

No.: 1488.01/2024/CV-OCB

Ho Chi Minh City, 05 July 2024

INFORMATION DISCLOSURE
RE: EARLY REDEMPTION OF OCBL2326004 BONDS

- To:**
- State Securities Commission
 - Hanoi Stock Exchange
 - Vietnam Securities Depository and Clearing Corporation
 - Owners of OCBL2326004 bonds

Organization name: **ORIENT COMMERCIAL JOINT STOCK BANK**Stock symbol: **OCB**Head office: No. 41 (Ground floor, mezzanine, 1st floor, 2nd floor of the Building) and No. 45 Le Duan, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam

Tel: (028) 38 220 960

Fax: (028) 38 220 963

Information disclosing person: Mr. Truong Dinh Long

Address: No. 41 (Ground floor, mezzanine, 1st floor, 2nd floor of the Building) and No. 45 Le Duan, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam

Tel: (028) 38 220 960

Fax: (028) 38 220 963

Type of information to be disclosed:

 periodic extraordinary 24h upon request others

Content of disclosed information: Disclosure of information on early redemption of OCBL2326004 bonds.

This information is disclosed on OCB's website at <https://www.ocb.com.vn/vi/nha-dau-tu#cong-bo-thong-tin> and is sent to investors in both paper and electronic document format.

We affirm that the information provided above is accurate and we accept full legal responsibility for its content.

Recipients:

- As above;
- The Board of Directors "to report";
- Archive: Office.

Attached

Official dispatch on early redemption of OCBL2326004 bonds (form: Circular 122/2020/TT-BTC)

REPRESENTATIVE**Legal representative/Authorized representative**

(signed)

TRUONG DINH LONG

No.: 1489.01/2024/CV-OCB
Re: Information disclosure on early
redemption of OCBL2326004 bonds

Ho Chi Minh City, 05 July 2024

- To:**
- **State Securities Commission**
 - **Hanoi Stock Exchange**
 - **Vietnam Securities Depository and Clearing Corporation**
 - **Owners of OCBL2326004 bonds**

Pursuant to Circular No. 122/2020/TT-BTC dated 31 December 2020 of the Ministry of Finance guiding the information disclosure and reporting regime according to the provisions of Decree No. 153/2020/ND-CP dated 31 December 2020 of the Government regulating the offering and trading of individual corporate bonds in the domestic market and offering corporate bonds to the international market, Orient Commercial Joint Stock Bank (OCB) hereby discloses information on the early bond redemption as follows:

1. Corporate information

- Corporate name: Orient Commercial Joint Stock Bank
- Head office address: No. 41 (Ground floor, mezzanine, 1st floor, 2nd floor of the Building) and No. 45 Le Duan, Ben Nghe Ward, District 1, Ho Chi Minh City, Vietnam
- Tel: (028) 3822 0960 - Fax: (028) 3822 0963
- Email address: dautu.tf@ocb.com.vn
- Business type: Joint Stock Commercial Bank - Public Joint Stock Company
- Main business activities: Banking (Industry code 6419)

2. Redemption information

- Bond redemption code: OCBL2326004
- Redemption method: OCB coordinates with the Bond Registration and Depository Organization to notify the repurchase, calculation, and payment of the redemption amount to the bondholders according to the provisions of the Bond Document.
- Expected volume of repurchased bonds (under par value): VND 1,000,000,000,000 (*one trillion VND*)
- Terms and conditions of early redeemed bonds: according to the Bond Document.
- Redemption source: The capital recovery from loans to customers, other legal capital sources.
- Expected time: 15 July 2024 (because the nominal Early Redemption Date of 14 July 2024 is not a Business Day, payment will be transferred to the next Business Day).
- Redemption plan:
 - Total face value of the redeemed Bonds: VND 1,000,000,000,000 (*One trillion VND*)
 - Total expected interest up to the repurchase date: VND 75,410,959,000 (*Seventy-five billion four hundred and ten million nine hundred fifty-nine thousand VND*)

- Total payment amount at the repurchase date: VND 1,075,410,959,000 (*One trillion seventy-five billion four hundred and ten million nine hundred fifty-nine thousand VND*)

3. Organizations participating in the redemption:

THE BOND REGISTRATION AND DEPOSITORY ORGANIZATION

Vietnam Securities Depository and Clearing Corporation

Address: No. 112 Hoang Quoc Viet Street, Nghia Tan Ward, Cau Giay District, Hanoi City

Tel: 024 3974 7123 Fax: 024 3974 7120

Recipients:

- As above;
- The Board of Directors
"to report";
- Archive: Office.

**P.p. GENERAL DIRECTOR
HEAD OF FINANCIAL MARKET DIVISION**

(signed)

NGUYEN DUC HIEU