

 Early Warning System

IFC-43733

OCB green loan



## Quick Facts

<b>Countries</b>	Vietnam
<b>Financial Institutions</b>	International Finance Corporation (IFC)
<b>Status</b>	Active
<b>Bank Risk Rating</b>	B
<b>Voting Date</b>	2021-06-25
<b>Borrower</b>	ORIENT COMMERCIAL JOINT STOCK BANK
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 100.00 million
<b>Loan Amount (USD)</b>	\$ 100.00 million
<b>Project Cost (USD)</b>	\$ 100.00 million



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## Project Description

According to IFC's website, "the investment aims to support OCB's lending program to small and medium enterprises ("SME") and eligible SME climate projects in Vietnam".



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### People Affected By This Project

The development impact of the proposed project is delivered through (i) improved access to long-term funding to relevant stakeholders (OCB, and through them, their SME customers) which will support their capacity to expedite post-crisis recover; (ii) improved access to medium and long-term funding for SME climate projects; and (iii) promotion of financing to SMEs in Vietnam.



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## Investment Description

- International Finance Corporation (IFC)

According to the IFC, the total project cost is up to US\$100 million in form of a three-year senior A loan. IFC's loan to OCB described in this SII is targeted to support OCB's lending program to SMEs and eligible SME climate projects in Vietnam

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [ORIENT COMMERCIAL JOINT STOCK BANK](#) (Financial Intermediary)



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### Private Actors Description

According to the IFC, the OCB was established in 1996 with its headquarter in Ho Chi Minh City. The Bank provides a wide range of commercial banking products and services to both retail and commercial clients through its network of 134 branches and sub-branches across key cities and provinces in Vietnam. OCB has listed its shares on Hochiminh Stock Exchange on January 28, 2021. The current main common shareholders are: Chairman Trinh Van Tuan and his related parties (18.6%) and Aozora Bank Ltd (15.0%). OCB's shareholder structure currently consists of 3,053 domestic investors holding 80.5% and 4 foreign investors holding 19.5%.

OCB is headquartered in Hochiminh City, Vietnam. As of March 31, 2021, the Bank had 134 branches and sub-branches across Vietnam. The investment can be made throughout the country.



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## Contact Information

### Contact Information

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## ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://disclosures.ifc.org/#/inquiries>

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

## ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at [CAO@worldbankgroup.org](mailto:CAO@worldbankgroup.org) You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org>