

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.

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Information disclosing person: Mr. Nguyen Huy Duc

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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

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

ORIENT COMMERCIAL JOINT STOCK BANK

No.: 1274.01/2025/CV-OCB
 Re: Disclosure of Information on Financial Status

SOCIALIST REPUBLIC OF VIETNAM
 Independence - Freedom - Happiness

HCMC, 27th 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
- Business registration certificate No. 0300852005 first issued by the Department of Planning and Investment of Ho Chi Minh City on May 10, 1996, last registered adjustment on December 8, 2023
- 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. Financial status

- Reporting period: year (from 01st January 2024 to 31st December 2024)
- Basic financial indicators of the enterprise during the reporting period (*) (**):

Unit: VND

Financial indicators	31 st December 2023	31 st December 2024
1. Owner's equity	28.535.703.470.870	31.671.045.433.324
- Capital	20.601.514.927.348	24.711.163.507.348
- Funds from after-tax profits	2.588.756.524.494	3.223.626.131.166
- Undistributed after-tax profits	5.345.432.019.028	3.736.255.794.810
- Impairment of assets	-	-
- Foreign exchange differences reserve	-	-
2. Total Liabilities	211.578.571.256.589	249.041.326.236.763
- Borrowings from other credit institutions	3.812.234.306.884	1.210.028.911.076
- Borrowings from bond issuance	30.876.825.000.000	33.630.912.500.000

Financial indicators	31 st December 2023	31 st December 2024
+ Privately issued bond in domestic market	30.876.825.000.000	33.630.912.500.000
+ Public issued bond in domestic market	-	-
+ Issued bond in international market	-	-
- Other liabilities	176.889.511.949.705	214.200.384.825.687
+ Borrowings from the Government and the SBV	94.394.453.562	3.469.535.552.139
+ Due to customers	125.945.932.418.559	142.459.763.487.912
+ Due to other credit institutions	27.227.630.888.883	43.798.252.294.422
+ Grants, entrusted funds and loans exposed to risks	4.358.195.253.813	5.942.083.509.395
+ Certificate of Deposits issuance	6.931.500.000.000	10.379.800.000.000
+ Other debts	12.331.858.934.888	8.150.949.981.819
3. Capital Structure (times):		
- Debt to total assets ratio	0,88	0,89
- Debt to equity ratio	7,41	7,86
4. Payment capacity (times)¹: <i>With the characteristics of business activities, OCB's payment capacity reflects in the financial safety indicators and the prudential ratio in operations that stated in section 8 of this table.</i>		
- Current ratio (current assets/current liabilities)	0,60	0,62
- Quick ratio [(current assets – inventories)/current liabilities]	0,60	0,62
- Interest coverage ratio (earnings before interest and taxes/interest)	N/A	N/A
5. Outstanding bond issued/equity (times):		
- Total outstanding corporate bonds/equity ratio	1,08	1,06
- Outstanding privately corporate bonds/equity ratio	1,08	1,06
6. Earnings:		
- Profit before tax	4.139.476.155.259	4.006.295.939.181
- Profit after tax	3.303.302.700.616	3.173.423.226.768
- Accumulated loss (if any)	-	-
7. Profitability ratios (%):		
- Return on total assets ratio	1,5%	1,2%
- Return on equity ratio	12,0%	10,4%
8. Financial safety indicators, capital adequacy ratio according to regulations of specialized laws (***)		
- Limits on credit extension	Compliance	Compliance
- Limits on capital contribution and purchase of shares	0,44%	0,36%

¹ Payment capacity is calculated from the consolidated figures as below:

- Short-term assets included: (i) Cash, gold and gemstones; (ii) Deposits at SBV; (iii) Gold & deposits at credit institutions; (iv) Others securities; (v) Loan

- Inventories = 0

- Short-term liabilities included: (i) Debts to government and SBV (ii) Deposits with and loans to other credit institutions; (iii) Deposits of customers; (iv) Valuable papers issued

Financial indicators	31 st December 2023	31 st December 2024
- Capital adequacy ratio (CAR)	13,30%	12,48%
- Coverage ratios:		
+ Liquidity reserve ratio (VND conversion)	20,4%	16,7%
+ 30-day coverage ratio (VND)	80,1%	56,4%
+ 30-day coverage ratio (foreign currencies)	N/A	N/A
- Loans to deposits ratio (LDR)	73,7%	73,6%
- Ratio of short-term funds used for medium and long-term lending	23,9%	27,8%

Source: Audited consolidated Financial Statement of 2023 and 2024

Notes:

* Financial figures calculated from the consolidated financial statements for 2023 and 2024 audited by a qualified auditing firm.

** OCB's foreign currency loans are converted at the selling rate of the Joint Stock Commercial Bank for Foreign Trade of Vietnam at the time of reporting for 2023 and 2024, respectively: VND 3,813 billion and VND 1,209 billion.

*** OCB has complied with Circular 22/2019/TT-NHNN stipulating limits and safety ratios in operations and internal control systems of credit institutions and foreign bank branches and Circular 09/2024/TT-NHNN dated June 28, 2024 amending and supplementing a number of articles of the Circulars stipulating limits and safety ratios in operations and internal control systems of credit institutions and foreign bank branches.

3. The opinions about the audited financial statements by accredited audit organization:

- Audit organization: Ernst & Young Vietnam Limited.

- Opinion of audit organization: "In our opinion, the consolidation financial statements give a true and fair view, in all material respects of the consolidated financial position of the Bank as at 31st December 2024, and of the consolidated income statement and its consolidated cash flow for the year then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System for Credit Institutions and others statutory requirements relevant to the preparation and presentation of consolidated financial statements."

We hereby certify that the information provided above is true, correct and completeness and we bear the full responsibility to the law./.

PREPARED BY
Operation Executive

(signed)

Nguyen Ngoc Anh

P.p. CHIEF EXECUTIVE OFFICER
DEPUTY HEAD OF MARKET AND INVESTMENT
OPERATIONS DEPARTMENT

(signed)

Tran Thi Ngoc Bich