IR NEWS

3Q2026

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I. FINANCIALS

RESILIENT BALANCE SHEET EXPANSION, MAINTAINING STABLE FUNDING BASE

Total Assets
364 VND trillion
▲ 12.6% YTD

Total Equity
37 VND trillion
▲ 9.4% YTD

Total Credit (market 1)
227 VND trillion
▲ 10.8% YTD

CASA
18.5 VND trillion
▲ 18.7% YTD

OCB continued to expand its balance sheet, supported by a stable funding base and proactive asset-liability management amid a higher interest-rate environment. As of 30 September 2026, total assets reached VND 364 trillion, up 12.6% YTD, while its total equity was VND 37 trillion, an increase of 9.4% YTD.

Market 1 credit reached VND 227 trillion, representing growth of 10.8% YTD. Corporate lending remained the key growth driver, reflecting continued demand for working capital and business expansion amid robust economic activity, while retail lending returned to growth. Following strong expansion in Q2/2026, OCB actively optimized its credit portfolio in Q3, focusing on sustainable growth, capital efficiency and prudent risk management.

OCB continued to actively manage its funding position in line with credit demand. Market 1 mobilization balance reached VND 226 trillion, up 2.3% YTD. CASA continued to recover in Q3, improving the deposit mix and providing a more favorable foundation for funding cost optimization.

A PRUDENT RISK MANAGEMENT FOUNDATION

CAR
12.2%
Compliant

LDR
70.5%
Compliant

NPL Ratio (SBV)
2.8%
Compliant

LRR
20.1
Compliant

OCB continued to maintain a solid capital base and effective control over key risk indicators. The capital adequacy ratio stood at 12.2%, above the regulatory minimum, providing a sound capital buffer to support business operations and selective growth.

Liquidity was prudently managed, with the loan-to-deposit ratio (LDR) at 70.5% and the liquidity reserve ratio (LRR) at 20.1%, both remaining within regulatory limits. These indicators demonstrate an appropriate balance between funding and credit growth.

Asset quality remained under close management, with the NPL ratio at 2.8%. OCB continued to closely monitor its credit portfolio, accelerate debt collection and resolution, and apply prudent underwriting standards to manage risks and reinforce the bank's asset quality.

Source: OCB's 3Q2026 consolidated financial statements

I. FINANCIALS

STRONG PBT GROWTH SUPPORTED BY INCOME DIVERSIFICATION

TOI
9,219 VND billion
▲ 17.5% yoy

NII
7,676 VND billion
▲ 13.4% yoy

PBT
4,123 VND billion
▲ 20.2% yoy

Non-NII
1,543 VND billion
▲ 42.9% yoy

CIR
34,8%
-4.5% yoy

ROAE
12.8%
+0.7% ytd

In 9M2026, OCB delivered total operating income (TOI) of VND 9,219 billion, up 17.4% YoY, supported by growth in both net interest income (up 13.4% YoY) and non-interest income (up 42.9% YoY).

OCB's revenue diversification strategy continued to gain traction. Net fee income increased by nearly 40% YoY, driven by payment, advisory and card services. FX Sales income also grew 37% YoY, supported by the expansion of specialized cross-border trade finance solutions and continued improvements in sales capabilities and service quality.

Operating efficiency improved further, with CIR declining by 4.5 percentage points YoY to 34.8%. Pre-provision operating profit increased by more than 26% to VND 6,011 billion. At the same time, OCB continued to strengthen its risk buffers. Despite a 41% YoY increase in provision expenses, the bank's profit before tax (PBT) reached VND 4,123 billion, up 20.2% YoY.

Source: OCB's 3Q2026 consolidated financial statements

II. ESG HIGHLIHTS

OCB PARTNERS WITH THE HEART UNDERSTANDING FOUNDATION



On July 17 and August 5, 2026, OCB representatives partnered with the Heart Understanding Foundation to visit three children undergoing treatment at Hoan My Da Nang Hospital and provide financial assistance for their medical expenses. This initiative further reinforces OCB's long-term commitment to improving access to medical treatment for children with heart conditions and making meaningful contributions to the community.

OCB RELEASES ITS 2025 STANDALONE SUSTAINABILITY REPORT



OCB has officially published its standalone 2025 Sustainability Report, marking the third consecutive year the Bank has released a dedicated report on sustainability. This milestone reflects OCB's ongoing transformation and steadfast commitment to embedding ESG standards into its core operations, integrating sustainable practices across all business activities and progressively aligning with advanced international reporting standards.

Under the theme "Spreading Green Footprints", the 2025 report highlights significant progress, including the Bank's first-ever measurement of financed emissions and biodiversity impacts, alignment with the United Nations Principles for Responsible Banking, membership in the Green Commercial Banking Alliance, the launch of Green Deposit and Pink Deposit products and the expansion of community-focused initiatives.

II. ESG HIGHLIGHTS

IFC CONDUCTS PERIODIC REVIEW OF ENVIRONMENTAL AND SOCIAL PRACTICES IN OCB'S LENDING OPERATIONS



As part of its ongoing monitoring and periodic assessment of environmental and social (E&S) risk management practices in OCB's lending operations, an IFC delegation visited DAT BIKE on September 18, 2026 to learn about the company's manufacturing and business operations as well as OCB's role in providing financial solutions to support its growth.

The visit not only recognized DAT BIKE's efforts to develop a green and responsible manufacturing model but also reaffirmed OCB's commitment to supporting businesses pioneering the green transition, adopting international best practices in E&S risk management and advancing sustainable development.

III. PRODUCT & SERVICE UPDATES

FLEX FUND – FLEXIBLE PERSONAL LOANS THROUGH OCB CREDIT CARDS



OCB continues to expand its digital product ecosystem with Flex Fund, a flexible personal loan solution designed for OCB credit cardholders seeking greater control over their finances.

Key Benefits of Flex Fund:

- Convert a portion of the available credit limit into an installment loan..
- Apply online through the OCB OMNI app.
- No collateral required.
- Flexible repayment terms ranging from 3 to 60 months.

OCB INTRODUCES ITS FIRST SAVINGS AND INSURANCE COMBO – GROW YOUR SAVINGS, DOUBLE YOUR PEACE OF MIND



OCB has partnered with PTI to launch “Grow Your Savings, Double Your Peace of Mind”, a program combining savings and health insurance benefits. From September 12 to December 31, 2026, customers who open a savings account at OCB branches or online via the OCB OMNI app and purchase PTI insurance can enjoy the following benefits:

- Attractive savings interest rates of up to 8.8% per annum.
- OCB covers up to 70% of insurance premiums.
- Receive a refund of up to 100% of the premiums paid after one year, provided no claims are made and all program conditions are met.

III. PRODUCT & SERVICE UPDATES

OCB WORLD 2IN1 – ONE CARD, ENDLESS PRIVILEGES



OCB continues to strengthen its offerings for the affluent customer segment with tailored financial products designed to meet their distinct needs and lifestyles.

- Earn up to VND 5 million in cashback per month.
- Enjoy 10% cashback on dining worldwide with no restaurant restrictions.
- Receive 5% cashback on airfare and travel expenses both domestically and internationally.
- Earn 0.3% cashback on other eligible transactions.
- Enjoy airport lounge access with unlimited redemptions.

INTERNATIONAL MONEY TRANSFERS – ONE TRANSACTION, THREE BENEFITS



OCB continues to expand its international financial solutions by enhancing its money transfer services for customers seeking to study abroad, relocate overseas, travel or support family members living abroad. The service offers three key benefits:

- Zero transfer fees.
- No exchange rate worries.
- No long waiting times.

IV. EVENT HIGHLIGHTS

CHAIRMAN TRINH VAN TUAN HONORED WITH THE 2026 THANH GIONG CUP



On October 11, the Vietnam Chamber of Commerce and Industry (VCCI) held a ceremony to celebrate Vietnamese Entrepreneurs' Day and honor outstanding business leaders with the “Outstanding Vietnamese Entrepreneurs – Thanh Giong Cup 2026” award.

Following a rigorous and transparent selection process encompassing nominations, preliminary screening and final evaluation, the Top 100 Outstanding Vietnamese Entrepreneurs of 2026 were selected from the nationwide business community. Among this year’s honorees was Mr. Trinh Van Tuan, Chairman of the Board of Directors of Orient Commercial Joint Stock Bank (OCB). Having been closely involved in OCB’s 30-year development journey, he has played a pivotal role in shaping the Bank’s strategic direction and corporate governance across different stages of its growth.

OCB RECOGNIZED AMONG VIETNAM’S LARGEST CORPORATE TAXPAYERS

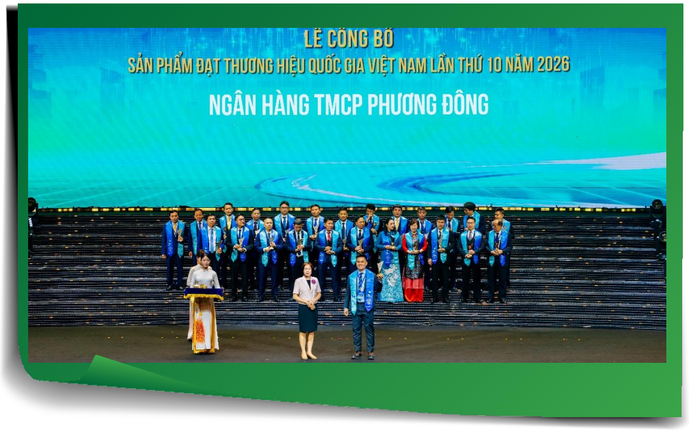


At the VNTAX 2026 event and the forum “Mobilizing Resources for National Growth” held on September 15, 2026, OCB was once again recognized among Vietnam’s largest corporate taxpayers.

For OCB, sustainable development is measured not only by business performance but also by the value created for society. This recognition reflects the Bank’s continued commitment to its ESG strategy and serves as both a source of pride and a reminder of the importance of consistent efforts. Every OCB employee contributes to building a bank that operates efficiently, acts responsibly and creates lasting positive value for the community.

IV. EVENT HIGHLIGHTS

OCB RECOGNIZED AS A VIETNAM NATIONAL BRAND FOR THE FOURTH CONSECUTIVE TIME



On October 16, 2026, Orient Commercial Joint Stock Bank (OCB) was once again honored at the Vietnam National Brand 2026 Announcement Ceremony, marking its fourth consecutive recognition following previous awards in 2020, 2022 and 2024. This achievement not only acknowledges OCB's continuous efforts to enhance service quality but also reflects the Bank's steadfast commitment to innovation, pioneering leadership and sustainable development throughout its brand-building journey.

OCB'S ACHIEVEMENTS AT ENTERPRISE OF CHOICE 2026



On October 8, OCB was recognized in three key categories at the Enterprise of Choice 2026 Awards organized by CareerViet in collaboration with Amco Vietnam, reaffirming the strength of its employer brand and the trust and commitment of O-Bankers nationwide.

- Top 7 – Finance, Banking and Securities Industry.
- Top 7 – Most Preferred Companies Among Employees.
- Top 23 – Most Preferred Companies.

IV. EVENT HIGHLIGHTS

OFFICIAL LAUNCH OF OCB UNIFORM COLLECTION 2026



With the aim of presenting the image of a modern, flexible and multigenerational bank while maintaining its core values, OCB officially introduced its new uniform collection, OCB UNIFORM COLLECTION 2026, on July 22, 2026.

The design language of OCB's 2026 uniforms is built on the intersection of contemporary aesthetics, artistic abstraction and OCB's corporate culture. Beyond creating an elegant and professional appearance, each design serves as a form of visual storytelling, where colors, lines and details come together to express the Bank's distinctive identity.

AOZORA BANK PRESIDENT AND CEO VISITS OCB AND OCBS



On July 17, 2026, OCB welcomed Mr. Omi Hideto, President and Chief Executive Officer of Aozora Bank, for a working visit to OCB's Head Office and OCBS.

During the visit, Mr. Omi Hideto congratulated OCB on its 30th anniversary and expressed his admiration for the Bank's strong progress in recent years as OCB returned to a path of efficient growth.

IV. EVENT HIGHLIGHTS

HO CHI MINH CITY LEADERS VISIT OCB



On July 17, OCB was honored to welcome Mr. Nguyen Van Duoc, Member of the Party Central Committee, Deputy Secretary of the Ho Chi Minh City Party Committee and Chairman of the Ho Chi Minh City People's Committee, along with Mr. Truong Trung Kien, Director of the Ho Chi Minh City Department of Planning and Architecture, for a working visit to the Bank's Head Office.

During the meeting, Mr. Nguyen Van Duoc acknowledged and highly appreciated OCB's efforts and contributions to local economic and social development as well as social welfare initiatives. The city leadership expressed its expectation that, building on the foundation established over the past 30 years, OCB would continue to make progress and achieve further success while contributing to the overall development of Ho Chi Minh City.

OCB & CCIX: EXPANDING BUSINESS CONNECTIVITY BETWEEN VIETNAM AND JAPAN



On August 6, 2026, OCB and CCI Crossborder, Ltd. (CCIX), a member of Japan's CCI Group, officially signed a Memorandum of Understanding (MOU), marking a new step in OCB's strategy to expand its partnership network and connect with international financial resources.

Through this partnership, both parties aim to facilitate capital flows, expand investment opportunities and strengthen connections among businesses, investors and financial institutions in the two countries. The collaboration is also expected to provide businesses with greater access to modern financial solutions, enhance their digital capabilities and promote sustainable development.

IV. EVENT HIGHLIGHTS

OCB EXPANDS AND STRENGTHENS INTERNATIONAL PARTNERSHIPS

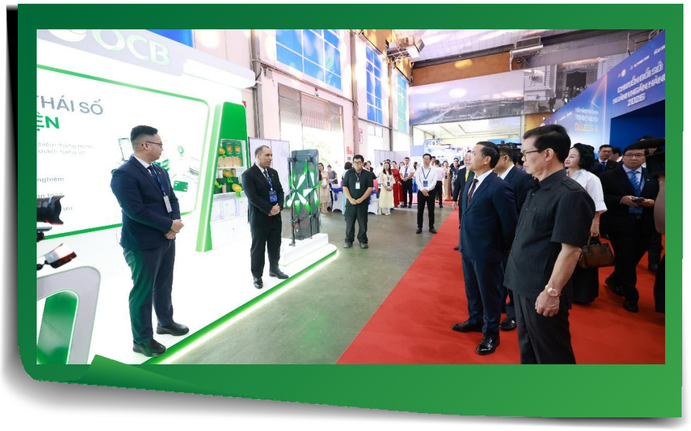


In August 2026, Mr. Trinh Van Tuan, Chairman of OCB's Board of Directors, and representatives of the Bank's senior management visited Mashang Consumer Finance in Chongqing, China.

During the visit, both parties held in-depth discussions on AI applications, credit risk management and digital customer operating models. The OCB delegation also toured a human-AI collaborative operations center to explore how technology is applied in practice to support operations, management and customer service.

Following these discussions, OCB, ZKJ Technology and Mashang Consumer Finance agreed to continue exploring and evaluating potential cooperation opportunities in technology transfer, sharing experience in digital transformation and AI implementation as well as developing suitable business models in the future.

OCB PARTICIPATES IN BANKING DIGITAL TRANSFORMATION EVENT 2026



On the morning of August 18, the Banking Digital Transformation Event 2026 officially opened under the theme "Smart Banking in the Era of Data and AI". As one of 19 participating banks this year, OCB showcased its comprehensive digital ecosystem, highlighting its ongoing efforts to integrate data and AI into practical applications to personalize financial solutions and better serve customers at every touchpoint.

At the event, OCB introduced a range of products and solutions within its digital ecosystem, including OCB OMNI, Liobank digital banking, Open Banking and OCB Smart Merchant. A key highlight was OCB LinkLine, an integrated loan application and disbursement solution available through the mobile app.

IV. EVENT HIGHLIGHTS

OCB PARTICIPATES IN NAM LONG EXPERIENCE 2026



From September 18 to 20, 2026, OCB participated in Nam Long Experience 2026 – the Real Value Real Estate Exhibition held at the Saigon Exhibition and Convention Center (SECC) in Ho Chi Minh City.

Through its participation, OCB continued to reaffirm its role as a trusted financial partner, helping connect resources and supporting businesses in project development and the creation of sustainable urban ecosystems. OCB's presence at Nam Long Experience 2026 also demonstrated the Bank's commitment to supporting customers and partners in realizing their long-term development plans, thereby contributing to the growth of the real estate market and the broader economy.

OCB & DLOCAL: CONNECTING CAPABILITIES AND EXPANDING COMPREHENSIVE COOPERATION



Following more than a year of discussions and coordination, OCB and dLocal have agreed on a direct integration solution aimed at implementing collection and disbursement services in Vietnam.

Leveraging dLocal's technological capabilities and OCB's strengths in financial services and payments, both parties aim to develop a secure and compliant solution while optimizing costs and operational efficiency for dLocal.

OCB and dLocal intend to increase transaction volumes, expand their market share in collection and disbursement services and gradually broaden the scope of cooperation by leveraging their respective strengths to create additional value for customers.

IV. EVENT HIGHLIGHTS

OCB COMMENDED BY THE VIETNAM FATHERLAND FRONT CENTRAL COMMITTEE FOR ITS CONTRIBUTIONS TO SOCIAL WELFARE DURING 2024–2026



On October 17 in Hanoi, OCB was commended by the Vietnam Fatherland Front Central Committee as one of 23 credit institutions that made significant contributions to social welfare during the 2024–2026 period.

This recognition further reaffirms OCB's commitment to social responsibility and community support through initiatives assisting disadvantaged individuals, supporting local communities and contributing to the country's sustainable development.

OCB SUPPORTS KEY PROJECTS TO PROMOTE LOCAL ECONOMIC DEVELOPMENT



On September 8 and 9, 2026, OCB continued to demonstrate its commitment to supporting large-scale investment projects in the industrial and infrastructure sectors, helping attract investment and drive economic development across various localities. On September 8, OCB signed a credit agreement with VCD Riverbank Joint Stock Company, a member of The Vissai Cement Group, contributing to securing the financial resources required to implement the Vissai Long An Cement Grinding Station Project.

On September 9, OCB served as a sponsor of the groundbreaking ceremony for the Van Giang Industrial Park – HY PARK Project. The project is designed as a new-generation industrial park aimed at attracting investment in high technology, electronics, telecommunications, logistics and data industries leveraging digital platforms and AI.

IV. EVENT HIGHLIGHTS

OCB SIGNS STRATEGIC PARTNERSHIP AGREEMENT WITH BCONS GROUP

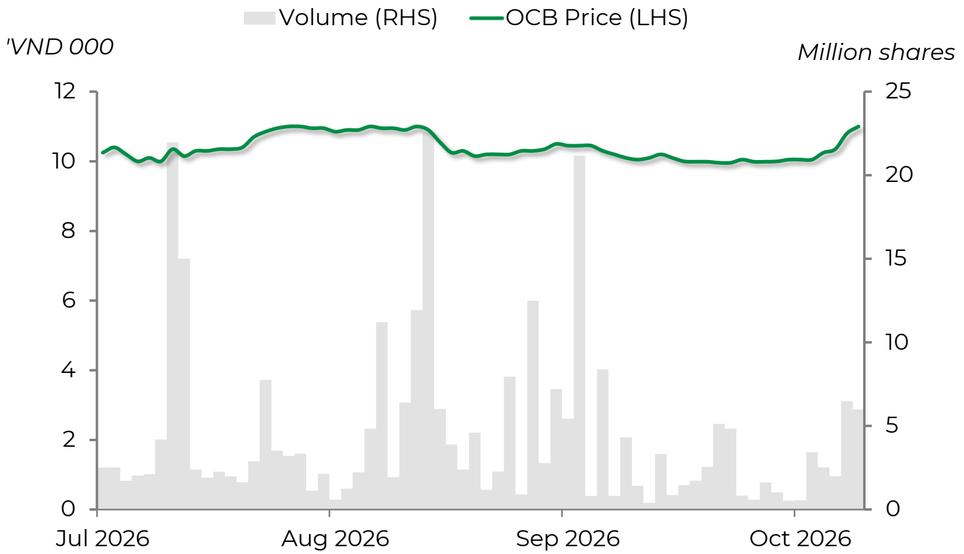


On October 23, 2026, Orient Commercial Joint Stock Bank (OCB) and BCONS Group officially established a strategic partnership, creating opportunities to connect their ecosystems and deliver greater value to customers.

Leveraging their respective strengths, OCB provides comprehensive financial and banking solutions for individual and corporate customers, complemented by BCONS Group's diversified ecosystem spanning real estate, construction, education, services and logistics.

V. STOCK INFORMATION

Stock Performance In The Latest 3 Months



TRADING STATISTICS (October 26, 2026)	
Closing price (VND)	11,000
3M Highest closing price (VND)	11,000
3M Lowest closing price (VND)	9,960
Outstanding shares (million shares)	3,063
3M Average trading volume (million shares)	4.38
Market cap (bn VND)	33,688
EPS (TTM) (VND)	1,883
Book value per share (VND)	12,121
P/E	5.84
P/B	0.91

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Contact

Investor Relations Department
The Hallmark, 15 Tran Bach Dang, An Khanh Ward, HCMC
(+84 28) 3822 0960 Ext: 60246
ir@ocb.com.vn