

INFORMATION DISCLOSURE
Re: 2023 Periodic information disclosure
related to private bond issuance activities

To: **The Investors**
The Hanoi Stock Exchange (HNX)

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

Information disclosure content: Periodic information disclosure in 2023 related to private bond issuance (with periodic information disclosure forms according to Circular 122/2020/TT-BTC).

This information is disclosed on:

- OCB's website: <https://ocb.com.vn/vi/nha-dau-tu/cong-bo-thong-tin> since 22/03/2024
- Corporate bond page: <https://cbonds.hnx.vn/>

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

REPRESENTATIVE

Legal representative/Authorized representative

Recipients:

- As above
- Archive: Office

Attached

Periodic information disclosure form
according to Circular 122/2020/TT-BTC

(signed)

TRUONG DINH LONG

No.: 651.01/2024/CV-OCB
Re: Periodic disclosure of financial
information

Ho Chi Minh City, 27 March 2024

To: - THE HANOI STOCK EXCHANGE (HNX)
**- THE ORIENT COMMERCIAL JOINT STOCK BANK BOND
INVESTORS**

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 private corporate bonds in the domestic market and offering corporate bonds to the international market, Orient Commercial Joint Stock Bank (OCB) would like to send the content of periodic information disclosure on the financial situation as follows:

1. Business information

- Business 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
- Tel: 028 38220960 Fax: 028.38220963 Email: dautu@ocb.com.vn
- Business type: Joint stock commercial bank
- Main business activities: Other monetary intermediary activities

2. Financial situation

- Reporting period: year (from 01 January 2023 to 31 December 2023)
- Basic financial indicators of the enterprise during the period:

Criteria	Previous Period 2022	Reporting Period 2023
- Owner's equity (VND billion)	25,272.24	28,535.70
- Debt-to-equity ratio	6.68	7.41
- Bond balance to equity	0.85	1.08
- Profit after tax (VND billion)	3,509.72	3,303.30
- Return on equity (ROE)	14.81%	12%
- Capital adequacy ratio under specialized laws	12.84%	13.30%

We commit to take full responsibility before the law for the content and accuracy of the above information./.

Recipients:

- Recipients;
- Archive: Office, Investment Department

LEGAL REPRESENTATIVE

OR AUTHORIZED PERSON

(Signature, full name, stamp)

Deputy Head of Market & Investment Operation Dept

(signed)

Tran Thi Ngoc Bich