

Số/No: 3805.01 /2025/CV-OCB

Tp. Hồ Chí Minh, ngày 27 tháng 08 năm 2025

Ho Chi Minh City, 27 August 2025

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE**V/v: Công bố thông tin định kỳ bán niên 2025 liên**
quan hoạt động phát hành trái phiếu riêng lẻ
Re: Semi-annual 2025 Periodic Information Disclosure
related to private bond issuance activities**Kính gửi:** Quý Nhà đầu tư
Sở Giao dịch Chứng khoán Hà Nội (HNX)
To: The Investors
The Hanoi Stock Exchange (HNX)Tên tổ chức: **NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG**Organization name: **ORIENT COMMERCIAL JOINT STOCK BANK**Mã chứng khoán: **OCB**Stock symbol: **OCB**

Trụ sở chính: Tòa nhà The Hallmark, số 15 Trần Bạch Đằng, phường An Khánh, thành phố Hồ Chí Minh

Head office: The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City

Điện thoại: (028) 38 220 960

Tel: (028) 38 220 960

Fax: (028) 38 220 963

Người thực hiện công bố thông tin: Ông Nguyễn Đức Hiếu

Information disclosing person: Mr. Nguyen Duc Hieu

Địa chỉ: Tòa nhà The Hallmark, số 15 Trần Bạch Đằng, phường An Khánh, thành phố Hồ Chí Minh

Address: The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City

Điện thoại: (028) 38 220 960

Tel: (028) 38 220 960

Fax: (028) 38 220 963

Loại thông tin công bố:

Type of information to be disclosed:

☒ định kỳ ☐ bất thường ☐ 24h ☐ theo yêu cầu ☐ khác☒ periodic ☐ extraordinary ☐ 24h ☐ upon request ☐ others

Nội dung thông tin công bố: Công bố thông tin định kỳ bán niên 2025 liên quan hoạt động phát hành trái phiếu riêng lẻ (kèm các Mẫu công bố thông tin định kỳ theo Thông tư 76/2024/TT-BTC)



Information disclosure content: Periodic information disclosure in semi-annual 2025 related to private bond issuance activities (with periodic information disclosure forms according to Circular 76/2024/TT-BTC)

Thông tin này được công bố trên:

This information is disclosed on:

- Trang thông tin điện tử của OCB tại đường dẫn: <https://ocb.com.vn/vi/nha-dau-tu/cong-bo-thong-tin> kể từ ngày 27./08./2025
- OCB's website: <https://ocb.com.vn/vi/nha-dau-tu/cong-bo-thong-tin> since 27./08./2025
- Chuyên trang trái phiếu doanh nghiệp: <https://cbonds.hnx.vn/>
- Corporate bond page: <https://cbonds.hnx.vn/>

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

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

Nơi nhận:

Recipients:

- Như trên
- As above
- Lưu: VT
- Archive: Office

Đính kèm

Attached

Mẫu công bố thông tin định kỳ theo Thông tư 76/2024/TT-BTC

Periodic information disclosure form according to Circular 76/2024/TT-BTC


ĐẠI DIỆN TỔ CHỨC
ORGANIZATION REPRESENTATIVE

Đại diện theo ủy quyền

Authorized representative



NGUYỄN ĐỨC HIẾU



ORIENT COMMERCIAL JOINT STOCK BANK

No.: 3831.01/2025/CV-OCB

Re: Disclosure of Information on Financial Status

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

HCMC, 28 August 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, An Khanh Ward, 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: the first 6 months of the year (from 01st January 2025 to 30th June 2025)
- Basic financial indicators of the enterprise during the reporting period (*) (**):

Financial indicators	30 th June 2024	30 th June 2025
1. Owner's equity (VND)	30,142,209,554,921	33,113,733,211,965
- 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	6,977,914,849,801	5,211,245,059,263
- Impairment of assets	0	0
- Foreign exchange differences reserve	(25,976,746,722)	(32,301,485,812)
2. Total Liabilities (VND)	208,741,390,468,907	275,785,687,801,722
- Borrowings from other credit institutions	667,805,946,321	3,314,516,044,678
- Borrowings from bond issuance	31,278,868,750,000	38,900,000,000,000

Financial indicators	30 th June 2024	30 th June 2025
+ Privately issued bond in domestic market	31,278,868,750,000	38,900,000,000,000
+ Public issued bond in domestic market	0	0
+ Issued bond in international market	0	0
- Other liabilities	176,794,715,772,586	233,571,171,757,044
+ Borrowings from the Government and the SBV	997,448,184,691	2,510,958,373,664
+ Due to customers	131,579,872,127,836	153,939,669,388,207
+ Due to other credit institutions	31,523,263,104,082	47,751,683,463,963
+ Grants, entrusted funds and loans exposed to risks	4,290,543,625,715	5,822,312,368,295
+ Certificate of Deposits issuance	802,553,000,000	18,172,200,000,000
+ Other debts	7,601,035,730,262	5,374,348,162,915
3. Capital Structure (times):		
- Debt to total assets ratio	0.87	0.89
- Debt to equity ratio	6.93	8.33
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)	0.61	0.65
- Quick ratio [(current assets – inventories)/current liabilities]	0.61	0.65
- 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	1.04	1.17
- Outstanding privately corporate bonds/equity ratio	1.04	1.17
6. Earnings:		
- Profit before tax	2,113,027,893,697	1,892,473,306,483
- Profit after tax	1,670,552,804,047	1,505,385,520,811
- Accumulated losses (if any)	0	0
7. Profitability ratios (%):		
- Return on total assets ratio	1.3	1.1
- Return on equity ratio	10.0	9.4
8. Financial safety indicators, capital adequacy ratio according to regulations of specialized laws (***)		
- Limits on credit extension	Compliant	Compliant
- Limits on capital contribution and purchase of shares	0.43%	0.49%

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	30th June 2024	30th June 2025
- Capital adequacy ratio (CAR)	13.72%	12.48%
- Coverage ratios:		
+ Liquidity reserve ratio (VND conversion)	18.2%	20.5%
+ 30-day coverage ratio (VND)	110.1%	62.0%
+ 30-day coverage ratio (foreign currencies)	79.2%	Not arising
- Loans to deposits ratio (LDR)	77.0%	71.4%
- Ratio of short-term funds used for medium and long-term lending	26.8%	25.5%

Source: Audited Consolidated Interim Financial Statement for the six-month period ended 30 June 2024 and 30 June 2025

Notes:

** Financial figures calculated from the Audited Consolidated Interim Financial Statement for the six-month period ended 30 June 2024 and 30 June 2025 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 the semi-annuals of 2024 and 2025 respectively: VND 668 billion and VND 3,315 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: KPMG Limited Company.

- Opinion of audit organization: "Based on our review, nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial statements do not give a true and fair view, in all material respects, of the consolidated financial position of Orient Commercial Joint Stock Bank and its subsidiaries as at 30 June 2025 and of its consolidated results of operations and its consolidated cash flow for the six-month period then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions stipulated by the State Bank of Vietnam and the relevant statutory requirements applicable to interim financial reporting."

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