteria into supplier selection and evaluation processes since 2024 to ensure compliance with quality, cost, and environmental standards.

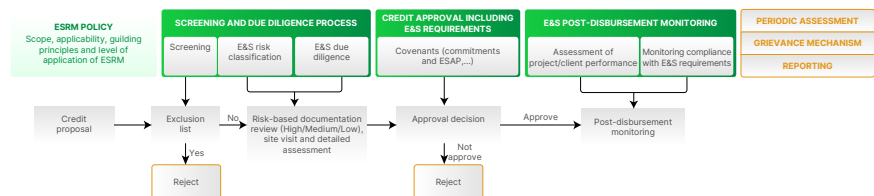
In 2025, 100% of procurement activities within the applicable scope applied E&S criteria assessments, contributing to screening and selecting partners aligned with OCB's sustainable development orientation.

4.3.2

Management of environmental impacts from credit activities

OCB recognizes that effective environmental impact management needs to be implemented comprehensively across operations, supply chain, and credit activities.

On this basis, the Bank established ESRM Policy for credit activities in 2012 and continuously reviews and updates them to align with practical requirements and international practices. OCB maintains E&S risk appraisal for lending in accordance with internal regulations, ensuring compliance with SBV's Circular No. 17/2022/TT-NHNN, including risk identification, information collection, assessment, appraisal, approval and monitoring.



For credit activities that trigger application of IFC Performance Standards (IFC PS), OCB applies in-depth appraisal processes based on these eight standards. This approach enhances appraisal quality, minimizes environmental impacts arising during project implementation, and strengthens the Bank's long-term credit risk management capacity.

Detailed information is available in the Sustainable Development section on OCB's website.

4.3.3

Managing financed emissions

The transition to a low-carbon economy in support of the Paris Agreement and the Net Zero 2050 target requires the leading role of the financial sector in directing capital flows toward low-emission activities. To fulfill this role, financial institutions need to build capacity to measure, monitor, and manage GHG emissions arising from financed activities. In addition to promoting green credit and sustainable financial products, OCB identifies financed emissions measurement as a key foundation for assessing the environmental impact of its credit portfolio and supporting the development of long-term emission reduction pathways.

In 2025, OCB piloted a financed emissions inventory project with technical assistance funded from the Business Support Services (BSS) program of DEG Impulse – a subsidiary of DEG and implemented by the JIM Foundation. The project comprised of methodological advisory, internal capacity building, and support in applying the Joint Impact Model (JIM) to OCB's credit portfolio, thereby enhancing the consistency, transparency, and comparability of financed emissions data.

The Bank applies the JIM to calculate financed emissions for relevant asset classes within its portfolio. The methodology of the JIM is aligned with PCAF principles, which support financial institutions in measuring and disclosing GHG emissions from lending and investment activities.

⁶ Details are available at <https://www.jointimpactmodel.org/methodology-1>



Accuracy

Financed emissions are calculated and classified into three scopes under the JIM, including:

Scope	Definition	Notes
Scope 1	Direct emissions from owned or controlled sources	Direct GHG emissions of the Bank's client
Scope 2	Indirect emissions from the generation of purchased energy	Supply chain GHG emissions related to the Bank's client's electricity, steam, heat and cooling supplier
Scope 3	All other indirect emissions (not included in Scope 2) that occur in the value chain of the Bank's client	Supply chain GHG emissions of the Bank's clients' suppliers (other than direct energy suppliers), including: - Scope 3 emissions related to the client's local upstream supply chain - Scope 3 emissions related to the client's local downstream supply chain - Scope 3 emissions related to the client's international upstream supply chain Financed emissions are included Not included are: - Part of Category 11: Use of sold products (by customers, while the businesses is included) - Category 12: End-of-life treatment of sold products

- At the reporting date, due to limitations in accessing emissions data, financed emissions are calculated based on customer financial data, sector-average emission factors, and assumptions embedded in the JIM.
- OCB will continue to improve data collection processes and strengthen cooperation with clients to enhance data quality in the future.
- In the reporting period, financed emissions data and methodologies have not yet been independently verified by a third party.

Completeness

- Financed emissions from retail credit and bonds are not yet included in the reporting scope.
- OCB aims to gradually expand portfolio coverage and improve estimation methodologies in line with international practices and internal data capacity.
- In the reporting period, all outstanding loans within assessed asset classes with available data were calculated using the JIM methodology and disclosed in the Results section.

Consistency

- OCB makes every efforts to consistently apply the financed emissions inventory methodology across reporting periods to ensure data comparability and transparency.
- The Bank will continue to reference and update its methodologies in line with relevant international standards and guidelines.
- In the event of significant changes in assumptions, calculation methodologies, or data sources, OCB will disclose such changes to ensure transparency and comparability across reporting periods.

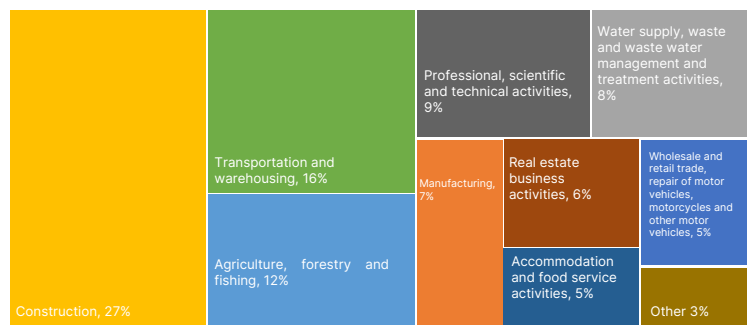
Transparency

- OCB uses the JIM to calculate financed emissions for its credit portfolio.
- Due to data limitations, certain assumptions and proxy data are applied in the calculation process. The results may not fully reflect the performance or emission reduction efforts of individual clients.
- Key assumptions include:
 - Outstanding loan data as of 31 December of the reporting year was used as the economic activity indicator for calculation;
 - Industry classification is based on VSIC Level 4 codes of the loans and mapped to ISIC Rev.4, NACE, and GTAP classification systems to determine emission factors under the JIM for the credit portfolio;
 - Sector-average emission factors for Vietnam under the JIM was applied;
 - Southeast Asia regional emission factors was used as proxy data for solar power loans; with Scope 1 and Scope 2 emissions assumed to be zero;
 - Emissions results were aggregated and reported by VSIC industry groups.
- GHG emissions are reported in tCO₂e (tons of CO₂ equivalent), a standardized unit converting the global warming impact of different GHGs into CO₂-equivalent values based on Global Warming Potential (GWP).

Calculation Results

Category	2023	2024	2025
Total financed emissions (tCO ₂ e)	2,601,636	3,076,261	4,332,368
Scope 1 (tCO ₂ e)	601,925	899,467	1,134,378
Scope 2 (tCO ₂ e)	102,816	132,874	145,668
Scope 3 (upstream activities) (tCO ₂ e)	1,144,731	1,249,482	1,895,140
Scope 3 (downstream activities) (tCO ₂ e)	752,165	794,438	1,157,182
Portfolio coverage ratio within the calculation scope (%)	63%	69%	73%
Data quality score	5	5	5
Estimation method in accordance with PCAF	3c	3c	3c

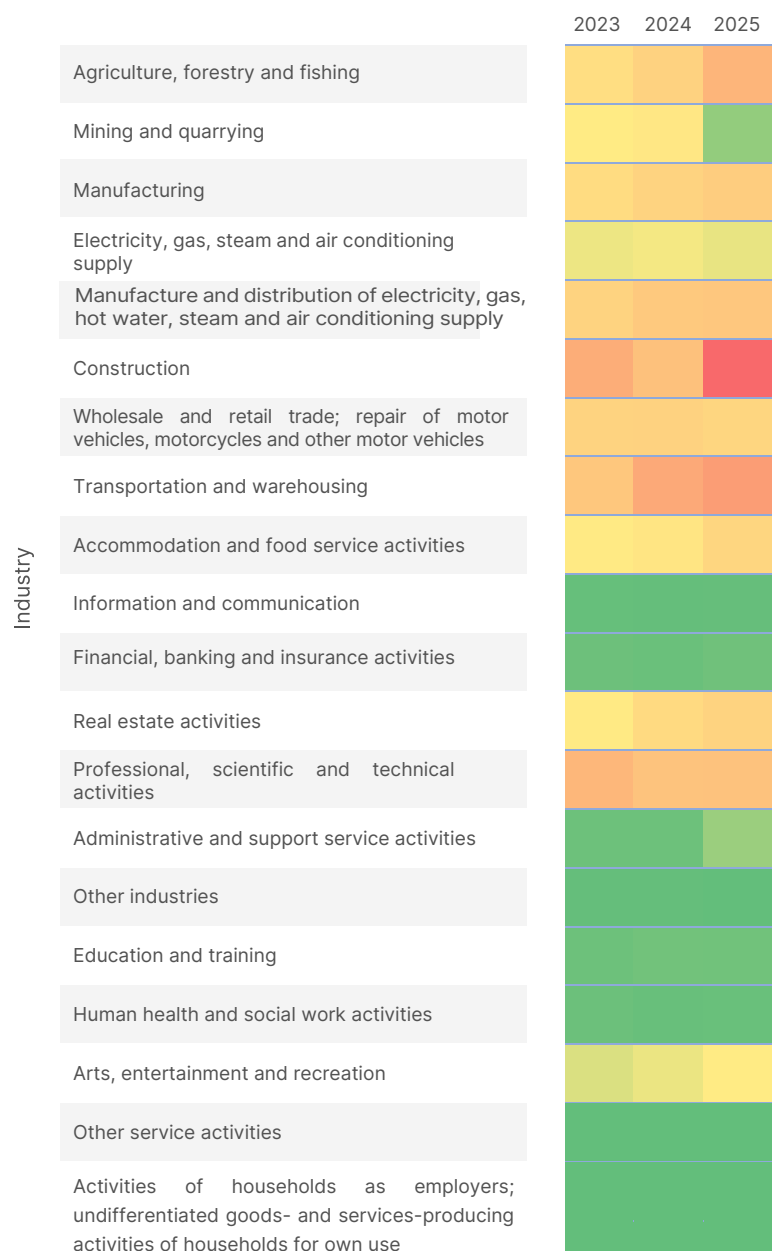
Financed emissions analysis by industry in 2025



Analysis of trends in financed emissions by industry in the period 2023 - 2025

Calculation results show that OCB's financed emissions structure in the period 2023–2024 has shifted toward greater concentration in economic activities such as construction, transportation and warehousing, and agriculture, forestry and fishing. These are also sectors where OCB is actively developing green finance products to support clients in gradually transitioning toward sustainable green practices.

As the financed emissions calculations relies on estimation methods using sectoral and regional average emission factors, the results may not fully reflect the specific characteristics of individual clients' business activities, operational efficiency, or actual emission reduction performance, particularly those performing above industry's sustainability benchmarks. Therefore, the analysis of financed emissions should be reviewed in conjunction with information on green credit portfolio, transition finance, and initiatives supporting clients in emission reduction presented in Section 3.3 Green Finance of this Report to provide a comprehensive view of the environmental impact of OCB's credit portfolio.



4.4 BIODIVERSITY CONSERVATION | GRI 101

A. OUR APPROACH

Biodiversity plays an important role in maintaining ecosystem stability, providing essential services such as food provision, clean water, climate regulation, and many other ecosystem benefits, thereby directly affecting quality of life. Recognizing the importance of biodiversity for sustainable development, OCB proactively manages potential impacts on ecosystems through its operations, particularly credit activities.



STRATEGIC ORIENTATION

OCB pursues biodiversity conservation objectives through:



B. KEY ACTIONS

4.4.1

Managing biodiversity impact in internal operations

OCB is committed to managing internal operations to minimize negative impacts on ecosystems and biodiversity. Environmental considerations and site-specific characteristics are taken into account in the selection of business locations to minimize potential adverse impacts on surrounding environment and ecosystems.

In addition, operational activities such as emissions, resource consumption, and procurement are managed in a sustainable manner, contributing to reducing environmental footprint and limiting indirect impacts on ecosystems.

At the same time, OCB promotes environmental protection initiatives with the participation of employees and clients. With the message "Old batteries turn green – A greener Earth," the OCB PIN Hunter campaign was implemented to collect and transfer used batteries to authorized waste treatment facilities. This activity helps prevent the leakage of heavy metals and hazardous substances into the environment, thereby supporting ecosystem and biodiversity protection.

For further details, please refer to Section 5.3 Building Sustainable Communities

4.4.2

Managing biodiversity impact in credit activities

In credit activities, OCB aims to conserve biodiversity through:

- Integrating biodiversity protection criteria into ESMS
- Avoiding financing activities that pose risks of severe degradation to natural ecosystems or adverse impacts on areas with high biodiversity value
- Managing and mitigating potential biodiversity impacts arising from lending and project financing activities

To effectively manage biodiversity impacts, OCB has integrated relevant criteria into ESRM Policy in credit activities. Under the Bank's exclusion list, OCB does not finance activities prohibited by law or those that may cause significant adverse impacts on the environment, ecosystems, and biodiversity. This mechanism enables the Bank to screen out material risks at the earliest stage of credit intake and review.

For applicable credit activities, OCB conducts E&S screening and risk assessment, including considerations related to biodiversity and natural ecosystems. In addition to credit criteria, projects and corporate clients are assessed for risks related to impacts on habitats, protected areas, and ecologically sensitive areas. Through this screening and appraisal process, OCB proactively identifies, assesses, and manages potential risks from the credit approval stage, contributing to limiting negative impacts on the environment and biodiversity while enhancing risk management quality in financing and investment activities.

For further details, please refer to the Sustainable Development section on OCB's website



CHAPTER

05

SUSTAINABLE SOCIETY

5.1 INVESTING IN AND DEVELOPING HUMAN RESOURCES

5.2 CREATING A HAPPY AND PRODUCTIVE WORKPLACE

5.3 BUILDING SUSTAINABLE COMMUNITIES

5.4 ENHANCING CUSTOMER VALUE AND EXPERIENCE

5.5 MANAGING SOCIAL IMPACT IN SUSTAINABLE SUPPLY CHAINS



5.1 INVESTING IN AND DEVELOPING HUMAN RESOURCES

A. OUR APPROACH

OCB considers human resources as a key factor for the Bank's success. Accordingly, OCB places strong emphasis on attracting and recruiting capable employees who fit the organizational culture, with enthusiasm and creativity to drive innovation and contribute to the Bank's development.

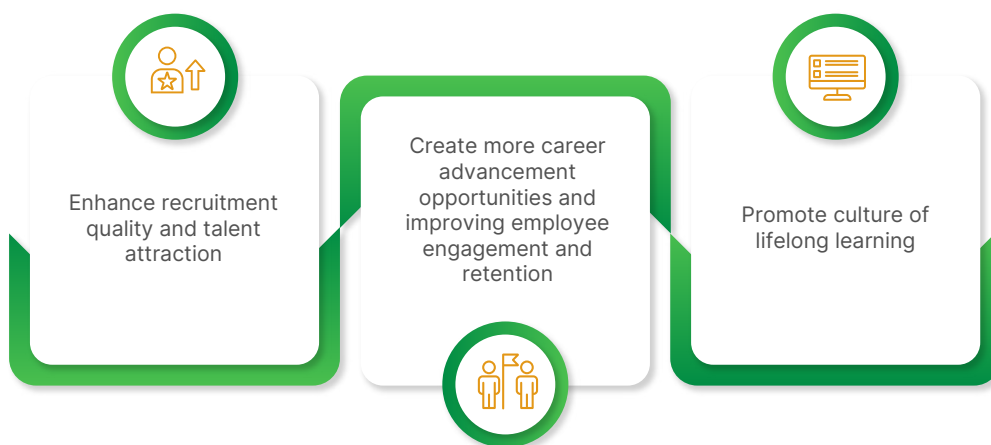
In addition to talent attraction, employee training and development are key priorities in OCB's human resource strategy. This is closely directed and overseen by BOD, CEO, and BOM, with active participation from managers and professional staff across all divisions. A learning culture is promoted throughout the Bank, encouraging employees to

proactively upgrade their capabilities and professional skills. The Bank also implements succession planning programs to create career advancement opportunities for employees while building a high-quality talent pipeline to meet future development needs.

OCB is committed to creating conditions for employees to maximize their capabilities while accessing development opportunities and new challenges, thereby enhancing individual and team performance and contributing to the Bank's overall growth.

STRATEGIC ORIENTATION

To attract and develop talent, OCB is oriented to implement the following actions:



B. OUTSTANDING ACHIEVEMENTS



C. KEY ACTIONS

5.1.1

Transparent public recruitment

Recruitment principles applied across the system



The recruitment process is developed with clear standards, requirements, and defined roles and responsibilities for relevant parties. Candidates are assessed through multiple stages including application screening, competency testing, and interviews, ensuring a comprehensive evaluation of their expertise, experience, skills, and ethical qualities. Personnel selection is based not only on professional competencies but also on alignment with the Bank's culture and core values.

OCB prioritizes internal talent development through transparent self-nomination and internal nomination mechanisms. Internal recruitment opportunities are publicly published on the system, supporting career progression and enhancing employee engagement. OCB also maintains digital recruitment communication channels to enhance transparency, accessibility, and attractiveness to young talent aligned with the Bank's development orientation.

In 2025, OCB continued to implement student engagement programs and employer branding initiatives such as OCB Fresh Bankers, Office Tour, and sponsorship of competitions and career fairs at leading universities including UEH, BUH, Van Lang University, and Foreign Trade University, contributing to developing a high-quality young workforce for the banking sector.



OCB Fresh Banker



Career Fair

These programs aim to enhance access to career information, provide career orientation support, and connect students with the practical working environment in the banking industry. Through office visits at branches and Head Office, interactions with OCB leaders and experts, and thematic sharing sessions, students gain practical knowledge and a clearer understanding of banking operations and career requirements in the financial and banking sector.

In the period 2023 - 2025, OCB organized 18 engagement and Office Tour programs, attracting approximately 1,400 students, thereby contributing to stronger linkages between academia with enterprises and supporting career orientation for the young workforce in finance and banking sector.



In 2026, OCB plans to continue promoting the recruitment of young talent, particularly fresh graduates, and is committed to investing in training to help employees quickly acquire the knowledge and skills required for their roles. Through this, the Bank aims to build a young, dynamic, and innovative workforce to meet its development and transformation needs.

5.1.2

Integration and clear career orientation



Support for Quick Integration

OCB focuses on building an effective onboarding experience to help new employees quickly adapt from their first working days. The Bank has developed and implemented onboarding and training processes for new employees, clearly defining the roles and responsibilities of relevant parties throughout the process. Preparations are carried out prior to onboarding to ensure professionalism and readiness in the induction process.

SUPPORT DURING THE INITIAL ONBOARDING PHASE

- Guidance from HR, combined with a New Employee Handbook providing all key information and outlining tasks to be completed within the first two months.
- A structured onboarding training program with participation from HR, line managers, and assigned buddies.
- Provision of equipment and working tools to ensure proper working conditions for employees.

In addition, onboarding programs are conducted monthly to help new employees acquire professional knowledge, understand OCB's culture, and adapt to the new working environment. Activities such as cultural workshops, HR policy briefings, and process guidance are also implemented to help new employees understand work principles and job requirements.

Assigned buddies play an important role in helping new employees adapt and get up to speed with their work. OCB has implemented orientation and guidance programs for buddies and issued a handbook to support them in mentoring new employees in a structured, professional, and practical manner.

Clearly Defined Career Path

“A career development path is the professional journey an individual plans to pursue in the future, in other words, a personal career plan.”

At OCB, each employee is assigned a training roadmap aligned with job requirements and competency frameworks for each position. In addition to formal evaluation processes, line managers engage with employees to provide career orientation and define suitable development pathways. These pathways are designed based on individual capabilities, potential, and the Bank's development orientation. Employees are guided to define career goals and develop specific, feasible development plans aligned with the organization's objectives. These development plans are regularly reviewed and adjusted based on feedback from managers to ensure that each employee's career development is effectively monitored and supported.



5.1.3

Comprehensive training and development

To ensure comprehensive employee development, OCB strengthens the development of learning pathways for each job position. These learning pathways are established and periodically updated annually or upon new requirements, with coordination among BUs, functional management, and the training department. Training content is designed to equip employees with the knowledge and skills required for their roles while supporting adaptation to changes and emerging industry trends.

Diverse and comprehensive training

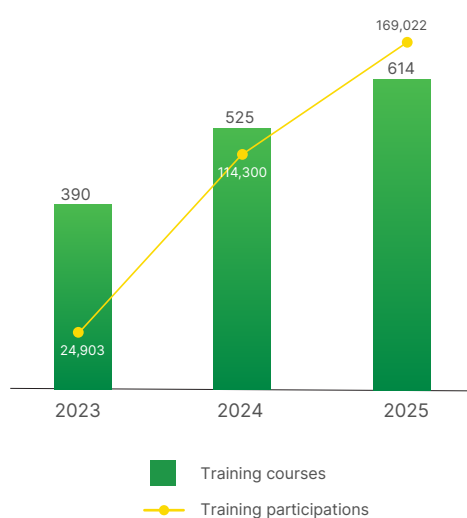
Training programs at OCB include both internal and external courses, designed with structured content and aligned with different competency levels of employees. Learning programs cover not only professional knowledge but also essential soft skills, delivered through various formats such as in-person training, online learning (blended, hybrid learning), and e-learning modules to enhance experience and applicability.

The digital content library on the Bank's e-learning system is also regularly updated with various topics, enabling employees to proactively learn and develop competencies aligned with individual goals.

Category	Professional expertise	Soft skills and leadership capabilities
Target audience	Staff level	Management level
Training Programs	Credit and Non-Credit Products, OMNI, Operations Management, Legal Knowledge, Lending Policies and Procedures, Internal Regulations and Operations, Service Quality Standards, KPI Policies, Compliance Control, Collateral Appraisal, Green Finance, ESG Courses, and Other Banking Capability Development Programs	Foundation Programs (Culture and People Overview), Sales Skills, Customer Care, Business Development, Portfolio Development, Management and Leadership Capabilities, and Digital Capability Development Programs

In addition, in 2025, to enhance new capabilities for employees in line with the Bank's strategic direction and objectives, OCB implemented the following:

Overview of training courses and employee participation



1. Professional and digital capability development

The Bank implemented the Digital Academy program to develop advanced digital capabilities aligned with its strategic direction. In 2025, data and data analytics courses achieved a 100% completion rate.

2. Enhancing foreign language capability

OCB strengthened English training through:

- Micro-learning programs with daily learning tips
- E-learning courses, including basic, advanced levels, as well as English for finance and banking professionals

3. Talent development and succession planning

The Bank focuses on talent planning programs to develop a succession pipeline for future management positions, while enhancing selection and training processes to expand career opportunities for employees. The results are as follows:

- 207 employees participated in foundation training
- 134 employees participated in advanced training

4. Leadership capability enhancement

In 2025, OCB implemented leadership development programs for both OCB Management 1 (entry-level managers) and OCB Management 2 (middle managers). The program attracted 876 managers to e-learning courses and 222 managers to in-person training sessions.

In addition, throughout the year, OCB sent managers and outstanding employees to external training programs (e.g. banking operations, AI in finance, personal data protection, etc.), while providing opportunities for employees to participate in real projects to apply knowledge in practice.

Training data in the period 2023 - 2025

Category	Unit	2023	2023	2023	2025 vs 2024
Total number of courses	courses	390	525	614	▲ 17%
Total number of training participations	participations	24,903	114,300	169,022	▲ 48%
Total training hours across the system	hours	184,360	255,062	264,607	▲ 4%
Number of courses on skills development	courses	145	170	259	▲ 52%
Number of courses on products, operations, and procedures	courses	245	355	355	Maintained
Average training hours per employee	hours	27.8	37	37.5	▲ 1%

Proactive and Collaborative Learning Culture

Developing a proactive learning culture is a key objective for OCB to encourage employees to actively participate in learning and personal development activities. Learning competitions are implemented to motivate employees to proactively enhance their capabilities and contribute to building a positive learning environment across the system. One of the Bank's notable programs in 2025 is the "Learning Champion" program, which encourages employees to participate in courses beyond mandatory learning pathways. The program evaluates and recognizes employees based on the number of courses completed and total self-learning hours achieved.



LEARNING CHAMPION Program

Number of participating employees

1,453

Total self-learning hours

6,051 hours

Average self-learning hours

4 hours



LEARN & SHARE Program

Attracting **2,156** employees



TEAM ACTIVE LEARNING Program

Attracting **405** employees

In 2026, with the objective of linking learning with business outcomes, building a successor talent pool for key positions, and enhancing proactive learning across all employees, OCB will continue implementing the following training programs:



Enhancing sales capabilities for sales teams at BUs



Enhancing customer experience for customer service teams



Enhancing management and leadership capabilities, with a strong focus on talent development programs implemented comprehensively from Head Office to BUs

In addition, the digitalization of training courses, the expansion of the digital content library, and the implementation of programs and initiatives that promote a learning culture will continue to be carried out to enhance employee capabilities in line with OCB's Sustainable Development Strategy.

5.1.4

Fair and transparent performance evaluation | GRI 404-3

100%

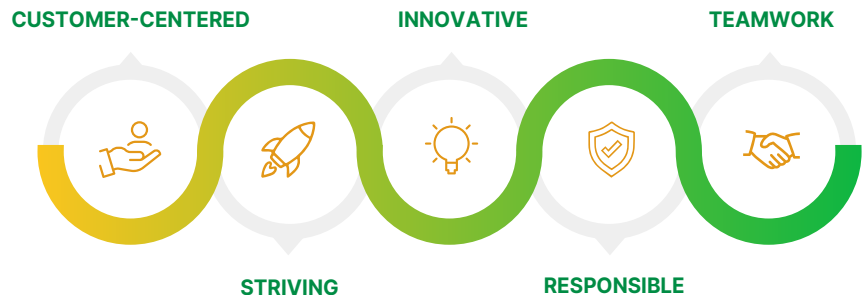
of eligible employees underwent periodic performance and career development evaluations in 2025 ⁷

⁷ Employees eligible for evaluation are those with an official working period of over 2 months

OCB has established a fair and transparent KPI evaluation system covering both work performance and learning outcomes, using clear criteria to assess and develop employee capabilities.

Conducted semi-annually, employees are evaluated and engage in two-way discussions with their supervisors to identify strengths and areas for improvement, thereby adjusting individual development plans in line with actual performance and the Bank's needs.

In addition, OCB conducts behavioral competency assessments for employees across all HR activities, including recruitment, promotion, appointment, internal transfer, contract renewal, and particularly in talent identification for succession planning. The assessment focuses on OCB's five core values, including:



D. . HIGHLIGHTED ACTIVITIES

OCB FRESH BANKER



Objectives

- Create a talent pipeline for sales positions at BUs, attracting potential candidates to OCB
- Engage new employees with OCB and strengthen OCB's employer brand



Candidate profile

- Final-year students from universities and colleges, as well as individuals with less than 01 year of work experience
- No prior experience required
- Candidates with interest, desire to experience and build a career path in the banking industry



Values that OCB FRESH BANKERS 2025 brings to young people

- Opportunity to access practical professional knowledge
- Listen to value-sharing from OCB leadership
- Conquer career opportunities with just one interview touch

Program results

Within the framework of **OCB FRESH BANKERS 2025**, the program has visited many key universities nationwide, attracting a large number of talented young participants and leaving many positive impressions. OCB welcomed **more than 150 outstanding faces** in Ho Chi Minh City, Da Nang, Thanh Hoa and Hanoi — marking a starting milestone for their promising journey at the OCB family to accompany in building and developing a pioneering Green Bank in Vietnam.

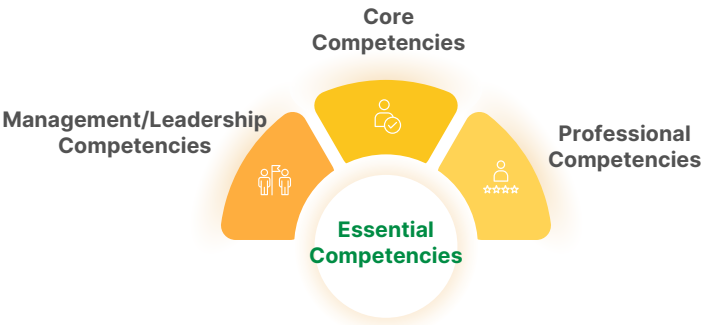
POTENTIAL TALENT DEVELOPMENT PROGRAM



This program is organized annually to build a successor team with a strong foundation and high level of readiness, contributing to the development of potential human resources and ensuring the Bank’s stability and operational effectiveness.

Building on the success of the Program over the years, in 2025, it has been enhanced with a two-phase training roadmap from foundation to advanced levels, combined with probation challenges at Bus. The program focusing on developing management and team building skills, helping participants be well-prepared to transition into managerial roles.

The training framework is designed to align with each development stage



2025	ADVANCED PROGRAM		FOUNDATION PROGRAM			
Programs	Potential Business Center Director		Potential Relationship Manager/ Credit Manager		Potential Controller	
Participants	Customer Relationship/ Credit Director (Team Management)		Customer Relationship/Credit Director Customer Relationship/Credit Officer		Teller	
Number of succession candidates trained in 2025	Male	Female	Male	Female	Male	Female
	31	22	37	25	0	41



5.2 CREATING A HAPPY AND PRODUCTIVE WORKPLACE

A. OUR APPROACH

The Bank identifies the working environment as an important factor promoting employee engagement and work efficiency. Accordingly, OCB implements policies and actions including:

- Building a happy, effective working environment through competitive and equitable compensation mechanisms and continuously enhanced benefit policies.
- Ensuring employees' rights in accordance with regulations, while promoting work motivation.
- Respecting equality, diversity and encouraging open thinking, while paying attention to employees' physical and mental health through healthcare and wellness activities.
- Strengthening engagement and cooperation through internal activities, helping the Bank attract and retain talent and supporting sustainable development.

Through these efforts, OCB has gained recognition in the market for its employer brand and increased employee engagement, thereby attracting and maintaining human resources, as well as contributing to sustainable development goals and the Bank's long-term success.

STRATEGIC ORIENTATION

OCB aims to create a happy and productive workplace based on the following pillars:



B. OUTSTANDING ACHIEVEMENTS



Female employees represented of the workforce



average monthly income per OCB's employee



Return-to-work rate after maternity leave



with security and public order safety requirements



C. KEY ACTIONS

5.2.1

Diverse welfare and benefit policies

In 2025, OCB continued to implement comprehensive and equitable welfare policies, focusing on healthcare, career development, employee well-being and maintaining a fair and transparent working environment.

OCB maintains a transparent, clear and fair compensation and reward system that is linked to employee performance. Employee remuneration is assessed and adjusted based on work performance, productivity and individual contributions. This policy not only helps encourage employees to contribute but also promotes the sustainable development of the organization.

The Bank regularly benchmarks its compensation and benefits framework against the market practices to make timely adjustments to salaries, bonuses and benefits to recognize and encourage employee contributions. This ensures that employees receive competitive and equitable rewards compared to the market for outstanding contributions and performance, while supporting talent retention and creating motivation for development.

Employee benefits and welfare

- Preferential loan policy for employees
- Seniority-based benefits policy
- Additional leave policy
- Expanded health insurance policy
- Periodic health check-up policy
- Annual company trip policy

Employee recognition and engagement

- OCB Star of the Quarter and OCB Star of the Year Programs
- Seniority recognition activities for work anniversaries and long-service milestones of employees.

In 2025, OCB submitted a nomination and received approval from the SBV Governor to award the commemorative medal "For the Cause of Vietnam Banking" to 95 eligible employees.

- Birthday gift policy for employees



Building and developing potential human resources

- Talent identification and succession planning program
- Periodic assessment of high-potential employees

For further details, please refer to Section 5.1 Investing in and Developing Human Resources

Employee care, especially female employees

- OCB organizes special activities on International Women's Day (8/3) and Vietnamese Women's Day (20/10) to express appreciation and recognize the contributions of female employees
- OCB supports employees' families through activities for their children, including scholarships and gifts on International Children's Day (1/6), Mid-Autumn Festival.
- Tet gifts for employees: giving Tet gifts, travel tickets, helping employees have a joyful and meaningful Tet celebration.



In 2025, OCB continued to maintain and develop comprehensive and equitable employee welfare policies, focusing on improving quality of life, promoting career development and fostering long-term engagement with the Bank. These programs contribute to creating a fair, transparent and inclusive working environment, thereby supporting the Bank's overall performance. OCB commits to continuously improving and maintaining its welfare policies to support sustainable development objectives and cultivate an high-performing, high-potential, engaging and happy workforce.

In addition to initiatives supporting female employees, 2025 marked the first year that OCB officially implemented activities to honor male employees on International Men's Day (19/11).

These actions demonstrate the spirit of promoting gender equality in the banking working environment – where each employee is empowered to contribute, entrusted with responsibilities, and provided with equal care, support, and opportunities for development

OCB's Employee Income from 2023 to 2025

	Unit	2023	2024	2025
Average number of employees	employee	6,347	6,894	7,050
Total salary fund (1)	VND billion	1,697	1,976	2,140
Bonuses (2)	VND billion	241	321	320
Total staff income (salary + bonuses) (1+2)	VND billion	1,938	2,297	2,460
Average monthly salary	VND million	22.3	23.9	25.3
Average monthly income	VND million	25.5	27.8	29.1

Source: OCB's Separate Audited Separate Financial Statements for 2023 - 2025

The Bank's diversity and equality policy not only ensures that all employees are treated fairly but also fosters a workplace where different ideas and perspectives are respected and valued. A diverse working environment in terms of culture, thinking and skills is continuously promoted and and strengthened across the organization.

- Average monthly income per employee
- Average monthly salary per employee

OCB's Employee Income in the Period 2023–2025 (Unit: VND million)



5.2.2

Diversity, equality and ensuring human rights across all employees | GRI 2-30, 401, 402, 405, 406, 407, 408, 409

Respecting human rights and protecting employees' legal rights

“OCB always respects and upholds human rights across all of the Bank's operations and activities. The Bank is committed to strictly prohibiting child labor and firmly oppose all forms of forced or compulsory labor.”

At OCB, employee rights protection policies are translated into internal regulations and implemented consistently across the entire system. In addition, these principles are also integrated into training programs to ensure broad awareness and understanding among employees. Key regulations and policies at OCB include:

Recruitment regulations

- The recruitment process is designed transparently, with monitoring and supervision mechanisms in place to ensure compliance with applicable laws and regulations.
- Employment contracts are established in writing and clearly specify the rights and obligations of both parties
- All contractual terms are clearly communicated and explained to employees prior to signing

Workplace democracy regulations

- Implemented through various mechanisms such as workplace dialogue, collective bargaining, including Employee Conferences and other forms of democratic implementation
- Aimed at promoting a democratic working environment, enhancing employee participation in important decisions

Collective labor agreement

- OCB provides transparent notification and communication with employees regarding changes that may affect working conditions, ensuring employees clearly understand and have sufficient information to make decisions
- Employees are provided with at least 10 days' prior notice of changes related to salary payment methods.
- Relevant decisions are made based on consultation and mutual agreement with employees

Code of ethics and conduct

- Issued and communicated across the entire system
- Build a professional working environment, a culture of ethical conduct, integrity, mutual respect and professionalism among employees.
- The Bank maintains a zero-tolerant approach to sexual harassment, ensuring a safe and respectful workplace

In 2025, 100% of employees were communicated and trained on the above regulations, and the Bank **did not record any complaints or denunciations** from employees or legal authorities regarding violations of human rights, discrimination in general, as well as labor rights, forced labor or child labor in particular.

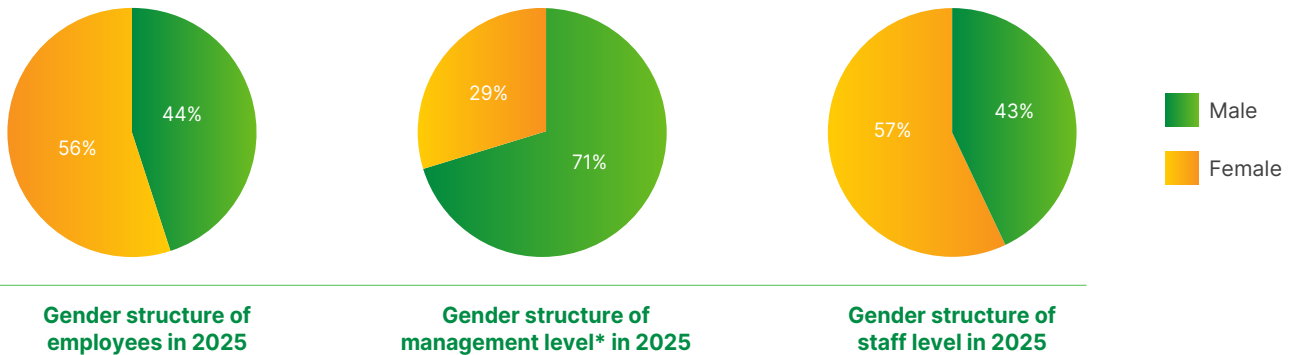
When detecting violations or suspicious cases, employees are encouraged to report and contact through reception channels (email/phone/direct discussion/...)

RESOLUTION METHOD		
Receive reported information	Coordinate closely with relevant units to investigate and resolve cases promptly in compliance with applicable laws and the Bank's internal regulations	Ensure confidentiality of information and protect the identity of complainants

In addition, the Bank maintains the Trade Union organization to ensure that employees' voices are heard and their rights are protected. In the event of labor disputes, the Trade Union serves as a bridge between employees and the Bank, representing employees in negotiations and supporting fair and reasonable dispute resolution, while safeguarding the legitimate rights of each employee.

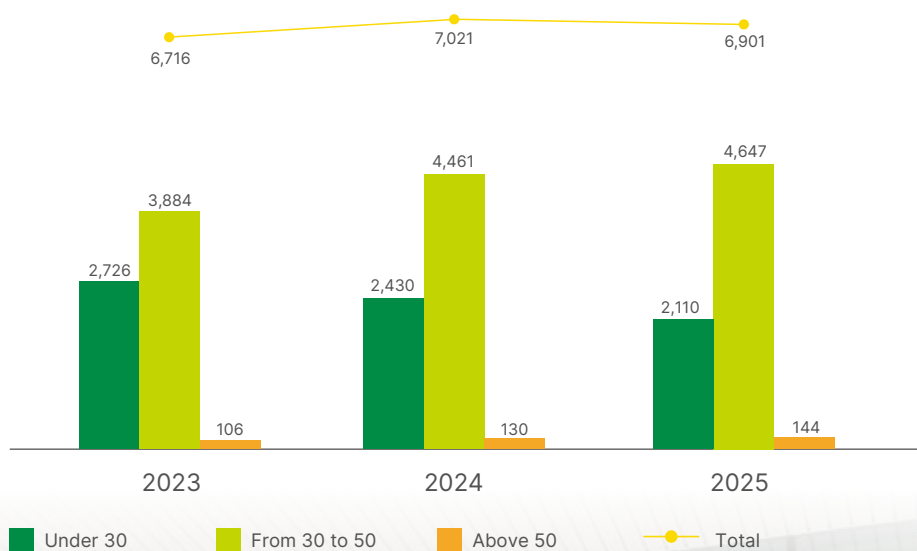
Diversity, Equality and Inclusion Across All Activities

At OCB, all employees are provided with equal opportunities for career development and are evaluated and promoted based on competence and work performance. The Bank is committed to building a fair and inclusive workplace, free from discrimination based on gender, age, race, religion, origin or any other personal characteristics. The recruitment policy encourages diversity in cultural backgrounds and experiences to create a workforce with diverse perspectives. OCB's diversity and equality policy also promotes a workplace that respects differences and values cultural, cognitive and skill diversity.



Note: * Management level includes Head/Deputy Head of Departments at HO, Branch Directors and above at BUs

Number of Employees by Age Group, 2023 - 2025 (Unit: Person)



Strengthening Employee Engagement

OCB focuses on implementing activities to enhance engagement and develop corporate culture, including team building, clubs, sports programs, cultural events, as well as internal engagement campaigns.

Annually, the Bank organizes sightseeing and resort programs to enhance employees' physical well-being and strengthen team cohesion. In addition, the OCB Appreciation program is implemented to spread a culture of gratitude, encouraging employees to express appreciation to colleagues and thereby strengthening positive working

relationships. In 2025, the program attracted nearly 6,000 appreciation messages. In addition, OCB regularly organizes activities to spread the Bank's core values such as the Core Values Handbook, Culture Nudge, video sharing from employees and the BOM, learning competitions, sports activities and family-oriented engagement activities.

These initiatives not only help strengthen team spirit, but also promote companionship and internal engagement, contributing to building a professional, effective and happy working environment.

Sightseeing and vacation programs



OCB Appreciation Fill the Bucket- Spread the Smile



Culture Nudge



OCB Sports Festival



Mid-Autumn Program



October 20th Program



Outstanding Achievements

In response to these efforts, OCB is proud to continue affirming its position within the Vietnamese business community with impressive rankings at Employer of Choice 2025 (CareerViet):



ENTERPRISE OF CHOICE
WINNER 2025
by careerviet
LARGE ENTERPRISE
TOP ENTERPRISE OF CHOICE



In addition, OCB continues to reaffirm its commitment to fostering a workplace that prioritizes employee well-being and work-life balance. This commitment is reflected in the consistently high rate of employees returning to work after maternity leave, which has remained above 95% for many years. This demonstrates the effectiveness of the Bank's support policies and its ability to retain employees following their maternity leave period.

2025	Results
Percentage of Employees Receiving Maternity Benefits (*)	100%
Number of employees taking maternity leave	344
Number of employees expected to return to work in 2025	241
Number of employees returning to work after maternity leave	230
Return-to-work rate after maternity leave	95.4%

* The data includes only employees eligible for maternity leave benefits under OCB's internal policies and regulations

Voice of the Trade Union

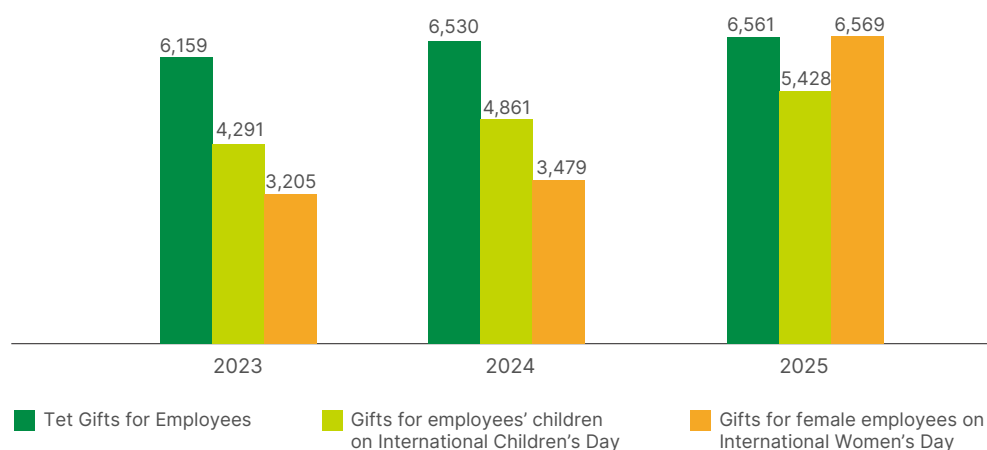
OCB's Trade Union is the organization representing employees, playing an important role in protecting and safeguarding employees' legitimate rights and interests. It also works closely with the Bank to promote harmonious and stable labor relations and a fair, democratic working environment. Throughout its operation, OCB's Trade Union has participated in the development, consultation, and supervision of regulations related to workplace dialogue, Employee Conferences, salary scales and payroll systems, social insurance regimes, Human Resource Regulations, Code of Professional Ethics and the Collective Labor Agreement. In addition, the Trade Union carries out organizational activities, employee movements, and other engagement initiatives.

In 2025, the Trade Union focused on initiatives supporting female employees

and employee welfare, including the establishment of a Women's Committee, programs to enhance employees' well-being, and coordination in implementing periodic health check-ups for all employees. In addition, general health screening programs and specialized health check-ups for female employees were also implemented, demonstrating OCB's commitment to employee health, well-being and long-term engagement.

On an annual basis, OCB's Trade Union implements various employee-focused programs and activities, including Tet gifts for employees, gifts for employees' children on holidays and during Tet, recognition of female employees on International Women's Day (8 March) and Vietnamese Women's Day (20 October), support for employees facing critical illnesses, and other meaningful welfare initiatives.

Number of Cases Receiving Key Trade Union's Support Programs from 2023 to 2025 (Unit: Person)



In addition, reflecting a spirit of solidarity and support for people and OCB employees affected by floods, in 2025 the Executive Committee of OCB's Trade Union organized two fundraising campaigns titled "Supporting people in storm and flood areas 2025". The initiative was widely spread across the system, attracting more than 500 employee contribution. The initiative aimed to provide support and encouragement, helping affected communities and colleagues to soon overcome difficulties and stabilize their lives.



5.2.3

Prioritizing safety and comprehensive healthcare | GRI 403, 410



Fire prevention and rescue drill at OCB – Quang Ninh Branch

In 2025, OCB did not record any cases of fatalities or serious work-related accidents. The Bank continues to maintain a safe and healthy working environment, in compliance with occupational health and safety requirements across the entire system.

OCB always pays attention to ensuring the safety and health of employees during work. Occupational safety and hygiene requirements are integrated into the internal regulatory system and implemented consistently across all units in the system. The Bank fully implements preventive measures related to occupational safety and hygiene, including fire prevention and fighting, electrical safety, security and order, and emergency response at the

workplace. These safety requirements are also specifically stipulated in the Internal Labor Regulations applied across the system.

Annually, OCB organizes training programs, communication activities and drills to improve awareness, risk prevention skills and the response capability of employees to emergency situations such as fires, safety incidents or security threats at BUs.

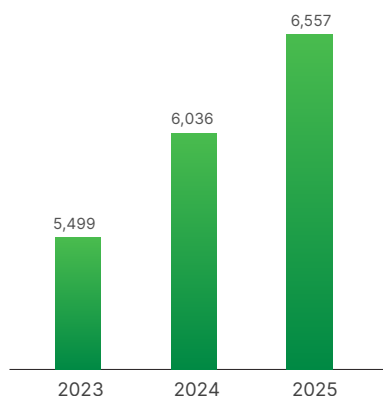
In addition, employees are encouraged to proactively report incidents, injuries, safety risks or unsafe working conditions so that the Bank can promptly handle, remedy and implement appropriate preventive measures.

In addition to annual periodic health check-up programs, OCB has implemented health insurance and accident insurance policies, creating conditions for employees to regularly monitor their health status, helping early detection of issues and having appropriate intervention plans.

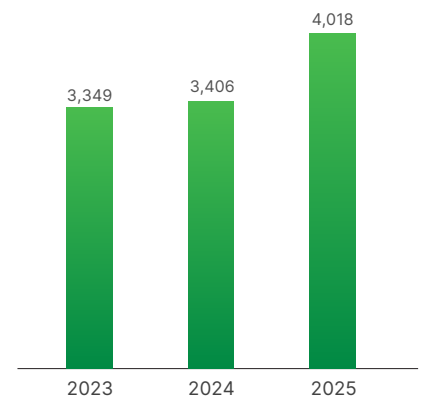
Nearly
13 VND
billions

was invested by OCB in periodic health check-ups and health and accident insurance coverage for employees in 2025.

Number of employees covered by period health check-ups (Unit: Person)



Number of employees covered by health insurance (Unit: Person)





Workshop: Correct Posture – A Step Toward Better Health

For job positions exposed to occupational risk factors or requiring specific working conditions, such as tellers, treasury staff who are frequently exposed to cash and hazardous substances, and IT personnel working in server rooms, OCB provides allowance and special in-kind benefits throughout the course of employment to support employees' health and well-being and maintain work efficiency.

In addition to physical health care, OCB also pays special attention to employees' mental health through psychological support programs and initiatives designed to improve mental well-being, helping employees relax and reduce work pressure.

The Bank is committed to maintaining a safe and healthy working environment for its employees. During the reporting periods, no work-related occupational health and safety incidents, including injuries or fatalities, were recorded.

Ensuring security and safety for the community and stakeholders



At OCB, ensuring security, safety and order in the workplace is a key priority to protect employees, clients, partners and the wider community at the Bank's operating locations. OCB collaborates with reputable security service providers and incorporate E&S criteria into its supplier assessment process. Accordingly, security service providers are required to comply with occupational health and safety standards, codes of professional conduct, and procedures for handling incidents and emergencies at transaction points.

Security staff receive comprehensive training on internal procedures and codes of conduct to ensure safety for themselves, clients and other stakeholders in all situations.

OCB believes that maintaining a safe working and transaction environment is not only a regulatory and compliance requirement but also reflection of the Bank's responsibility in contributing to the stability, security and sustainable development of the community.

D. HIGHLIGHTED ACTIVITIES

To foster a positive, engaged and connected workplace, OCB continued to maintain its annual employee welfare policies, and in 2025, officially launched the "O! GREEN TALK" talk show series, attracting the interest and participation of nearly 7,000 employees.

The program serves as an effective platform connecting the BOM and employees, providing opportunities to share the Bank's development orientations, practical experiences and success stories in an open and direct manner. At the same time, it offers a forum for employees to voice their opinions, ideas and aspirations, enabling the Management to better understand workforce expectations and continuously improve policies to support the sustainable development of the entire system.



More than just a series of sharing sessions, the program also creates opportunities for each O-Banker to reflect on their personal and professional journeys, recognize their accomplishments and gain greater clarity on their future development paths. By fostering individual growth and engagement, the program encourages employees to work alongside the Bank in creating long-term sustainable value.

5.3 BUILDING SUSTAINABLE COMMUNITIES

A. OUR APPROACH

OCB views contributing to community development not only as a social responsibility but also as a key pillar of its Sustainable Development Strategy. The Bank proactively partners with local communities to create practical and lasting value for society.

Promoting financial inclusion is one of OCB's strategic focuses. The Bank focuses on expanding access to financial services, particularly for people in rural, remote, and underserved areas, through tailored

solutions such as network expansion and the provision of preferential financial solutions for low-income customer segments.

At the same time, the Bank actively implements charitable activities and sponsors projects in the fields of healthcare, education and infrastructure development, contributing to improved living conditions and enhanced quality of life for local communities.

Through these efforts, OCB aims to spread the spirit of solidarity and shared prosperity while contributing to the development of a fair, inclusive and sustainable society. The Bank remains committed to invest in social responsibility initiatives, while continuously engaging with stakeholders and listening to community needs to improve the effectiveness and relevance of its activities in the future.

STRATEGIC ORIENTATION

With the goal of building and developing a sustainable community, OCB focuses on the following strategic priorities:



B. OUTSTANDING ACHIEVEMENTS



invested in charitable, social and community development initiatives in the 2022 - 2025 period



The Pin Hunter campaign attracted



C. KEY ACTIONS

Throughout its 30-year development journey, OCB has remained committed to pursuing growth in tandem with social responsibility and sustainable value creation. The Bank regards community activities not only as an obligation but also as an integral part of its long-term Sustainable Development Strategy, aiming at generating positive and lasting impacts for society.

OCB proactively cooperates with social organizations and local authorities to implement meaningful community programs in key areas such as education, environment protection, healthcare, and quality-of-life improvement.

In 2025, the Bank allocated more than VND 12 billion to social responsibility initiatives, bringing its total total contribution for the 2022–2025 period to over VND 50 billion. These resources are strategically directed toward initiatives that deliver tangible benefits and long-term value to communities, with a focus on the following areas:



For further details, please refer to Chapter 6 of the Annual Report 2025



5.4 ENHANCING CUSTOMER VALUE AND EXPERIENCE | GRI 416, 417, 418

A. OUR APPROACH

OCB places customers at the heart of its operations and regards customer satisfaction as a key measure of the Bank's service quality and long-term success. Therefore, OCB is committed to understanding customer needs and continuously enhancing its products and services to deliver greater value and meet evolving expectations.

The Bank promotes digital transformation and the application of innovative technologies to enhance accessibility and convenience in transactions. All service channels operate under unified policies and integrated data systems, enabling a seamless and consistent customer experience. Beyond business performance, OCB is committed to creating sustainable value for clients by ensuring information transparency and strengthening data privacy and cybersecurity practices across all operations.

STRATEGIC ORIENTATION

To enhance customer value and experience, OCB focuses on the following strategic priorities:



B. OUTSTANDING ACHIEVEMENTS

99.41%

CSAT

200
Open APIs

available across
the partner ecosystem

**Over
87**
millions
transactions

processed via the Open API
partner ecosystem

▲ **50%** compared to 2024

**Over
25-fold**
increase

in the number of online/non-physical
credit cards vs 2024

No
incidents or
complaints

related to customer information
security breaches

HUB
Priority

Launch of the first
Priority Customer Center

VNeID

Deployment of VNeID authentication
for over-the-counter payment transactions



**The Fastest Growing
Digital Bank in
Vietnam 2025**

recognised Global Banking
and Finance Review



**The Outstanding
Innovative Product
and Service Award
2025**

at the Vietnam Outstanding Banks
2025 (VOBA)

C. KEY ACTIONS

5.4.1

Ensuring sustainable value for clients | GRI 417

Protecting the health and safety of clients is always a top priority across all OCB's operations, including safeguarding personal information within the transaction environment. In 2025, the Bank recorded no incidents affecting customer health or information security, thereby reinforcing customer trust and affirming its risk management capabilities as well as commitment to maintaining a safe and secure financial ecosystem.

Ensuring transparency in products and services provided to clients



OCB **consistently upholds the principle of transparency** throughout the entire process of delivering products and services, ensuring that clients have sufficient information to make informed and appropriate financial decisions.



The Bank **has not recorded any material violations** related to communications, marketing, or branding activities, demonstrating its strict compliance with applicable laws and regulations.

All product-related information, including terms and conditions, as well as fee schedules, is disclosed in a clear, accessible and consistent manner across official channels such as the Bank's website, email communications, and customer service platforms. At the same time, OCB proactively accompanies clients through transparent advisory services, providing accurate and relevant information tailored to individual needs, enabling clients easily compare options and select suitable financial solutions.

When there are changes to policies or products, the Bank ensures timely and complete updates and communicates, enabling clients to continuously access the latest information. Information transparency is not only an operational principle but also a core standards embedded in OCB's Code of Ethics and Conduct. Advisory staff are systematically trained and regularly updated on products, regulations and new policies, in order to improve service quality and deliver a secure and effective financial experience for clients.

Enhancing financial literacy and consumer protection

In addition to developing financial products tailored to various customer segments, OCB also focuses on promoting financial literacy within the community as part of its social responsibility commitment.

In 2025, the Bank continued to implement knowledge-sharing initiatives through seminars and thematic discussions, in which OCB participated as a speaker, providing useful information on personal financial management, the safe use of banking products, and compliance with financial consumer protection regulations.



OCB leaders as speakers at the discussion session "Global Finance – The Playground of Leaders" at GO GLOBAL 2025 – Global Aspiration



OCB at the Banking Digital Transformation Event

OCB not only implements activities targeting clients but also focuses on enhancing internal capabilities, recognizing employees as a key bridge in delivering transparent information and supporting clients in using banking services safely and effectively. In 2025, the Bank organized comprehensive training programs covering products, service quality, legal compliance, risk management and operations

through various flexible formats. At the same time, 100% of employees received training on personal data protection. In addition, OCB promotes communication to raise customer awareness on information security and fraud prevention, helping clients proactively protect their data and limit risks in transactions, as follows:

COMMUNICATION	RECEPTION CHANNELS	WARNING FUNCTION
Communicating to clients about sophisticated fraud schemes and scams via the official website www.ocb.com.vn	Providing channels for receiving and handling information on fraudulent activities: » Hotline (Vietnam): 1900 1846 » Hotline (International): (84) 28 73056678 » Email: dvkh@ocb.com.vn » Website: https://omni.ocb.com.vn https://www.ocb.com.vn » Nearest OCB branches/transaction offices nationwide	Deploying a transaction alert feature for suspicious activities on the OCB OMNI application

5.4.2

Elevating customer experience | GRI 418

OCB consistently strives toward its goal of “Elevating Customer Experience” with a commitment to delivering outstanding and sustainable value through every product decision. Each of OCB’s products and services is built upon insights gathered from customer across multiple channels, and is continuously improved and personalized to precisely meet the needs and expectations of each customer segment.



Open Banking

Opening limitless connectivity and integration capabilities



OCB OMNI Application

Omni-channel banking experience: convenient and intelligent



OCB Credit Cards and digital utilities

Smart, multifunctional solutions for a modern lifestyle



Digital bank of the next generation - Liobank

Breaking boundaries to meet a dynamic lifestyle

Investment in Technology and Innovation

In 2025, OCB continued to affirm its pioneering role in the digital transformation journey for clients in the banking and financial sector by integrating modern technologies across its products, services, and operational processes. Technology programs and initiatives were implemented in a synchronized manner, closely aligned with the Bank’s digital transformation and sustainable development strategies, including:



Development and enhancement of banking platforms



Development of digital products, utilities and digitalization of customer journeys



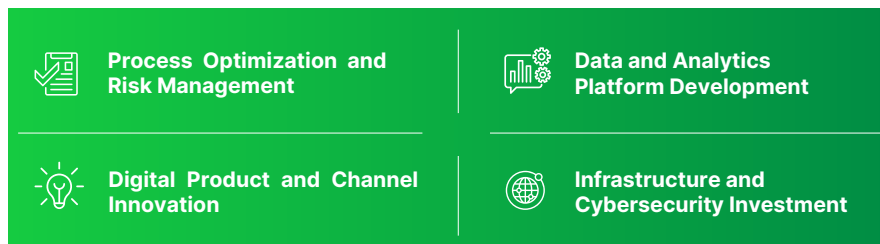
Strengthening security and risk management



Digitalization of processes, enhancement of operational efficiency, and investment in technology platforms

For details, please refer to Chapter 3 – Report on Performance in the Annual Report 2025

In 2026, OCB continues to implement a comprehensive digital transformation strategy to improve operational efficiency, enhance customer experience, and ensure compliance with international risk management standards. Key focus areas include:



OCB is committed to making strong investments in technology and data to maintain its leading position in digital transformation and to meet Basel III risk management standards, with the goal of achieving sustainable growth and delivering superior customer experiences.



The Bank received the Outstanding Innovative Product and Service Award 2025 at the Vietnam Outstanding Banks 2025 (VOBA)



Signed a strategic cooperation agreement with CMC Technology Group, marking an important milestone in its digital transformation journey and creating a modern financial-technology-telecommunications ecosystem, aimed at enhancing customer experience

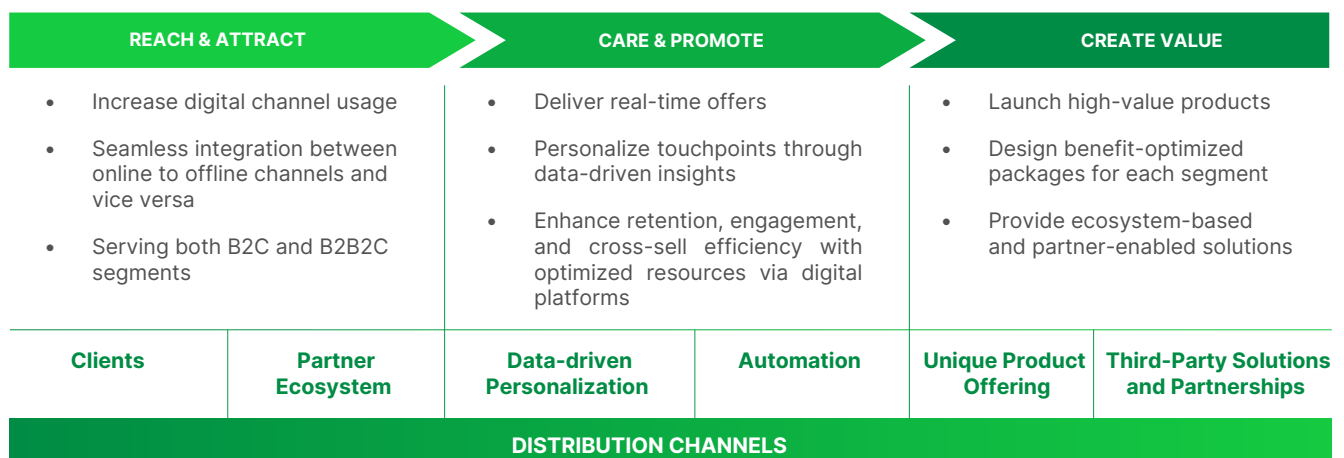


Cooperated with the National Data Center to deploy electronic authentication services via VNeID directly on the OCB OMNI application

Expanding and diversifying distribution channels via digital technology, especially mobile platforms

With the orientation of continuously expanding and diversifying distribution channels, OCB aims “to become a leading Advisory Hub in Vietnam, helping clients optimize and grow their assets through solutions within the OCB ecosystem based on clients’ available opportunities”.

The Bank promotes the development of digital distribution channels, with Digital Banking as the core, by progressively migrating products, services and utilities from physical branches to online platforms. OCB’s Retail Banking strategy for the period 2025–2027, with a vision to 2030 focuses on the following priorities:



Branches; ATM; Mobile Banking; Agent Applications; Website; Email; Contact Center; Video Tellers; Chatbot; IVR; Social Media

In addition, the OCB OMNI application is developed on the Backbase technology platform, one of the world’s leading digital engagement banking platforms, enabling OCB to rapidly deploy products, services, and digital features that accurately and promptly meet the diverse needs of Clients, while optimizing the digital channel experience. Accordingly, the payment account package opened by electronic onboarding using eKYC technology, with no minimum balance requirement, free management service fees, enhances access to digital financial services for clients, especially in remote and rural areas, contributing to a safe, convenient and comprehensive digital banking experience.

Significant breakthroughs in retail operations and card products



Amid the rapid growth of cashless payments in Vietnam, OCB has continuously innovated and introduced modern, flexible products to best meet customer needs while contributing to environmental protection.

KEY INITIATIVES IN 2025

- Implemented 100% automated card approval, enabling clients to receive approval results within minutes, thereby optimizing customer experience and reducing risks associated with manual underwriting
- Accelerated digitalization of operations and equipped the sales force with electronic tools
- Expanded Apple Pay integration for domestic Napas cards and maintained support for OCB Mastercard cards, allowing clients to make fast, secure, and contactless payments without the need for physical cards
- Launched online card payment service for E-commerce (Ecom) transactions
- Implement QR code cash withdrawal functionality across all ATMs nationwide.

In 2025, OCB continued to comprehensively enhance its card services and optimize the digital payment experience. The “Cashback Wallet” feature enables clients to conveniently track and flexibly use cashback for various purposes, such as transferring to payment accounts, topping up card accounts, or paying annual fees.

Additionally, the 24/7 AI Chatbot supports clients throughout their card usage journey by providing detailed information, answering inquiries, and handling requests quickly and efficiently, delivering a more seamless and convenient experience. The implementation of AI Chatbot not only improves service quality and reduces customer waiting time but also optimizes operational resources. At the same time, the AI Chatbot continuously improves its performance based on real

interaction data, progressively enhancing customer satisfaction and user experience.

Through ongoing improvements in retail banking operations and card products, along with enhanced service quality and superior transaction experiences, OCB has maintained stable year-on-year growth in transaction volume, outstanding balances, and card-related revenue since 2021, despite economic fluctuations.

To minimize environmental impacts from card issuance, in 2025 OCB also promoted the use of online/virtual (non-physical) cards, achieving positive results that contributed to a more than 26% increase in card issuance compared to 2024. This reflects strong customer trust and continued support for OCB’s sustainability initiatives over the years, specifically:

Growth indicators	2025 vs. 2024
Card issuance	▲ Over 26%
Virtual card issuance	▲ More 25 times

Looking ahead, OCB will continue enhancing customer experience and expanding convenience by continuously improving and optimizing card application and management processes, while developing modern, multi-channel integrated payment solutions to strengthen its position within Vietnam’s digital payment ecosystem.



Enhancing utility and optimizing the experience for individual clients

“OCB consistently leads in enhancing convenience and optimizing customer experience through its digital banking platform, OCB OMNI.”

”

**SIMPLE – SEAMLESS –
CONVENIENT – PERSONALIZED**

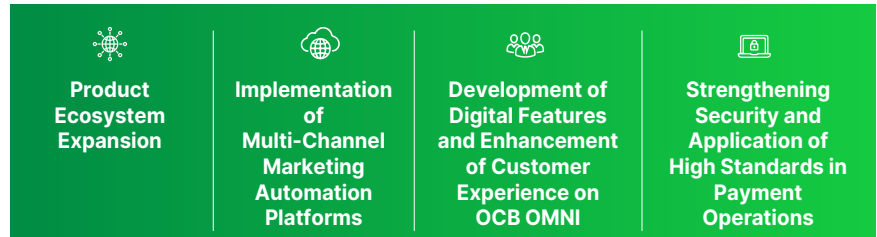
91% customer onboarding via online channel

94% transaction via digital channel in 2025

▲94% YoY in digital transaction volume

▲107% YoY in digital transaction value

The platform not only meets increasingly diverse customer needs but also improves transaction speed and optimizes experiences across channels through synchronized data and event integration. With a continuously upgraded digital foundation, OCB OMNI offers a wide range of products – from traditional to modern – along with practical benefits for clients. At the same time, products and services are continuously improved to enhance utilities and meet the evolving client needs:



With a strategic focus on developing digital channels, particularly digital banking, OCB has continued to accelerate the expansion of its digital distribution platforms. As a result, transaction volumes on OCB OMNI nearly doubled compared to the same period in 2024. In recognition of these achievements, OCB was honored with the “Fastest Growing Digital Bank in Vietnam 2025” award by Global Banking and Finance Review, reaffirming its position in the modern digital banking landscape.

This achievement is driven not only by enhanced promotion of OCB OMNI to clients, but also by continuous investment in technology platforms and modern digital banking infrastructure. These efforts have improved transaction speed, system stability, security, and data confidentiality, thereby optimizing the customer experience across digital channels.

In addition to upgrading digital channels, OCB continuously innovates new products and enhances existing offerings to deliver the best possible customer experience.

Offering additional interest rate benefits on savings deposits



Establishment of the first Priority Zone for priority clients



SMART HOME LOAN



Diversifying solutions and incentives to support SME clients

Please refer to Section 3.2.3. Supporting small and medium-sized enterprises for details

Optimizing benefits and costs for corporate clients

Continuing its commitment to supporting the business community in their digital transformation journey, OCB continuously invests in developing a comprehensive digital financial ecosystem for corporate clients, including:

Open API platform



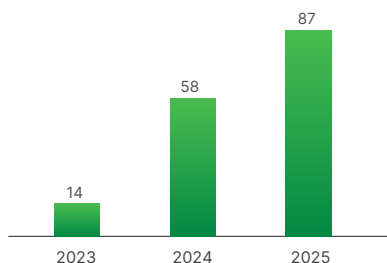
OMNI Corp digital banking for corporate clients



Corporate account products and services



Number of Transactions via the Open API Partner Ecosystem (Unit: million transactions)



These solutions contribute to expanding connectivity within the digital financial ecosystem, enhancing seamless transaction experiences, and supporting businesses in optimizing operational efficiency.

In its long-term development strategy, OCB identifies digital banking and open banking platforms as key drivers to strengthen competitiveness and accelerate corporate digital transformation.

In 2025, OCB further enhanced and expanded its capabilities, increasing its Open API portfolio to **more than 200 APIs**, while continuously **enhancing OMNI Corp digital banking features** and corporate payment account service ecosystem. These efforts enable OCB to comprehensively meet businesses' financial needs, ranging from account management, collections, transaction recording, cash flow reconciliation to payments, fund transfers, and financial management.

In parallel with service development, OCB continued to invest in technology infrastructure upgrades, improving system uptime from 99.98% to 99.99%, thereby reinforcing system stability, high availability, and uninterrupted corporate transaction processing. Leveraging this enhanced technology platform, the proportion of transactions conducted via digital channels reached 94% in 2025.

2025 also saw strong corporate client growth, increasing by approximately 30%, driven by the Open API partner ecosystem and the expansion across diverse customer segments. Meanwhile, transaction volumes through the Open API partner ecosystem rose by 50% compared to 2024, reflecting the growing adoption of digital solutions in business operations.



O-MAX PRIVILEGED ACCOUNT – COMPREHENSIVE BENEFITS FOR BUSINESSES

Help businesses **save up to 30%** of total annual service fees

Offer two flexible packages designed to suit different types of enterprises:

- **O-MAX:** A comprehensive package covering all domestic banking transactions
- **O-MAX PRO:** An extended service package including guarantees, factoring, and trade finance

OCB is currently partnering with a wide range of leading organizations across technology, payments, logistics, retail, and healthcare sectors, including Momo, ZaloPay, OnePay, ShopeePay, Vimo, Best Express, Viettel Post, Mobile World, Bach Hoa Xanh, as well as specialized hospital systems. At the same time, OCB continues to expand strategic partnerships with international payment organizations such as Visa, Mastercard, and JCB to diversify financial solutions and enhance customer value.

OMNI CORP DIGITAL BANKING PLATFORM FOR CORPORATE CLIENTS

Developing solutions that enable businesses to optimize their digital financial journey, with key features such as online disbursement, certificate of deposit management, and detailed trade finance transaction inquiries

Upgrading systems to improve processing speed, ensure stable transaction performance, and enhance customer experience

Looking ahead to 2026, OCB will continue to standardize digital solutions for corporate clients while focusing on upgrading and developing new features to enhance flexibility, connectivity, and operational efficiency. Through these initiatives, the Bank aims to strengthen its role within the digital financial ecosystem, continuously improve service quality, and support businesses in enhancing competitiveness and achieving sustainable development.

Comprehensive M&A advisory services and FDI client development

Vietnam continues to be a key destination in the global supply chain shift and production diversification strategy, particularly for technology, electrical, and electronics companies. Despite existing advantages and favorable conditions, FDI enterprises still face certain challenges. Recognizing this, OCB is committed to accompanying investors throughout their entire business lifecycle by providing comprehensive financial solutions through a “one-stop service” model, including:

INTEGRATED – OPTIMIZED – SECURE – TIMELY SOLUTIONS FOR FDI CLIENTS

- | | | |
|--------------------|---------------------------|----------------------|
| Account management | Cash flow management | Liquidity management |
| Trade finance | Foreign exchange services | |

These integrated solutions are designed to support FDI enterprises throughout their investment, construction, and stable development processes in Vietnam.

PRE-INVESTMENT STAGE	BUSINESS ESTABLISHMENT STAGE (POST-IRC, ERC)	OPERATIONAL STAGE
- Investment procedure advisory - Advisory on capital structure, foreign exchange regulations, and hedging solutions for FX risks - Issuance of Letters of Support /Commitment Letters for investment approval	- Account opening - Setup of Internet Banking and API connectivity - Issuance of guarantees - Green financing	- Open API Banking - Green deposits - Green credit facilities - Employee banking services - Insurance - Investment banking / Business matching services

In 2025, OCB prioritized resources to support enterprises operating within the value chains of the electrical, electronics, mobile, semiconductor, and high-tech industries, while promoting green financial solutions to facilitate sustainable business transformation. The CASA balance of FDI clients in these priority sectors continued to grow, reflecting strong confidence in OCB's financial solutions and banking services. In 2026, OCB will continue to focus on developing FDI clients in key industries, supporting their green transition and strengthening E&S responsibility, thereby contributing to sustainable growth in Vietnam.



5.4.3

Proactively accompanying clients

In 2025, OCB recorded 19,734 customer feedback cases received through OMNI channels and the call center.

Net Promoter Score (NPS) reached

66.51%

▲ 36.8% compared to 2024

CSAT reached

99.41%

These results reflect the effectiveness of OCB's efforts to enhance customer experience and improve service quality.

Looking ahead to 2026, OCB will continue to focus on improving staff advisory quality, enhancing customer service processes, and standardizing customer feedback reception and handling channels:

Enhancing Customer Service Processes		Improving Product and Service Quality, as well as Advisory Skills	Internal Process Improvement
Digital channels (OMNI): Upgrade systems to ensure stability, security, and safety while improving speed and convenience	Branch channels: Continue the digitization and automation for transactions to reduce paperwork and optimize resources	Enhance staff training on transparency, ensuring full disclosure of terms, risks, and related costs so that clients clearly understand their rights and obligations before deciding to use products or services	Processes and coordination mechanisms among departments have been strengthened and streamlined, enabling faster and more effective responses to customer needs

Prompt resolution of customer complaints

OCB remains committed to resolving

100%

of complaints in a timely manner, ensuring prompt and effective responses

To protect customer rights and enhance service experience, OCB has established and rigorously implemented a Complaint and Denunciation Handling Procedure to standardize the receipt and resolution of customer complaints. Clients can easily submit complaints to OCB through multiple channels, including:

- 24/7 customer service channels: hotline, email, OCB's call-back service, and social media platforms (Zalo, Facebook, TikTok).
- In-branch channel: QR code submission or written requests at OCB's business locations nationwide
- Other channels: competent state authorities, associations, mass organizations, and media agencies

OCB applies a transparent, multi-channel customer complaint handling process, ensuring fair, timely resolution and compliance with applicable regulations. All complaints are thoroughly investigated and verified prior to conclusion, and clients are provided with clear and detailed feedback on both process and outcomes. As a result, the ratio of customer feedback and complaints to total existing clients decreased from 1.5% in 2024 to 0.8% in 2025.

Looking ahead in 2026, OCB will continue to enhance transparency dispute resolution processes while ensuring consistency and professionalism in handling customer concerns.





Customer information security

No incidents or complaints

related to breaches of customer data privacy and security were recorded in 2025

OCB recognizes customer-related information as one of the Bank's most valuable assets and ensures that such information is not disclosed to any third party without customer consent, except as required by competent authorities under applicable laws.

OCB has implemented and obtained certifications for international standards, including PCI DSS, ISO 27001:2013, and PCI PIN, to ensure the security, safety, and confidentiality of its information systems and to mitigate related risks.

OCB continuously updates and timely applies advanced solutions, technologies, and international information security standards across its IT systems, including DDoS protection solutions, next-generation firewalls, web application firewalls, advanced endpoint protection, vulnerability scanning tools, security event and information management solutions, incident response systems, and 24/7 SOC services.

2024	2025	2026
- Upgrade and strengthen firewall systems - Enhance DLP solutions; expand security assessment and penetration testing services - Enrich cyber threat intelligence sources - Strengthen defense capabilities	Initiate in-depth threat hunting programs to detect early signs of compromise and ensure timely response to potential cyberattacks, thereby safeguarding information systems	- Plan to upgrade and enhance cybersecurity technology platform in alignment with NIST standards, transitioning from version 1.1 to NIST 2.0, while strengthening robust defense capabilities and proactively identifying and responding to cyberattack campaigns in the new digital era - Enhance incident response preparedness through expanded simulation scenarios and improved system resilience

5.5 MANAGING SOCIAL IMPACT IN SUSTAINABLE SUPPLY CHAINS

| GRI 308

A. OUR APPROACH

OCB is committed to closely managing indirect social impacts arising across its value chain, including procurement, supplier selection, and credit activities. The Bank has integrated E&S impact assessments for suppliers and bidding packages into its procurement processes, while applying an ESMS to its credit activities since 2012. Through these mechanisms, OCB proactively identifies, assesses, and manages potential social risks, thereby mitigating negative impacts on employees, communities, and other stakeholders, while promoting responsible business practices and delivering sustainable long-term value.

STRATEGIC ORIENTATION

OCB focuses on managing social impacts within its supply chain through:



B. KEY ACTIONS

Social impact management of suppliers	Social impact management in credit activities
In 2025, OCB continued to implement the Procurement Policy issued in 2024, which integrates E&S criteria into supplier evaluation processes. Accordingly, 100% of procurement activities within the applicable scope were assessed against E&S criteria, contributing to enhanced transparency, fairness, and accountability across the supply chain.	OCB continues to conduct appraisal and manage social risks in accordance with its ESMS in credit activities. The Bank commits not to provide credit to activities that have adverse social impacts, as outlined in the E&S Exclusion List published in the Sustainable Development section of OCB's website In addition, in 2025, OCB issued and implemented a Directive on compliance with regulations against forced labor in credit activities for applicable solar power projects. This initiative strengthens the control of social risks in the energy transition process, while aligning with the requirements of DFIs and international best practices.

Looking ahead to 2026, OCB will continue to prioritize strengthening social impact management across its operations, particularly in credit activities, ensuring compliance with internal regulations while progressively enhancing its governance framework in line with international standards and best practices in sustainable finance.



APPENDIX

A. STATISTICAL DATA

Table 1: Distribution of managerial and non-managerial employees by gender, age group, and income | GRI 405-1

Category	Year 2023			Year 2024			Year 2025		
	Management Level *	Staff Level	Total	Management Level *	Staff Level	Total	Management Level **	Staff Level	Total
Total headcount	1,265	5,551	6,816	1,182	5,839	7,021	406	6,495	6,901
Employees by gender									
Male	702	2,335	3,037	664	2,493	3,157	287	2,774	3,061
Female	563	3,216	3,779	518	3,346	3,864	119	3,721	3,840
Employees by age group									
Under 30	60	2,666	2,726	31	2,399	2,430	1	2,109	2,110
From 30 to 50	1,154	2,830	3,984	1,097	3,364	4,461	367	4,280	4,647
Above 50	51	55	106	54	76	130	38	106	144
Average monthly income per employee (Unit: VND million/person/month)			25.5			27.8			29.1
Average monthly salary per employee (Unit: VND million/person/month)			22.3			23.9			25.3

(*) Management level includes roles from Customer Service Manager, Team Leader, Department Head, and above

(**) Management level includes Heads/Deputy Heads of departments at Head Office and Branch Directors and above at BUs

Table 2. Total and percentage of new hires and separations in 2024-2025, by gender, age, nationality, and geographic location | GRI 401-1, GRI 2-7

Category	Year 2024						Year 2025						Turnover rate
	Total	Ratio	Number of new hires	New hire rate	Employee turnover	Turnover rate	Total	Ratio	Number of new hires	New hire rate	Employee turnover	Turnover rate	
By gender													
Male	3,157	45.0%	1,487	51.60%	1,361	51.10%	3,061	44.40%	1,331	54.10%	1,428	55.40%	
Female	3,864	55.0%	1,394	48.40%	1,300	48.90%	3,840	55.60%	1,129	45.90%	1,150	44.60%	
By age group													
Under 30	2,430	34.6%	1,310	45.50%	1,162	43.70%	2,110	30.60%	1,082	44.00%	995	38.60%	
From 30 to 50	4,461	63.5%	1,559	54.10%	1,486	55.80%	4,647	67.30%	1,364	54.40%	1,557	60.40%	
Above 50	130	1.9%	12	0.40%	13	0.50%	144	2.1%	14	0.6%	26	1.00%	
By nationality													
Vietnamese	7,015	99.9%	2,880	99.97%	2,659	99.90%	6,896	99.90%	2,458	99.90%	2,573	99.80%	
Foreign	6	0.1%	1	0.01%	2	0.03%	5	0.1%	2	0.10%	5	0.20%	
By region													
Region 1	4,884	69.6%	1,944	67.50%	1,890	71.00%	4,766	69.1%	1,728	70.2%	1,832	71.1%	
Region 2	1,424	20.3%	640	22.20%	586	22.00%	1,421	20.6%	491	20.0%	507	19.7%	
Region 3	713	10.2%	297	10.30%	185	7.00%	714	10.3%	241	9.8%	239	9.3%	
Total	7,021	100.0%	2,881	100.0%	2,661	100.0%	6,901	100.0%	2,460	100.0%	2,578	100.0%	

Table 3. Number of outsourced workers | GRI 2-8

Category	Year 2023	Year 2024	Year 2025
Security guards	320	543	534
Cleaning staff	68	75	76
Total	388	618	610

Table 4. Statistics on training and human resource development activities | GRI 404-1

Category	Year 2023	Year 2024	Year 2025
Average training hours per employee	27.8	37	37,5
Total training participations	24,903	114,300	169,022
Total number of training courses (All employees)	390	525	614
Number of skills development courses	145	170	259
Number of courses on products, operations, and procedures	245	355	355

Table 5. Total training hours and number of employees participating in training, by gender and level | GRI 404-1

Category	Training hours	Year 2023*		Training hours	Year 2024*		Training hours	Year 2025**	
		Number of trainees	Average training hours per employee		Number of trainees	Average training hours per employee		Number of trainees	Average training hours per employee
By gender									
Male	82,222	2,873	28.6	111,813	4,252	35.4	115,297	4,266	37.7
Female	102,138	3,764	27.1	143,250	5,033	37.1	149,310	4,966	38.9
By management level									
Management level									
Staff level	33,733	1,186	28.4	53,639	1,832	45.8	51,135	1,375	45.2
Total	150,627	5,451	26.7	201,423	7,453	34.5	212,237	7,743	36.8
	184,360	6,637	-	255,062	9,285	-	264,607	9,232	-

(*) Management level includes roles from Customer Service Manager, Team Leader, Department Head, and higher

(**) Management level includes Heads/Deputy Heads of departments at Head Office and Branch Directors and above at BUs



B. UNITED NATIONS PRINCIPLES FOR RESPONSIBLE BANKING

Principle No	Reporting and self-assessment requirements	Page number
	Principle 1: Alignment Align business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement, and relevant national and regional frameworks.	
	1.1 Business model Describe (high-level) the bank's business model, including the main customer segments served, types of products and services, the main sectors and types of activities across the main geographies in which the bank operates or provides products and services.	10-11
	1.2 Strategy alignment Describe how the bank has aligned and/or is planning to align its strategy to be consistent with the Sustainable Development Goals (SDGs), the Paris Climate Agreement, and relevant national and regional frameworks	18-19 30-36
	Principle 2: Impact and Target Setting Continuously increase positive impacts while reducing the negative impacts, and managing the risks to, people and the environment resulting from activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.	
	2.1 Impact analysis Show that the bank has performed an impact analysis of its portfolio(s) to identify its most significant impact areas and determine priority areas for target-setting. The impact analysis shall be updated regularly and fulfill the following requirements/elements (a-d): a. Scope: The bank's core business areas, products/services across the main geographies (as described under 1.1) have been considered in the impact analysis. b. Portfolio composition: In identifying its areas of most significant impact, the bank has considered where its core business/major activities lie in terms of industries, technologies, and geographies. c. Context: The bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates. d. Performance measurement: In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic, and environmental impacts resulting from the bank's activities and the provision of products and services.	30-36 67-72 73-78
	2.2 Target setting Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified "areas of most significant impact", resulting from the bank's activities and the provision of products and services.	30-36 67-72 73-78
	2.3 Target implementation and monitoring Plans for Target Implementation and Monitoring: Show that the bank has defined actions and milestones to meet the set targets.	67-72 73-78



Principle 3: Clients and Customers

Work responsibly with clients and customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.

3.1	Client engagement Provide an overview of the policies and practices the bank has in place and/or is planning to implement to promote responsible relationships with its customers.	67-72 95-99 132
3.2	Business opportunities Describe what strategic business opportunities in relation to the increase of positive and the reduction of negative impacts the bank has identified and/or how the bank has worked on these in the reporting period	62-78



Principle 4: Stakeholders

Proactively and responsibly consult, engage, and collaborate with relevant stakeholders to achieve societal goals.

4.1	Stakeholder identification and consultation Describe which stakeholders (or groups/types of stakeholders) the bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improve the bank's impacts.	38-41
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Principle 5: Governance and Culture

Implement our commitment to these Principles through effective governance and a culture of responsible banking.

5.1	Governance structure for implementation of the Principles Describe the relevant governance structures, policies, and processes the bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.	41-60
5.2	Promoting a culture of responsible banking¹⁰⁴ Describe the Standards and measures the bank has implemented or is planning to implement to foster a culture of responsible banking among its employees.	104-110 77-78
5.3	Policies and due diligence processes Describe what due diligence processes the bank has installed to identify and manage environmental and social risks associated with its portfolio. This can include aspects such as identification of significant/salient risks, environmental and social risks mitigation and definition of action plans, monitoring and reporting on risks and any existing grievance mechanisms, as well as governance structures the bank has in place to oversee these risks	96



Principle 6: Transparency and Accountability

Periodically review the bank's individual and collective implementation of these Principles and be transparent about and accountable for positive and negative impacts, and its contributions to society's goals

6.1	Assurance	Not yet implemented
6.2	Reporting on other frameworks	7

C. GRI INDEX

STATEMENT OF USE	OCB has reported the information cited in this GRI Content Index for the period from 01/01 to 31/12/2025 with reference to the GRI Standards.
GRI 1	GRI 1: Foundation 2021

INDEX	GRI STANDARDS	DISCLOSURES
GRI 2: General Disclosures 2021		
Organizing and conducting reporting within the organization		
2-1	Organizational details	Introduction to Orient Commercial Joint Stock Bank, <i>page 10</i>
2-2	Entities included in the organization's sustainability reporting	Introduction to Orient Commercial Joint Stock Bank, <i>page 10</i>
2-3	Reporting period, frequency and contact point	Overview of the Sustainability Report , <i>page 07</i>
2-4	Restatements of information	None
2-5	External assurance	None
Activities and workers		
2-6	Activities, value chain and other business relationships	Introduction to Orient Commercial Joint Stock Bank, <i>page 11</i>
2-7	Employees	3.1 Enhancing sustainable value for the economy and stakeholders, <i>page 64-65</i> Appendix – Statistical data, <i>page 134</i>
2-8	Workers who are not employees	Appendix – Statistical data, <i>page 135</i>
Governance		
2-9	Governance structure and composition	2.1. Effective governance model , <i>page 44</i> Annual Report 2025, Chapter 2 – Corporate Governance Report on Corporate Governance FY2025
2-10	Nomination and selection of the highest governance body	OCB's Charter
2-11	Chair of the highest governance body	Annual Report 2025, Chapter 2 – Corporate Governance Report on Corporate Governance FY2025
2-12	Role of the highest governance body in overseeing the management of impacts	Annual Report 2025, Chapter 2 – Corporate Governance Report on Corporate Governance FY2025
2-13	Delegation of responsibility for managing impacts	Annual Report 2025, Chapter 2 – Corporate Governance Report on Corporate Governance FY2025
2-14	Role of the highest governance body in sustainability reporting	2.1. Effective governance model, <i>page 44</i>
2-15	Conflicts of interest	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, <i>page 47</i>

2-16	Communication of critical concerns	2.2. Governance based on transparency and accountability, ensuring balanced interests for stakeholders, t
2-17	Collective knowledge of the highest governance body	Annual Report 2025, Chapter 2 – Corporate Governance
2-18	Evaluation of the performance of the highest governance body	Annual Report 2025, Chapter 2 – Corporate Governance
2-19	Remuneration policies	OCB's Charter
2-20	Process to determine remuneration	OCB's Charter
2-21	Annual total compensation ratio	Audited Consolidated Financial Statements 2025
Strategy, policy, and practice		
2-22	Statement on sustainable development strategy	Overview of the Sustainability Report, <i>page 18</i>
2-23	Policy commitments	2.2 Transparent and accountable governance for balanced stakeholder interests, <i>page 47-48</i>
2-24	Embedding policy commitments	Stakeholder engagement, <i>page 38-41</i>
2-25	Processes to remediate negative impacts	Material topics, <i>page 30-36</i>
2-26	Mechanisms for seeking advice and raising concerns	Stakeholder engagement, <i>page 38-41</i>
2-27	Compliance with laws and regulations	2.2. Transparent and accountable governance for balanced stakeholder interests, <i>page 47-48</i>
2-28	Membership associations	Introduction to Orient Commercial Joint Stock Bank, <i>page 10</i>
Stakeholder Engagement		
2-29	Approach to stakeholder engagement	Stakeholder engagement, <i>page 38-41</i>
2-30	Collective bargaining agreements	5.2. Creating a happy and productive workplace, <i>page 114</i>
GRI 3: Material Topics 2021		
3-1	Process to determine material topics	Material topics, <i>page 30</i>
3-2	List of material topics	Material topics, <i>page 31-32</i>
3-3	Management of material topics	Material topics, <i>page 33-36</i>

GRI 101: Biodiversity 2024

101-1	Policies to halt and reverse biodiversity loss	Chủ đề 4.4 Bảo vệ đa dạng sinh học, <i>trang 100-101</i>
101-2	Management of biodiversity impacts	Chủ đề 4.4 Bảo vệ đa dạng sinh học, <i>trang 100-101</i>
101-3	Access and benefit-sharing	Chủ đề 4.4 Bảo vệ đa dạng sinh học, <i>trang 100-101</i>
101-4	Identification of biodiversity impacts	Chủ đề 4.4 Bảo vệ đa dạng sinh học, <i>trang 100-101</i>
101-5	Locations with biodiversity impacts	Not yet implemented
101-6	Direct drivers of biodiversity loss	Not yet implemented
101-7	Changes to the state of biodiversity	Not yet implemented
101-8	Ecosystem services	Not yet implemented

GRI 201: Economic Performance 2016

201-1	Direct economic value generated and distributed	3.1. Enhancing sustainable value for the economy and stakeholders, <i>page 64-66</i>
201-2	Financial implications and other risks and opportunities due to climate change	2.3. Integrated risk management and climate resilience, <i>page 49-59</i>
201-3	Defined benefit plan obligations and other retirement plans	3.1. Enhancing sustainable value for the economy and stakeholders, <i>page 65</i> 5.2. Creating a happy and productive workplace, <i>page 112</i>
201-4	Financial assistance received from government	None

GRI 202: Market Presence 2016

202-1	Ratios of standard entry level wage by gender compared to local minimum wage	3.1. Enhancing sustainable value for the economy and stakeholders, <i>page 65</i>
202-2	Proportion of senior management hired from the local community	Not material to our operations

GRI 203: Indirect Economic Impacts 2016

203-1	Infrastructure investments and services supported	3.1. Enhancing sustainable value for the economy and stakeholders, <i>page 65</i> 3.2. Inclusive finance, <i>page 67-72</i>
203-2	Significant indirect economic impacts	3.1. Enhancing sustainable value for the economy and stakeholders, <i>page 64-66</i> 3.2. Inclusive finance, <i>page 67-72</i> 3.3. Green finance, <i>page 73-76</i>

GRI 204: Procurement Practices 2016

204-1	Proportion of spending on local suppliers	Not yet implemented ^a
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GRI 205: Anti-corruption 2016

205-1	Operations assessed for risks related to corruption	2.2. Transparent and accountable governance for balanced stakeholder interests, <i>page 47-48</i>
205-2	Communication and training about anti-corruption policies and procedures	2.2. Transparent and accountable governance for balanced stakeholder interests, <i>page 47-48</i>
205-3	Confirmed incidents of corruption and actions taken	2.2. Transparent and accountable governance for balanced stakeholder interests, <i>page 47-48</i>

GRI 206: Anti-competitive Behavior 2016

206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	2.2. Transparent and accountable governance for balanced stakeholder interests, <i>page 47</i>
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GRI 207: Tax 2019

207-1	Approach to tax	3.1. Enhancing sustainable value for the economy and stakeholders, <i>page 66</i>
207-2	Tax governance, control, and risk management	3.1. Enhancing sustainable value for the economy and stakeholders, <i>page 66</i>
207-3	Stakeholder engagement and management of concerns related to tax	3.1. Enhancing sustainable value for the economy and stakeholders, <i>page 66</i>
207-4	Country-by-country reporting	Not applicable to our operations

GRI 301: Materials 2016

301-1	Materials used by weight or volume	4.1. Energy and resource conservation, <i>page 87-88</i>
301-2	Recycled input materials used	4.1. Energy and resource conservation, <i>page 87-88</i>
301-3	Reclaimed products and their packaging materials	None

GRI 302: Energy 2016

302-1	Energy consumption within the organization	4.1. Energy and resource conservation, <i>page 82-84</i>
302-3	Energy consumption outside of the organization	4.1. Energy and resource conservation, <i>page 82-84</i>
302-4	Energy intensity	4.1. Energy and resource conservation, <i>page 82-84</i>

GRI 303: Water and Effluents 2018

303-1	Interactions with water as a shared resource	4.1. Energy and resource conservation, <i>page 85-86</i>
303-2	Management of water discharge-related impacts	4.2. Managing environment impact in banking operations, <i>page 93</i>
303-3	Water withdrawal	4.1. Energy and resource conservation, <i>page 85-86</i>
303-4	Water discharge	4.2. Managing environment impact in banking operations, <i>page 93</i>
303-5	Water consumption	4.1. Energy and resource conservation, <i>page 85-86</i>

GRI 305: Emissions 2016

305-1	Direct (Scope 1) GHG emissions	4.2. Managing environment impact in banking operations, <i>page 91-92</i>
305-2	Energy indirect (Scope 2) GHG emissions	4.2. Managing environment impact in banking operations, <i>page 91-92</i>
305-3	Other indirect (Scope 3) GHG emissions	4.2. Managing environment impact in banking operations, <i>page 91-92</i> 4.3. Managing environmental impact in sustainable supply chains, <i>page 96-99</i>
305-4	GHG emissions intensity	4.2. Managing environment impact in banking operations, <i>page 91-92</i>
305-5	Reduction of GHG emissions	4.2. Managing environment impact in banking operations, <i>page 93</i>
305-6	Emissions of ozone-depleting substances (ODS)	Not applicable
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Not applicable

GRI 306: Effluents and Waste 2016

306-3	Significant spills	Not applicable
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GRI 306: Waste 2020

306-1	Waste generation and significant waste-related impacts	4.2. Managing environment impact in banking operations, <i>page 94</i>
306-2	Management of significant waste-related impacts	4.2. Managing environment impact in banking operations, <i>page 94</i>
306-3	Waste generated	4.2. Managing environment impact in banking operations, <i>page 94</i>
306-4	Waste diverted from disposal	4.2. Managing environment impact in banking operations, <i>page 94</i>
306-5	Waste directed to disposal	4.2. Managing environment impact in banking operations, <i>page 94</i>

GRI 308: Supplier Environmental Assessment 2016

308-1	New suppliers that were screened using environmental criteria	4.3. Managing environment impact in banking operations, <i>page 96</i>
308-2	Negative environmental impacts in the supply chain and actions taken	4.3. Managing environment impact in banking operations, <i>page 96</i>

GRI 401: Employment 2016

401-1	New employee hires and employee turnover	Appendix – Statistical data, <i>page 134</i>
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	5.2. Creating a happy and productive workplace, <i>page 112-114</i>
401-3	Parental leave	5.2. Creating a happy and productive workplace, <i>page 117</i>

GRI 402: Labor/Management Relations 2016

402-1	Minimum notice periods regarding operational changes	5.2. Creating a happy and productive workplace, <i>page 114</i>
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GRI 403: Occupational Health and Safety 2018

403-1	Occupational health and safety management system	5.2. Creating a happy and productive workplace, <i>page 118-119</i>
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403-2	Hazard identification, risk assessment, and incident investigation	5.2. Creating a happy and productive workplace, <i>page 118-119</i>
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403-4	Worker participation, consultation, and communication on occupational health and safety	5.2. Creating a happy and productive workplace, <i>page 118-119</i>
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403-5	Worker training on occupational health and safety	5.2. Creating a happy and productive workplace, <i>page 118-119</i>
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403-6	Promotion of worker health	5.2. Creating a happy and productive workplace, <i>page 118-119</i>
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403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	5.2. Creating a happy and productive workplace, <i>page 118-119</i>
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403-8	Workers covered by an occupational health and safety management system	5.2. Creating a happy and productive workplace, <i>page 118-119</i>
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403-9	Work-related injuries	5.2. Creating a happy and productive workplace, <i>page 118-119</i> None
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403-10	Work-related ill health	5.2. Creating a happy and productive workplace, <i>page 118-119</i>
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GRI 404: Training and Education 2016

404-1	Average hours of training per year per employee	5.1. Investing in and developing human resources, <i>page 107-108</i> Appendix – Statistical data, <i>page 135</i>
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404-2	Programs for upgrading employee skills and transition assistance programs	5.1. Investing in and developing human resources, <i>page 107-108</i>
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404-3	Percentage of employees receiving regular performance and career development reviews	5.1. Investing in and developing human resources, <i>page 109</i>
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GRI 405: Diversity and Equal Opportunity 2016

405-1	Diversity of governance bodies and employees	5.2. Creating a happy and productive workplace, <i>page 115</i> Appendix – Statistical data, <i>page 134</i>
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405-2	Ratio of basic salary and remuneration of women to men	5.2. Creating a happy and productive workplace, <i>page 113</i>
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GRI 406: Non-discrimination 2016

406-1	Incidents of discrimination and corrective actions taken	5.2. Creating a happy and productive workplace, <i>page 114</i> None
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GRI 407: Freedom of Association and Collective Bargaining 2016

407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	5.2. Creating a happy and productive workplace, <i>page 117</i>
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GRI 408: Child Labor 2016

408-1	Operations and suppliers at significant risk for incidents of child labor	5.2. Creating a happy and productive workplace, <i>page 114</i>
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GRI 409: Forced or Compulsory Labor 2016

409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	5.2. Creating a happy and productive workplace, <i>page 114</i>
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GRI 410: Security Practices 2016

410-1	Security personnel trained in human rights policies or procedures	5.2. Creating a happy and productive workplace, <i>page 119</i>
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GRI 411: Rights of Indigenous Peoples 2016

411-1	Incidents of violations involving rights of indigenous peoples	None
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GRI 413: Local Communities 2016

413-1	Operations with local community engagement, impact assessments, and development programs	5.3. Building sustainable communities, <i>page 120-121</i>
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413-2	Operations with significant actual and potential negative impacts on local communities	None
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GRI 414: Supplier Social Assessment 2016

414-1	New suppliers that were screened using social criteria	5.5. Managing social impact in sustainable supply chains, <i>page 132</i>
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414-2	Negative social impacts in the supply chain and actions taken	5.5. Managing social impact in sustainable supply chains, <i>page 132</i>
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GRI 415: Public Policy 2016

415-1	Political contributions	None
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GRI 417: Marketing and Labeling 2016

417-1	Requirements for product and service information and labeling	5.4. Enhancing customer value and experience, <i>page 123</i>
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417-2	Incidents of non-compliance concerning product and service information and labeling	5.4. Enhancing customer value and experience, <i>page 123</i> None
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417-3	Incidents of non-compliance concerning marketing communications	5.4. Enhancing customer value and experience, <i>page 123</i> None
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GRI 418: Customer Privacy 2016

418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	2.4 Responsible digital transformation, data security, and responsible AI, <i>page 55-60</i> 5.4. Enhancing customer value and experience, <i>page 131</i> None
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