9M2026 PERFORMANCE ANNOUNCEMENT

November 12, 2026



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9M2026 HIGHLIGHTS



MACRO UPDATE

GLOBAL ECONOMY

Fed returns to tightening, high US Treasury yields

3.75-4.00%	5.29%	>USD 100
FED funds rate	UST 10Y (Sep 30)	Brent price (Sep 30)

VIET NAM

Q3/2026 GDP accelerated to 9.95%

9.95%	4.52%	USD 19.42bn
Q3 GDP YoY	Average CPI 9M	9M trade deficit

Source: NSO, Federal Reserve, LSEG. Data as of September 30, 2026.

MACRO UPDATE

MONEY MARKET & FX

Liquidity conditions improved, interbank rates and USD/VND eased

192tn
Avg OMO balance Q3

6.3%
1M interbank (Sep 30)

25,959
USD/VND (Sep 30)

CREDIT & DEPOSITS

Deposit growth catches up; deposit rates remain firm

11.59%
Credit growth YTD

10.60%
Deposit growth YTD

0.99pp
Credit-deposit gap

Gap = credit growth minus deposit growth. Averages are calculated from daily VNIBOR fixings and daily OMO balances. Source: LSEG, SBV. Data as of September 30, 2026.

MACRO UPDATE

GLOBAL ECONOMY

FED is the swing: inflation vs AI risk-off

3.75-4.00%
Fed funds (Oct 28 hold)

4.84%
UST 10Y (Nov 5)

USD 98
Brent (Nov 5)

VIET NAM

CPI heads toward the 4.5% target on lower fuel and government support

4.57%
10M average CPI

▼17.8%
RON95 price since Oct 31

4.5%
Government CPI target

MONETARY & FX

USD/VND supported by offshore borrowing and seasonal inflows

3.60%
ON average, October

5.52%
1M average, October

25,680
USD/VND (Nov 5)

Source: Federal Reserve, LSEG, NSO, Ministry of Industry and Trade, Petrolimex. ON and 1M are October averages calculated from daily VNIBOR fixings. Data as of November 5, 2026.

PROFIT GROWTH WITH STRONGER PROVISIONING

PBT

4,123 VND billion

▲ **20% YoY**

TOTAL ASSETS

364 VND trillion

▲ **13% YTD**

M1 CREDIT

227 VND trillion

▲ **11% YTD**

NII

7,676 VND billion

▲ **13% YoY**

NON-INTEREST INCOME

1,543 VND billion

▲ **43% YoY**

CIR

34.8%

▼ **4.5 ppts YoY**

AWARDS



BEST API AND OPEN BANKING TECHNOLOGY INITIATIVE IN VIETNAM

Voted by The Asian Banker



VIETNAM VALUE 2026

Voted by Ministry of Industry and Trade



VIETNAM LARGEST TAXPAYERS 2026

Voted by VNTAX 2026



TOP 500 LARGEST ENTERPRISES IN SOUTHEAST ASIA

Voted by Fortune



BEST SUSTAINABLE BANK

Voted by FinanceAsia



BEST BANK FOR DIGITAL BANKING SERVICES VIETNAM 2026

Voted by Global Banking and Finance Review



TOP 50 CORPORATE SUSTAINABILITY AWARDS 2026

Voted by Nhip cau Dau tu Magazine



8TH MOST POWERFUL BANKING BRAND VIETNAM 2025

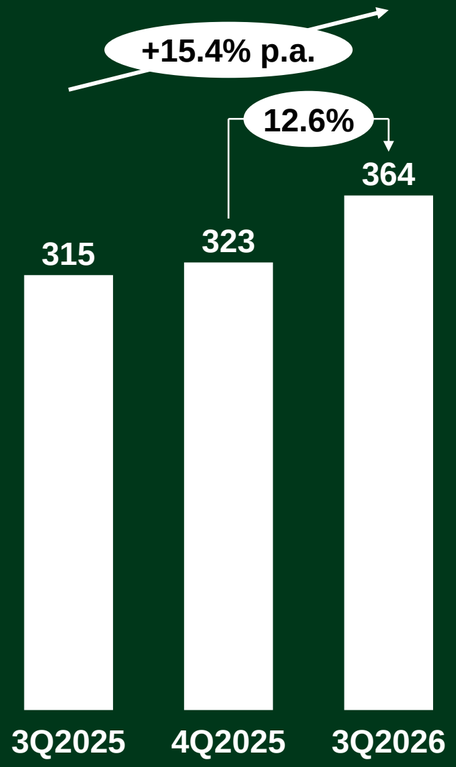
Voted by MiBrand

02

9M2026 FINANCIAL RESULTS - FY2026 GUIDANCE



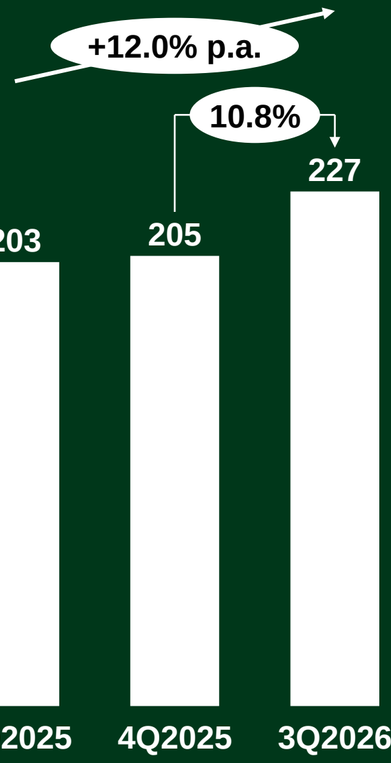
SOLID SCALE GROWTH



Total Assets

364 VND trillion

▲ 12.6% YTD



M1 Credit

227 VND trillion

▲ 10.8% YTD



M1 Mobilization

226 VND trillion

▲ 2.3% YTD

Source: OCB's 3Q 2026 consolidated financial statements

Selective credit growth, led by corporates and supported by a recovery in retail lending

9.5%

Green Financing Ratio

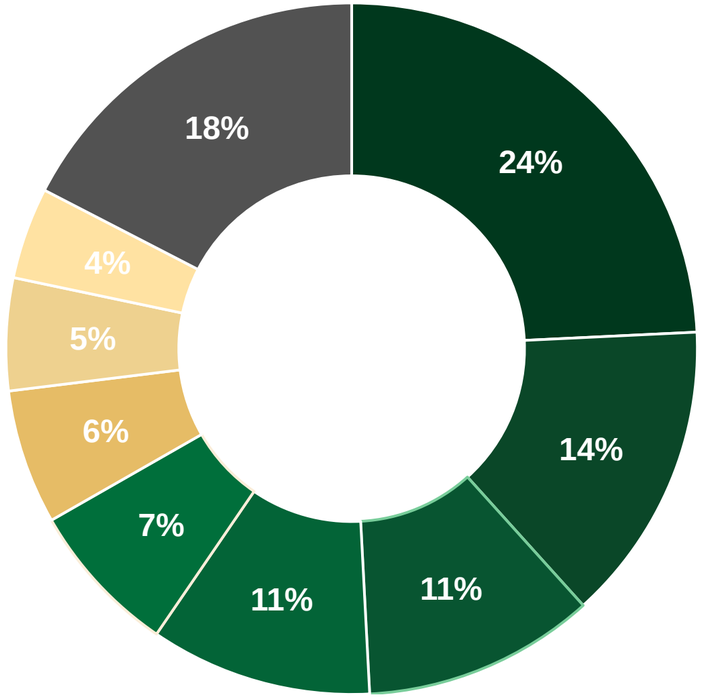
▲13.0% YTD

Corporate

▲5.2% YTD

Individual

DIVERSIFIED BORROWER PROFILES



- Real Estate
- Hospitality
- Construction
- Manufacturing & processing
- Others
- Wholesale and Retail Trade
- Professionals, science and technology
- Logistics
- Electricity, Gas & Air ConditioningSupply

Source: OCB's 3Q 2026 consolidated financial statements

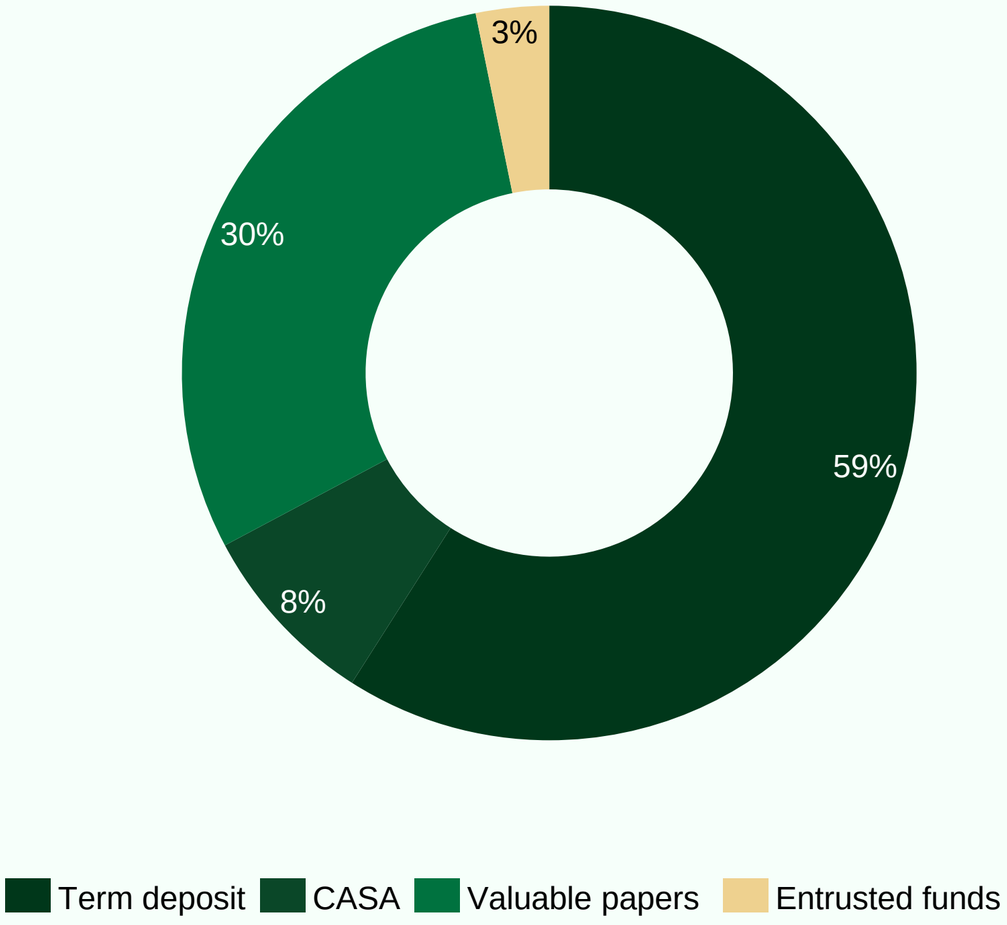
Funding was actively managed in line with credit demand; CASA recovered

18.7% YTD CASA

105% YTD Liobank deposits

68.9% YTD RB online term deposit

SUSTAINABLE, CUSTOMER-LED FUNDING BASE



Source: OCB's 3Q 2026 consolidated financial statements

CREDIT RATING & PRUDENT RISK PROFILE

MOODY'S RATING

20 Sep 2026

Ba3 **STABLE**

Long-term deposit & issuer rating

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

KEY RISK & LIQUIDITY METRICS

CAR

12.2%

Compliant

NPL ratio (SBV)

2.8%

Compliant

ST-funds for MLT-loans

34.9%

Compliant

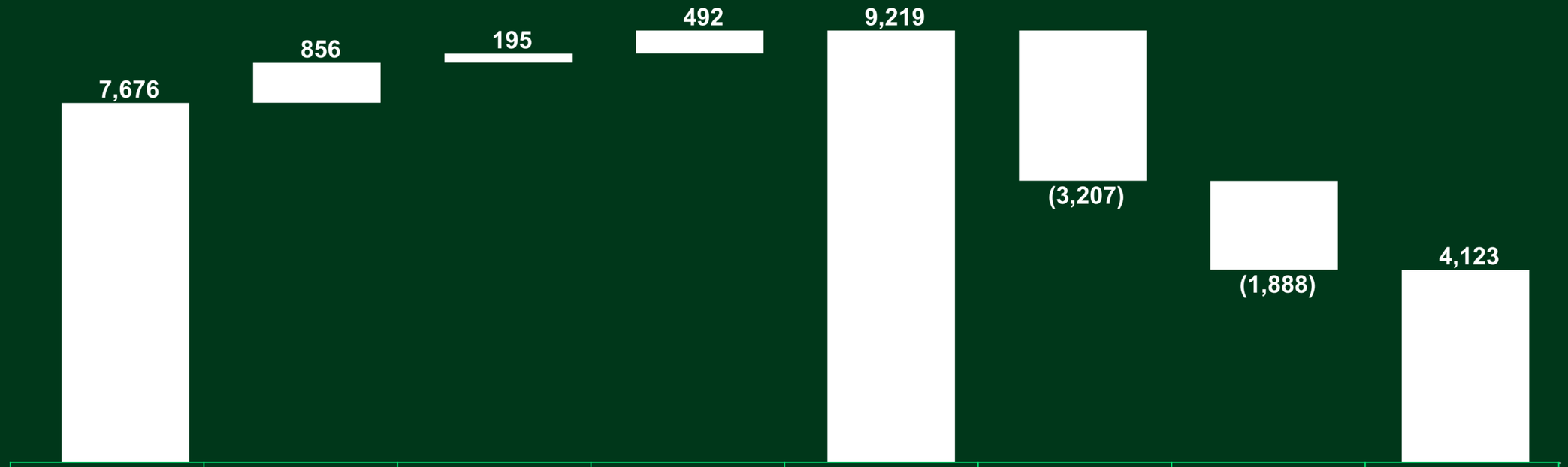
LDR (SBV)

70.5%

Compliant

Source: OCB's 3Q 2026 consolidated financial statements; Moody's

9M2026 PBT BRIDGE



	NII	NFI	FX gain	Investment & Others	TOI	OPEX	Credit provision	PBT
YoY	+13.4%	+39.6%	+9.7%	+70.3%	+17.5%	+4.1%	+41.4%	+20.2%

TOI

9,219 VND billion

▲**17.5%** YoY

PBT

4,123 VND billion

▲**20.2%** YoY

CIR

34.8 %

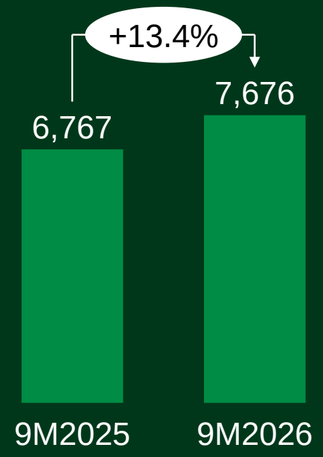
▼**4.5 ppts** YoY

Source: OCB's 3Q 2026 consolidated financial statements

BROAD-BASED INCOME GROWTH AND STRONGER FEE SUPPORT PROFITABILITY

NII

VND billion, %



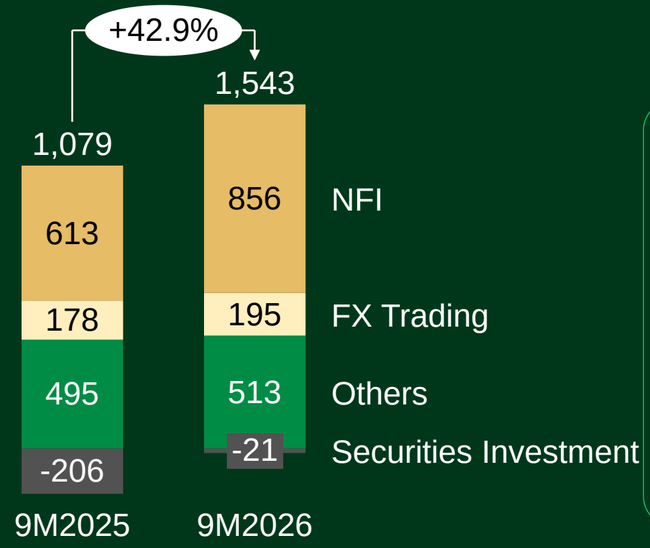
NIM (Trailing 4 Quarters)

%

3.08%	3.01%	3.02%
4Q2025	2Q2026	3Q2026

Non-NII

VND billion, %



▲37% YoY	▲57% YoY	▲37% YoY
FX Sales	Card	Advisory

Profitability

ROAE (LTM)	12.8%
ROAA (LTM)	1.3%

Source: OCB's 3Q 2026 consolidated financial statements

FY2026 GUIDANCE

Metrics VND billion,%	**2025** Actual	**2026** Plan	**+/-** YoY	**9M2026** Actual	**+/-** YTD/YoY	**4Q2026 Guidance**
Total assets	322,975	354,214	10%	363,726	13%	Achieving sustainable scale growth, aligned with the bank's medium to long-term strategy
Total M1 Credit*	205,065	235,875	15%	227,183	11%	Within the SBV's credit quota, with priority to OCB's strategic focus segments.
Total M1 Mobilization	220,958	251,919	14%	226,111	2%	Diversifying sources; ensuring strong liquidity and optimizing funding costs
NPL ratio (SBV)	2.3%	<3%	-	Compliant	✓	Accelerating debt recovery and resolution; Strict control over asset quality
PBT	5,046	6,960	39%	4,123	20%	Strengthening core businesses; Optimizing cost management and operational efficiency

Source: OCB's 3Q 2026 consolidated financial statements
(*) Credit growth is subject to the SBV's quota

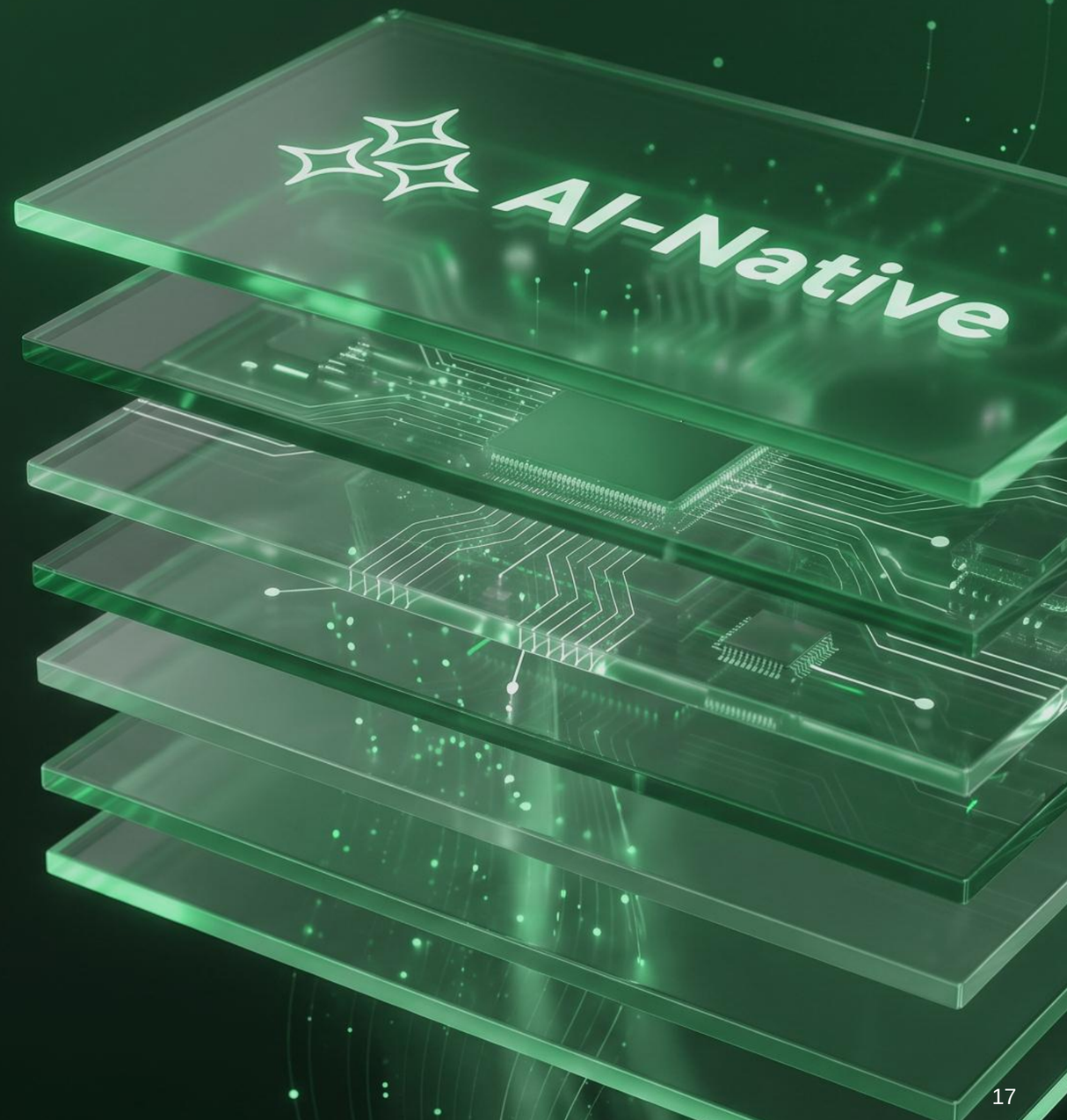
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DIGITAL TRANSFORMATION & STRATEGIC INITIATIVES

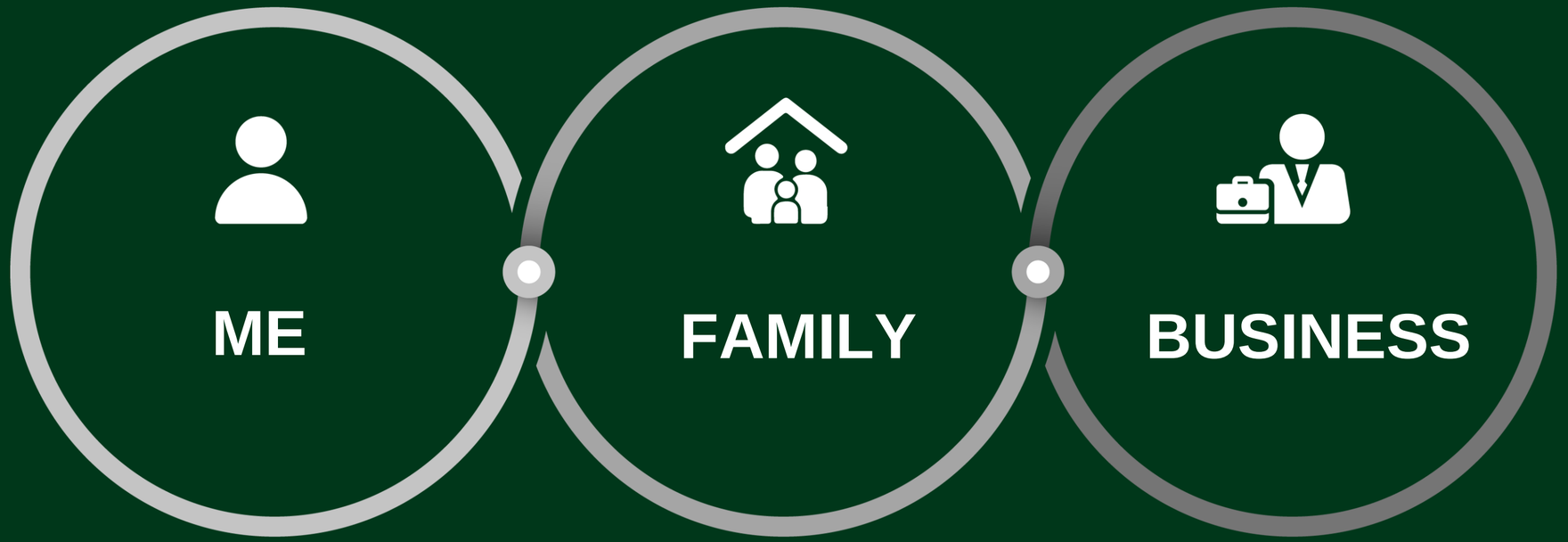


BECOMING AN AI-Native BANK

The bank that knows you
and grows with you.



THE BANK FOR ME, MY FAMILY, MY BUSINESS



ONE CUSTOMER

Served as one relationship, value compounds

AI TRANSFORMATION

From Individual Assistants To Enterprise-Wide Automation

01

DEMOCRATIZE DATA AND AI FOR BUSINESS USERS

02

GROW CREDIT WITHIN RISK APPETITE THROUGH CONTINUOUSLY IMPROVING MODELS

03

COMBINE ADVANCED ANALYTICS AND AI TO CREATE VALUE FOR OCB

▼ **20** hours per user

Average time saving per month with AI assistants helping to complete tasks.

▼ **40%** development time

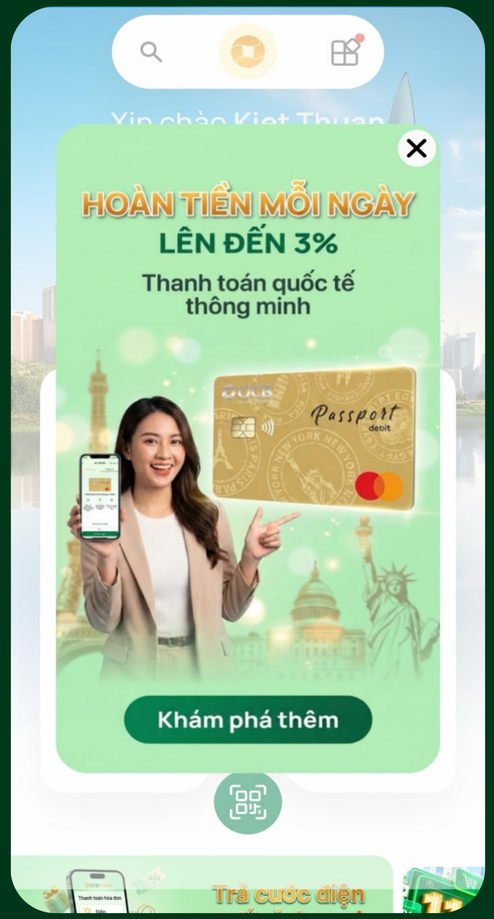
Reduction in development time by developers through the use of AI tools.

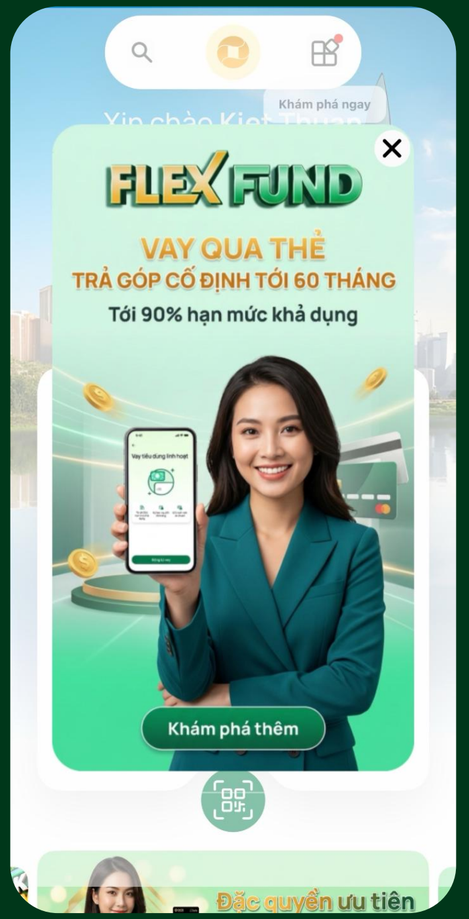
▲ **110** AI use cases

Implemented across 16 divisions and centers.

DIGITAL CONTENT HYPER-PERSONALISATION

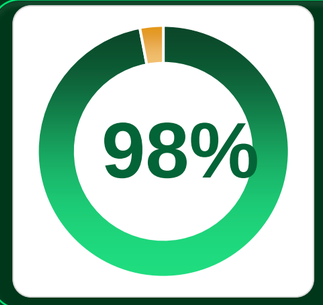








DIGITAL ADOPTION & ENGAGEMENT



Digital transaction

▲ 112% YoY



Digital onboarding

▲ 114% YoY

▲ 19% YoY

Avg Unique user login per month

▲ 40% YoY

TD online balance

▲ 35% YoY

TD online customer

▲ 17% YoY

Active OMNI users

▲ 15x

Total Master Card 2in1 issued to Aff customer in Q3 (New CVP and 100% Digital Pre-approved)

▲ 63% YoY

Card issuing in OMNI channel

FLEX FUND

LOANS DISBURSED

2,200

Since launch in August 2026

01 FULLY DIGITAL JOURNEY

Automated application, approval and disbursement, completed entirely online via OCB OMNI

02 INSTANT AND FLEXIBLE FINANCING

Eligible customers can conveniently convert available credit limits into cash, anytime and anywhere.

03 PRUDENT RISK MANAGEMENT

Loan eligibility is automatically determined using the most current customer data and risk criteria.

FLEXI SAVINGS

DEPOSIT BALANCE

▲ 87%

Quarter-on-quarter growth

DEPOSIT SCALE-UP

>390x

DIGITAL PENETRATION

100%

AFF & MASS AFF

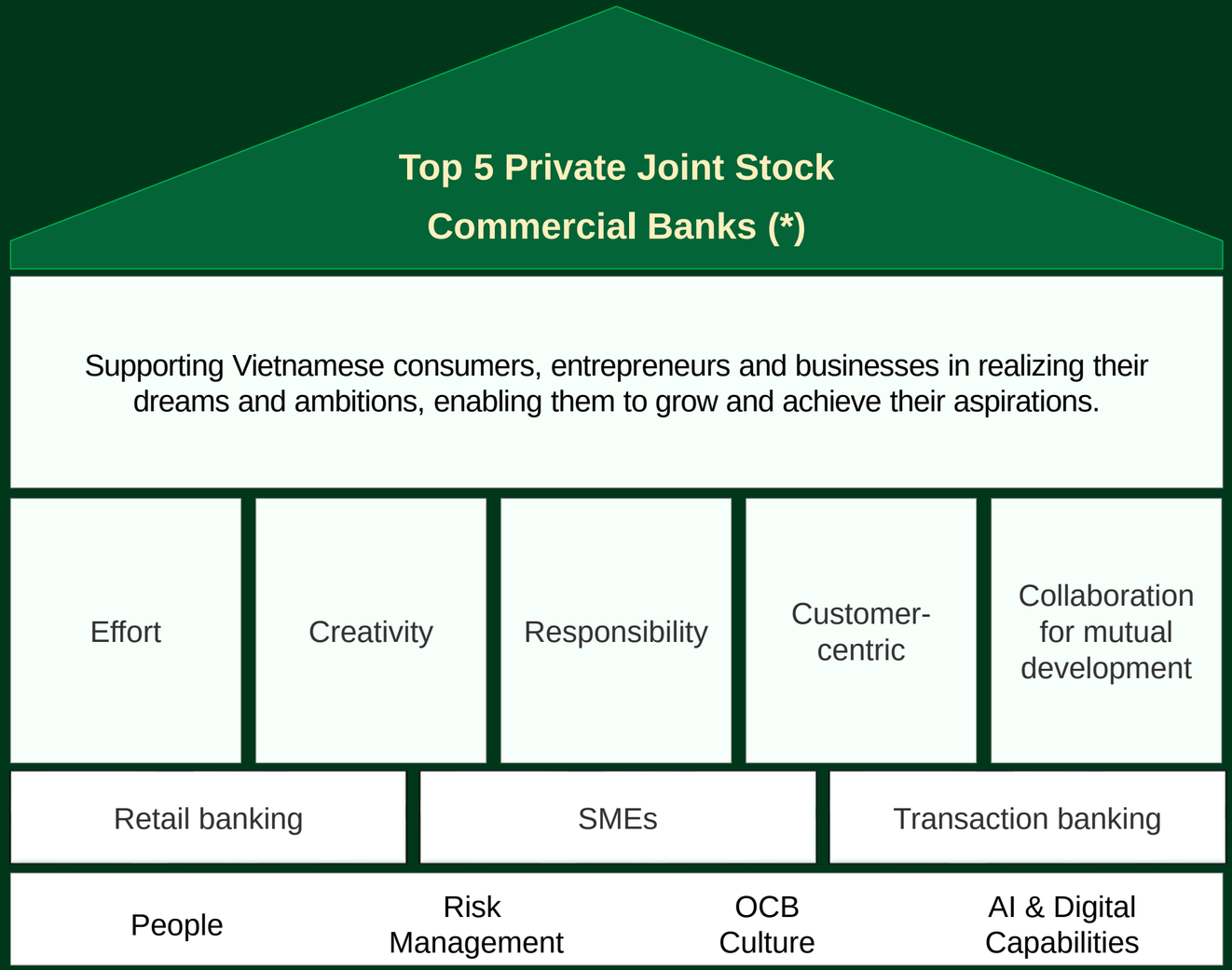
>90%

04

STRATEGIC VISION & EXECUTION PRIORITIES



STRATEGIC VISION



(*) ROE, Digital capabilities, ESG

SUSTAINABLE PROFITABILITY

DIGITAL & AI LEADERSHIP

ESG LEADERSHIP

A STRONG FOUNDATION FOR THE NEXT PHASE OF DEVELOPMENT

- A STRONG, SCALABLE BUSINESS PLATFORM
- DISCIPLINED RISK MANAGEMENT SUPPORTING SUSTAINABLE GROWTH
- A DIGITAL-FIRST OPERATING MODEL, ENHANCED BY AI
- VISIBLE EARNINGS RECOVERY
- STRONG ESG AND SUSTAINABLE DEVELOPMENT CAPABILITIES

KEY EXECUTION PRIORITIES

01

STRENGTHEN & EXPAND THE CUSTOMER ECOSYSTEM

- Strengthen OCB’s advisory role through solutions across the OCB ecosystem
- Advance Transaction Banking through tailored solution packages
- Increase product usage and customer lifetime value by building deeper and more comprehensive relationships

02

STRENGTHEN RISK MANAGEMENT CAPABILITIES

- Implement Basel III and Circular 14/2025
- Enhance early risk identification through EWS models

03

STRENGTHEN DIGITAL & AI CAPABILITIES

- Apply data and AI to decision-making
- Embed AI across the operating model and customer journeys
- Expand the ecosystem of digital products and customer solutions

05

APPENDIX

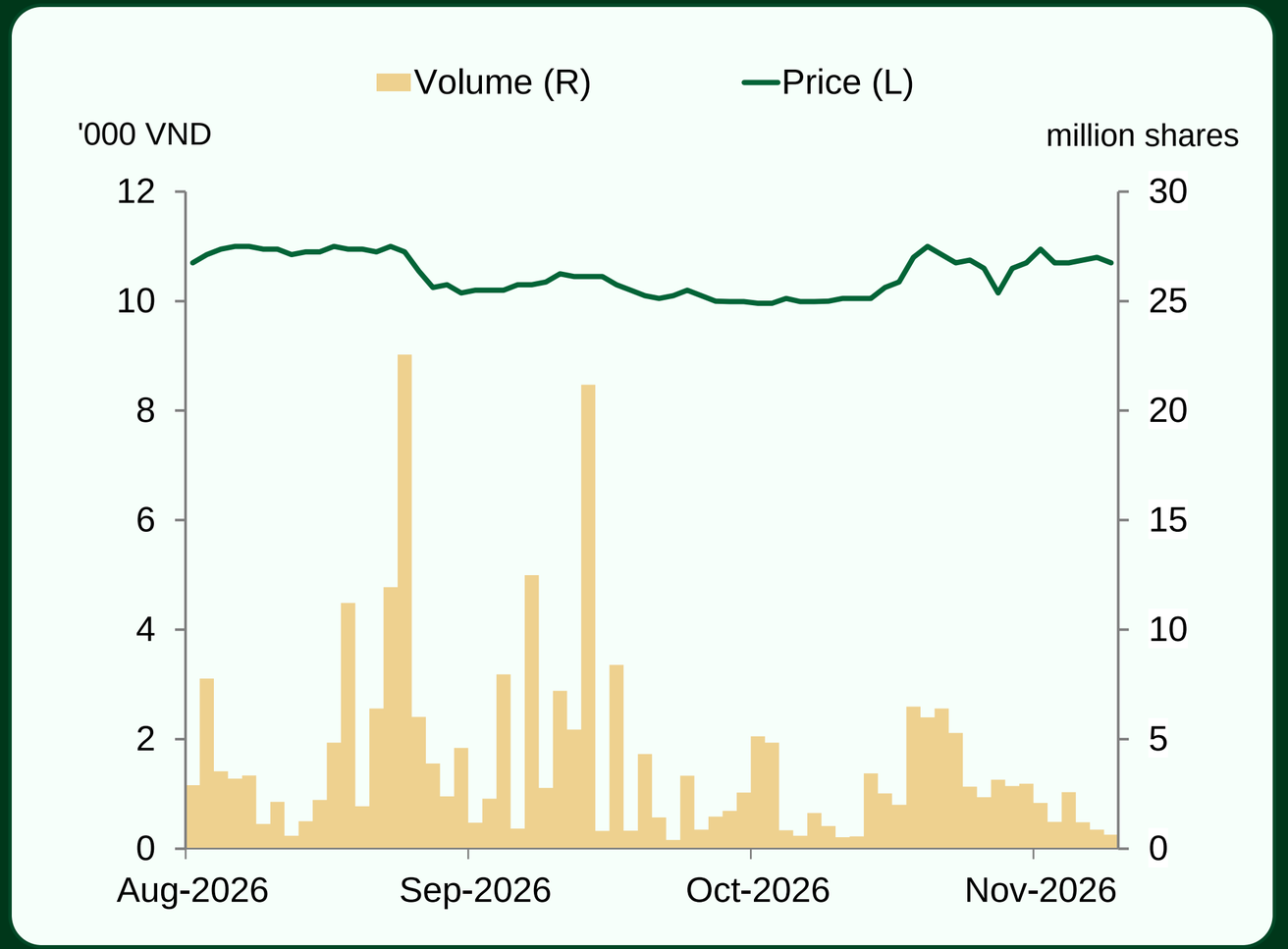


APPENDIX

Trading statistics (November 12, 2026)

Closing price (VND)	10,700
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)	3.96
Market cap (VND billion)	32,769
EPS (TTM) (VND)	1,883
Book value per share (VND)	12,121
P/E	5.68
P/B	0.88

Stock price in the last three months



APPENDIX

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

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