

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*

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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 - HappinessNo.: 1432.01/2025/CV-OCB
Re: Information Disclosure of Financial Status

Ho Chi Minh City, March 27, 2026

To: HANOI STOCK EXCHANGE (HNX)
THE 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 financial status 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
- Enterprise Registration Certificate No. 0300852005 initially issued on May 10, 1996 by the Department of Planning and Investment of Ho Chi Minh City, with the most recent amendment registered on December 8, 2023
- 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: dvkh@ocb.com.vn
- Business type: Commercial joint stock bank
- Main business line: Other monetary intermediation activities
- Tax code: 0300852005

2. Financial Status

- Reporting period: Fiscal Year 2025 (from January 1, 2025 to December 31, 2025)
- Basic financial indicators of the enterprise during the reporting period (*) (**):

Financial indicators	Year 2024	Year 2025
1. Owner's equity (VND)	31.671.045.433.324	33.924.677.884.591
- Capital contribution	24.711.163.507.348	26.630.522.840.000
- Funds from after-tax profits	3.223.626.131.166	3.323.056.402.919
- Undistributed after-tax profits	3.736.255.794.810	3.971.098.641.672
- Impairment of assets	0	0
- Foreign exchange differences reserve	0	0
2. Total Liabilities (VND)	244.815.809.092.937	289.024.801.682.522
- Borrowings from other credit institutions	1.210.028.911.076	0
- Borrowings from bond issuance	33.630.912.500.000	38.500.000.000.000
+ Privately issued bond in domestic market	33.630.912.500.000	38.500.000.000.000
+ Public issued bond in domestic market	0	0
+ Issued bond in international market	0	0
- Other liabilities	209.974.867.681.861	250.524.801.682.522

Financial indicators	Year 2024	Year 2025
+ Borrowings from the Government and the SBV	3.469.535.552.139	7.902.618.040.898
+ Due to customers	142.459.763.487.912	150.029.644.383.127
+ Due to other credit institutions	43.798.252.294.422	54.809.627.751.675
+ Grants, entrusted funds and loans exposed to risks	5.942.083.509.395	6.258.279.454.840
+ Certificate of Deposits issuance	10.379.800.000.000	26.170.500.000.000
+ Other debts	3.925.432.837.993	5.354.132.051.982
3. Capital Structure (times):		
- Debt to total assets ratio	0,89	0,89
- Debt to equity ratio	7,73	8,52
4. Payment capacity (times)¹: <i>Due to the specific nature of its business operations, OCB's solvency is more clearly reflected in the financial safety indicators and safety ratios in operations (Section 8 of this table).</i>		
- Current ratio (current assets/current liabilities)	0,62	0,66
- Quick ratio [(current assets – inventories)/current liabilities]	0,62	0,66
- Interest coverage ratio (earnings before interest and taxes/interest)	N/A	N/A
5. Outstanding bonds/equity (times):		
- Total outstanding corporate bonds/equity ratio	1,06	1,13
- Outstanding privately issued corporate bonds/equity ratio	1,06	1,13
6. Earnings (VND):		
- Profit before tax	4.006.295.939.181	5.022.435.152.265
- Profit after tax	3.173.423.226.768	4.010.081.114.025
- Accumulated losses (if any)	0	0
7. Profitability ratios (%):		
- Return on total assets ratio	1,2	1,3
- Return on equity ratio	10,4	12,1
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	0,36%	2,16%
- Capital adequacy ratio (CAR)	12,47%	12,09%
- Coverage ratios:		
+ Liquidity reserve ratio (VND conversion)	17%	20,2%
+ 30-day coverage ratio (VND)	56,4%	61,6%
+ 30-day coverage ratio (foreign currencies)	Non-occurred	Non-occurred
- Loans to deposits ratio (LDR)	73,6%	73,1%

¹ The payment capacity is calculated based on consolidated figures as follows:

- Current assets included: (i) Cash, gold, silver and gemstones; (ii) Deposits at SBV; (iii) Cash, gold, and placements with and loans to other credit institutions; (iv) Others securities; (v) Loans to customers.

- Inventories = 0

- Current liabilities included: (i) Payables to the Government and SBV; (ii) Deposits and borrowings from SBV and other credit institutions; (iii) Customer deposits; (iv) Valuable papers issuance.

Financial indicators	Year 2024	Year 2025
- Short-term funds for medium and long-term loans ratio	27,8%	29,0%

Source: Audited Consolidated Financial Statements as at December 31, 2024 and December 31, 2025

Notes:

* The financial figures are calculated from the Consolidated Financial Statement for the fiscal year 2024 and 2025, which have been audited by a qualified auditing firm.

** OCB has complied with Law on Credit Institutions No. 32/2024/QH15; Circular No. 41/2016/TT-NHNN amended and supplemented; Circular No. 14/2025/TT-NHNN amended and supplemented; Circular No. 22/2019/TT-NHNN stipulating the limits and safety ratios for operations and internal control systems of credit institutions and foreign bank branches amended and supplemented.

3. Auditor's Opinion on the Annual Financial Statements by a Qualified Auditing Firm

- Name of Auditing Firm: KPMG Limited Company.

- Auditor's opinion: "In our opinion, the consolidated financial statements 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 31 December 2025 and of their consolidated results of operations and their consolidated cash flows for the year 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 financial reporting."

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

PREPARED BY
Operation Executive

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

(signed)

(signed)

Nguyen Ngoc Anh

Tran Thi Ngoc Bich