

Số/No: 12.00.01/2026/CV-OCB

TP. Hồ Chí Minh, ngày 17 tháng 03 năm 2026  
Ho Chi Minh City, March 17 2026

**CÔNG BỐ THÔNG TIN**  
**INFORMATION DISCLOSURE**

V/v: Công bố thông tin định kỳ năm 2025 liên quan hoạt động phát hành trái phiếu riêng lẻ  
Re: *Periodic Information Disclosure for 2025 pertaining 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 Tower, 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: Bà Nguyễn Văn Anh

Information disclosing person: *Ms. Nguyen Van Anh*

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

Address: *The Hallmark Tower, 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 năm 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)

Disclosure content: *Periodic information disclosure for 2025 pertaining 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 17./03./2026  
OCB's website at the following link: <https://ocb.com.vn/vi/nha-dau-tu/cong-bo-thong-tin> since 17./03./2026
- Chuyên trang trái phiếu doanh nghiệp: <https://cbonds.hnx.vn/>  
Corporate Bond Portal: <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 hereby certify that the information disclosed herein is true and accurate, and we assume full responsibility under the law for the content of such disclosed information.*

Nơi nhận:   
**Recipients:**  
-Như trên  
-As above  
-Lưu: VT  
-Archiving: 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

Người được ủy quyền CBTT

Authorized Information Discloser



NGUYỄN VĂN ANH



## ORIENT COMMERCIAL JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness

No.: 1202.01/2026/CV-OCB

Re: Information Disclosure of Bond Principal and Interest Payment

Ho Chi Minh City, March 17, 2026

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, issued by the Ministry of Finance, guiding the regime for information disclosure and reporting on the issuance and trading of corporate private placement bonds in the domestic market and the issuance of corporate bonds in the international market, Orient Commercial Joint Stock Bank (OCB) hereby announces the information disclosure of bond principal and interest payments as follows:

**1. Enterprise Information**

- Name of Enterprise: Orient Commercial Joint Stock Bank
- Operating License No. 0061/NH-GP, issued on April 13, 1996, by the State Bank of Vietnam, as amended and supplemented
- Head Office address: The Hallmark Tower, 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: Commercial joint stock bank
- Main business line: Other monetary intermediation activities
- Tax code: 0300852005

**2. Status of Bond Principal and Interest Payments:** Reporting period: Fiscal Year 2025 (from January 1, 2025 to December 31, 2025)**Periodic information on the status of bond principal and interest payments**

- Reporting period: Fiscal year 2025 (from January 1, 2025 to December 31, 2025)
- Reporting date: December 31, 2025
- Report content: **Status of bond principal and interest payments of Orient Commercial Joint Stock Bank**

No.	Bond Code	Issuance Value at Par (VND)	Outstanding Principal at Par as of the End of the Reporting Date (VND)	Interest or Principal Payment	Nominal Payment Date (dd/mm/yyyy)	Scheduled Payment Date (dd/mm/yyyy)	Actual Payment Date (dd/mm/yyyy)	Coupon Rate for the Period (%/year)	Total Amount Due (VND) (1) = (2)+(3)+(4)	Amount Paid on Time (VND) *	In Case of Delayed Principal/Interest Payment			
											Amount of Delayed Payment (3)	Unpaid Amount (4)	Reason for delayed principal or interest payment	Status of negotiations with investors regarding principal or interest payment (specify negotiation results)
1	OCB.BOND3.2020	1,635,000,000,000	0	Interest	24/06/2025	24/06/2025	24/06/2025	7.0	114,450,000,000	1,749,450,000,000	0	0	-	-
2	OCB.BOND3.2020	1,635,000,000,000	0	Principal	24/06/2025	24/06/2025	24/06/2025	7.0	1,635,000,000,000	1,635,000,000,000	0	0	-	-
3	OCBL2427001	1,300,000,000,000	1,300,000,000,000	Interest	10/06/2025	10/06/2025	10/06/2025	5.4	70,200,000,000	70,200,000,000	0	0	-	-
4	OCBL2427002 (*)	1,500,000,000,000	0	Interest	26/06/2025	26/06/2025	26/06/2025	5.2	78,000,000,000	78,000,000,000	0	0	-	-
5	OCBL2427003 (*)	1,500,000,000,000	0	Interest	28/06/2025	30/06/2025	30/06/2025	5.2	78,427,397,260	78,427,397,260	0	0	-	-
6	OCBL2427004 (*)	1,000,000,000,000	0	Interest	27/06/2025	27/06/2025	27/06/2025	4.9	49,000,000,000	49,000,000,000	0	0	-	-
7	OCBL2225016	500,000,000,000	0	Interest	15/09/2025	15/09/2025	15/09/2025	6.8	34,000,000,000	34,000,000,000	0	0	-	-
8	OCBL2225016	500,000,000,000	0	Principal	15/09/2025	15/09/2025	15/09/2025	6.8	500,000,000,000	500,000,000,000	0	0	-	-
9	OCBL2325007	1,000,000,000,000	0	Interest	28/08/2025	28/08/2025	28/08/2025	6.3	63,000,000,000	63,000,000,000	0	0	-	-
10	OCBL2325007	1,000,000,000,000	0	Principal	28/08/2025	28/08/2025	28/08/2025	6.3	1,000,000,000,000	1,000,000,000,000	0	0	-	-
11	OCBL2427005 (*)	500,000,000,000	0	Interest	09/07/2025	09/07/2025	09/07/2025	5.2	26,000,000,000	26,000,000,000	0	0	-	-
12	OCBL2427006 (*)	1,000,000,000,000	0	Interest	18/07/2025	18/07/2025	18/07/2025	5.4	54,000,000,000	54,000,000,000	0	0	-	-
13	OCBL2426007 (*)	1,000,000,000,000	0	Interest	07/08/2025	07/08/2025	07/08/2025	5.6	56,000,000,000	56,000,000,000	0	0	-	-

No.	Bond Code	Issuance Value at Par (VND)	Outstanding Principal at Par as of the End of the Reporting Date (VND)	Interest or Principal Payment	Nominal Payment Date (dd/mm/yyyy)	Scheduled Payment Date (dd/mm/yyyy)	Actual Payment Date (dd/mm/yyyy)	Coupon Rate for the Period (%/year)	Total Amount Due (VND) (1) = (2)+(3)+(4)	Amount Paid on Time (VND) * (2)	In Case of Delayed Principal/Interest Payment			
											Amount of Delayed Payment (3)	Unpaid Amount (4)	Reason for delayed principal or interest payment	Status of negotiations with investors regarding principal or interest payment (specify negotiation results)
14	OCBL2427008 (*)	1,000,000,000,000	0	Interest	08/08/2025	08/08/2025	08/08/2025	5.6	56,000,000,000	56,000,000,000	0	0	-	-
15	OCBL2427009 (*)	1,000,000,000,000	0	Interest	08/08/2025	08/08/2025	08/08/2025	5.6	56,000,000,000	56,000,000,000	0	0	-	-
16	OCBL2426010 (*)	2,000,000,000,000	0	Interest	13/08/2025	13/08/2025	13/08/2025	5.6	112,000,000,000	112,000,000,000	0	0	-	-
17	OCBL2427011 (*)	1,000,000,000,000	0	Interest	21/08/2025	21/08/2025	21/08/2025	5.5	55,000,000,000	55,000,000,000	0	0	-	-
18	OCBL2427012 (*)	600,000,000,000	0	Interest	28/08/2025	28/08/2025	28/08/2025	5.5	33,000,000,000	33,000,000,000	0	0	-	-
19	OCBL2427013 (*)	1,000,000,000,000	0	Interest	10/09/2025	10/09/2025	10/09/2025	5.5	55,000,000,000	55,000,000,000	0	0	-	-
20	OCBL2427014 (*)	2,500,000,000,000	0	Interest	12/09/2025	12/09/2025	12/09/2025	5.5	137,500,000,000	137,500,000,000	0	0	-	-
21	OCBL2427015 (*)	1,000,000,000,000	0	Interest	26/09/2025	26/09/2025	26/09/2025	5.5	55,000,000,000	55,000,000,000	0	0	-	-
22	OCBL2427016 (*)	1,900,000,000,000	0	Interest	26/09/2025	26/09/2025	26/09/2025	5.3	100,700,000,000	100,700,000,000	0	0	-	-
23	OCBL2427017 (*)	1,000,000,000,000	0	Interest	26/09/2025	26/09/2025	26/09/2025	5.5	55,000,000,000	55,000,000,000	0	0	-	-
24	OCBL2427018 (*)	500,000,000,000	0	Interest	09/10/2025	09/10/2025	09/10/2025	5.2	26,000,000,000	26,000,000,000	0	0	-	-
25	OCBL2427019 (*)	500,000,000,000	0	Interest	16/10/2025	16/10/2025	16/10/2025	5.1	25,500,000,000	25,500,000,000	0	0	-	-
26	OCBL2427020 (*)	1,000,000,000,000	0	Interest	30/10/2025	30/10/2025	30/10/2025	5.1	51,000,000,000	51,000,000,000	0	0	-	-
27	OCBL2427021 (*)	1,000,000,000,000	0	Interest	28/11/2025	28/11/2025	28/11/2025	5.5	55,000,000,000	55,000,000,000	0	0	-	-
28	OCBL2427022 (*)	700,000,000,000	0	Interest	10/12/2025	10/12/2025	10/12/2025	5.5	38,500,000,000	38,500,000,000	0	0	-	-
29	OCBL2427023 (*)	1,000,000,000,000	0	Interest	11/12/2025	11/12/2025	11/12/2025	5.5	55,000,000,000	55,000,000,000	0	0	-	-
30	OCBL2427024 (*)	2,000,000,000,000	0	Interest	12/12/2025	12/12/2025	12/12/2025	5.6	112,000,000,000	112,000,000,000	0	0	-	-

(\*) Bond codes OCBL2427002, OCBL2427003, OCBL2427004, OCBL2427005, OCBL2427006, OCBL2426007, OCBL2427008, OCBL2427009, OCBL2426010, OCBL2427011, OCBL2427012, OCBL2427013, OCBL2427014, OCBL2427015, OCBL2427016, OCBL2427017, OCBL2427018, OCBL2427019, OCBL2427020, OCBL2427021, OCBL2427022, OCBL2427023, OCBL2427024 in the reporting period have been early redemption. Therefore, Outstanding Principal at Par as of the End of the Reporting Date of these bond codes is 0 VND.

We hereby undertake full responsibility under the law for the content, accuracy, and completeness of the information disclosed above./.

**Recipients:**

/ As above

/ Archiving: Office

**PREPARED BY  
Specialist of Inspect**

(signed)

**HUYNH THI MINH XUAN**

**ORIENT COMMERCIAL JOINT STOCK BANK  
P.p. CHIEF EXECUTIVE OFFICER  
HEAD OF MARKET AND INVESTMENT OPERATION DEPARTMENT**

(signed)

**TRAN THI NGOC BICH**