

**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.: 1271.01A/2025/CV-OCB  
Re: Disclosure of information on the  
utilization of proceeds from bond issuance

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

HCMC, 26 March 2025

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

Pursuant to Circular No. 76/2024/TT-BTC dated November 6, 2024, issued by the Ministry of Finance, guiding information disclosure and reporting regulations on private placement and trading of corporate bonds in the domestic market and international bond issuance, Orient Commercial Joint Stock Bank (OCB) submits the periodic information disclosure regarding the utilization of proceeds from bond issuance for outstanding bonds (attached report).

We take full responsibility before the law for the contents, accuracy, and completeness of the disclosed information above./.

**ORIENT COMMERCIAL JOINT STOCK BANK  
P.p. CHIEF EXECUTIVE OFFICER  
DIRECTOR OF FINANCIAL MARKETS DIVISION**

(signed)

**NGUYEN DUC HIEU**

*\* Enclosures:*

*- Report on the utilization of proceeds from bond issuance for outstanding bonds. The report on fund utilization must be audited as per Clause 16, Article 1 of Decree No. 65/2022/NĐ-CP; the enterprise must attach the auditor's opinion.*

Recipients:

- As above
- Archive: Office

Form 3.3: Circular 76/2024/TT-BTC - Disclosure of information on the use of proceeds from bond issuance for outstanding bonds

*HCMC, 26 March 2025*

**REPORT**  
**On The Utilization Of Proceeds From Bond Issuance**

**1. Company Information**

- Company name: Orient Commercial Joint Stock Bank
- Business license No. 0061/NH-GP dated April 13, 1996, issued by the State Bank of Vietnam, and subsequent amendments and supplements.
- 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) 38220963
- Email: ph&dtgtcg.alm@ocb.com.vn
- Business type: Joint-stock commercial bank
- Main business sector: Other monetary intermediation activities
- Tax code: 0300852005

**2. Purpose of utilizing proceeds from bond issuance**

- Pursuant to the approved bond issuance plans in Resolution No. 22/2020/NQ-HĐQT dated May 25, 2020, Resolution No. 18/2022/NQ-HĐQT dated March 15, 2022, Resolution No. 64/2022/NQ-HĐQT dated July 20, 2022, Resolution No. 53/2023/NQ-HĐQT dated June 22, 2023, Resolution No. 128/2023/NQ-HĐQT dated December 12, 2023, Resolution No. 60/2024/NQ-HĐQT dated April 16, 2024, and Resolution No. 144/NQ-HĐQT dated November 4, 2024, of the Board of Directors of Orient Commercial Joint Stock Bank, the utilization of proceeds for each bond code is as follows:

No.	Bond Code	Total Issuance Volume (VND)	Purpose of Bond Proceeds Utilization	Issuance Plan Resolution
<b>A</b>	<b>Bond codes repurchased before maturity during the period from 01/07/2024 to 31/12/2024</b>			
1	OCBL2225013	1,000,000,000,000	The purpose of bond issuance is to meet OCB's lending needs from time to time	(i) 18/2022/NQ-HĐQT dated March 15, 2022
2	OCBL2225014	1,000,000,000,000		(ii) 64/2022/NQ-HĐQT dated July 20, 2022
3	OCBL2225017	1,000,000,000,000		
4	OCBL2326003	500,000,000,000	The purpose of bond issuance is for lending, investment, or other uses in compliance with specialized legal regulations	53/2023/NQ-HĐQT dated June 22, 2023
5	OCBL2326004	1,000,000,000,000		
6	OCBL2326005	2,000,000,000,000		
7	OCBL2326006	2,000,000,000,000		
8	OCBL2326008	1,200,000,000,000		
9	OCBL2325009	2,000,000,000,000		

No.	Bond Code	Total Issuance Volume (VND)	Purpose of Bond Proceeds Utilization	Issuance Plan Resolution
10	OCBL2326010	850,000,000,000		
11	OCBL2326011	500,000,000,000		
12	OCBL2326012	1,000,000,000,000		
13	OCBL2326013	800,000,000,000		
14	OCBL2326014	1,000,000,000,000		
15	OCBL2326016	500,000,000,000	The purpose of bond issuance is for lending, investment, or other uses in compliance with specialized legal regulations	128/2023/NQ-HĐQT dated December 22, 2023
16	OCBL2325017	3,000,000,000,000		
17	OCBL2326019	500,000,000,000		
B	Bond Codes with Outstanding Debt as at 31/12/2024			
18	OCB,BOND3,2020	1,635,000,000,000	Increase the operating capital scale of the Issuing Organization (increase medium- and long-term mobilized capital to serve credit granting needs in the Issuing Organization's business activities)	22/2020/NQ-HĐQT dated May 25, 2020
19	OCBL2225016	500,000,000,000	The purpose of bond issuance is to meet OCB's lending needs from time to time	(i) 18/2022/NQ-HĐTQT dated March 15, 2022 (ii) 64/2022/NQ-HĐTQT dated July 20, 2022
20	OCBL2325007	1,000,000,000,000	The purpose of bond issuance is for lending, investment, or other uses in compliance with specialized legal regulations	53/2023/NQ-HĐTQT dated June 22, 2023
21	OCBL2326015	2,000,000,000,000		
22	OCBL2326018	1,000,000,000,000	The purpose of bond issuance is for lending, investment, or other uses in compliance with specialized legal regulations	128/2023/NQ-HĐQT dated December 22, 2023
23	OCBL2427001	1,300,000,000,000	The purpose of bond issuance is for lending, investment, or other uses in compliance with specialized legal regulations	60/2024/NQ-HĐQT dated April 16, 2024
24	OCBL2427002	1,500,000,000,000	The purpose of bond issuance is for lending, investment, or other uses in compliance with specialized legal regulations	60/2024/NQ-HĐQT dated April 16, 2024
25	OCBL2427003	1,500,000,000,000		
26	OCBL2427004	1,000,000,000,000		
27	OCBL2427005	500,000,000,000		
28	OCBL2427006	1,000,000,000,000		
29	OCBL2426007	1,000,000,000,000		

No.	Bond Code	Total Issuance Volume (VND)	Purpose of Bond Proceeds Utilization	Issuance Plan Resolution
30	OCBL2427008	1,000,000,000,000		
31	OCBL2427009	1,000,000,000,000		
32	OCBL2426010	2,000,000,000,000		
33	OCBL2427011	1,000,000,000,000		
34	OCBL2427012	600,000,000,000		
35	OCBL2427013	1,000,000,000,000		
36	OCBL2427014	2,500,000,000,000		
37	OCBL2427015	500,000,000,000		
38	OCBL2427016	1,900,000,000,000		
39	OCBL2427017	1,000,000,000,000		
40	OCBL2427018	500,000,000,000		
41	OCBL2427019	500,000,000,000		
42	OCBL2427020	1,000,000,000,000		
43	OCBL2427021	1,000,000,000,000	The purpose of bond issuance is for lending, investment, or other uses in compliance with specialized legal regulations	144/2024/NQ-HĐQT dated November 4, 2024
44	OCBL2427022	700,000,000,000		
45	OCBL2427023	1,000,000,000,000		
46	OCBL2427024	2,000,000,000,000		
<b>Tổng cộng</b>		<b>53,485,000,000,000</b>		

### 3. Status of utilization of proceeds from bond issuance and disbursement progress for outstanding bonds:

Reporting period: 2024 (from January 1, 2024, to December 31, 2024)

For the annual reporting period, OCB reports Status of utilization of proceeds from bond issuance and disbursement progress for outstanding bonds in the last 6 months of the year.

No.	Purpose of Bond Proceeds Utilization	Bond Code	Cumulative Utilization of Bond Proceeds as of December 31, 2023	Utilization of Bond Proceeds during the Reporting Period (January 1, 2024 – December 31, 2024)	Cumulative Utilization of Bond Proceeds as of December 31, 2024
			Amount (VND)	Amount (VND)	Amount (VND)
			(1)	(2)	(3)
<b>I.</b>	<b>Increase in Tier-2 Capital</b>		<b>0</b>	<b>0</b>	<b>0</b>
1	Lending Activities		0	0	0
2	Investment Activities		0	0	0
3	Other Business Activities in Accordance with Credit Institution Laws		0	0	0
<b>II.</b>	<b>Other Purposes in Accordance with Credit Institution Laws</b>		<b>25,985,000,000,000</b>	<b>27,500,000,000,000</b>	<b>53,485,000,000,000</b>
1	Lending Activities		25,985,000,000,000	27,500,000,000,000	53,485,000,000,000
<b>A</b>	<b>Bond codes repurchased before</b>		<b>19,850,000,000,000</b>	<b>0</b>	<b>19,850,000,000,000</b>

No.	Purpose of Bond Proceeds Utilization	Bond Code	Cumulative Utilization of Bond Proceeds as of December 31, 2023	Utilization of Bond Proceeds during the Reporting Period (January 1, 2024 – December 31, 2024)	Cumulative Utilization of Bond Proceeds as of December 31, 2024
			Amount (VND)	Amount (VND)	Amount (VND)
	maturity during the period from 01/07/2024 to 31/12/2024				
		OCBL2225013	1,000,000,000,000	0	1,000,000,000,000
		OCBL2225014	1,000,000,000,000	0	1,000,000,000,000
		OCBL2225017	1,000,000,000,000	0	1,000,000,000,000
		OCBL2326003	500,000,000,000	0	500,000,000,000
		OCBL2326004	1,000,000,000,000	0	1,000,000,000,000
		OCBL2326005	2,000,000,000,000	0	2,000,000,000,000
		OCBL2326006	2,000,000,000,000	0	2,000,000,000,000
		OCBL2326008	1,200,000,000,000	0	1,200,000,000,000
		OCBL2325009	2,000,000,000,000	0	2,000,000,000,000
		OCBL2326010	850,000,000,000	0	850,000,000,000
		OCBL2326011	500,000,000,000	0	500,000,000,000
		OCBL2326012	1,000,000,000,000	0	1,000,000,000,000
		OCBL2326013	800,000,000,000	0	800,000,000,000
		OCBL2225013	1,000,000,000,000	0	1,000,000,000,000
		OCBL2225014	500,000,000,000	0	500,000,000,000
		OCBL2225017	3,000,000,000,000	0	3,000,000,000,000
		OCBL2326003	500,000,000,000	0	500,000,000,000
B	Bond Codes with Outstanding Debt as at 31/12/2024		6,135,000,000,000	27,500,000,000	33,635,000,000,000
		OCB,BOND3,2020	1,635,000,000,000	0	1,635,000,000,000
		OCBL2225016	500,000,000,000	0	500,000,000,000
		OCBL2325007	1,000,000,000,000	0	1,000,000,000,000
		OCBL2326015	2,000,000,000,000	0	2,000,000,000,000
		OCBL2326018	1,000,000,000,000	0	1,000,000,000,000
		OCBL2427001	0	1,300,000,000,000	1,300,000,000,000
		OCBL2427002	0	1,500,000,000,000	1,500,000,000,000
		OCBL2427003	0	1,500,000,000,000	1,500,000,000,000
		OCBL2427004	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427005	0	500,000,000,000	500,000,000,000
		OCBL2427006	0	1,000,000,000,000	1,000,000,000,000

No.	Purpose of Bond Proceeds Utilization	Bond Code	Cumulative Utilization of Bond Proceeds as of December 31, 2023	Utilization of Bond Proceeds during the Reporting Period (January 1, 2024 – December 31, 2024)	Cumulative Utilization of Bond Proceeds as of December 31, 2024
			Amount (VND)	Amount (VND)	Amount (VND)
		OCBL2426007	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427008	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427009	0	1,000,000,000,000	1,000,000,000,000
		OCBL2426010	0	2,000,000,000,000	2,000,000,000,000
		OCBL2427011	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427012	0	600,000,000,000	600,000,000,000
		OCBL2427013	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427014	0	2,500,000,000,000	2,500,000,000,000
		OCBL2427015	0	500,000,000,000	500,000,000,000
		OCBL2427016	0	1,900,000,000,000	1,900,000,000,000
		OCBL2427017	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427018	0	500,000,000,000	500,000,000,000
		OCBL2427019	0	500,000,000,000	500,000,000,000
		OCBL2427020	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427021	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427022	0	700,000,000,000	700,000,000,000
		OCBL2427023	0	1,000,000,000,000	1,000,000,000,000
		OCBL2427024	0	2,000,000,000,000	2,000,000,000,000
<b>Total (I+II)</b>			<b>25,985,000,000,000</b>	<b>27,500,000,000,000</b>	<b>53,485,000,000,000</b>

**Notes:**

- Column (2): For bonds issued before 01/01/2024 and repurchased before 31/12/2024, the actual utilisation of proceeds from bond issuance during the reporting period (from 01/01/2024 to 31/12/2024) is calculated based on the principle that these funds were disbursed before 31/12/2023 and continue to be utilised until 31/12/2024.
- Column (3): The figures [Total (I+II)] represent cumulative revenue, including early repurchases made during the period from 01/07/2024 to 31/12/2024. The total outstanding bond value as of 31/12/2024 is VND 33,635,000,000,000.

We take full responsibility before the law for the contents, accuracy, and completeness of the above report./.

**PREPARED BY**  
**DEPUTY HEAD OF VALUABLE PAPERS**  
**ISSUANCE & INVESTMENT DEPARTMENT**

**ORIENT COMMERCIAL JOINT STOCK BANK**  
**P.p. CHIEF EXECUTIVE OFFICER**  
**DIRECTOR OF FINANCIAL MARKETS DIVISION**

**(signed)**

**(signed)**

**PHAM THI KIM ANH**

**NGUYEN DUC HIEU**

Recipients:

- As above
- Archive: Office

Form 3.4: Circular 76/2024/TT-  
BTC - Report on the use of  
proceeds from bond issuance for  
outstanding bonds



**ORIENT COMMERCIAL JOINT STOCK BANK**  
**REPORT ON THE USE OF FUNDS RAISED FROM THE ISSUANCE**  
**OF BONDS IN RESPECT OF THE OUTSTANDING BONDS**  
**FOR THE REPORTING PERIOD OF 2024**

**AUDITED**

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*March 2025*

**ORIENT COMMERCIAL JOINT STOCK BANK**

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

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**ORIENT COMMERCIAL JOINT STOCK BANK**

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

**REPORT OF THE BOARD OF GENERAL DIRECTORS**

The Board of Directors of Orient Commercial Joint Stock Bank (hereinafter referred to as “the Bank” or “OCB”) presents this report together with the audited Report on the use of funds raised from the issuance of bonds for the outstanding bonds during the period from 01 July 2024, to 31 December 2024 (here in after referred to as “the Report on the use of funds raised from the issuance of bonds”).

**BOARD OF MANAGEMENT, BOARD OF SUPERVISORS AND  
THE BOARD OF GENERAL DIRECTORS**

The members of the Board of Directors, the Board of Supervisors, and the Board of General Directors who held Bank during the year 2024 and to the date of this report are as follows:

**BOARD OF MANAGEMENT**

<i>Full name</i>	<i>Position</i>	<i>Date of Appointment/Reappointment/Resignation</i>
Mr. Trinh Van Tuan	Chairman	Reappointed on 30 June 2020
Mr. Ngo Ha Bac	Member	Reappointed on 30 June 2020
Ms. Trinh Thi Mai Anh	Member	Appointed on 30 June 2020
Mr. Yoshizawa Toshiki	Member	Appointed on 30 June 2020
Mr. Kato Shin	Member	Appointed on 28 April 2023
Mr. Phan Trung	Member	Reappointed on 30 June 2020
Mr. Nguyen Dinh Tung	Member	Appoint on 28 April 2023
Mr. Pham Tri Nguyen	Independent member	Appointed on 30 June 2020
Mr. Bui Minh Duc	Independent member	Appointed on 30 June 2020

**BOARD OF SUPERVISORS**

<i>Full name</i>	<i>Position</i>	<i>Date of Appointment/Reappointment/Resignation</i>
Ms. Nguyen Thi Thuy Minh	Head of Board of Supervisors	Appointed on 30 June 2020
Ms. Dang Thi Quy	Member	Reappointed on 30 June 2020
Mr. Pham Quang Vinh	Member	Reappointment on 30 June 2020

**THE BOARD OF GENERAL DIRECTORS**

<i>Full name</i>	<i>Position</i>	<i>Date of Appointment/Reappointment/Resignation</i>
Mr. Pham Hong Hai	General Director	Appointed on 16 July 2024
Mr. Truong Dinh Long	Deputy General Director	Reappointed on 09 January 2024 Resigned on 09 January 2025
Ms. Huynh Le Mai	Deputy General Director	Reappointed on 01 January 2024
Ms. Nguyen Van Anh	Chief Accountant	Appointed on 10 December 2024
Mr. Nguyen Dinh Tung	General Director	Resignated on 06 May 2024
Mr. Truong Thanh Nam	Deputy General Director	Resigned on 01 December 2024
Mr. Nguyen Van Huong	Deputy General Director	Resignated on 19 September 2024
Mr. Bui Thanh Trung	Deputy General Director	Resignated on 17 April 2024

**ORIENT COMMERCIAL JOINT STOCK BANK**

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

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**REPORT OF THE BOARD OF GENERAL DIRECTORS (CONT'D)****EVENTS AFTER THE REPORTING DATE**

As of the date of this Report, the Bank's Board of General Directors confirms that no significant events have occurred after the balance sheet date that would materially affect the Report on the use of funds raised from the issuance of bonds for the outstanding bonds.

**LEGAL REPRESENTATIVE**

The legal representative of the Bank in 2024 and as of the date of the Report on the use of funds raised from the issuance of bonds for the outstanding bonds is Mr. Trinh Van Tuan – Chairman.

Mr. Nguyen Duc Hieu – Director of the Financial Markets Division of OCB, is authorized to sign contracts and documents related to the issuance of valuable papers according to Power of Attorney No. 624.01/2024/UQ-OCB dated 10 December 2024, issued by the General Director of Orient Commercial Joint Stock Bank.

**AUDITORS**

The accompanying Report on the use of funds raised from the issuance of bonds have been audited by UHY Auditing and Consulting Company Limited.

**RESPONSIBILITIES OF THE BANK'S BOARD OF GENERAL DIRECTORS REGARDING THE REPORT ON THE UTILISATION OF FUNDS RAISED FROM BOND ISSUANCE**

The Board of Management commits to complying with the requirements of Decree No.08/2023/ND-CP dated 5 March 2023 and Decree No.65/2022/ND-CP dated 16 September 2022, which amend and supplement certain provisions of Decree No.153/2020/ND-CP dated 31 December 2020 regarding the private placement and trading of corporate bonds in the domestic market and the issuance of corporate bonds in international markets. Additionally, Circular No. 76/2024/TT-BTC dated 6 November 2024, which provides guidelines on information disclosure and reporting requirements under Decree No. 153/2020/ND-CP. in preparing the Report on the use of funds raised from the issuance of bonds in respect of the outstanding bonds complies with the reporting basis outlined in Note 2 – "Basis of Presentation of the Report on the use of funds raised from the issuance of bonds in respect of the outstanding bonds."



**ORIENT COMMERCIAL JOINT STOCK BANK**

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


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**REPORT OF THE BOARD OF GENERAL DIRECTOR (CONT'D)****BOARD OF GENERAL DIRECTOR'S ANNOUNCEMENT**

In the opinion of the Board of Management, the Report on the use of funds raised from the issuance of bonds in respect of the outstanding bonds during the period from 01 July 2024 to 31 December 2024 has been prepared and presented in accordance with the reporting basis set out in Note 2 – “Basis of Presentation of the Report on the use of funds raised from the issuance of bonds in respect of the outstanding bonds use of funds raised from the issuance of bonds in respect of the outstanding bonds.”

**OTHER COMMITMENTS**

The Board of General Directors commits to complying with the regulations outlined in Circular No. 30/2023/TT-BTC, dated 17 May 2023, issued by the Ministry of Finance, which provides guidelines on the registration, depository, exercise of rights, transfer of ownership, transaction settlement, and market organization for privately placed corporate bonds in the domestic market. The Board of Management further commits to maintaining the Bank's financial viability and business operations and utilizing lawful resources to ensure the timely payment of bond principal and interest.

For and on behalf of the Board of General Directors, 



  
Mr. Nguyen Duc Hieu  
Director of Financial Markets Division  
Ho Chi Minh, 26 March 2025

No: 305/2025/UHY-BCKT

## INDEPENDENT AUDIT REPORT

*On the Report on the use of funds raised from the issuance bonds in respect of outstanding bonds reporting period 2024 of Orient Commercial Joint Stock Bank*

**To: Shareholders, Investors, the Board of Management, and the Board of General Directors. Orient Commercial Joint Stock Bank**

We have audited the Report on the use of funds raised from private bond issuance in respect of outstanding bonds reporting period 2024 (bonds with exceptional debt during the period from 01 July 2024 to 31 December 2024) of Orient Commercial Joint Stock Bank (hereinafter referred to as “**the Bank**” or “**OCB**”) prepared on 26 March 2025, presented from pages 07 to 26. The Report on the use of funds raised from the issuance bonds in respect of outstanding bonds reporting period 2024 (hereinafter referred to as “**The Report on the use of funds raised from bond issuance**”), including the Report on the use of funds raised from bond issuance and accompanying Notes to the Report on the use of funds raised from bond issuance.

### **The Board of General Directors’s responsibility**

The Board of General Directors of the Bank is responsible for preparing and presenting the Report on the Use of funds raised from the issuance of bonds of Orient Commercial Joint Stock Bank in accordance with the reporting basis described in Note 2 of this report. The Board of General Directors is also responsible for implementing internal controls as deemed necessary to ensure that the preparation and presentation of the report are free from material misstatements, whether due to fraud or error.

### **Auditors’ responsibility**

Our responsibility is to express an opinion on the Report on the use of funds raised from the issuance of bonds based on the results of our audit. We conducted our audit in accordance with Vietnamese Standards of Auditing. These standards require us to comply with ethical requirements, plan, and perform the audit to obtain reasonable assurance that the Report is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Report on the use of funds raised from the issuance of bonds. The procedures selected depend on the auditors’ judgment, including the assessment of the risks of material misstatement of the Report on the use of funds raised from the issuance of bonds, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Group’s preparation and fair presentation of the Report on the use of funds raised from the issuance of bonds in order to design audit procedures that are appropriate in the circumstances, but not to express an opinion on the effectiveness of the Group’s internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Board of General Directors, as well as assessing the overall presentation of the Report on the use of funds raised from the issuance of bonds.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Auditors’s Opinion**

In our opinion, the Report on the use of funds raised from the issuance of bonds in respect of the outstanding bonds for the reporting period of 2024 (bonds with outstanding debt during the period



from 01 July 2024 to 31 December 2024) of Orient Commercial Joint Stock Bank has been prepared and presented, in all material respects, in accordance with the basis of accounting set forth in Note 2 “Basis for presentation of the Report on the use of funds raised from the issuance of bonds” of the Notes to the Report on the use of funds raised from the issuance of bonds.

## INDEPENDENT AUDIT REPORT (CONT'D)

### Emphasis of Matter

Not to deny the above audit opinion, we would like to draw your attention to Note 2.3 – Purpose of using the Report on the use of funds raised from the issuance of bonds: This Report has been prepared on a cash basis, the cash-in and cash-out from bond offerings in the domestic markets in respect of the outstanding bonds for the reporting period of 2024.

This report on the use of proceeds from the issuance of bonds is solely intended for reporting purposes to relevant parties in accordance with Decree No. 08/2023/ND-CP dated 05 March 2023 and Decree No. 65/2022/ND-CP dated 16 September 2022 of the Government, which amend and supplement specific provisions of Decree No. 153/2020/ND-CP dated 31 December 2020 on the offering and trading of privately placed corporate bonds in the domestic market and the issuance of corporate bonds in the international market and this Report is not to be used for any other purpose.

### Other Matter

This Report is only related to the utilization of funds raised from the private issuance of bonds in respect of the outstanding bonds for the reporting period of 2024 and does not relate to the overall financial statements of Orient Commercial Joint Stock Bank.



**Le Quang Nghia**  
**Deputy General Director**  
Auditor's Practicing Certificate  
No. 3660-2021-112-1

*For and on behalf of*

**UHY AUDITING AND CONSULTING COMPANY LIMITED**

*Hồ Chí Minh, 26 March 2025*

**Trinh Thi Trang**  
**Auditor**  
Auditor's Practicing Certificate:  
4061-2022-112-1

**ORIENT COMMERCIAL JOINT STOCK BANK**  
The Hallmark Building, No. 15 Tran Bach Dang Street,  
Thu Thiem Ward, Thu Duc City, Ho Chi Minh City,  
Vietnam

**REPORT ON THE UTILISATION OF  
FUNDS RAISED FROM THE PRIVATE  
BOND ISSUANCE IN RESPECT OF  
OUTSTANDING BONDS REPORTING  
PERIOD 2024**

**I INFORMATION OF ISSUING BONDS (CONT'D)**

**1. General Information (cont'd)**

**REPORT ON THE UTILISATION OF FUNDS RAISED FROM THE ISSUANCE OF  
BONDS IN RESPECT OF THE OUTSTANDING BONDS  
FOR THE REPORTING PERIOD OF 2024**

**I. INFORMATION OF ISSUING BONDS**

**1. General information**

1.1	Bond Name	Orient Commercial Joint Stock Bank Bonds
1.2	Bond Type	Non-convertible bonds, without warrants, unsecured, and not subordinated debt of the Issuer.
1.3	Issuance Method	Private placement through an issuance agent/Direct sale to investors
1.4	Currency of bond issuance and payment	Vietnamese Dong (VND).
1.5	Form of bonds	Issued in the form of book-entry records
1.6	Par value	1,000,000,000 VND per bond.
1.7	Interest payment method	Periodic - At maturity
1.8	Interest payment term	Every 12 months
1.9	Depository, management, and settlement institutions (i)	Saigon - Hanoi Securities Joint Stock Company / Vietnam Securities Depository and Clearing Corporation
1.10	Advisory and issuance agent institutions (ii)	Saigon - Hanoi Securities Joint Stock Company / Vietnam International Securities Joint Stock Company
1.11	Issuance agent institutions	Saigon - Hanoi Securities Joint Stock Company / Direct sale
1.12	List of collateral/mortgage agreements	None
1.13	Bond repayment plan for maturing bonds	OCB utilizes proceeds from matured loans corresponding to the issuance years (from 2020 to 2024) and subsequent years, or other matured lending and investment sources, or other lawful funds to repay bond principal and interest



**I INFORMATION OF ISSUING BONDS (CONT'D)**

**1. General Information (cont'd)**

**(i) (ii) Details are as follows:**

No	Bond Code	Depository, Management, and Payment Institution (i)	Issuance Advisory Institution (ii)
1	OCB.BOND3.2020	Saigon - Hanoi Securities Joint Stock Company	Saigon - Hanoi Securities Joint Stock Company
2	OCBL2225013	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
3	OCBL2225014	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
4	OCBL2225016	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
5	OCBL2225017	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
6	OCBL2326003	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
7	OCBL2326004	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
8	OCBL2326005	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
9	OCBL2326006	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
10	OCBL2325007	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
11	OCBL2326008	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
12	OCBL2325009	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
13	OCBL2326010	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
14	OCBL2326011	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
15	OCBL2326012	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
16	OCBL2326013	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC

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**I INFORMATION OF ISSUING BONDS (CONT'D)**

**1. General Information (cont'd)**

No	Bond Code	Depository, Management, and Payment Institution (i)	Issuance Advisory Institution (ii)
17	OCBL2326014	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
18	OCBL2326015	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
19	OCBL2326016	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
20	OCBL2325017	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
21	OCBL2326018	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
22	OCBL2326019	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
23	OCBL2427001	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
24	OCBL2427002	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
25	OCBL2427003	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
26	OCBL2427004	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
27	OCBL2426007	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
28	OCBL2426010	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
29	OCBL2427005	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
30	OCBL2427006	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
31	OCBL2427008	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
32	OCBL2427009	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
33	OCBL2427011	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC



**I INFORMATION OF ISSUING BONDS (CONT'D)**

**1. General Information (cont'd)**

No	Bond Code	Depository, Management, and Payment Institution (i)	Issuance Advisory Institution (ii)
34	OCBL2427012	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
35	OCBL2427013	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
36	OCBL2427014	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
37	OCBL2427015	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
38	OCBL2427016	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
39	OCBL2427017	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
40	OCBL2427018	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
41	OCBL2427019	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
42	OCBL2427020	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
43	OCBL2427021	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
44	OCBL2427022	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
45	OCBL2427023	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC
46	OCBL2427024	Viet Nam Securities Depository and Clearing Corporation	Vietnam International Securities JSC

**I INFORMATION OF ISSUING BONDS (CONT'D)**

**2. Specific Information on Each Bond Code**

*Unit: VND*

No	Bond Code	Maturity Period	Issue Date	Maturity Date	Interest Rate (%) /year	Issuance Volume	Outstanding Volume as at 31/12/2024	Total Issuance Value (VND)	Nominal Balance as at 31/12/2024 (VND)
<b>A</b>	<b>Bond codes repurchased before maturity and matured during the period from 01/07/2024 to 31/12/2024</b>					<b>19,850</b>	-	<b>19,850,000,000,000</b>	
1	OCBL2225013	03	30/08/2022	30/08/2025	6.3	1,000	-	1,000,000,000,000	-
2	OCBL2225014	03	31/08/2022	31/08/2025	6.3	1,000	-	1,000,000,000,000	-
3	OCBL2225017	03	15/09/2022	15/09/2025	6.3	1,000	-	1,000,000,000,000	-
4	OCBL2326003	03	29/06/2023	29/06/2026	7.7	500	-	500,000,000,000	-
5	OCBL2326004	03	14/07/2023	14/07/2026	7.5	1,000	-	1,000,000,000,000	-
6	OCBL2326005	03	26/07/2023	26/07/2026	7.5	2,000	-	2,000,000,000,000	-
7	OCBL2326006	03	18/08/2023	18/08/2026	6.6	2,000	-	2,000,000,000,000	-
8	OCBL2326008	03	22/09/2023	22/09/2026	6.4	1,200	-	1,200,000,000,000	-
9	OCBL2325009	02	28/09/2023	28/09/2025	6.3	2,000	-	2,000,000,000,000	-

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**REPORT ON THE UTILISATION OF FUNDS RAISED FROM THE PRIVATE BOND  
ISSUANCE IN RESPECT OF OUTSTANDING BONDS  
REPORTING PERIOD 2024**

**I INFORMATION OF ISSUING BONDS (CONT'D)****2. Specific Information on Each Bond Code (cont'd)**

No	Bond Code	Maturity Period	Issue Date	Maturity Date	Interest Rate (% year)	Issuance Volume	Outstanding Volume as at 31/12/2024	Total Issuance Value (VND)	Nominal Balance as at 31/12/2024 (VND)
10	OCBL2326010	03	31/10/2023	31/10/2026	6.4	850	-	850,000,000,000	-
11	OCBL2326011	03	31/10/2023	31/10/2026	6.4	500	-	500,000,000,000	-
12	OCBL2326012	03	15/11/2023	15/11/2026	6.0	1,000	-	1,000,000,000,000	-
13	OCBL2326013	03	20/11/2023	20/11/2026	6.1	800	-	800,000,000,000	-
14	OCBL2326014	03	27/11/2023	27/11/2026	6.0	1,000	-	1,000,000,000,000	-
15	OCBL2326016	03	22/12/2023	22/12/2026	5.0	500	-	500,000,000,000	-
16	OCBL2325017	02	25/12/2023	25/12/2025	5.0	3,000	-	3,000,000,000,000	-
17	OCBL2326019	03	27/12/2023	27/12/2026	5.0	500	-	500,000,000,000	-
<b>B</b>	<b>Bond Codes with Outstanding Debt as at 31/12/2024</b>					<b>33,635</b>	<b>33,635</b>	<b>33,635,000,000,000</b>	<b>33,635,000,000,000</b>
18	OCB.BOND.3.2020	05	24/06/2020	24/06/2025	7.0	1,635	1,635	1,635,000,000,000	1,635,000,000,000
19	OCBL2225016	03	15/09/2022	15/09/2025	6.8	500	500	500,000,000,000	500,000,000,000
20	OCBL2325007	02	28/08/2023	28/08/2025	6.3	1,000	1,000	1,000,000,000,000	1,000,000,000,000



**I INFORMATION OF ISSUING BONDS (CONT'D)**

**2. Specific Information on Each Bond Code (cont'd)**

No	Bond Code	Maturity Period	Issue Date	Maturity Date	Interest Rate (% year)	Issuance Volume	Outstanding Volume as at 31/12/2024	Total Issuance Value (VND)	Nominal Balance as at 31/12/2024 (VND)
21	OCBL2326015	03	14/12/2023	14/12/2026	5.1	2,000	2,000	2,000,000,000,000	2,000,000,000,000
22	OCBL2326018	03	26/12/2023	26/12/2026	5.1	1,000	2,000	1,000,000,000,000	1,000,000,000,000
23	OCBL2427001	03	10/06/2024	10/06/2027	5.4	1,300	1,300	1,300,000,000,000	1,300,000,000,000
24	OCBL2427002	03	26/06/2024	26/06/2027	5.2	1,500	1,500	1,500,000,000,000	1,500,000,000,000
25	OCBL2427003	03	28/06/2024	28/06/2027	5.2	1,500	1,500	1,500,000,000,000	1,500,000,000,000
26	OCBL2427004	03	27/06/2024	27/06/2027	4.9	1,000	1,000	1,000,000,000,000	1,000,000,000,000
27	OCBL2426007	02	07/08/2024	07/08/2026	5.6	1,000	1,000	1,000,000,000,000	1,000,000,000,000
28	OCBL2426010	02	13/08/2024	13/08/2026	5.6	2,000	2,000	2,000,000,000,000	2,000,000,000,000
29	OCBL2427005	03	09/07/2024	09/07/2027	5.2	500	500	500,000,000,000	500,000,000,000
30	OCBL2427006	03	18/07/2024	18/07/2027	5.4	1,000	1,000	1,000,000,000,000	1,000,000,000,000
31	OCBL2427008	03	08/08/2024	08/08/2027	5.6	1,000	1,000	1,000,000,000,000	1,000,000,000,000
32	OCBL2427009	03	08/08/2024	08/08/2027	5.6	1,000	1,000	1,000,000,000,000	1,000,000,000,000

**I INFORMATION OF ISSUING BONDS (CONT'D)**

**2. Specific Information on Each Bond Code (cont'd)**

No	Bond Code	Maturity Period	Issue Date	Maturity Date	Interest Rate (% year)	Issuance Volume	Outstanding Volume as at 31/12/2024	Total Issuance Value (VND)	Nominal Balance as at 31/12/2024 (VND)
33	OCBL2427011	03	21/08/2024	21/08/2027	5.5	1,000	1,000	1,000,000,000,000	1,000,000,000,000
34	OCBL2427012	03	28/08/2024	28/08/2027	5.5	600	600	600,000,000,000	600,000,000,000
35	OCBL2427013	03	10/09/2024	10/09/2027	5.5	1,000	1,000	1,000,000,000,000	1,000,000,000,000
36	OCBL2427014	03	12/09/2024	12/09/2027	5.5	2,500	2,500	2,500,000,000,000	2,500,000,000,000
37	OCBL2427015	03	26/09/2024	26/09/2027	5.5	1,000	1,000	1,000,000,000,000	1,000,000,000,000
38	OCBL2427016	03	26/09/2024	26/09/2027	5.3	1,900	1,900	1,900,000,000,000	1,900,000,000,000
39	OCBL2427017	03	26/09/2024	26/09/2027	5.5	1,000	1,000	1,000,000,000,000	1,000,000,000,000
40	OCBL2427018	03	09/10/2024	09/10/2027	5.2	500	500	500,000,000,000	500,000,000,000
41	OCBL2427019	03	16/10/2024	16/10/2027	5.1	500	500	500,000,000,000	500,000,000,000
42	OCBL2427020	03	30/10/2024	30/10/2027	5.1	1,000	1,000	1,000,000,000,000	1,000,000,000,000
43	OCBL2427021	03	28/11/2024	28/11/2027	5.5	1,000	1,000	1,000,000,000,000	1,000,000,000,000
44	OCBL2427022	03	10/12/2024	10/12/2027	5.5	700	700	700,000,000,000	700,000,000,000

**I INFORMATION OF ISSUING BONDS (CONT'D)**

**2. Specific Information on Each Bond Code (cont'd)**

No	Bond Code	Maturity Period	Issue Date	Maturity Date	Interest Rate (% year)	Issuance Volume	Outstanding Volume as at 31/12/2024	Total Issuance Value (VND)	Nominal Balance as at 31/12/2024 (VND)
45	OCBL2427023	03	11/12/2024	11/12/2027	5.5	1,000	1,000	1,000,000,000,000	1,000,000,000,000
46	OCBL2427024	03	12/12/2024	12/12/2027	5.6	2,000	2,000	2,000,000,000,000	2,000,000,000,000
						53,485	33,635	53,485,000,000,000	33,635,000,000,000



## II. PURPOSE OF USING PROCEEDS FROM BOND ISSUANCE ACCORDING TO THE ISSUANCE PLAN

Information on Bond Issuance for Bonds with Outstanding Debt During the Period from 01 July 2024 to 31 December 2024 is as follows:

No	Bond Code	Issued Value (VND)	Outstanding Value as at 31/12/2024 (VND)	Purpose of Use	Approval Document
A	Bond Codes Repurchased Before Maturity and Matured During the Period from 01/07/2024 to 31/12/2024	22,850,000,000,000	-		
1	OCBL2225013	1,000,000,000,000	-	To meet OCB's lending demand in each period	(i) Resolution No. 18/2022/NQ-HDQT of the Board of Directors dated 15 March 2022 on the approval of the private placement and issuance of bonds by Orient Commercial Joint Stock Bank in 2022; (ii) Resolution No. 64/2022/NQ-HDQT of the Board of Directors dated 20/07/2022 on the supplementation of information for the private placement and issuance plan of bonds.
2	OCBL2225014	1,000,000,000,000	-		
3	OCBL2225017	1,000,000,000,000	-		
4	OCBL2326003	500,000,000,000	-	For lending, investment, or other purposes in compliance with sector-specific legal regulations.	(i) Resolution No. 53/2023/NQ-HDQT of the Board of Directors dated 22 June 2023 on the approval of the private placement and issuance of non-convertible bonds without warrants by Orient Commercial Joint Stock Bank (OCB) in 2023.
5	OCBL2326004	1,000,000,000,000	-		
6	OCBL2326005	2,000,000,000,000	-		
7	OCBL2326006	2,000,000,000,000	-		
8	OCBL2326008	1,200,000,000,000	-		
9	OCBL2325009	2,000,000,000,000	-		
10	OCBL2326010	850,000,000,000	-		
11	OCBL2326011	500,000,000,000	-		

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**II. PURPOSE OF USING PROCEEDS FROM BOND ISSUANCE ACCORDING TO THE ISSUANCE PLAN (CONT'D)**

No	Bond Code	Issued Value (VND)	Outstanding Value as at 31/12/2024 (VND)	Purpose of Use	Approval Document
12	OCBL2326012	1,000,000,000,000	-		
13	OCBL2326013	800,000,000,000	-		
14	OCBL2326014	1,000,000,000,000	-		
15	OCBL2326016	500,000,000,000	-		
16	OCBL2325017	3,000,000,000,000	-		
17	OCBL2326019	500,000,000,000	-	For lending, investment, or other purposes in compliance with sector-specific legal regulations.	Resolution No. 128/2023/NQ-HDQT of the Board of Directors dated 12 December 2023 on the approval of the plan for private placement, issuance, and registration of non-convertible bonds without warrants by Orient Commercial Joint Stock Bank in December 2023.
B	Bond Codes with Outstanding Debt as of 31 December 2024	33,635,000,000,000	33,635,000,000,000		
18	OCB.BOND3.2020	1,635,000,000,000	1,635,000,000,000	To expand OCB's operating capital (increase medium- and long-term funding sources to meet credit granting needs in OCB's business operations)	(i) Resolution No. 22/2020/NQ-HDQT of the Board of Directors dated 25 May 2020 on the approval of the plan for multiple private placements of non-convertible bonds without warrants by Orient Commercial Joint Stock Bank in 2020
19	OCBL2225016	500,000,000,000	500,000,000,000	To meet OCB's lending demand in each period.	(i) Resolution No. 18/2022/NQ-HDQT of the Board of Directors dated 15 March 2022 on the approval of the private placement and issuance of bonds by Orient Commercial Joint Stock Bank in 2022; (ii) Resolution No. 64/2022/NQ-HDQT of the Board of Directors dated 20 July 2022 on the supplementation of information for the private placement and issuance plan of bonds
20	OCBL2325007	1,000,000,000,000	1,000,000,000,000		



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**II. PURPOSE OF USING PROCEEDS FROM BOND ISSUANCE ACCORDING TO THE ISSUANCE PLAN (CONT'D)**

No	Bond Code	Issued Value (VND)	Outstanding Value as at 31/12/2024 (VND)	Purpose of Use	Approval Document
21	OCBL2326015	2,000,000,000,000	2,000,000,000,000	For lending, investment, or other purposes in compliance with sector-specific legal regulations	(i) Resolution No. 53/2023/NQ-HDQT of the Board of Directors dated 22 June 2023 on the approval of the private placement and issuance of non-convertible bonds without warrants by Orient Commercial Joint Stock Bank (OCB) in 2023
22	OCBL2326018	1,000,000,000,000	1,000,000,000,000	For lending, investment, or other purposes in compliance with sector-specific legal regulations	Resolution No. 128/2023/NQ-HDQT of the Board of Directors dated 12 December 2023 on the approval of the plan for private placement, issuance, and registration of non-convertible bonds without warrants by Orient Commercial Joint Stock Bank in December 2023
23	OCBL2427001	1,300,000,000,000	1,300,000,000,000	For lending, investment, or other purposes in compliance with sector-specific legal regulations	Resolution No. 60/2024/NQ-HDQT of the Board of Directors dated 16 April 2024 on the approval of the plan for private placement, issuance, and registration of non-convertible bonds without warrants by Orient Commercial Joint Stock Bank in 2024
24	OCBL2427002	1,500,000,000,000	1,500,000,000,000		
25	OCBL2427003	1,500,000,000,000	1,500,000,000,000		
26	OCBL2427004	1,000,000,000,000	1,000,000,000,000		
27	OCBL2426007	1,000,000,000,000	1,000,000,000,000		
28	OCBL2426010	2,000,000,000,000	2,000,000,000,000		
29	OCBL2427005	500,000,000,000	500,000,000,000		
30	OCBL2427006	1,000,000,000,000	1,000,000,000,000		
31	OCBL2427008	1,000,000,000,000	1,000,000,000,000		
32	OCBL2427009	1,000,000,000,000	1,000,000,000,000		
33	OCBL2427011	1,000,000,000,000	1,000,000,000,000		
34	OCBL2427012	600,000,000,000	600,000,000,000		
35	OCBL2427013	1,000,000,000,000	1,000,000,000,000		
36	OCBL2427014	2,500,000,000,000	2,500,000,000,000		
37	OCBL2427015	1,000,000,000,000	1,000,000,000,000		

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**II. PURPOSE OF USING PROCEEDS FROM BOND ISSUANCE ACCORDING TO THE ISSUANCE PLAN (CONT'D)**

No	Bond Code	Issued Value (VND)	Outstanding Value as at 31/12/2024 (VND)	Purpose of Use	Approval Document
38	OCBL2427016	1,900,000,000,000	1,900,000,000,000	For lending, investment, or other purposes in compliance with sector-specific legal regulations	Resolution No. 144/2024/NQ-HDQT of the Board of Directors dated 04 November 2024 on the approval of the second plan in 2024 for multiple private placements, issuances, and registrations of non-convertible bonds without warrants by Orient Commercial Joint Stock Bank
39	OCBL2427017	1,000,000,000,000	1,000,000,000,000		
40	OCBL2427018	500,000,000,000	500,000,000,000		
41	OCBL2427019	500,000,000,000	500,000,000,000		
42	OCBL2427020	1,000,000,000,000	1,000,000,000,000		
43	OCBL2427021	1,000,000,000,000	1,000,000,000,000		
44	OCBL2427022	700,000,000,000	700,000,000,000		
45	OCBL2427023	1,000,000,000,000	1,000,000,000,000		
46	OCBL2427024	2,000,000,000,000	2,000,000,000,000		
		<b>53,485,000,000,000</b>	<b>33,635,000,000,000</b>		

**ORIENT COMMERCIAL JOINT STOCK BANK**

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

**REPORT ON THE UTILISATION OF FUNDS RAISED FROM THE PRIVATE BOND  
ISSUANCE IN RESPECT OF OUTSTANDING BONDS  
REPORTING PERIOD 2024****III. UTILIZATION OF PROCEEDS FROM BOND ISSUANCES***Unit: VND*

No	Purpose of Bond Proceeds	Bonde Code	Actual Utilization of Bond Proceeds Accumulated as of 31 December 2023	Actual Utilization of Bond Proceeds During the Reporting Period (from 01 January 2024 to 31 December 2024)	Actual Utilization of Bond Proceeds Accumulated as of 31 December 2024 (End of Reporting Period)
			(1)	(2)	(3)
<b>I</b>	<b>Tier-2 Capital Increase</b>		-	-	-
1	Lending Activities		-	-	-
2	Investment Activities		-	-	-
3	Other Business Activities in Compliance with Banking Regulations		-	-	-
<b>II</b>	<b>Other Purposes in Compliance with Banking Regulations</b>		25,985,000,000,000	27,500,000,000,000	53,485,000,000,000
1	Lending Activities		25,985,000,000,000	27,500,000,000,000	53,485,000,000,000
<b>A</b>	<b>Bonds Repurchased Before Maturity and Matured During the Period from 01 July 2024 to 31 December 2024</b>		19,850,000,000,000	-	19,850,000,000,000
		OCBL2225013	1,000,000,000,000	-	1,000,000,000,000
		OCBL2225014	1,000,000,000,000	-	1,000,000,000,000
		OCBL2225017	1,000,000,000,000	-	1,000,000,000,000
		OCBL2326003	500,000,000,000	-	500,000,000,000
		OCBL2326004	1,000,000,000,000	-	1,000,000,000,000



**ORIENT COMMERCIAL JOINT STOCK BANK**

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

**REPORT ON THE UTILISATION OF FUNDS RAISED FROM THE PRIVATE BOND ISSUANCE IN RESPECT OF OUTSTANDING BONDS REPORTING PERIOD 2024**

**III. UTILIZATION OF PROCEEDS FROM BOND ISSUANCES (CONT'D)**

No	Purpose of Bond Proceeds	Bonde Code	Actual Utilization of Bond Proceeds Accumulated as of 31 December 2023	Actual Utilization of Bond Proceeds During the Reporting Period (from 01 January 2024 to 31 December 2024)	Actual Utilization of Bond Proceeds Accumulated as of 31 December 2024 (End of Reporting Period)
		OCBL2326005	2,000,000,000,000	-	2,000,000,000,000
		OCBL2326006	2,000,000,000,000	-	2,000,000,000,000
		OCBL2326008	1,200,000,000,000	-	1,200,000,000,000
		OCBL2325009	2,000,000,000,000	-	2,000,000,000,000
		OCBL2326010	850,000,000,000	-	850,000,000,000
		OCBL2326011	500,000,000,000	-	500,000,000,000
		OCBL2326012	1,000,000,000,000	-	1,000,000,000,000
		OCBL2326013	800,000,000,000	-	800,000,000,000
		OCBL2326014	1,000,000,000,000	-	1,000,000,000,000
		OCBL2326016	500,000,000,000	-	500,000,000,000
		OCBL2325017	3,000,000,000,000	-	3,000,000,000,000
		OCBL2326019	500,000,000,000	-	500,000,000,000
<b>B</b>	<b>Bond Codes with Outstanding Debt as at 31 December 2024</b>		<b>6,135,000,000,000</b>	<b>27,500,000,000,000</b>	<b>33,635,000,000,000</b>
		OCB.BOND3.2020	1,635,000,000,000	-	1,635,000,000,000
		OCBL2225016	500,000,000,000	-	500,000,000,000
		OCBL2325007	1,000,000,000,000	-	1,000,000,000,000
		OCBL2326015	2,000,000,000,000	-	2,000,000,000,000

**ORIENT COMMERCIAL JOINT STOCK BANK**

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

**REPORT ON THE UTILISATION OF FUNDS RAISED FROM THE PRIVATE BOND  
ISSUANCE IN RESPECT OF OUTSTANDING BONDS  
REPORTING PERIOD 2024**

**III. UTILIZATION OF PROCEEDS FROM BOND ISSUANCES (CONT'D)**

No	Purpose of Bond Proceeds	Bonde Code	Actual Utilization of Bond Proceeds Accumulated as of 31 December 2023	Actual Utilization of Bond Proceeds During the Reporting Period (from 01 January 2024 to 31 December 2024)	Actual Utilization of Bond Proceeds Accumulated as of 31 December 2024 (End of Reporting Period)
		OCBL2326018	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427001	-	1,300,000,000,000	1,300,000,000,000
		OCBL2427002	-	1,500,000,000,000	1,500,000,000,000
		OCBL2427003	-	1,500,000,000,000	1,500,000,000,000
		OCBL2427004	-	1,000,000,000,000	1,000,000,000,000
		OCBL2426007	-	1,000,000,000,000	1,000,000,000,000
		OCBL2426010	-	2,000,000,000,000	2,000,000,000,000
		OCBL2427005	-	500,000,000,000	500,000,000,000
		OCBL2427006	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427008	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427009	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427011	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427012	-	600,000,000,000	600,000,000,000
		OCBL2427013	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427014	-	2,500,000,000,000	2,500,000,000,000
		OCBL2427015	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427016	-	1,900,000,000,000	1,900,000,000,000



**III. UTILIZATION OF PROCEEDS FROM BOND ISSUANCES (CONT'D)**

No	Purpose of Bond Proceeds	Bonde Code	Actual Utilization of Bond Proceeds Accumulated as of 31 December 2023	Actual Utilization of Bond Proceeds During the Reporting Period (from 01 January 2024 to 31 December 2024)	Actual Utilization of Bond Proceeds Accumulated as of 31 December 2024 (End of Reporting Period)
		OCBL2427017	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427018	-	500,000,000,000	500,000,000,000
		OCBL2427019	-	500,000,000,000	500,000,000,000
		OCBL2427020	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427021	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427022	-	700,000,000,000	700,000,000,000
		OCBL2427023	-	1,000,000,000,000	1,000,000,000,000
		OCBL2427024	-	2,000,000,000,000	2,000,000,000,000
<b>Total (I+II)</b>			<b>25,985,000,000,000</b>	<b>27,500,000,000,000</b>	<b>53,485,000,000,000</b>

Notes:

- Column (2): For bonds issued before 01/01/2024 and repurchased before 31/12/2024, the actual utilisation of proceeds from bond issuance during the reporting period (from 01/01/2024 to 31/12/2024) is calculated based on the principle that these funds were disbursed before 31/12/2023 and continue to be utilised until 31/12/2024.
- Column (3): The figures [Total (I+II)] represent cumulative revenue, including early repurchases made during the period from 01/07/2024 to 31/12/2024. The total outstanding bond value as of 31/12/2024 is VND 33,635,000,000,000.

**DEPARTMENT OF  
VALUABLE PAPERS ISSUANCE &  
INVESTMENT**

**DEPARTMENT OF STRATEGY OF  
ASSETS & LIABILITY MANAGEMENT**

Ho Chi Minh City, 26 March 2025

**REPRESENTATIVE  
ORIENT COMMERCIAL JOINT STOCK BANK  
DIRECTOR OF FINANCIAL MARKET DIVISION**



*[Signature]*

*[Signature]*

Pham Thi Kim Anh

Vu Nhat Thuy Duong

Nguyen Duc Hieu



**NOTES TO THE REPORT ON THE USE OF FUNDS RAISED FROM THE PRIVATE BOND  
ISSUANCE**

*(These notes from an integral part of and should be read in conjunction with the accompanying report)*

**NOTES TO THE REPORT ON THE USE OF FUNDS RAISED FROM THE ISSUANCE  
BONDS IN RESPECT OF OUTSTANDING BONDS  
REPORTING PERIOD 2024**

**1. OVERVIEW OF ORIENT COMMERCIAL JOINT STOCK BANK**

**1.1. Operational characteristics of the Bank**

Orient Commercial Joint Bank (hereinafter referred to as “the Bank” or “OCB”) is a commercial joint stock bank established and registered in the Socialist Republic of Vietnam.

The Bank was established and operates under Banking Operation Licence No. 0061/NH-GP issued by the State Bank of Vietnam (“SBV”) on 13 April 1996 and Business Registration Certificate No. 0300852005 issued by the Ho Chi Minh City Department of Planning and Investment, which was amended for the 39th time on 08 December 2023. The Bank’s operating term is 99 years from 13 April 1996.

The Bank's main activities include mobilizing short-term, medium-term, and long-term capital from all economic sectors and individuals in the form of demand and term deposits in Vietnamese Dong and foreign currencies; receiving entrusted investment and development funds from domestic organizations; borrowing capital from the State Bank of Vietnam and other credit institutions; providing short-term, medium-term, and long-term loans to organizations and individuals based on the nature and availability of funds; discounting commercial papers, bonds, and valuable papers; equity investment, joint ventures, and share purchases in accordance with applicable laws; providing payment services among customers; engaging in foreign exchange, gold trading, and international payments; mobilizing foreign capital and offering other banking services related to foreign transactions as permitted by the State Bank of Vietnam. Additionally, the Bank acts as an insurance agent in compliance with legal regulations; engages in bond trading in accordance with the law; grants credit in the form of discounting and rediscounting negotiable instruments; rediscounts valuable papers; issues credit cards; provides bank guarantees; opens payment accounts for customers, maintains payment accounts at the State Bank of Vietnam, other credit institutions, and foreign bank branches; organizes internal payment systems and participates in the national interbank payment system. Furthermore, the Bank offers cash management services, financial and banking consultancy, asset management, safekeeping, safe deposit box leasing, corporate finance advisory services, merger and acquisition advisory services, and investment consultancy. It participates in the bidding, buying, and selling of Treasury bills, negotiable instruments, government bonds, State Bank of Vietnam bills, and other valuable papers on the money market. The Bank also engages in monetary brokerage services; and issues certificates of deposit, promissory notes, bonds, and treasury bills to raise capital in accordance with the Law on Credit Institutions, the Securities Law, government regulations, and guidance from the State Bank of Vietnam. Moreover, the Bank deposits and receives deposits from credit institutions, foreign bank branches, and financial institutions in compliance with legal regulations and guidance from the State Bank of Vietnam; acts as a trustee and agent in banking, insurance business, and asset management in compliance with legal regulations and guidance from the State Bank of Vietnam; engages in debt trading; trades gold bullion; and provides services for receiving and disbursing foreign currency payments.

**1.2. Charter capital**

Charter capital of the Bank as of 31 December 2024 is VND 24,657,891,520,000. The Bank has issued 2,465,789,152 common share, with a par value of VND 10,000 per share.



**NOTES TO THE REPORT ON THE USE OF FUNDS RAISED FROM THE PRIVATE BOND  
ISSUANCE**

*(These notes form an integral part of and should be read in conjunction with the accompanying report)*

**1. OVERVIEW OF ORIENT COMMERCIAL JOINT STOCK BANK (CONT'D)**

**1.3. Operating network**

The Bank's registered head office is located at The Hallmark Building, No. 15 Tran Bach Dang Street, Thu Thiem Ward, Thu Duc City, Ho Chi Minh City, Vietnam. As of 31 December 2024, the Bank has one (01) headquarters, sixty-two (62) branches, and one hundred thirteen three (113) transaction offices nationwide.

**1.4. Subsidiary**

As at 31 December 2024, the Bank has one (01) subsidiary as follows:

No	Company name	Business Certificate	Registration	Business sections	% ownership of the Bank
1	Orient Commercial Bank International Money Transfer One Member Limited Liability Company	No. 0314327542 issued by the Ho Chi Minh City Department of Planning and Investment on 03 April 2017		Foreign currency receipt and disbursement services	100%

**2. BASIS OF PRESENTATION OF THE REPORT ON THE USE OF PROCEEDS FROM  
OUTSTANDING BOND ISSUANCE FOR THE REPORTING PERIOD OF 2024**

**2.1 Basis of presentation of the report on the use of funds raised from the issuance of bonds**

The Report on the Use of funds raised from the issuance of bonds the of Bonds is prepared in accordance with the provisions of Decree No. 08/2023/ND-CP dated 05 March 2023, Decree No. 65/2022/ND-CP dated 16 September 2022, which amends and supplements specific provisions of Decree No. 153/2020/ND-CP dated 31 December 2020 detailing the implementation of specific provisions of the Securities Law, as well as relevant legal regulations on the preparation and presentation of the Report on the Use of Proceeds from Bond Issuance. Additionally, Circular No. 76/2024/TT-BTC dated 06 November 2024 provides guidance on information disclosure and reporting requirements as stipulated in Decree No. 153/2020/ND-CP.

This report is prepared on a cash-in and cash-out basis from domestic bond offerings for outstanding bonds during the period from 01 July 2024 to 31 December 2024.

This Report on the use of funds raised from bond issuance is prepared based on the amount raised from bond issuance in respect of the outstanding bonds during the period from 01 July 2024 to 31 December 2024 and the actual disbursed loan amount is used according to fund usage plan of bonding offering above and is a part of the total cash inflow and cash outflow of the Bank.

In which:

- Cash inflow from bond mobilization: is the principal amount of the bond obtained at its par value (*excluding expenses related to bond issuance and bond discounts or premiums*). The amount that the Bank has collected from bond mobilisation has been accounted into the total deposit sources of the Bank according to the actual amount collected; and
- Utilisation of bond proceeds: This refers to the actual amount disbursed from the proceeds of the privately placed bond issuance mentioned above, excluding bond interest. The loan amounts from outstanding privately placed bond issuances during the period 01 July 2024 to 31 December 2024 are recorded based on the actual disbursed amounts to customers.

**NOTES TO THE REPORT ON THE USE OF FUNDS RAISED FROM THE PRIVATE BOND  
ISSUANCE**

*(These notes from an integral part of and should be read in conjunction with the accompanying report)*

**2. BASIS OF PRESENTATION OF THE REPORT ON THE USE OF FUNDS RAISED FROM  
BOND ISSUANCE (CONT'D)**

**2.1 Basis of presentation of the report on the use of funds raised from from the issuance of  
bonds (cont'd)**

*(The utilization of proceeds from the issuance of privately placed bonds that remain outstanding during the period from 01 July 2024 to 31 December 2024 is accounted for from the first disbursement made from the bond issuance proceeds account. The Bank prioritizes the full utilization of funds raised from bond issuances for loan disbursements in accordance with the intended purpose of the bonds before using other funding sources for lending activities).*

**2.2 Reporting period**

The Report on the utilization of funds raised from issuance of bonds has been prepared for the period from 01 July 2024 to 31 December 2024.

**2.3 Purpose of the Report**

This report on the utilization of proceeds from issuance of bonds is solely intended to fulfil the requirements of the regulatory authorities as stipulated in Decree No. 08/2023/ND-CP dated 05 March 2023, Decree No. 65/2022/ND-CP dated 16 September 2022, which amends and supplements specific provisions of Decree No. 153/2020/ND-CP dated 31 December 2020 on the private placement and trading of corporate bonds in the domestic market and the international bond issuance, and Circular No. 76/2024/TT-BTC dated 06 November 2024, which provides guidance on information disclosure and reporting in accordance with Decree No. 153/2020/ND-CP. This report is not to be used for any other purpose. It exclusively relates to the utilization of proceeds from bond issuances for outstanding bonds during the period from 01 July 2024 to 31 December 2024 and does not pertain to the entire financial statements of Orient Commercial Joint Stock Bank (OCB).

**2.4 Reporting Currency**

The report on the utilization of proceeds from bond issuances for outstanding bonds during the period from 01 July 2024 to 31 December 2024 is presented in Vietnamese Dong (VND).

*Pham Thi Kim Anh*  
Ho Chi Minh City, 26 March 2025

**DEPARTMENT OF  
VALUABLE PAPERS  
ISSUANCE &  
INVESTMENT**

**DEPARTMENT OF  
STRATEGY OF ASSETS &  
LIABILITY MANAGEMENT**

**REPRESENTATIVE  
ORIENT COMMERCIAL JOINT  
STOCK BANK  
DIRECTOR OF FINANCIAL  
MARKET DIVISION**

*Pham Thi Kim Anh*

Vu Nhat Thuy Duong



Nguyen Duc Hieu

Pham Thi Kim Anh

