

Agenda

01. OVERVIEW

02. 2024 FINANCIAL PERFORMANCE

03. 2024 ACHIEVEMENT

04. 2025 OUTLOOK AND STRATEGY



OVERVIEW

01





Pioneer in **GREEN BANK**



Well-recognized Branding & Best in **Digital Application**



The first bank employing advanced **Basel II and Basel III**



Ba3
Rating by **MOODY'S**

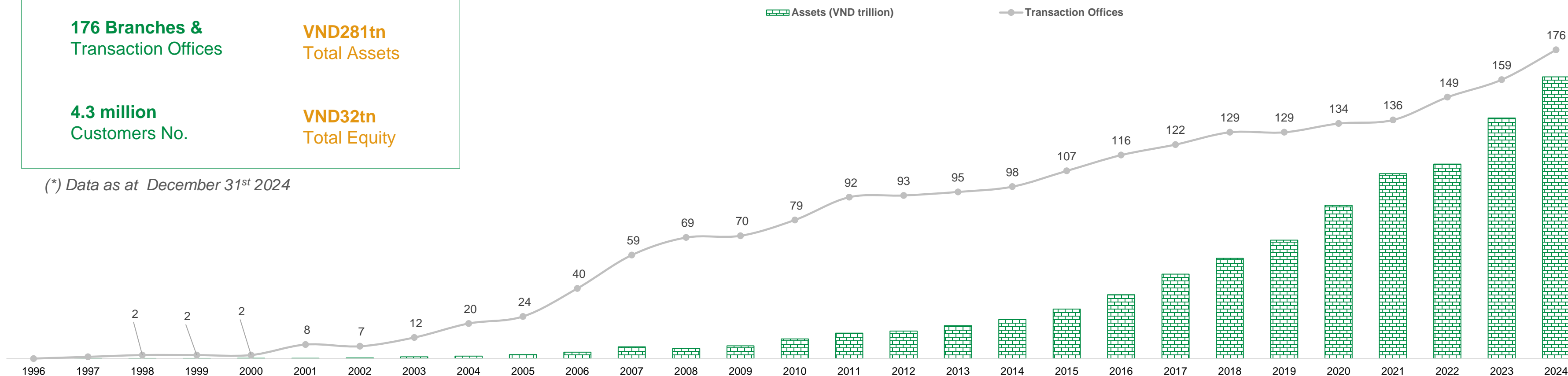
176 Branches & Transaction Offices

VND281tn
Total Assets

4.3 million
Customers No.

VND32tn
Total Equity

(*) Data as at December 31st 2024



Establishment

Development

Expansion

Key Development Milestones

2007

First strategic partnership



2014

New risk management framework to adhere to international standards



2017

B2 rating by Moody's



2019

Strategic cooperation with IFC



Exclusive Bancassurance agreement



2021

Listed on HOSE



5-year business strategy



2023

Basel II (advanced version) and Basel III Adoption



Launched Lichbank



Establishment

Development

Expansion

10 June 1996
Establishment



2010

Strategy to focus on retail and SME banking segments



Restructured from state-owned bank to private bank

2015

Launched Basel II compliance project



2018

Launched OMNI 1.0



Moody's upgraded the bank's rating to B1



Basel II Compliance by SBV



2020

Aozora Bank - Strategic investor



2022

Launched Unlock Dreamhome platform



2024

Launched OCB OMNI 4.0 App



Independent Sustainable Development Report for 2023



FINANCIAL PERFORMANCE 2024

02





Above-Industry Scale Growth

- Total Assets: 280.7T VND (+16.9% YoY)
- Credit Growth: 19.6% vs Industry 15.1%
- Deposit Growth: 13.1% vs Industry 9.1%



Prudent Balance Sheet Management

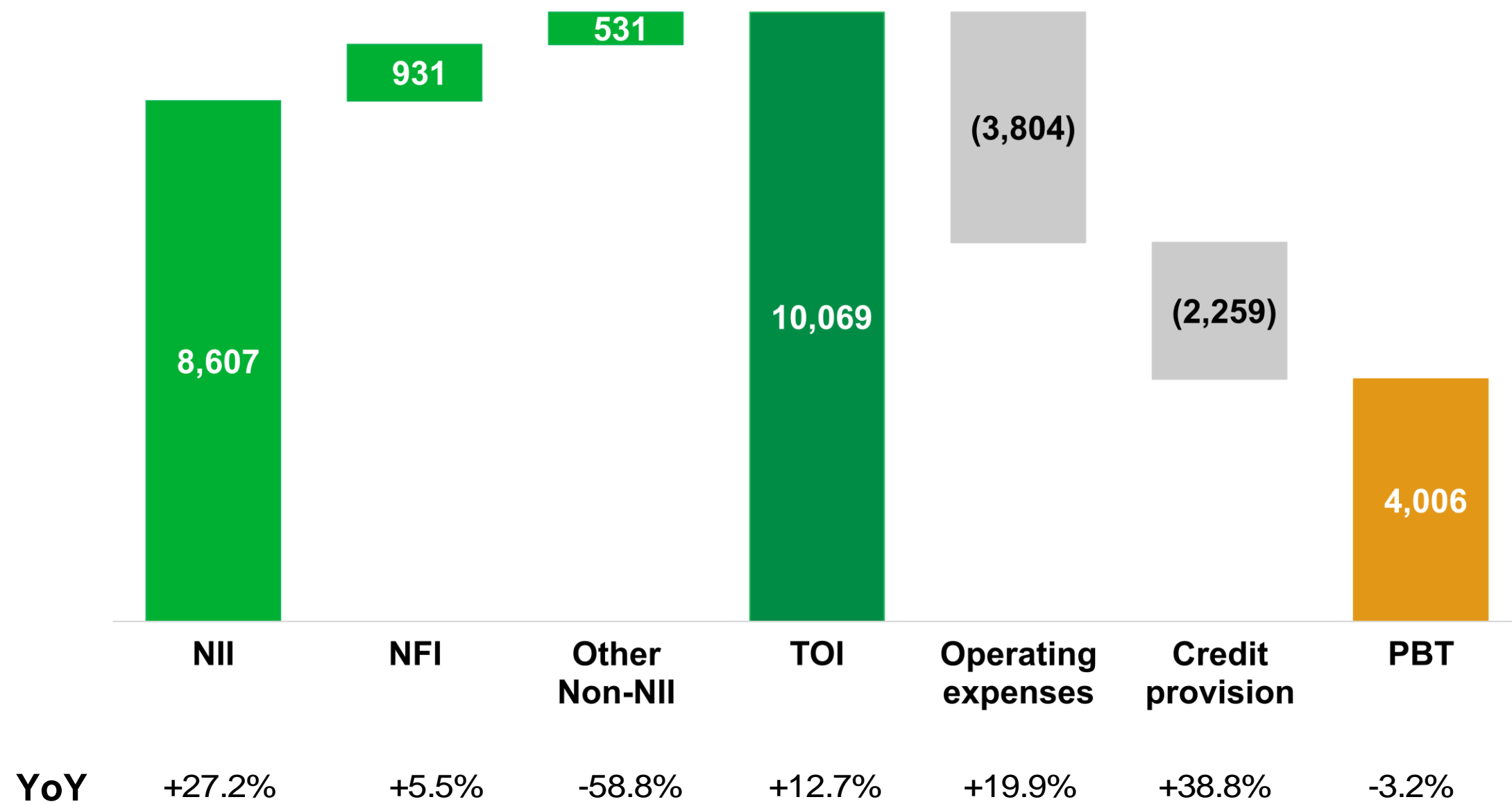
- NPL: 2.4% vs Industry 4.6% (reported by SBV in 09/2024)
- CAR: 12.5% (vs 8.0% requirement)
- CASA: 14.9% (from 12.2% in 2023)



Strategic Transformation Progress

- Digital capabilities enhancement
 - *Digital transactions: 96.2%*
 - *New Open API partners: 110+*
- Green financing: 11.1% of loan portfolio vs Industry 4.5%

2024 PBT
VND billion, %



TOI growth components

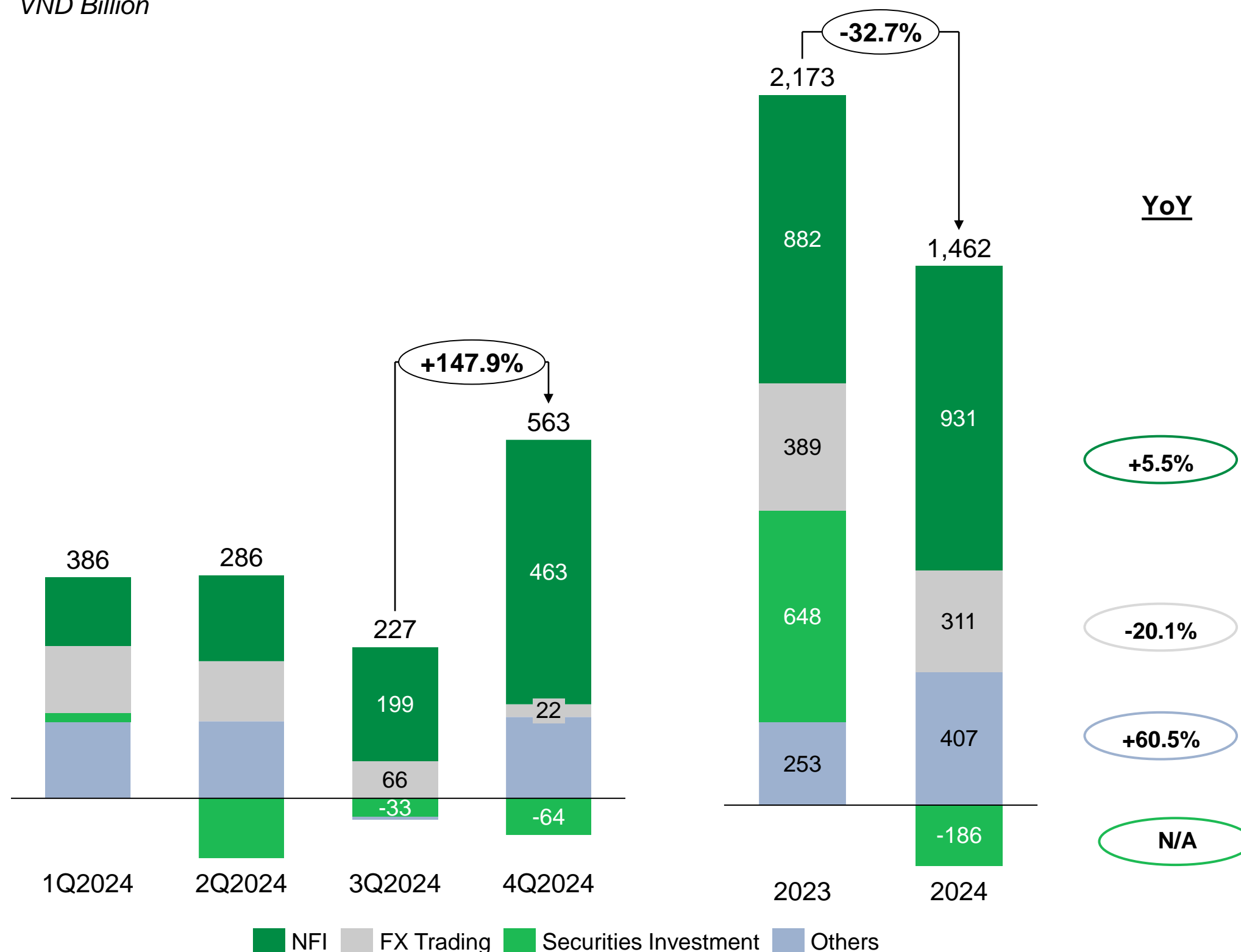
- NII soared by 27.2% YoY, supported by credit expansion and improved NIM.
- NFI rose by 5.5% YoY, reflecting higher fee-based services, especially in advisory and settlements.
- Other Non-NII dropped due to unfavorable investment performance, primarily in government bonds.

PBT trend

- PBT decreased by 3.2% YoY, mainly affected by investment portfolio headwinds, increased digital and human resource investments, and higher credit provisions for prudent risk coverage.

Non-NII

VND Billion



Overall Non-NII

- Declined by 32.7% YoY to VND 1,463 billion, primarily due to adverse bond market conditions.
- Q4 Non-NII saw a 147.9% QoQ jump, driven by higher advisory fees and one-off recoveries.

NFI & Other Income

- NFI grew 5.5% YoY, propelled by stronger settlement services and consultancy fees.
- Other income included gains from asset disposals and recoveries, partially offset by losses from restructured securities.

Bond investment impact

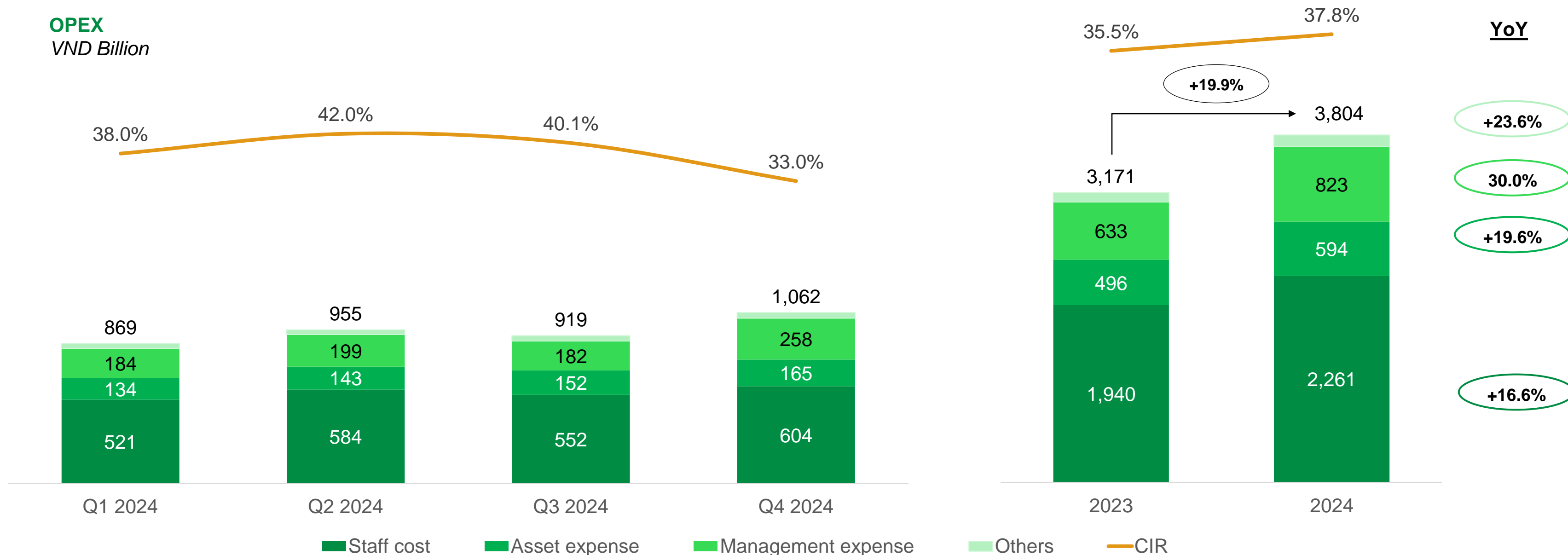
- Losses stemmed from an unfavorable environment for government bonds, prompting OCB to proactively rebalance its investment portfolio for potential future gains.

OPEX growth

- OPEX rose by 19.9% YoY to VND 3,804 billion, influenced by staff costs, digital transformation initiatives, and brand-building efforts.
- CIR rose to 37.8%, reflecting ongoing investments that lay the groundwork for long-term efficiency gains.

Key spending areas

- Higher staff costs for talent retention and capacity building.
- Increased asset and technology expenditure to modernize infrastructure and support digital channels.



Asset Allocation

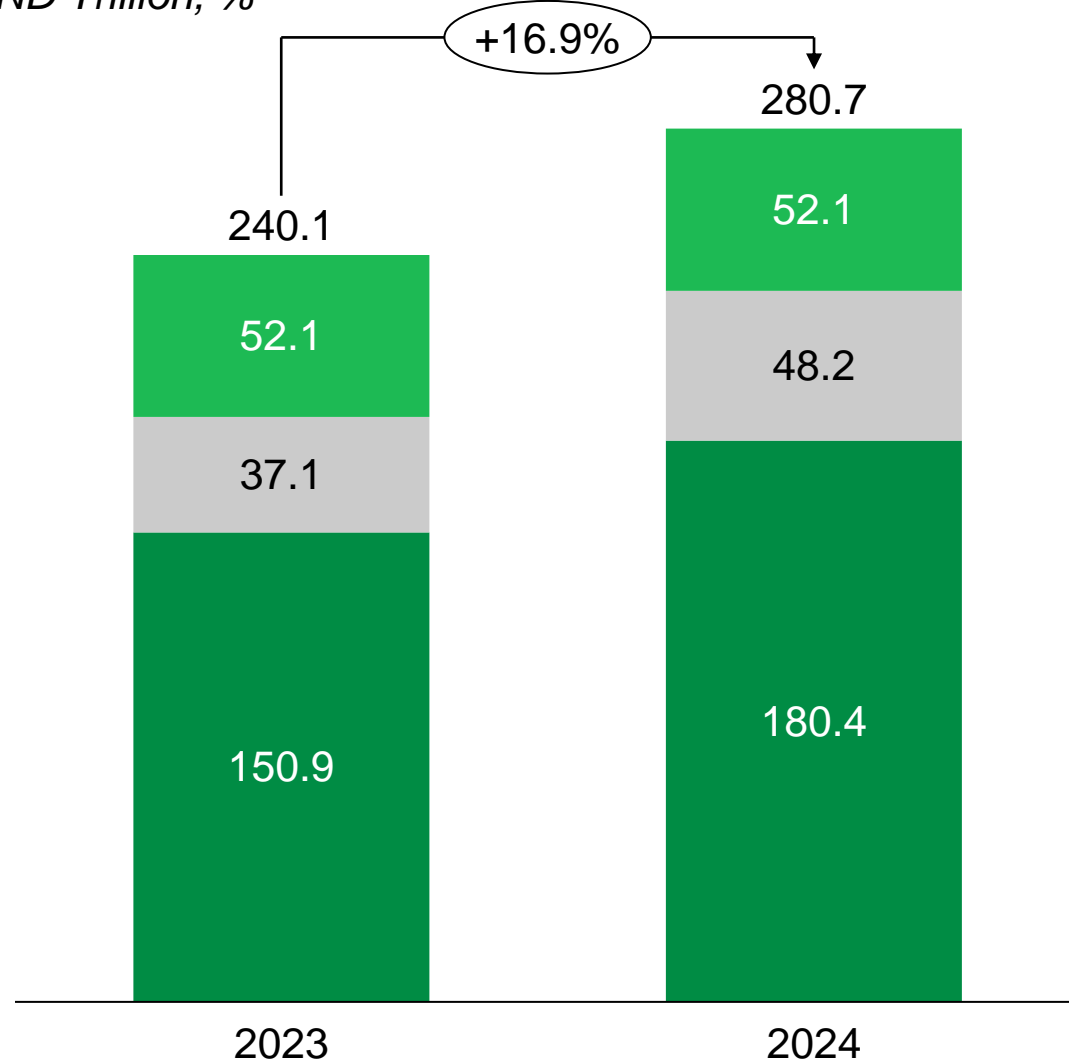
- Total Assets grew 16.9% YoY to VND 280.7 trillion.
- M1 credit (core lending portfolio) increased to 64% of total assets, with investment securities rising to 17%.
- Other assets remained stable, preserving liquidity while focusing on higher-yield opportunities.

Credit by Segment

Corporate lending continued to contribute to the bank's credit growth of +26.7% YoY, while individual customers' credit was expanded by +7.3% YoY.

Total Assets

VND Trillion, %



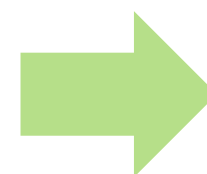
■ Total M1 credit ■ Investment securities ■ Other assets

YoY

0.0%

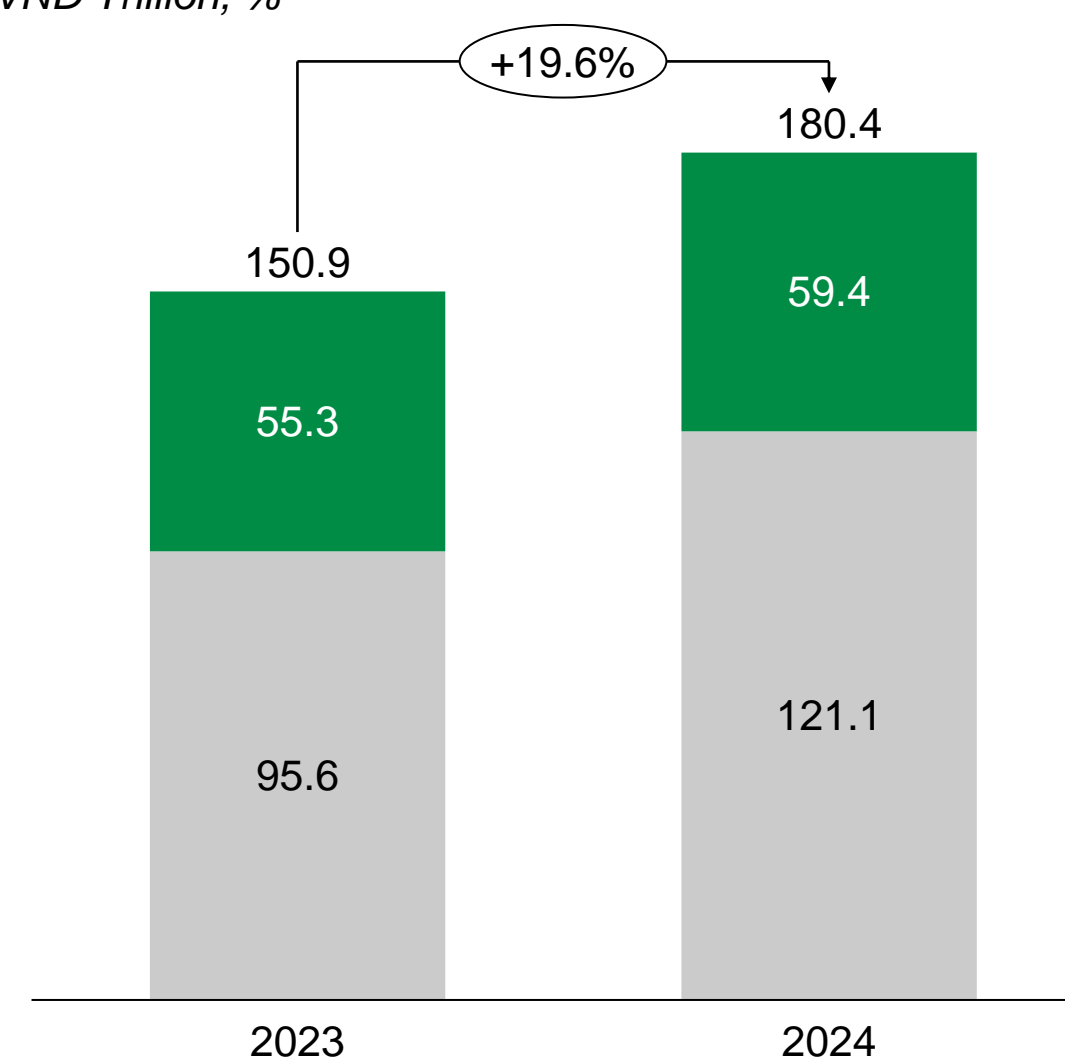
+29.8%

+19.6%



Total M1 Credit by Segments

VND Trillion, %



■ Individual customers ■ Corporate customers

YoY

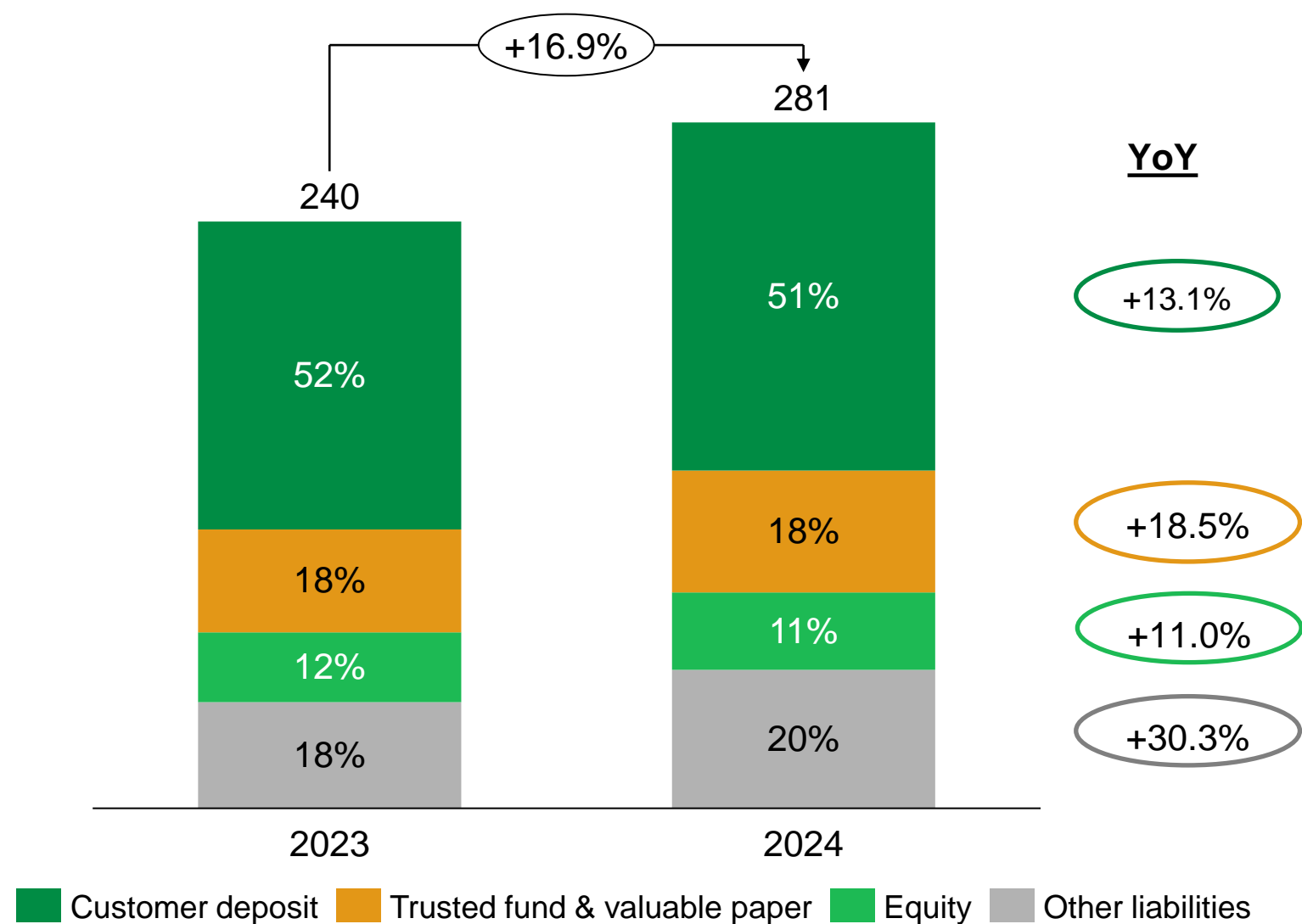
+7.3%

+26.7%

- The funding structure was well-diversified with a pro-active ALM strategy to attain better funding cost.
- CASA significantly improved from 12.2% at the beginning of the year to 14.9% at year end.

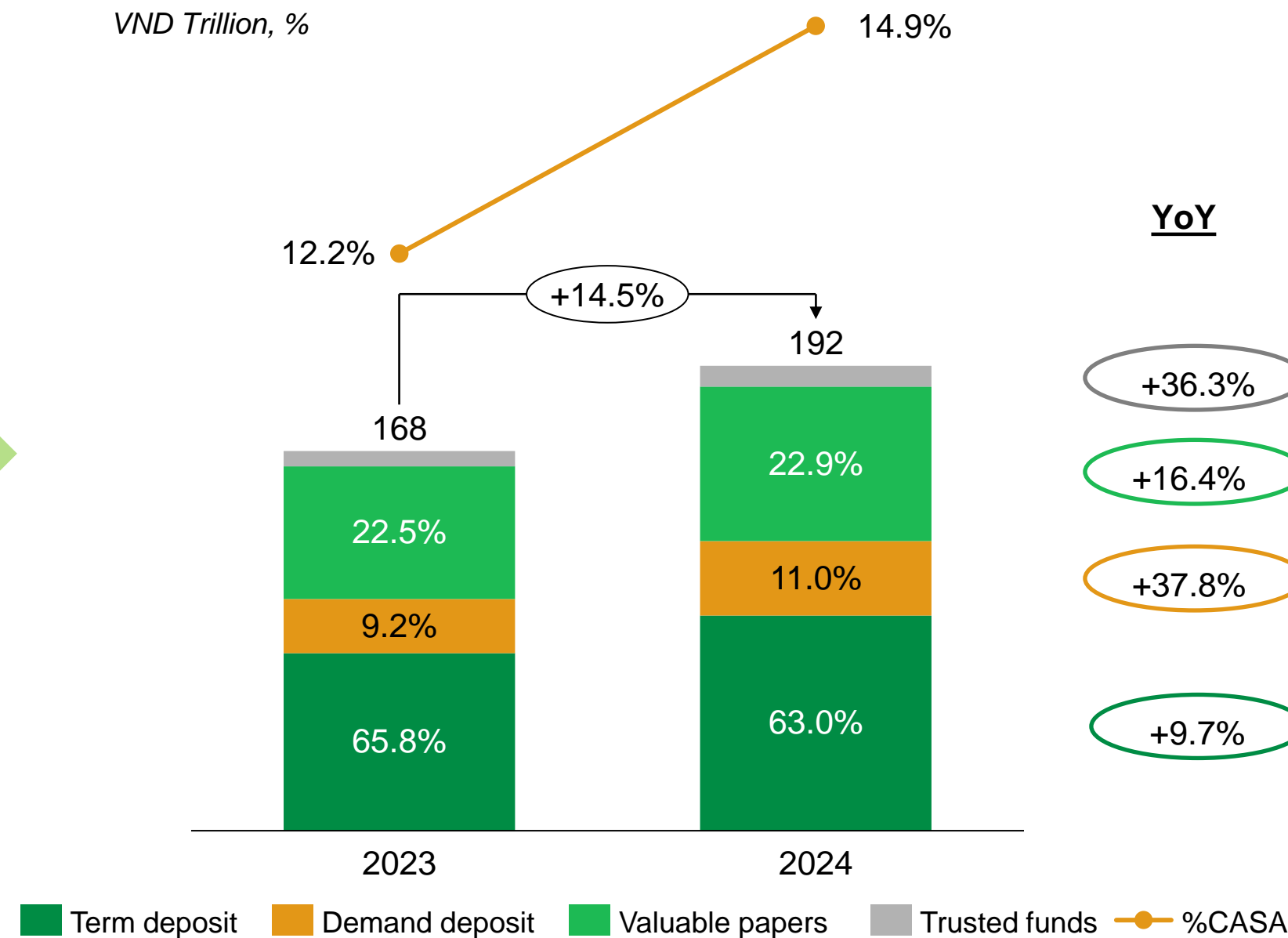
Total Liabilities & Equity

VND Trillion, %



Total M1 Mobilization by Element

VND Trillion, %



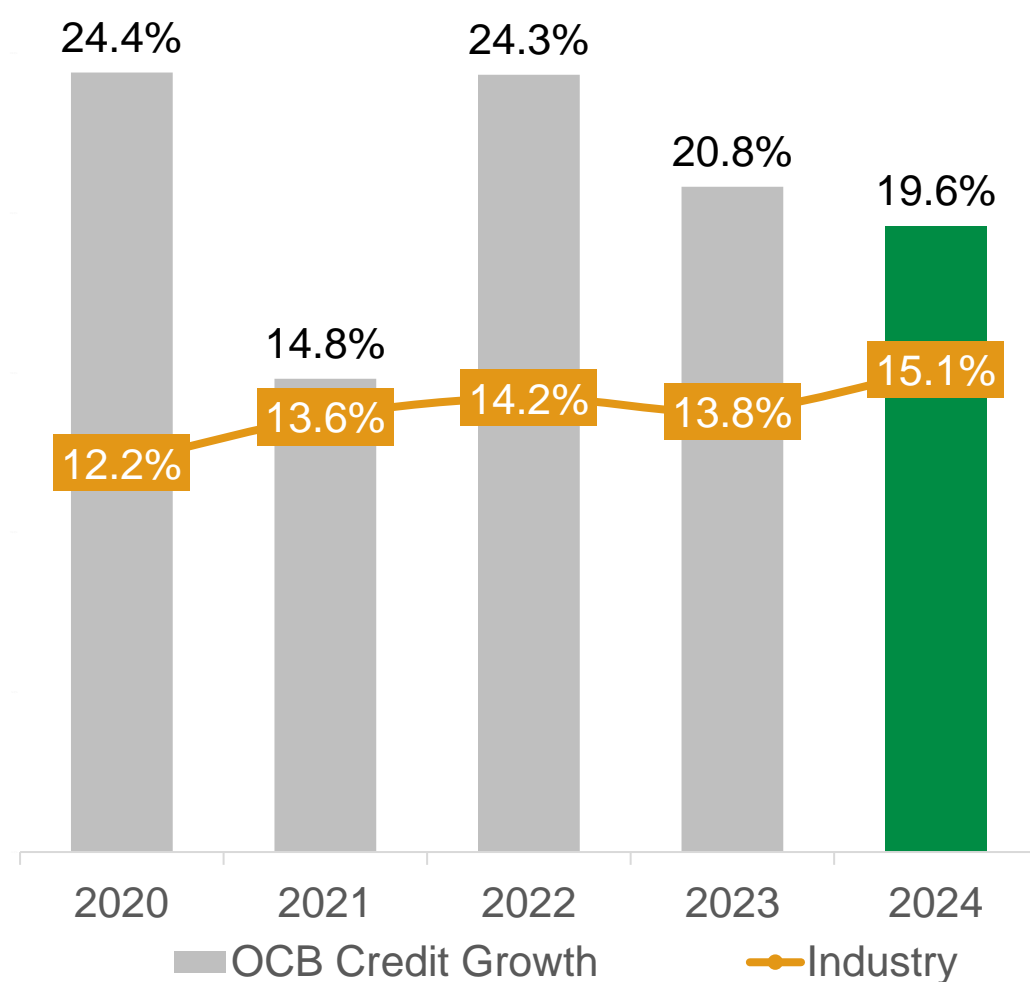
Credit & deposit growth

- Credit advanced by 19.6% in 2024, exceeding the industry's 15.1%.
- Deposit growth maintained a healthy trajectory at 13.1%, higher than the 9.1% industry benchmark.

NPL management

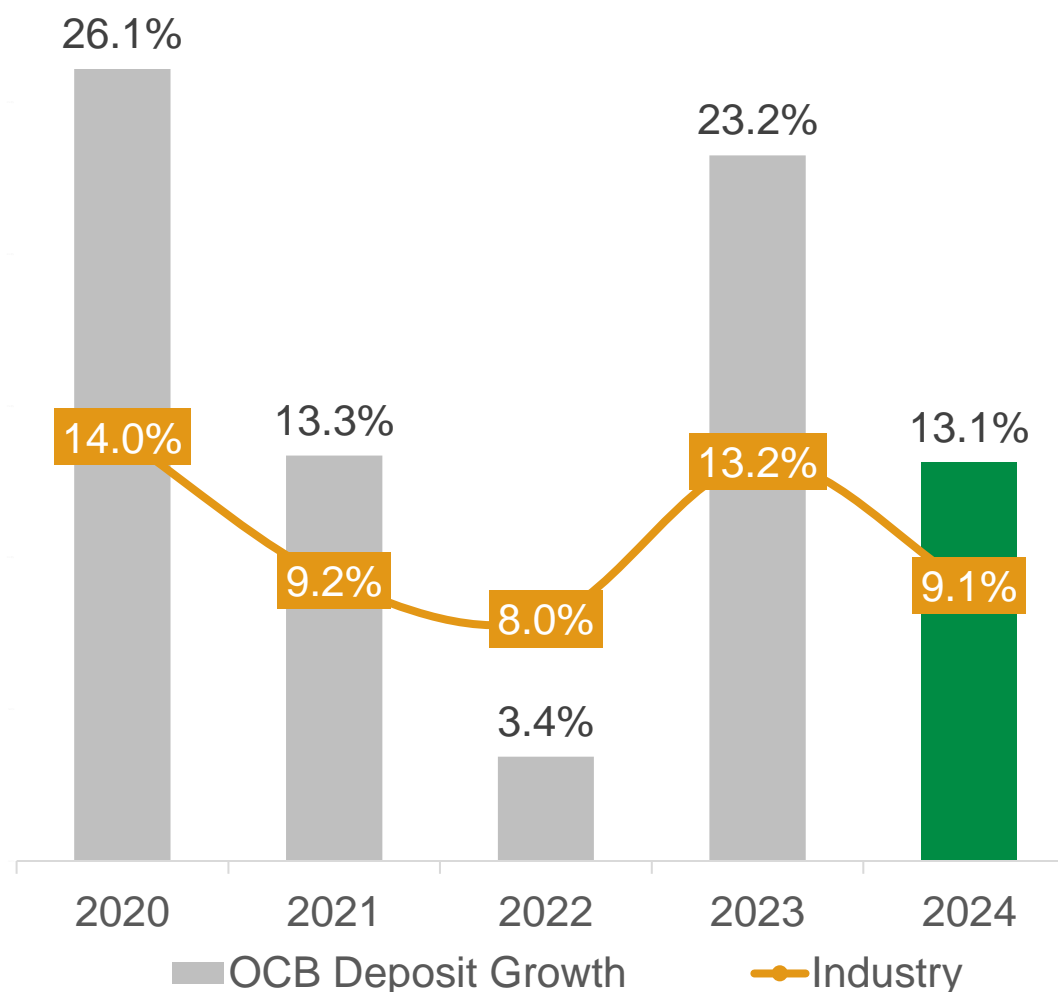
- NPL ratio rose to 2.4% (from 2.0%) amid broad economic challenges but remains significantly below the 4.6% industry average.
- OCB continued proactive measures in loan restructuring and monitoring to mitigate credit risks.

Credit growth %YoY



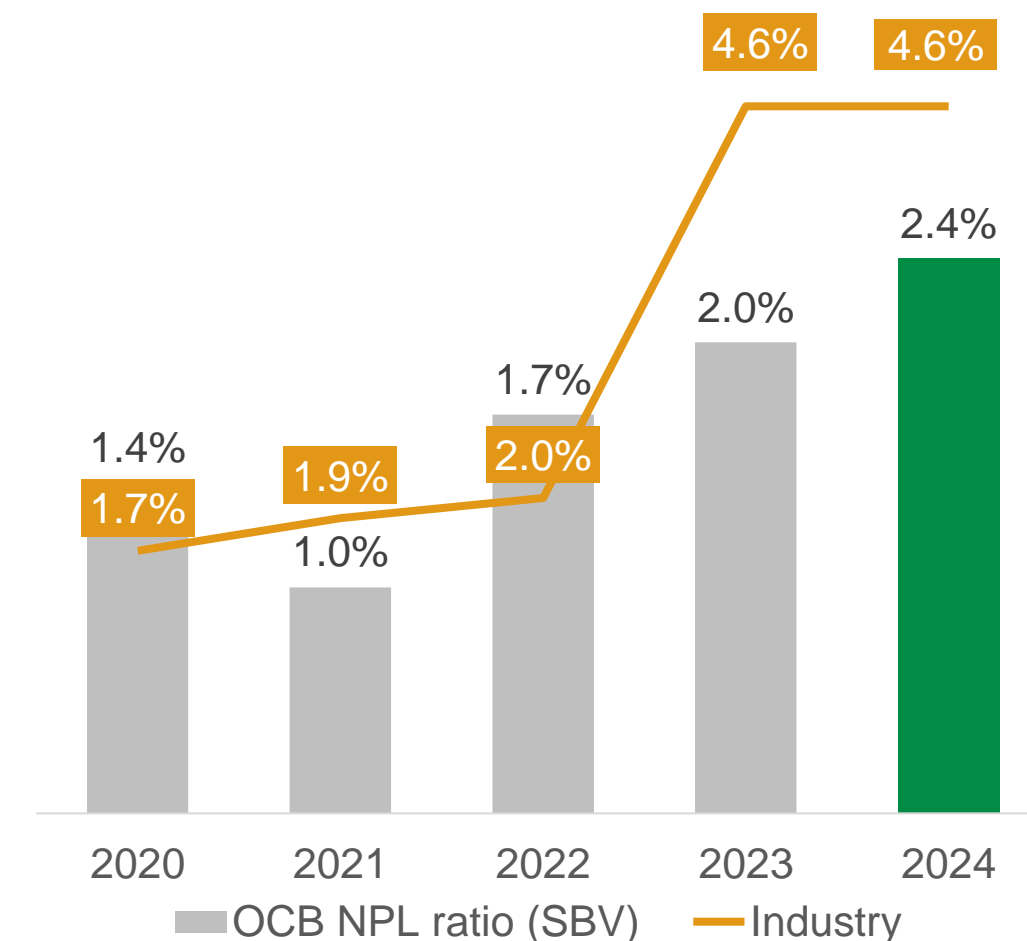
Note: Industry's credit growth as at 31 December 2024

Deposit Growth %YoY



Note: Industry's deposit growth as at 25 December 2024

NPL Ratio (SBV) %



Note: Industry's NPL as of 30 September 2024

Source: SBV, OCB's Q4/2024 consolidated financial statements

FY2024 ACHIEVEMENT

03



OPEN BANKING SERVICES

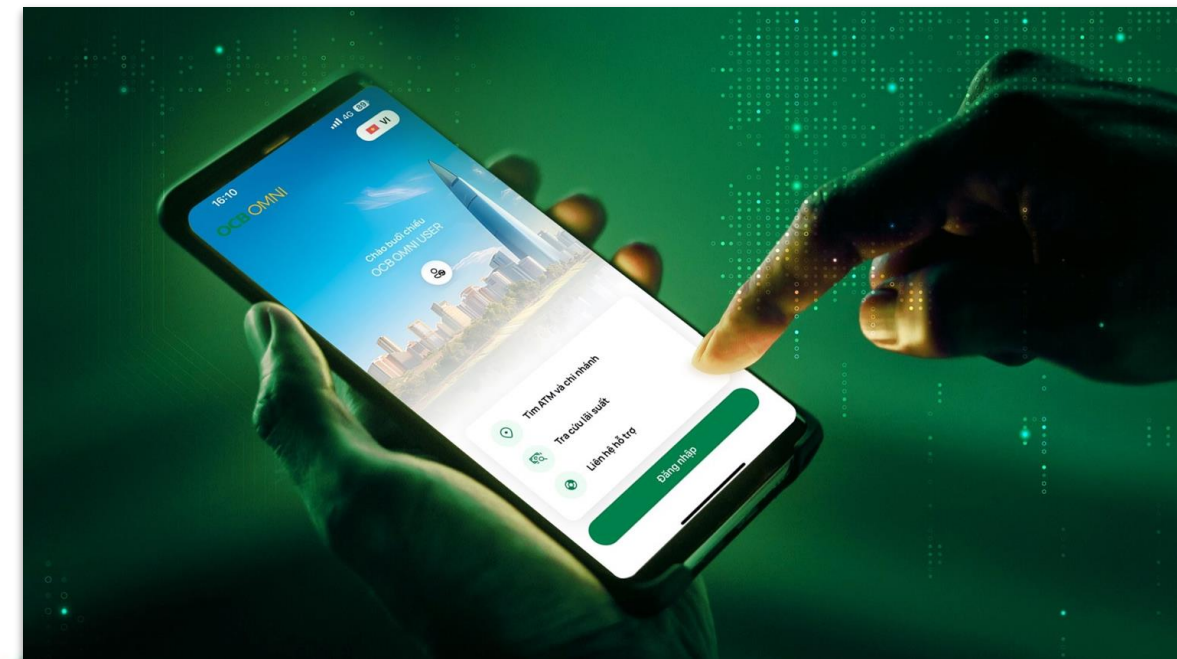
190+
Partners since 2019

150+
OPEN APIs

110+
New partners in 2024

6000B+
Transaction amount /
month

96.2%
Digital transactions
in 2024



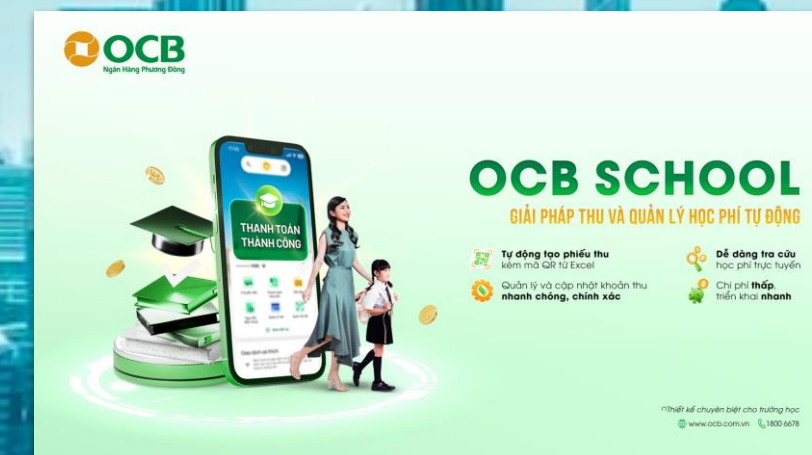
Launching OMNI 4.0:

Transaction per active user has **increased by 70%** since the beginning of 2024

TAILORED SOLUTIONS FOR VARIOUS SEGMENTS



A useful assistant for sellers – instant transaction notifications



Automated School Fee Collection and Management Solution for Schools



Customer No.

▲ 135% YoY
Number of customers



Credit Limit Granted

▲ 114% YoY
Credit Limit Granted to customers



Deposit

▲ 153% YoY
CASA, PigG, Flexible Saving



Customer Spending P2P Volume Processing (NAPAS)

▲ 169%
From Liobank to Other Banks
▲ 153%
From Other Banks to Liobank



THE LEADING GREEN BANK in VIETNAM

Renewable Energy

Solar, wind, hydro electricity

Green Building

A+ class building

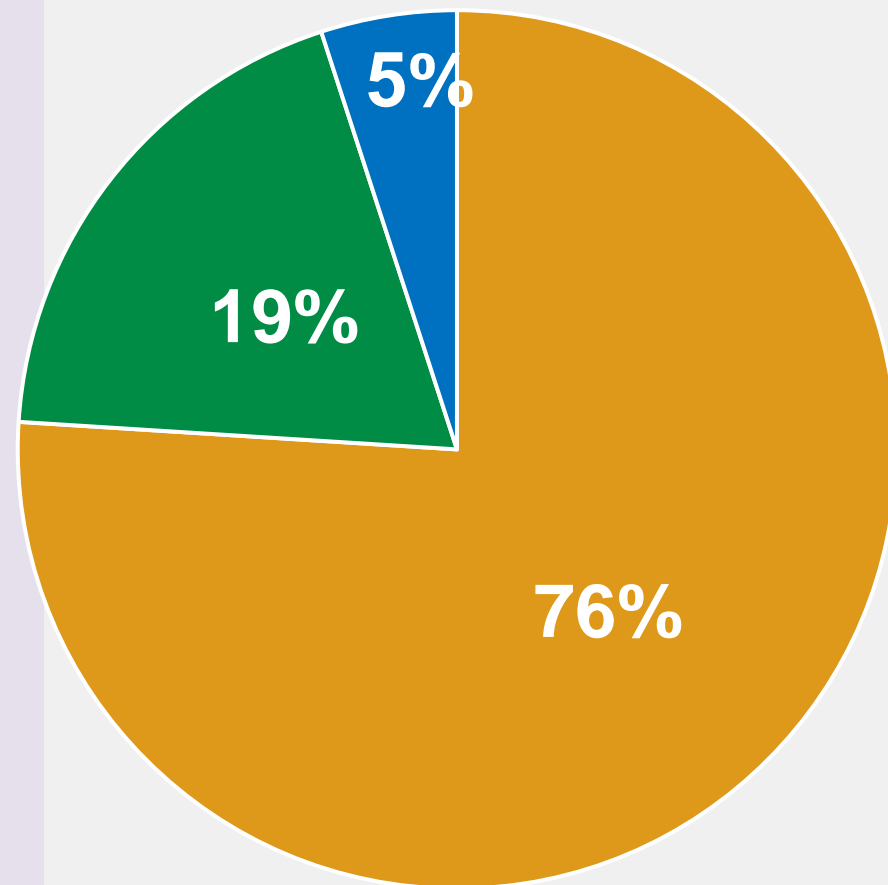
Waste treatment, water supply

Waste treatment, clean water supply

Smart Agriculture

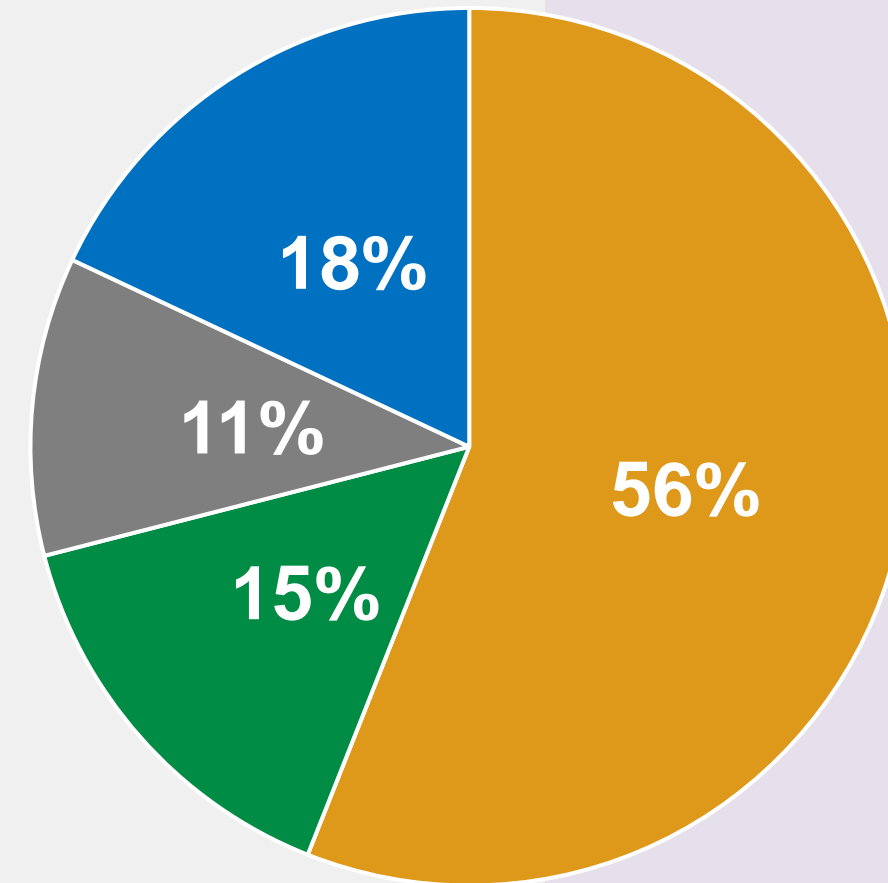
Sustainable planation, drip irrigation, water storage

GREEN LOAN PORTFOLIO BY CATEGORIES



2023

10.3% total outstanding loan*



2024

11.1% total outstanding loan*

(*) The figures have been adjusted compared to the Q3 2024 meeting due to a change in the calculation method, where the Green Outstanding Loan Ratio = Total Green Outstanding Loans / Total Outstanding Loans.

4 AWARDS RELATED TO SUSTAINABLE DEVELOPMENT



TOP 50 SUSTAINABLE ENTERPRISES ESG LEADERSHIP AWARD
The Business Review
In 08/2024

TOP 50 DOANH NGHIỆP PHÁT TRIỂN BỀN VỮNG
Do Tạp chí Nhip cầu Đầu tư bình chọn



SUSTAINABLE DEVELOPMENT REPORT OUTSTANDING PROGRESS AWARD
VN Listed Company Awards (VLCA)
In 11/2024

CỤC BÌNH CHỌN
NGÂN HÀNG TMCP PHƯƠNG ĐÔNG
CÁI TIỀN BỊ PHẠM VĂN MỸ ƯƠNG



TOP 100 SUSTAINABLE ENTERPRISES (TRADE - SERVICES FIELD)
Center for Sustainable Infrastructure (CSI)
In 11/2024

CSI 100 DOANH NGHIỆP BỀN VỮNG 2024
TOP 100 DOANH NGHIỆP BỀN VỮNG TẠI VIỆT NAM NĂM 2024



TOP 25 LEADING LISTED BRANDS IN 2024
Forbes Vietnam
In 12/2024

Forbes
25 THƯƠNG HIỆU LÊN ĐẦU
OCB

STRENGTHEN THE IMPLEMENTATION OF COMMUNITY PROJECTS

Supporting the Community in Adapting to Climate Change

- Post-typhoon recovery support (Yagi)

Enhancing the Education Quality

- Partnership with Kien Giang Education Fund
- Scholarship sponsorship for Yersin University, Da Lat
- Funding Minh Thanh Secondary School construction in Tuyen Quang



Community Contribution Activities

- Gratitude activities for War Invalids and Martyrs Day
- Temporary housing elimination initiative

Environmental Projects and Emission Reduction

1.065 trees

from the Christmas Market & Auctioned Gifts

392 kg

of donated items sent to GAIA

FIRST PUBLICATION OF INDEPENDENT SUSTAINABILITY REPORT



ISSUE INTERNAL ESG POLICIES

OCB
Upgrading & issuing new regulations on environmental & social risk management in credit

OCB
Implementing environmental & social standards for supplier assessment

OCB
Understand correctly about protecting customer personal data

DEVELOP BANK-WIDE GREEN ACADEMY FRAMEWORK

Some highlighted ESG courses

Investment Management and E&S Risk Management

Code of Conduct and Professional Ethics

Personal Data Protection Policy
(According to Decree No. 13/CP)

Green Foundation

FY2025 OUTLOOK AND LONG-TERM STRATEGY

04



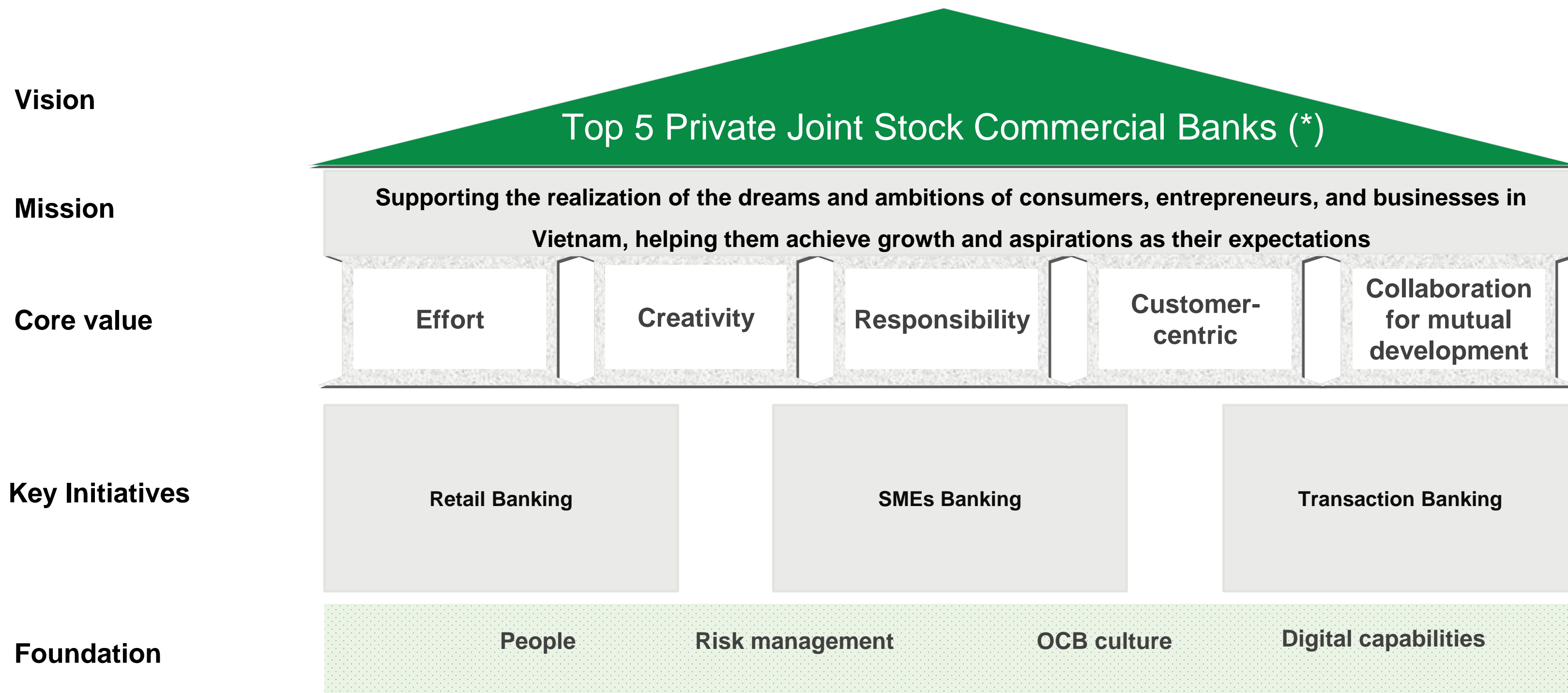
Macro environment

- The global economy is entering a new phase following President Trump's victory, accompanied by commitments to deliver robust economic growth for the U.S. and strong tariff policies that have raised concerns about **a potential Trade War 2.0 in 2025**.
- Expectations for the **Fed's interest rate cuts will halt at a neutral rate of 3.5%**, and **other central banks will also need to consider cutting rates** if their currencies depreciate significantly against the USD.
- **Interest rates remain stable, creating favorable conditions for economic growth target of at least 8% in 2025**, as efforts to combat inflation broadly successfully.
- **2025 Credit growth target is 16%**. Non-performing loan pressure persists in the banking sector amid economic volatility and a slow recovery in the real estate market.

2025 Business Outlook (*)

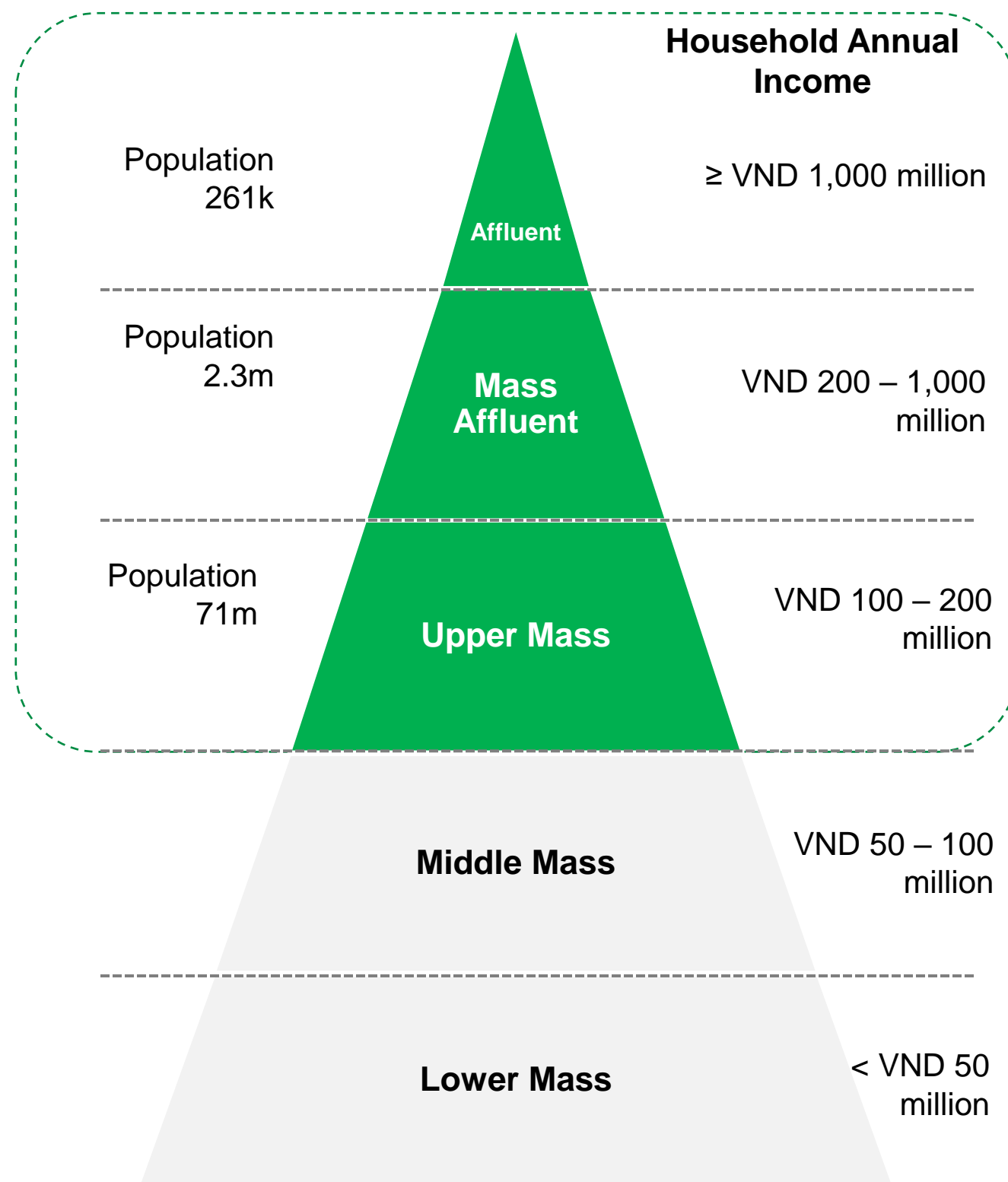
Metrics	FY2024A	FY2025F	Note
Credit growth	19.6%	SBV Quota	Above industry's average; by focusing on Retail banking and SMEs
NIM (Trailing 12months)	3.5%	↑	To be improved thanks to optimizing cost of funds
NPL ratio (SBV)	2.4%	Compliant	To be in compliance with regulations (<3%)
TOI growth (YoY)	12.7%	↑	To increase with higher growth rate than 2024; by credit expansion, improving NFI, FX trading, and bad debt recovery.
PBT growth (YoY)	-3.2%	↑	To increase at least 30%

(*) Detailed 2025 Plan will be disclosed after 2025 AGM



(*) ROE, ESG

Retail Banking Segment Focus



Product Focus

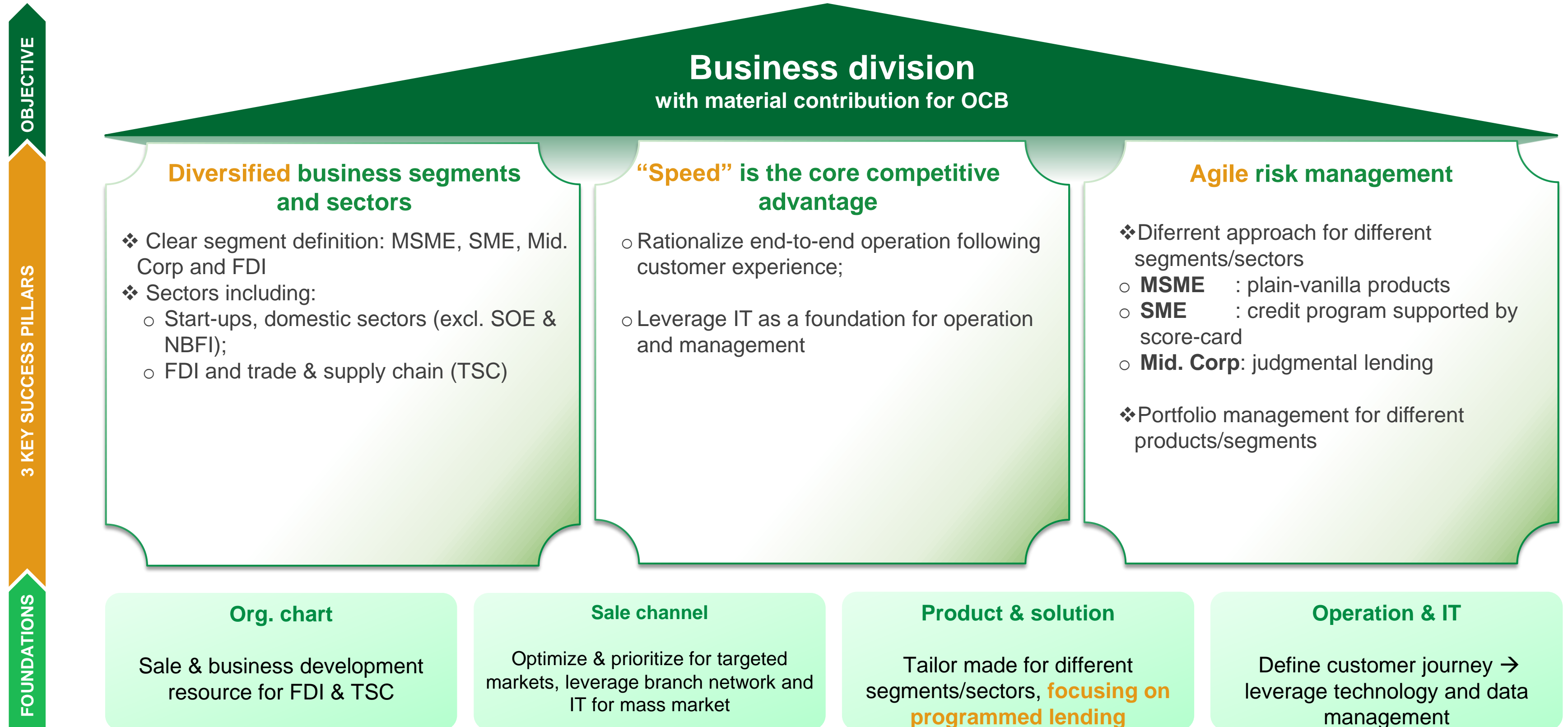
- Banking products
- Insurance, investments
- Privileges, exclusives

- Payments
- Loans
- Credit cards
- Insurance: health, life insurance
- Investments

- Payments
- Loans
- Credit cards
- Insurance: health, life insurance

- Basic banking products

VISION: Become the preferred financial partner for corporate client's sustainable growth








Transaction Banking Department Establishment in 2024

Providing a full range of products and services covering from traditional vanilla Trade (Letter of Credit, Collection etc.) to Supply Chain Finance, Structured Trade Finance and Bank Guarantees



+40% YoY
LC volume

ACTION PLAN

	Positioning and sustainability	Top banks in transaction banking with ESG-linked products and services
	Target client segmentation	Small and medium enterprises (SMEs), FDI, customers being distributors or suppliers to MNC anchors, customers in agricultural industry supplying “green” products, manufacturers, importers and exporters in key economic sector
	For Cash management	To promote e-channel, Open Banking and other complex cash optimization solutions
	For Trade and Supply Chain	To commercialize Distributor Finance, Supply Chain Finance, Structured Trade Finance and other Working Capital optimization solutions in both Account Payables and Account Receivable side
	Target markets	Vietnam and Asian corridors

THANK YOU

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