

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence – Freedom - Happiness**

No.: 1118.01/2025/CV-OCB

Ho Chi Minh City, 25 March 2025

**INFORMATION DISCLOSURE****Re: Periodic Information Disclosure for 2024  
related to Private Bond Issuance Activities****To: The Investors  
Hanoi Stock Exchange (HNX)**Organization name: **ORIENT COMMERCIAL JOINT STOCK BANK**Stock symbol: **OCB**

Head office: The Hallmark Building, No. 15 Tran Bach Dang, Thu Thiem Ward, Thu Duc City, Ho Chi Minh City.

Tel: (028) 38 220 960

Fax: (028) 38 220 963

Information disclosing person: Mr. Nguyen Huy Duc

Address: The Hallmark Building, No. 15 Tran Bach Dang, Thu Thiem Ward, Thu Duc City, Ho Chi Minh City.

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 for 2024 related to private bond issuance activities (attached are the periodic information disclosure forms in accordance with Circular 76/2024/TT-BTC).

This information is disclosed on:

- OCB's website: <https://ocb.com.vn/vi/nha-dau-tu/cong-bo-thong-tin> since 25 March 2025
- 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****Authorized Person To Disclose Information****Recipients:**

- As above
- Archive: Office

**Attached**Periodic information disclosure form  
according to Circular 76/2024/TT-BTC**(signed)****NGUYEN HUY DUC**

**ORIENT COMMERCIAL JOINT STOCK BANK**

No.: 1119.01/2025/CV-OCB  
Re: Disclosure of Information on Principal and Interest Payment

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

*HCMC, 25 March 2025*

To: **HANOI STOCK EXCHANGE (HNX)**  
**BONDHOLDERS OF ORIENT COMMERCIAL JOINT STOCK BANK**

Pursuant to the provisions of Circular No. 76/2024/TT-BTC dated November 6, 2024, of the Ministry of Finance guiding the information disclosure and reporting regime on the private placement of corporate bonds in the domestic market and the issuance of corporate bonds in the international market, Orient Commercial Joint Stock Bank (OCB) hereby discloses information on the status of bond principal and interest payments as follows:

1. Company Information

- Company name: Orient Commercial Joint Stock Bank
- Operating license No. 0061/NH-GP, issued on April 13, 1996, by the State Bank of Vietnam, with amendments and supplements as appropriate
- Head office address: The Hallmark Building, No. 15 Tran Bach Dang Street, Thu Thiem Ward, Thu Duc City, Ho Chi Minh City
- Telephone: (028) 38220960 – Fax: (028) 38231945
- Email: ph&dtgtcg.alm@ocb.com.vn
- Business type: Joint-stock commercial bank
- Main business activities: Other monetary intermediation activities
- Tax code: 0300852005

2. Status of Bond Principal and Interest Payments: Reporting period: Year (from January 1, 2024, to December 31, 2024)

Periodic information on the status of bond principal and interest payments:

- Reporting period: Year (from January 1, 2024, to December 31, 2024)
- Reporting date: December 31, 2024
- Report content: **Status of bond principal and interest payments of Orient Commercial Joint Stock Bank**

No	Bond Code	Face Value Issued (VND)	Outstanding Principal Value at the End of the Reporting Date (VND)	Interest/Principal Payment	Nominal Payment Date (dd/mm/yyyy)	Scheduled Payment Date (dd/mm/yyyy)	Actual Payment Date (dd/mm/yyyy)	Interest Rate for the Period (%/year)	Total Amount Due (Trillion VND) (1) = (2)+(3)+(4)	Amount Paid on Time (Trillion VND) * (2)	In Case of Late Principal or Interest Payment				Note
											Amount Paid Late (3)	Unpaid Amount (4)	Reason for Late Principal or Interest Payment	Negotiation Status with Investors Regarding Principal and Interest Payment (Specify Negotiation Results)	
1	OCB.BOND3.2020	1,635,000,000,000	1,635,000,000,000	Interest	24/06/2024	24/06/2024	24/06/2024	7.0	114,763,561,644	114,763,561,644	-	-	-	-	
2	OCBL2225002	600,000,000,000	-	Interest/Principal	13/05/2024	13/05/2024	13/05/2024	4.1	624,734,794,800	624,734,794,800	-	-	-	-	Early Redemption
3	OCBL2225003	500,000,000,000	-	Interest/Principal	10/06/2024	10/06/2024	10/06/2024	7.8	538,893,150,685	538,893,150,685	-	-	-	-	Early Redemption
4	OCBL2225004	300,000,000,000	-	Interest/Principal	14/06/2024	14/06/2024	14/06/2024	7.8	323,464,109,700	323,464,109,700	-	-	-	-	Early Redemption
5	OCBL2225005	500,000,000,000	-	Interest/Principal	17/06/2024	17/06/2024	17/06/2024	8.0	540,219,178,000	540,219,178,000	-	-	-	-	Early Redemption
6	OCBL2225006	1,000,000,000,000	-	Interest/Principal	22/06/2024	24/06/2024	24/06/2024	7.8	1,078,641,096,000	1,078,641,096,000	-	-	-	-	Early Redemption
7	OCBL2225007	500,000,000,000	-	Interest/Principal	23/06/2024	24/06/2024	24/06/2024	8.0	540,219,178,000	540,219,178,000	-	-	-	-	Early Redemption
8	OCBL2225013	1,000,000,000,000	-	Interest/Principal	30/08/2024	30/08/2024	30/08/2024	6.3	1,063,172,602,740	1,063,172,602,740	-	-	-	-	Early Redemption
9	OCBL2225014	1,000,000,000,000	-	Interest/Principal	31/08/2024	31/08/2024	04/09/2024	6.3	1,063,863,013,699	1,063,863,013,699	-	-	-	-	Early Redemption
10	OCBL2225016	500,000,000,000	500,000,000,000	Interest	15/09/2024	15/09/2024	16/09/2024	6.8	34,093,150,685	34,093,150,685	-	-	-	-	Early Redemption
11	OCBL2225017	1,000,000,000,000	-	Interest/Principal	15/09/2024	15/09/2024	16/09/2024	6.3	1,063,345,205,480	1,063,345,205,480	-	-	-	-	Early Redemption
12	OCBL2328001	200,000,000,000	-	Interest/Principal	26/06/2024	26/06/2024	26/06/2024	8.1	216,244,383,600	216,244,383,600	-	-	-	-	Early Redemption
13	OCBL2325002	1,300,000,000,000	-	Interest/Principal	27/06/2024	27/06/2024	27/06/2024	7.3	1,395,160,000,000	1,395,160,000,000	-	-	-	-	Early Redemption
14	OCBL2326003	500,000,000,000	-	Interest/Principal	29/06/2024	29/06/2024	01/07/2024	7.7	538,816,438,500	538,816,438,500	-	-	-	-	Early Redemption
15	OCBL2326004	1,000,000,000,000	-	Interest/Principal	14/07/2024	14/07/2024	14/07/2024	7.5	1,075,410,959,000	1,075,410,959,000	-	-	-	-	Early Redemption
16	OCBL2326005	2,000,000,000,000	-	Interest/Principal	26/07/2024	26/07/2024	26/07/2024	7.5	2,150,410,958,000	2,150,410,958,000	-	-	-	-	Early Redemption
17	OCBL2326006	2,000,000,000,000	-	Interest/Principal	18/08/2024	18/08/2024	18/08/2024	6.6	2,132,723,287,671	2,132,723,287,671	-	-	-	-	Early Redemption

No	Bond Code	Face Value Issued (VND)	Outstanding Principal Value at the End of the Reporting Date (VND)	Interest/Principal Payment	Nominal Payment Date (dd/mm/yyyy)	Scheduled Payment Date (dd/mm/yyyy)	Actual Payment Date (dd/mm/yyyy)	Interest Rate for the Period (%/year)	Total Amount Due (Trillion VND) (1) = (2)+(3)+(4)	Amount Paid on Time (Trillion VND) *	In Case of Late Principal or Interest Payment				Note
											Amount Paid Late (3)	Unpaid Amount (4)	Reason for Late Principal or Interest Payment	Negotiation Status with Investors Regarding Principal and Interest Payment (Specify Negotiation Results)	
18	OCBL2325007	1,000,000,000,000	1,000,000,000,000	Interest	28/08/2024	28/08/2024	28/08/2024	6.3	63,172,602,740	63,172,602,740	-	-	-	-	
19	OCBL2326008	1,200,000,000,000	-	Interest/Principal	22/09/2024	22/09/2024	22/09/2024	6.4	1,277,220,821,918	1,277,220,821,918	-	-	-	-	Early Redemption
20	OCBL2325009	2,000,000,000,000	-	Interest/Principal	28/09/2024	28/09/2024	28/09/2024	6.3	2,127,035,616,438	2,127,035,616,438	-	-	-	-	Early Redemption
21	OCBL2326010	850,000,000,000	-	Interest/Principal	31/10/2024	31/10/2024	31/10/2024	6.4	904,549,041,096	904,549,041,096	-	-	-	-	Early Redemption
22	OCBL2326011	500,000,000,000	-	Interest/Principal	31/10/2024	31/10/2024	31/10/2024	6.4	532,097,671,233	532,097,671,233	-	-	-	-	Early Redemption
23	OCBL2326012	1,000,000,000,000	-	Interest/Principal	15/11/2024	15/11/2024	15/11/2024	6.0	1,060,164,383,562	1,060,164,383,562	-	-	-	-	Early Redemption
24	OCBL2326013	800,000,000,000	-	Interest/Principal	20/11/2024	20/11/2024	20/11/2024	6.1	848,933,698,630	848,933,698,630	-	-	-	-	Early Redemption
25	OCBL2326014	1,000,000,000,000	-	Interest/Principal	27/11/2024	27/11/2024	27/11/2024	6.0	1,060,164,383,562	1,060,164,383,562	-	-	-	-	Early Redemption
26	OCBL2326015	2,000,000,000,000	2,000,000,000,000	Interest	14/12/2024	14/12/2024	14/12/2024	5.1	102,279,452,055	102,279,452,055	-	-	-	-	
27	OCBL2326016	500,000,000,000	-	Interest/Principal	22/12/2024	22/12/2024	22/12/2024	5.0	525,136,986,301	525,136,986,301	-	-	-	-	Early Redemption
28	OCBL2325017	3,000,000,000,000	-	Interest/Principal	25/12/2024	25/12/2024	25/12/2024	5.0	3,150,410,958,904	3,150,410,958,904	-	-	-	-	Early Redemption
29	OCBL2326018	1,000,000,000,000	1,000,000,000,000	Interest	26/12/2024	26/12/2024	26/12/2024	5.1	51,139,726,027	51,139,726,027	-	-	-	-	
30	OCBL2326019	500,000,000,000	-	Interest/Principal	27/12/2024	27/12/2024	27/12/2024	5.0	525,068,493,151	525,068,493,151	-	-	-	-	Early Redemption

We commit to taking full responsibility before the law for the accuracy, completeness, and truthfulness of the disclosed information above.

**PREPARED BY**

(signed)

**PHAM VU HUNG**

**ORIENT COMMERCIAL JOINT STOCK BANK  
P.p. CHIEF EXECUTIVE OFFICER  
DEPUTY HEAD OF MARKET AND INVESTMENT OPERATIONS DEPARTMENT**

(signed)

**TRAN THI NGOC BICH**