

**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: Ngày 09/02/2026, Hội đồng quản trị OCB đã ban hành các Nghị quyết thông qua giao dịch giữa OCB và người có liên quan như sau:

*Content of Disclosure: On February 09, 2026, OCB's Board of Directors issued resolutions approving the following transactions between OCB and related parties:*

- Nghị quyết số 13/2026/NQ- HĐQT thông qua các hợp đồng, giao dịch giữa OCB với ông Trịnh Văn Tuấn, người có liên quan của ông Trịnh Văn Tuấn;

*Resolution No. 13/2026/NQ-HDQT approves the contracts and transactions between OCB and Mr. Trinh Van Tuan and his related parties;*

- Nghị quyết số 14/2026/NQ- HĐQT thông qua các hợp đồng, giao dịch giữa OCB với ông Ngô Hà Bắc, người có liên quan của ông Ngô Hà Bắc;

*Resolution No. 14/2026/NQ-HDQT approves the contracts and transactions between OCB and Mr. Ngo Ha Bac and his related parties;*

- Nghị quyết số 15/2026/NQ- HĐQT thông qua các hợp đồng, giao dịch giữa OCB với bà Trịnh Thị Mai Anh, người có liên quan của bà Trịnh Thị Mai Anh;

*Resolution No. 15/2026/NQ-HDQT approves the contracts and transactions between OCB and Mrs. Trinh Thi Mai Anh and her related parties;*

- Nghị quyết số 16/2026/NQ- HĐQT thông qua các hợp đồng, giao dịch giữa OCB với ông Yoshizawa Toshiki, người có liên quan của ông Yoshizawa Toshiki;

*Resolution No. 16/2026/NQ-HDQT approves the contracts and transactions between OCB and Mr. Yoshizawa Toshiki and his related parties;*

- Nghị quyết số 17/2026/NQ- HDQT thông qua các hợp đồng, giao dịch giữa OCB với ông Segawa Mitsuhiro, người có liên quan của ông Segawa Mitsuhiro;
- *Resolution No. 17/2026/NQ-HDQT approves the contracts and transactions between OCB and Mr. Segawa Mitsuhiro and his related parties;*
- Nghị quyết số 18/2026/NQ- HDQT thông qua các hợp đồng, giao dịch giữa OCB với ông Phan Trung, người có liên quan của ông Phan Trung;

*Resolution No.18/2026/NQ-HDQT approves the contracts and transactions between OCB and Mr. Phan Trung and his related parties;*

- Nghị quyết số 19/2026/NQ- HDQT thông qua các hợp đồng, giao dịch giữa OCB với ông Dương Kỳ Hiệp, người có liên quan của ông Dương Kỳ Hiệp;

*Resolution No. 19/2026/NQ-HDQT approves the contracts and transactions between OCB and Mr. Duong Ky Hiep and his related parties;*

- Nghị quyết số 20/2026/NQ- HDQT thông qua các hợp đồng, giao dịch giữa OCB với người nội bộ, người có liên quan của người nội bộ;

*Resolution No. 20/2026/NQ-HDQT approves the contracts and transactions between OCB and insiders and persons related to the insiders;*

- Nghị quyết số 21/2026/NQ- HDQT thông qua các hợp đồng, giao dịch giữa OCB với cổ đông lớn, người có liên quan của cổ đông lớn và công ty con;

*Resolution No. 21/2026/NQ-HDQT approves the contracts and transactions between OCB and and major shareholders, related persons of major shareholders, and OCB's subsidiaries;*

3. Thông tin này đã được công bố trên trang thông tin điện tử của OCB vào ngày 09 /02/2026 tại đường dẫn <https://ocb.com.vn/vi/nha-dau-tu#cong-bo-thong-tin>.

*This information was disclosed on OCB's website on 09 /02 /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.*

**Nơi nhận/Recipients:**

- Như trên/As above
- Lưu: Văn thư.

Archive: Document Office.

Đại diện tổ chức/Organization Representative  
Người đại diện theo pháp luật  
Legal Representative *thc*



**TRỊNH VĂN TUẤN**





**RESOLUTION**

Re: Approval of contracts and transactions between OCB and Mr. Trinh Van Tuan and his related parties

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 68.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and Mr. Trinh Van Tuan and his related parties.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and Mr. Trinh Van Tuan and his related parties, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 68.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time:



- a. Credit card issuance and usage agreements and credit card transactions for Mr. Trinh Van Tuan and the related parties of Mr. Trinh Van Tuan in accordance with Clause 2, Article 134 of the Law on Credit Institutions No. 32/2024/QH15.
  - b. Credit-related contracts and transactions provided to the related parties of Mr. Trinh Van Tuan in accordance with applicable laws and OCB's internal regulations from time to time.
3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
  4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
  5. The list of related parties of Mr. Trinh Van Tuan shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.

**FOR THE BOARD OF DIRECTORS**

**CHAIRMAN**



**TRINH VAN TUAN**



**RESOLUTION**

Re: Approval of contracts and transactions between OCB and Mr. Ngo Ha Bac and his related parties

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 69.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and Mr. Ngo Ha Bac and his related parties.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and Mr. Ngo Ha Bac and his related parties, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 69.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time:



- a. Credit card issuance and usage agreements and credit card transactions for Mr. Ngo Ha Bac and the related parties of Mr. Ngo Ha Bac in accordance with Clause 2, Article 134 of the Law on Credit Institutions No. 32/2024/QH15.
  - b. Credit-related contracts and transactions provided to the related parties of Mr. Ngo Ha Bac in accordance with applicable laws and OCB's internal regulations from time to time.
3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
  4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
  5. The list of related parties of Mr. Ngo Ha Bac shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.

**FOR THE BOARD OF DIRECTORS**

**CHAIRMAN**



**TRINH VAN TUAN**



**RESOLUTION**

Re: Approval of contracts and transactions between OCB and Ms. Trinh Thi Mai Anh and her related parties

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 70.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and Ms. Trinh Thi Mai Anh and her related parties.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and Ms. Trinh Thi Mai Anh and her related parties, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 70.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time:





- a. Credit card issuance and usage agreements and credit card transactions for Ms. Trinh Thi Mai Anh and the related parties of Ms. Trinh Thi Mai Anh in accordance with Clause 2, Article 134 of the Law on Credit Institutions No. 32/2024/QH15.
  - b. Credit-related contracts and transactions provided to the related parties of Ms. Trinh Thi Mai Anh in accordance with applicable laws and OCB's internal regulations from time to time.
3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
  4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
  5. The list of related parties of Ms. Trinh Thi Mai Anh shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.

**FOR THE BOARD OF DIRECTORS**

**CHAIRMAN**



**TRINH VAN TUAN**

**RESOLUTION**

Re: Approval of contracts and transactions between OCB and Mr. YOSHIZAWA TOSHIKI and his related parties

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 71.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and Mr. YOSHIZAWA TOSHIKI and his related parties.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and Mr. YOSHIZAWA TOSHIKI and his related parties, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 71.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time:





- a. Credit card issuance and usage agreements and credit card transactions for Mr. YOSHIZAWA TOSHIKI and the related parties of Mr. YOSHIZAWA TOSHIKI in accordance with Clause 2, Article 134 of the Law on Credit Institutions No. 32/2024/QH15.
  - b. Credit-related contracts and transactions provided to the related parties of Mr. YOSHIZAWA TOSHIKI in accordance with applicable laws and OCB's internal regulations from time to time.
3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
  4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
  5. The list of related parties of Mr. YOSHIZAWA TOSHIKI shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.

**FOR THE BOARD OF DIRECTORS**

**CHAIRMAN**



**TRINH VAN TUAN**

**RESOLUTION**

Re: Approval of contracts and transactions between OCB and Mr. SEGAWA MITSUHIRO and his related parties

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 72.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and Mr. SEGAWA MITSUHIRO and his related parties.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and Mr. SEGAWA MITSUHIRO and his related parties, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 72.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time:



- a. Credit card issuance and usage agreements and credit card transactions for Mr. SEGAWA MITSUHIRO and the related parties of Mr. SEGAWA MITSUHIRO in accordance with Clause 2, Article 134 of the Law on Credit Institutions No. 32/2024/QH15.
- b. Credit-related contracts and transactions provided to the related parties of Mr. SEGAWA MITSUHIRO in accordance with applicable laws and OCB's internal regulations from time to time.
3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
5. The list of related parties of Mr. SEGAWA MITSUHIRO shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.

**FOR THE BOARD OF DIRECTORS**  
**CHAIRMAN**  
  
**TRINH VAN TUAN**

**RESOLUTION**

Re: Approval of contracts and transactions between OCB and Mr. Phan Trung and his related parties

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 73.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and Mr. Phan Trung and his related parties.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and Mr. Phan Trung and his related parties, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 73.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time:





- a. Credit card issuance and usage agreements and credit card transactions for Mr. Phan Trung and the related parties of Mr. Phan Trung in accordance with Clause 2, Article 134 of the Law on Credit Institutions No. 32/2024/QH15.
  - b. Credit-related contracts and transactions provided to the related parties of Mr. Phan Trung in accordance with applicable laws and OCB's internal regulations from time to time.
3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
  4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
  5. The list of related parties of Mr. Phan Trung shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.

**FOR THE BOARD OF DIRECTORS**  
**CHAIRMAN**   
  
**TRINH VAN TUAN**

**RESOLUTION**

Re: Approval of contracts and transactions between OCB and Mr. Duong Ky Hiep and his related parties

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 74.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and Mr. Duong Ky Hiep and his related parties.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and Mr. Duong Ky Hiep and his related parties, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 74.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time:





- a. Credit card issuance and usage agreements and credit card transactions for Mr. Duong Ky Hiep and the related parties of Mr. Duong Ky Hiep in accordance with Clause 2, Article 134 of the Law on Credit Institutions No. 32/2024/QH15.
- b. Credit-related contracts and transactions provided to the related parties of Mr. Duong Ky Hiep in accordance with applicable laws and OCB's internal regulations from time to time.
3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
5. The list of related parties of Mr. Duong Ky Hiep shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.



**FOR THE BOARD OF DIRECTORS**

**CHAIRMAN**

**TRINH VAN TUAN**

**RESOLUTION**

Re: Approval of contracts and transactions between OCB and its insiders and persons related to such insiders

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 75.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and its insiders and persons related to such insiders.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and its insiders and persons related to such insiders, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 75.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time:



- a. Credit card issuance and usage agreements and credit card transactions for its insiders and persons related to such insiders in accordance with Clause 2, Article 134 of the Law on Credit Institutions No. 32/2024/QH15.
  - b. Credit-related contracts and transactions provided to the persons related to such insiders in accordance with applicable laws and OCB's internal regulations from time to time.
3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
  4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
  5. The list of persons related to such insiders shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.

**FOR THE BOARD OF DIRECTORS**

**CHAIRMAN**



**TRINH VAN TUAN**

**RESOLUTION**

Re: Approval of contracts and transactions between OCB and Major shareholders, related persons of major shareholders, and OCB's subsidiaries

**THE BOARD OF DIRECTORS  
OF ORIENT COMMERCIAL JOINT STOCK BANK**

- Pursuant to the Law on Credit Institutions No. 32/2024/QH15 and its amendments, supplements, or replacements (if any);
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the consolidated minutes of opinions of the members of the Board of Directors dated 09/02/2026;
- In accordance with the proposal of the Chief Executive Officer as stated in Submission No. 78.01/2026/TT-TGD dated January 27, 2026 regarding the approval of contracts and transactions between OCB and Major shareholders, related persons of major shareholders, and OCB's subsidiaries.

**RESOLVED:**

**Article 1:** The Board of Directors of OCB approves the contracts and transactions between OCB and Major shareholders, related persons of major shareholders, and OCB's subsidiaries, in accordance with the proposal of the Chief Executive Officer as stated in Submission No. 78.01/2026/TT-TGD dated January 27, 2026, specifically as follows:

1. Non-credit contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time, including but not limited to:
  - a. Agreements for opening and using accounts; fixed-term and non-term deposit transaction agreements; foreign exchange trading agreements; and other transaction agreements that do not constitute credit granting activities, provided that the value of each contract or transaction is less than 20% of OCB's charter capital as recorded in the most recent audited financial statements.
  - b. The terms and conditions of such contracts and transactions (including prices, fees, etc.) shall be decided and executed by competent authorities and must ensure compliance with applicable laws and OCB's internal regulations that are generally applied to other ordinary customers in each relevant period.
2. Credit-related contracts and transactions shall be approved on the basis of full compliance with applicable laws and OCB's internal regulations from time to time.



3. The contracts and transactions referred to in Items 1 and 2 above include those arising both before and after the effective date of the Resolution.
4. The execution and performance of such contracts and transactions shall be carried out in accordance with OCB's internal regulations applicable from time to time.
5. The list of Major shareholders, related persons of major shareholders, and OCB's subsidiaries shall be determined in accordance with applicable laws and OCB's internal regulations from time to time.

**Article 2:** The Chief Executive Officer, Heads of Business Divisions, and relevant individuals and functional departments shall be responsible for:

1. Implementing and controlling the contracts and transactions to ensure compliance with the above principles as well as applicable laws and OCB's internal regulations in each relevant period;
2. Timely providing transaction information to relevant functional departments of OCB for information disclosure in accordance with applicable laws and OCB's internal regulations.

**Article 3:** This Resolution shall take effect from the date of signing. Members of the Executive Management, Regional/Area Directors, Branch/Transaction Office Directors, Center Directors, Heads of Functional Departments at Head Office, and all employees of Orient Commercial Joint Stock Bank shall be responsible for the implementation of this Resolution.

**Recipients:**

- Members of the Board of Directors;
- Board of Controllers;
- As stated in Article 3;
- Filed at the Office of the Board of Directors.

**FOR THE BOARD OF DIRECTORS**  
**CHAIRMAN**  
  
**TRINH VAN TUAN**