

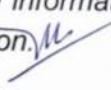
Tp. Hồ Chí Minh, ngày 21 tháng 01 năm 2026
Ho Chi Minh City, day 21 month 01 year 2026**CÔNG BỐ THÔNG TIN BẤT THƯỜNG**
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: - Ủy ban Chứng khoán Nhà nước/ The State Securities Commission
- Sở giao dịch Chứng khoán TP.HCM/ The Ho Chi Minh Stock Exchange

1. Tên tổ chức: **NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG**
Organization: Orient Commercial Joint Stock Bank
 - Mã chứng khoán: OCB
Stock symbol: OCB
 - Địa chỉ trụ sở chính: Tòa nhà The Hallmark, Số 15 Trần Bạch Đằng, P. An Khánh, TP. Hồ Chí Minh
Head office: The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City
 - Điện thoại/Telephone: (028) 38 220 960
2. Nội dung thông tin công bố: OCB đã ban hành Nghị quyết số 08./2026/NQ-HĐQT ngày 20.01.2026 về việc thông qua việc OCB ủy quyền cho Công ty TNHH MTV Quản lý nợ và Khai thác tài sản Ngân hàng Phương Đông (OAMC) quản lý nợ, xử lý nợ, khai thác và xử lý tài sản bảo đảm của khoản nợ do OCB bàn giao/ủy quyền, mua tài sản bảo đảm của khoản nợ xấu của Bên ủy quyền để thực hiện theo các phương án được cấp thẩm quyền OCB phê duyệt/quyết định.
Content of Disclosure: OCB has issued Resolution No. 08./2026/NQ-HĐQT dated 20.01.2026 regarding the approval of OCB's authorization for Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited (OAMC). Under this authorization, OAMC shall manage and resolve debts, as well as exploit and dispose of collateral associated with debts transferred or authorized by OCB. Additionally, OAMC is authorized to purchase collateral of non-performing loans from the Authorizer in accordance with the plans approved or decided by OCB's competent authorities.

3. Thông tin này đã được công bố trên trang thông tin điện tử của OCB vào ngày 21.01.2026 tại đường dẫn <https://ocb.com.vn/vi/nha-dau-tu#cong-bo-thong-tin>.
This information was disclosed on OCB's website on 21/01/2026 at: <https://ocb.com.vn/vi/nha-dau-tu#cong-bo-thong-tin>

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 hereby certify the truthfulness of the information stated above and take the full responsibility before the law for the disclosed information. 

Đại diện tổ chức/Organization Representative

Người đại diện theo pháp luật

Legal representative

Nơi nhận/Recipients:

- Như trên/As above
- Lưu: Văn thư.

Archive: Document Office.



TRỊNH VĂN TUẤN

No: 08 /2026/NQ-HĐQT

Ho Chi Minh City, date 20 / 01 /2026

RESOLUTION

Re: Authorization for Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited

THE BOARD OF DIRECTORS OF ORIENT COMMERCIAL JOINT STOCK BANK

- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to Proposal No 1401A/2026/TT-TGD dated 06/01/2026 regarding the authorization for Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited (OAMC);
- Pursuant to the Minutes of Opinion Synthesis of Board Members dated 20/01/2026;

RESOLVES:

Article 1: To approval of Authorization The Board of Directors (BOD) hereby approves OCB's authorization for OAMC in accordance with Proposal No 1401A/TT-TGD dated 06/01/2026, with the following details:

1.1 Scope of Authorization:

OCB agrees to authorize OAMC to manage debts, process debts, and exploit and handle collateral assets of the debts handed over/authorized by OCB. OAMC is authorized to purchase collateral assets of OCB's bad debts to implement plans approved or decided by OCB's competent authorities. Within the scope of the Authorization Agreement, OAMC is permitted to:

- Receive debts and receive/seize collateral assets according to the List of Debts/Collateral Assets prepared and handed over by OCB in each period for debt handling and recovery in accordance with the law;
- Manage and process received debts through: monitoring, urging, direct debt recovery, and handling collateral assets to recover debts. Sell debts to other organizations or individuals and apply other forms consistent with legal regulations;
- Manage and process received collateral assets through: inspection, safekeeping, selling collateral assets, and other methods as agreed in the security contract. Exploit and use collateral assets in accordance with the law on the fulfillment of secured obligations;
- Execute the purchase of collateral assets of OCB's bad debts during the process of handling such assets to recover debt. When performing such purchases, OAMC must comply with the provisions of Clause 3, Article 8 of Circular 31/2025/TT-NHNN.

1.2 Term of Authorization:

The authorization term begins from the date of signing and issuance of this Resolution until a document is issued to terminate or replace it.

1.3 Remuneration:

Both parties agree that the performance of work within the scope of the Authorization Agreement shall be free of charge. Both parties agree that the performance of work within the scope of the Authorization Agreement shall be free of charge.

1.4 Form of Authorization:

The authorization from OCB to OAMC shall be established in the form of an Authorization Agreement in accordance with the law.

Article 2: The Chief Executive Officer (CEO) is assigned to implement and sign the Authorization Agreement with OAMC in accordance with the law and The CEO is fully authorized to decide on matters, contents related to the Authorization Agreement, including adjustments related to the authorization for OAMC.

Article 3: This Resolution takes effect from the date of signing until a replacement document is issued or the work is completed.

Article 4: The Board of Directors, the Board of Management, and relevant units are responsible for implementing this Resolution.

**ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN**

Recipients:

- Members of the BOD;
- Board of Controllers;
- Chief Executive Officer;
- Archived at BOD Office.



TRINH VAN TUAN