



Orient Commercial Bank (OCB), established in 1996, has gone through 30 years of development and growth. Up to now, OCB has become one of the leading banks in Vietnam, recognized for three key criteria: "Growth Rate, Safety, and Efficiency." Currently, OCB has a network of 176 branches and transaction offices in key economic provinces across the country.

In addition to continuously enhancing its business operations, OCB places special emphasis on risk management in accordance with international standards, focuses on digital transformation, and implements a sustainable development strategy aimed at becoming a pioneering Green Bank in Vietnam. This approach aims to create value for shareholders, partners, and customers, while particularly accompanying with the government in achieving the Net Zero goal by 2050.

INTERNATIONAL CREDIT RATING

OCB was one of the first three banks in Vietnam to complete Risk Management project items in accordance with Basel II international standards in 2017, and was acknowledged by the State Bank of Vietnam (SBV) in 2018. To date, OCB continues to be in the group of leading banks in implementing Basel III.

Moody's Rating

September 22nd, 2026

Long-term deposit rating	Ba3
Long-term issuer rating	Ba3
Baseline Credit Assessment (BCA)	B1
Rating outlook	Stable

