

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

No.: 1444.01/2026/CV-OCB
Re: Information Disclosure of the Utilization of
Proceeds from Bond Issuance

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ho Chi Minh City, March 30 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 the utilization of proceeds from bond issuance for outstanding bonds (attached report).

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

ORIENT COMMERCIAL JOINT STOCK BANK
P.p. CHIEF EXECUTIVE OFFICER
DEPUTY DIRECTOR OF THE ASSET AND LIABILITY
MANAGEMENT CENTER

(signed)

VU NHAT THUY DUONG

** Accompanying documents: Report on the utilization of proceeds from bond issuance for outstanding bonds. The report on the use of proceeds must be audited as stipulated in Clause 16, Article 1 of Decree No. 65/2022/NĐ-CP; the audit opinion must be enclosed herewith.*

Recipients:

- As above
- Archiving: Office

Form 3.3: Circular 76/2024/TT-BTC - Information disclosure of the utilization of proceeds from bond issuance for outstanding bonds

Ho Chi Minh City, March 30 2026

REPORT
On The Utilization Of Proceeds From Bond Issuance**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: dvkh@ocb.com.vn
- Business type: Commercial joint stock bank
- Main business line: Other monetary intermediation activities
- Tax code: 0300852005

2. Purpose of the Utilization of Proceeds from Bond Issuance

Pursuant to the bond issuance plans approved under Resolution No. 22/2020/NQ-HĐQT dated May 25, 2020, Resolution No. 18/2022/NQ-HĐQT dated March 15, 2022, Resolution No. 64/2022/NQ-HĐQT dated July 20, 2022, Resolution No. 53/2023/NQ-HĐQT dated June 22, 2023, Resolution No. 128/2023/NQ-HĐQT dated December 12, 2023, Resolution No. 60/2024/NQ-HĐQT dated April 16, 2024, Resolution No. 144/NQ-HĐQT dated November 4, 2024, Resolution No. 31/2025/NQ-HĐQT dated April 22, 2025 and Resolution No. 77/2025/NQ-HĐQT dated October 30, 2025 of the Board of Directors of Orient Commercial Joint Stock Bank, the purpose of the utilization of proceeds for each bond code is as follows:

No.	Bond Code	Total Issuance Volume (VND)	Purpose of Bond Proceeds Utilization	Issuance Plan Resolution
A	Bond Codes Matured or Repurchased Prior to Maturity in the Period from 01/01/2025 to 31/12/2025			
1	OCB.BOND3.2020	1.635.000.000.000	Increase the operating capital scale of the Issuing Organization (increase medium- and long-term mobilized capital to serve credit granting needs in the Issuing Organization's business activities)	22/2020/NQ-HĐQT dated May 25, 2020
2	OCBL2225016	500.000.000.000	To meet OCB's lending needs from time to time	(i) 18/2022/NQ-HĐQT dated March 15, 2022 (ii) 64/2022/NQ-HĐQT dated July 20, 2022
3	OCBL2325007	1.000.000.000.000	For lending, investment, or other purposes in compliance with prevailing sector-specific laws	53/2023/NQ-HĐQT dated June 22, 2023
4	OCBL2326015	2.000.000.000.000		128/2023/NQ-HĐQT dated December 12, 2023
5	OCBL2326018	1.000.000.000.000		
6	OCBL2427002	1.500.000.000.000	For lending, investment, or other purposes in compliance with prevailing sector-specific laws.	60/2024/NQ-HĐQT dated April 16, 2024

No.	Bond Code	Total Issuance Volume (VND)	Purpose of Bond Proceeds Utilization	Issuance Plan Resolution
7	OCBL2427003	1.500.000.000.000	For lending, investment, or other purposes in compliance with prevailing sector-specific laws.	60/2024/NQ-HĐQT dated April 16, 2024
8	OCBL2427004	1.000.000.000.000		
9	OCBL2427005	500.000.000.000		
10	OCBL2427006	1.000.000.000.000		
11	OCBL2426007	1.000.000.000.000		
12	OCBL2427008	1.000.000.000.000		
13	OCBL2427009	1.000.000.000.000		
14	OCBL2426010	2.000.000.000.000		
15	OCBL2427011	1.000.000.000.000		
16	OCBL2427012	600.000.000.000		
17	OCBL2427013	1.000.000.000.000		
18	OCBL2427014	2.500.000.000.000		
19	OCBL2427015	1.000.000.000.000		
20	OCBL2427016	1.900.000.000.000		
21	OCBL2427017	1.000.000.000.000		
22	OCBL2427018	500.000.000.000		
23	OCBL2427019	500.000.000.000	For lending, investment, or other purposes in compliance with prevailing sector-specific laws.	144/2024/NQ-HĐQT dated November 4, 2024
25	OCBL2427021	1.000.000.000.000		
26	OCBL2427022	700.000.000.000		
27	OCBL2427023	1.000.000.000.000		
28	OCBL2427024	2.000.000.000.000		
B	Bond Codes with Outstanding Balances as at 31/12/2025			
29	OCBL2427001	1.300.000.000.000	For lending, investment, or other purposes in compliance with prevailing sector-specific laws.	60/2024/NQ-HĐQT dated April 16, 2024
30	OCB12501	2.000.000.000.000	For lending, investment, or other purposes in compliance with prevailing sector-specific laws.	31/2025/NQ-HĐQT dated April 22, 2025
31	OCB12502	1.000.000.000.000		
32	OCB12503	500.000.000.000		
33	OCB12504	500.000.000.000		
34	OCB12505	1.500.000.000.000		
35	OCB12506	1.500.000.000.000		
36	OCB12507	1.500.000.000.000		
37	OCB12508	900.000.000.000		

No.	Bond Code	Total Issuance Volume (VND)	Purpose of Bond Proceeds Utilization	Issuance Plan Resolution
38	OCB12509	500.000.000.000	For lending, investment, or other purposes in compliance with prevailing sector-specific laws.	31/2025/NQ-HĐQT dated April 22, 2025
39	OCB12510	1.000.000.000.000		
40	OCB12511	3.000.000.000.000		
41	OCB12512	1.300.000.000.000		
42	OCB12513	3.000.000.000.000		
43	OCB12514	1.000.000.000.000		
44	OCB12515	3.000.000.000.000		
45	OCB12516	1.000.000.000.000		
46	OCB12517	300.000.000.000		
47	OCB12518	1.800.000.000.000		
48	OCB12519	600.000.000.000		
49	OCB12520	1.000.000.000.000		
50	OCB12521	1.200.000.000.000		
51	OCB12522	1.000.000.000.000		
52	OCB12523	1.000.000.000.000		
53	OCB12524	1.000.000.000.000		
54	OCB12525	600.000.000.000		
55	OCB12526	1.000.000.000.000		
56	OCB12527	1.000.000.000.000		
57	OCB12528	1.000.000.000.000	For lending or investment, or other purposes in compliance with prevailing sector-specific laws.	77/2025/NQ-HĐQT dated October 30, 2025
58	OCB12529	1.500.000.000.000		
59	OCB12530	1.000.000.000.000		
60	OCB12531	1.000.000.000.000		
Tổng cộng		70.835.000.000.000		

3. Status of Utilization of Proceeds from Bond Issuance And Disbursement Progress of Proceeds from Outstanding Corporate Bond Issuance

Reporting period: Fiscal year 2025 (from January 1, 2025 to December 31, 2025)

For the 2025 reporting period, OCB reports the status of utilization of proceeds from bond issuance and the disbursement progress of proceeds from bond issuance for outstanding bonds in the last six months of 2025.

No.	Purpose of Bond Proceeds Utilization	Bond Code	Cumulative Utilization of Bond Proceeds as of December 31, 2024	Utilization of Bond Proceeds during the Reporting Period (January 1, 2025 – December 31, 2025)	Cumulative Utilization of Bond Proceeds as of December 31, 2025
			Amount (VND) (1)	Amount (VND) (2)	Amount (VND) (3)
I.	Increase in Tier-2 Capital		0	0	0

No.	Purpose of Bond Proceeds Utilization	Bond Code	Cumulative Utilization of Bond Proceeds as of December 31, 2024	Utilization of Bond Proceeds during the Reporting Period (January 1, 2025 – December 31, 2025)	Cumulative Utilization of Bond Proceeds as of December 31, 2025
			Amount (VND) (1)	Amount (VND) (2)	Amount (VND) (3)
1	Lending Activities		0	0	0
2	Investment Activities		0	0	0
3	Other Business Activities in Accordance with Credit Institution Laws		0	0	0
II.	Other Purposes in Accordance with Credit Institution Laws		33.635.000.000.000	37.200.000.000.000	70.835.000.000.000
1	Lending Activities		33.635.000.000.000	37.200.000.000.000	70.835.000.000.000
A	Bond Codes Matured or Repurchased Prior to Maturity in the Period from 01/01/2025 to 31/12/2025		32.335.000.000.000	0	32.335.000.000.000
		OCB.BOND3.2020	1.635.000.000.000	0	500.000.000.000
		OCBL2225016	500.000.000.000	0	500.000.000.000
		OCBL2325007	1.000.000.000.000	0	1.000.000.000.000
		OCBL2326015	2.000.000.000.000	0	2.000.000.000.000
		OCBL2326018	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427002	1.500.000.000.000	0	1.500.000.000.000
		OCBL2427003	1.500.000.000.000	0	1.500.000.000.000
		OCBL2427004	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427005	500.000.000.000	0	500.000.000.000
		OCBL2427006	1.000.000.000.000	0	1.000.000.000.000
		OCBL2426007	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427008	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427009	1.000.000.000.000	0	1.000.000.000.000
		OCBL2426010	2.000.000.000.000	0	2.000.000.000.000
		OCBL2427011	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427012	600.000.000.000	0	600.000.000.000
		OCBL2427013	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427014	2.500.000.000.000	0	2.500.000.000.000
		OCBL2427015	500.000.000.000	0	500.000.000.000
		OCBL2427016	1.900.000.000.000	0	1.900.000.000.000
		OCBL2427017	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427018	500.000.000.000	0	500.000.000.000
		OCBL2427019	500.000.000.000	0	500.000.000.000

No.	Purpose of Bond Proceeds Utilization	Bond Code	Cumulative Utilization of Bond Proceeds as of December 31, 2024	Utilization of Bond Proceeds during the Reporting Period (January 1, 2025 – December 31, 2025)	Cumulative Utilization of Bond Proceeds as of December 31, 2025
			Amount (VND) (1)	Amount (VND) (2)	Amount (VND) (3)
		OCBL2427020	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427021	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427022	700.000.000.000	0	700.000.000.000
		OCBL2427023	1.000.000.000.000	0	1.000.000.000.000
		OCBL2427024	2.000.000.000.000	0	2.000.000.000.000
B	Bond Codes with Outstanding Balances as at 31/12/2025		1.300.000.000.000	37.200.000.000.000	38.500.000.000.000
		OCBL2427001	1.300.000.000.000	0	1.300.000.000.000
		OCB12501	0	2.000.000.000.000	2.000.000.000.000
		OCB12502	0	1.000.000.000.000	1.000.000.000.000
		OCB12503	0	500.000.000.000	500.000.000.000
		OCB12504	0	500.000.000.000	500.000.000.000
		OCB12505	0	1.500.000.000.000	1.500.000.000.000
		OCB12506	0	1.500.000.000.000	1.500.000.000.000
		OCB12507	0	1.500.000.000.000	1.500.000.000.000
		OCB12508	0	900.000.000.000	900.000.000.000
		OCB12509	0	500.000.000.000	500.000.000.000
		OCB12510	0	1.000.000.000.000	1.000.000.000.000
		OCB12511	0	3.000.000.000.000	3.000.000.000.000
		OCB12512	0	1.300.000.000.000	1.300.000.000.000
		OCB12513	0	3.000.000.000.000	3.000.000.000.000
		OCB12514	0	1.000.000.000.000	1.000.000.000.000
		OCB12515	0	3.000.000.000.000	3.000.000.000.000
		OCB12516	0	1.000.000.000.000	1.000.000.000.000
		OCB12517	0	300.000.000.000	300.000.000.000
		OCB12518	0	1.800.000.000.000	1.800.000.000.000
		OCB12519	0	600.000.000.000	600.000.000.000
		OCB12520	0	1.000.000.000.000	1.000.000.000.000
		OCB12521	0	1.200.000.000.000	1.200.000.000.000
		OCB12522	0	1.000.000.000.000	1.000.000.000.000
		OCB12523	0	1.000.000.000.000	1.000.000.000.000

No.	Purpose of Bond Proceeds Utilization	Bond Code	Cumulative Utilization of Bond Proceeds as of December 31, 2024	Utilization of Bond Proceeds during the Reporting Period (January 1, 2025 – December 31, 2025)	Cumulative Utilization of Bond Proceeds as of December 31, 2025
			Amount (VND) (1)	Amount (VND) (2)	Amount (VND) (3)
		OCB12524	0	1.000.000.000.000	1.000.000.000.000
		OCB12525	0	600.000.000.000	600.000.000.000
		OCB12526	0	1.000.000.000.000	1.000.000.000.000
		OCB12527	0	1.000.000.000.000	1.000.000.000.000
		OCB12528	0	1.000.000.000.000	1.000.000.000.000
		OCB12529	0	1.500.000.000.000	1.500.000.000.000
		OCB12530	0	1.000.000.000.000	1.000.000.000.000
		OCB12531	0	1.000.000.000.000	1.000.000.000.000
Total (I+II)			33.635.000.000.000	37.200.000.000.000	70.835.000.000.000

Notes:

- Column (2): For bonds issued prior to 01/01/2025 that matured or were early repurchased prior to 31/12/2025, the actual utilization of proceeds from bond issuance during the reporting period had been disbursed prior to December 31, 2024 and continued to be utilized through December 31, 2025.
- Column (3) = (1) + (2): The figure in [Total (I+II)] represents the cumulative disbursement amount, including the matured and early repurchases bonds during the period from January 1, 2025 to December 31, 2025. The total outstanding balance of bonds as of December 31, 2025 is VND 38.500.000.000.000.

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

PREPARED BY
DEPUTY HEAD OF VALUABLE PAPERS
ISSUANCE & INVESTMENT DEPARTMENT

ORIENT COMMERCIAL JOINT STOCK BANK
P.p. CHIEF EXECUTIVE OFFICER
DEPUTY DIRECTOR OF THE ASSET AND LIABILITY
MANAGEMENT CENTER

(signed)

(signed)

PHAM THI KIM ANH

VU NHAT THU DUONG

Recipients:

- As above
- Archiving: Office

Form 3.4: Circular 76/2024/TT-BTC - Report on the utilization of proceeds from bond issuance for outstanding bonds

Orient Commercial Joint Stock Bank

Report on Utilisation of proceeds received from
the private placement of outstanding bonds as at
31 December 2025

Orient Commercial Joint Stock Bank

Bank Information

Establishment and Operation

License/Decision No.	0061/NH-GP	13 April 1996
	1810/QĐ-QLGS5	31 July 2025
	3151/QĐ-NHNN	16 September 2025

The Bank was established and operating under Banking License No. 0061/NH-GP issued by the State Bank of Vietnam and is valid for 99 years from on 13 April 1996. Establishment and Operation License has been amended and the most recent of which is Decision No. 3151/QĐ-NHNN issued by the State Bank of Vietnam.

Business/Enterprise

Registration Certificate No.	0300852005	10 May 1996
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The Business Registration Certificate has been amended several times and the most recent of which is Enterprise Registration Certificate No. 0300852005 dated 8 December 2023. The initial Business Registration Certificate and its amendments were issued by the Department of Planning and Investment of Ho Chi Minh City.

Board of Directors

Mr. Trinh Van Tuan	Chairman
Mr. Yoshizawa Toshiki	Member
Ms. Trinh Thi Mai Anh	Member
Mr. Ngo Ha Bac	Member
Mr. Phan Trung	Member
Mr. Segawa Mitsuhiro	Member (from 22 April 2025)
Mr. Duong Ky Hiep	Independent Member (from 22 April 2025)
Mr. Kato Shin	Member (until 22 April 2025)
Mr. Nguyen Dinh Tung	Member (until 22 April 2025)
Mr. Pham Tri Nguyen	Independent Member (until 22 April 2025)
Mr. Bui Minh Duc	Independent Member (until 22 April 2025)

Board of Supervision

Ms. Dang Thi Thanh Huyen	Head of Board (from 22 April 2025)
Ms. Nguyen Thi Thuy Minh	Head of Board (until 22 April 2025)
Ms. Dang Thi Quy	Member
Mr. Pham Quang Vinh	Member
Mr. Nguyen Van Hai	Member (from 22 April 2025)
Mr. Nguyen Trong Hai	Member (from 22 April 2025)

Orient Commercial Joint Stock Bank
Bank Information (continued)

Board of Management	Mr. Pham Hong Hai Mr. Nguyen Ba Ngoc Ms. Huynh Le Mai Mr. Truong Dinh Long	General Director Deputy General Director (from 1 February 2026) Deputy General Director (until 1 July 2025) Deputy General Director (until 9 January 2025)
Chief Accountant	Ms. Nguyen Van Anh	Chief Accountant
Legal Representative	Mr. Trinh Van Tuan	Chairman
Registered Office	The Hallmark, 15 Tran Bach Dang, An Khanh Ward Ho Chi Minh City Vietnam	
Auditor	KPMG Limited Vietnam	

Orient Commercial Joint Stock Bank Statement of the Board of Management

The Board of Management of Orient Commercial Joint Stock Bank (“the Bank”) presents this statement and the accompanying Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (“Bond Utilisation Report”).

The Board of Management’s Responsibility in respect of the Bond Utilisation Report

The Bank’s Board of Management is responsible for the preparation and presentation of the Bond Utilisation Report in accordance with the basis of preparation and the accounting policies described in Note 2 of the Bond Utilisation Report. The Bank’s Board of Management is responsible for the appropriateness of basis for the preparation and accounting policies applicable to the Bond Utilisation Report.

In the opinion of the Board of Management, the Bond Utilisation Report has been prepared in accordance with the basis of preparation and the accounting policies disclosed in Note 2 of the Bond Utilisation Report.

The Board of Management has, on the date of this statement, authorised the accompanying Utilisation of proceeds received from the private placement of outstanding bonds report as at 31 December 2025 for issue.

On behalf of the Board of Management

(signed)

Vu Nhat Thuy Duong
Deputy Director of the Asset and Liability Management Center
Representative authorised by the General Director

Ho Chi Minh City, 30 March 2026

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors Orient Commercial Joint Stock Bank

We have audited Report on Utilisation of proceeds received from the private placement of outstanding bonds of Orient Commercial Joint Stock Bank (“the Bank”) as at 31 December 2025, together with the accompanying notes (hereinafter referred to as the “Bond Utilisation Report”), which were authorised for issue by the Bank’s Board of Management on 26 March 2026, as set out on pages 6 to 18.

The Board of Management’s Responsibility

The Board of Management is responsible for the preparation and presentation of the Bond Utilisation Report in accordance with the basis of preparation and the accounting policies described in Note 2 of the Bond Utilisation Report, and for such internal control as the Board of Management determines is necessary to enable the preparation of the Bond Utilisation Report that are free from material misstatement, whether due to fraud or error. The Board of Management is also responsible for determining that the basis of preparation and the accounting policies are appropriate.

Auditor’s Responsibility

Our responsibility is to express an opinion on the Bond Utilisation Report based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the Bond Utilisation Report is free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Bond Utilisation Report. The procedures selected depend on the auditor’s judgement, including the assessment of the risks of material misstatement of the Bond Utilisation Report, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank’s preparation and presentation of the Bond Utilisation Report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank’s internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Management, as well as evaluating the overall presentation of the Bond Utilisation Report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Auditor's opinion

In our opinion, Bond Utilisation Report of Orient Commercial Joint Stock Bank as at 31 December 2025 has been prepared, in all material respects, in accordance with the basis of preparation and the accounting policies described in Note 2 of the Bond Utilisation Report.

Basis of preparation and restriction on use

We draw attention to Note 2 of the Bond Utilisation Report, which describes the basis of preparation and the accounting policies applicable to the preparation of the Bond Utilisation Report. The Bond Utilisation Report has been prepared for the purpose of the Bank to comply with Decree No. 65/2022/ND-CP of the Government dated 16 September 2022, amending and supplementing certain of articles of Decree No. 153/2020/ND-CP of the Government dated 31 December 2020 on private placement and trading of corporate bonds in the domestic market and offering of corporate bonds to the international market, and Circular No. 76/2024/TT-BTC of the Ministry of Finance dated 6 November 2024 providing guidance on information disclosure and reporting regime for private placement and trading of corporate bonds in the domestic market and offering of corporate bonds to the international market. Accordingly, this Bond Utilisation Report may not be suitable for use for any other purposes. Our audit report is intended solely for the purpose of the Bank's compliance and disclosure of information in accordance with the above regulations, and is not intended for any other purpose.

KPMG Limited Branch

Viet Nam

Audit Report No.: 25-01-00633-26-1

(signed)

(signed)

Pham Huy Cuong
Practicing Auditor Registration
Certificate No. 2675-2024-007-1
Deputy General Director

Nguyen Thi Thu Ha
Practicing Auditor Registration
Certificate No. 2236-2023-007-1

Ho Chi Minh City, 30 March 2026

Orient Commercial Joint Stock Bank

Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025

No.	Purpose of proceeds received from bond issuance	Bond code	Utilisation of proceeds received from bond issuance cumulative to 31 December 2024 (prior to the reporting period) VND (1)	Utilisation of proceeds from bond issuance during the reporting period (from 1 January 2025 to 31 December 2025) VND (2)	Utilisation of proceeds from the bond issuance cumulative to 31 December 2025 (the end of the reporting period) VND (3) = (1) + (2)
Bonds issued prior the effectiveness of Decree No. 65/2022/ND-CP					
I.	Increase the Bank's working capital (increase medium, long-term capital for credit granting activities of the Bank)				
1.	Lending activities				
1.1	Matured bonds during the reporting period (*)				
		OCB.BOND3.2020	1,635,000,000,000	-	1,635,000,000,000
II.	Serving credit granting activities of the Bank over periods				
1.	Lending activities				
1.1	Matured bonds during the reporting period (*)				
		OCBL2225016	500,000,000,000	-	500,000,000,000
Bonds issued after the effectiveness of Decree No. 65/2022/NĐ-CP					
III.	Lending, investment, or other purposes in accordance with relevant laws and regulations				
1.	Lending activities				
1.1	Matured bonds during the reporting period (*)				
		OCBL2325007	1,000,000,000,000	-	1,000,000,000,000
1.2	Early redeemed bonds during the reporting period (*)				
		OCBL2326015	2,000,000,000,000	-	2,000,000,000,000
		OCBL2326018	1,000,000,000,000	-	1,000,000,000,000
		OCBL2426007	1,000,000,000,000	-	1,000,000,000,000
		OCBL2426010	2,000,000,000,000	-	2,000,000,000,000

The accompanying notes are an integral part of this Bond Utilisation Report

Orient Commercial Joint Stock Bank

Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)

No.	Purpose of proceeds received from bond issuance	Bond code	Utilisation of proceeds received from bond issuance cumulative to 31 December 2024 (prior to the reporting period)	Utilisation of proceeds from bond issuance during the reporting period (from 1 January 2025 to 31 December 2025)	Utilisation of proceeds from the bond issuance cumulative to 31 December 2025 (the end of the reporting period)
			VND (1)	VND (2)	VND (3) = (1) + (2)
		OCBL2427002	1,500,000,000,000	-	1,500,000,000,000
		OCBL2427003	1,500,000,000,000	-	1,500,000,000,000
		OCBL2427004	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427005	500,000,000,000	-	500,000,000,000
		OCBL2427006	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427008	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427009	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427011	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427012	600,000,000,000	-	600,000,000,000
		OCBL2427013	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427014	2,500,000,000,000	-	2,500,000,000,000
		OCBL2427015	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427016	1,900,000,000,000	-	1,900,000,000,000
		OCBL2427017	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427018	500,000,000,000	-	500,000,000,000
		OCBL2427019	500,000,000,000	-	500,000,000,000
		OCBL2427020	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427021	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427022	700,000,000,000	-	700,000,000,000
		OCBL2427023	1,000,000,000,000	-	1,000,000,000,000
		OCBL2427024	2,000,000,000,000	-	2,000,000,000,000
			29,200,000,000,000	-	29,200,000,000,000

The accompanying notes are an integral part of this Bond Utilisation Report

Orient Commercial Joint Stock Bank

Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)

No.	Purpose of proceeds received from bond issuance	Bond code	Utilisation of proceeds received from bond issuance cumulative to 31 December 2024 (prior to the reporting period)	Utilisation of proceeds from bond issuance during the reporting period (from 1 January 2025 to 31 December 2025)	Utilisation of proceeds from the bond issuance cumulative to 31 December 2025 (the end of the reporting period)
			VND (1)	VND (2)	VND (3) = (1) + (2)
1.3	Outstanding bonds as at 31 December 2025				
		OCBL2427001	1,300,000,000,000	-	1,300,000,000,000
		OCB12501	-	2,000,000,000,000	2,000,000,000,000
		OCB12502	-	1,000,000,000,000	1,000,000,000,000
		OCB12503	-	500,000,000,000	500,000,000,000
		OCB12504	-	500,000,000,000	500,000,000,000
		OCB12505	-	1,500,000,000,000	1,500,000,000,000
		OCB12506	-	1,500,000,000,000	1,500,000,000,000
		OCB12507	-	1,500,000,000,000	1,500,000,000,000
		OCB12508	-	900,000,000,000	900,000,000,000
		OCB12509	-	500,000,000,000	500,000,000,000
		OCB12510	-	1,000,000,000,000	1,000,000,000,000
		OCB12511	-	3,000,000,000,000	3,000,000,000,000
		OCB12512	-	1,300,000,000,000	1,300,000,000,000
		OCB12513	-	3,000,000,000,000	3,000,000,000,000
		OCB12514	-	1,000,000,000,000	1,000,000,000,000
		OCB12515	-	2,000,000,000,000	2,000,000,000,000
		OCB12516	-	1,000,000,000,000	1,000,000,000,000
		OCB12517	-	300,000,000,000	300,000,000,000
		OCB12518	-	1,800,000,000,000	1,800,000,000,000
		OCB12519	-	600,000,000,000	600,000,000,000
		OCB12520	-	1,000,000,000,000	1,000,000,000,000
		OCB12521	-	1,200,000,000,000	1,200,000,000,000
		OCB12522	-	1,000,000,000,000	1,000,000,000,000
		OCB12523	-	1,000,000,000,000	1,000,000,000,000
		OCB12524	-	1,000,000,000,000	1,000,000,000,000
		OCB12525	-	600,000,000,000	600,000,000,000
		OCB12526	-	1,000,000,000,000	1,000,000,000,000

The accompanying notes are an integral part of this Bond Utilisation Report

Orient Commercial Joint Stock Bank

Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)

No.	Purpose of proceeds received from bond issuance	Bond code	Utilisation of proceeds received from bond issuance cumulative to 31 December 2024 (prior to the reporting period) VND (1)	Utilisation of proceeds from bond issuance during the reporting period (from 1 January 2025 to 31 December 2025) VND (2)	Utilisation of proceeds from the bond issuance cumulative to 31 December 2025 (the end of the reporting period) VND (3) = (1) + (2)
		OCB12527	-	1,000,000,000,000	1,000,000,000,000
		OCB12528	-	1,000,000,000,000	1,000,000,000,000
		OCB12529	-	1,500,000,000,000	1,500,000,000,000
		OCB12530	-	1,000,000,000,000	1,000,000,000,000
		OCB12531	-	1,000,000,000,000	1,000,000,000,000
			1,300,000,000,000	37,200,000,000,000	38,500,000,000,000
Total (I+II+III)			33,635,000,000,000	37,200,000,000,000	70,835,000,000,000

(*) These bonds either matured or were redeemed early during the period from 1 January 2025 to 31 December 2025.

Preparer	30 March 2026 Reviewer	Approver
(signed)	(signed)	(signed)
Tran Thi Ni Ni <i>Team leader of Valuable Paper Issuance Department</i>	Pham Thi Kim Anh <i>Deputy Manager of Valuable Paper Issuance and Investment Department</i>	Vu Nhat Thuy Duong <i>Deputy Director of the Asset and Liability Management Center Representative authorised by the General Director</i>

The accompanying notes are an integral part of this Bond Utilisation Report

Orient Commercial Joint Stock Bank

Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025

These notes form an integral part of and should be read in conjunction with the accompanying Utilisation of proceeds received from the private placement of outstanding bonds report as at 31 December 2025 (“Bond Utilisation Report”).

1. Reporting entity

(a) Establishment and operations

Orient Commercial Joint Stock Bank (“the Bank”) is a commercial joint stock bank incorporated in the Socialist Republic of Vietnam.

The Bank was established and operating in accordance with Banking Licence No. 0061/NH-GP issued by the State Bank of Vietnam (“SBV”) on 13 April 1996 and the Business Registration Certificate No. 0300852005 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on 10 May 1996. The Business Registration Certificate has been amended several times and the most recent of which is Enterprise Registration Certificate No. 0300852005 dated 8 December 2023. The Bank’s operation period is 99 years starting from 13 April 1996. According to Decision No. 1810/QD-QLGS5 dated 31 July 2025 and Decision No. 3151/QD-NHNN dated 16 September 2025 on amending the content of the Bank's Operating License, the SBV has approved the amendment of the Head Office address to The Hallmark, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City and the charter capital to VND26,630,552,840,000.

The principal activities of the Bank include:

- mobilising short-term, medium-term and long-term deposits from various organisations and individuals in the form of term deposits and demand deposits in Vietnam Dong and foreign currencies;
- receiving entrusted funds from domestic organisations;
- taking borrowings from the SBV and other credit institutions;
- granting short-term, medium-term and long-term loans to various organisations and individuals based on the Bank's nature and capacity of the capital resources, discounting of commercial papers, bonds and valuable papers;
- joint-venture, capital contribution under the current regulations;
- conducting payment transactions services;
- conducting foreign currency and gold trading transactions, international trade finance service;
- mobilising overseas sources of funds and other international banking services with overseas counterparties as approved by the SBV;
- performing insurance agency services following current regulations; trading bonds following current regulations;
- providing credit facility under form of discounting, re-discounting of transferrable instruments, re-discounting of valuable papers, issuing credit cards;
- providing bank guarantees;
- opening current accounts for customers; opening current account at the SBV, opening current accounts at other credit institutions, foreign bank branches;
- conducting internal settlement system, participating in the national interbank settlement system;
- providing cash management service, banking and financial consulting, services of keeping and managing precious assets, renting safe boxes;
- consulting on corporate finance, acquisition, consolidation, merger and investment consulting; bidding for Treasury bills, transferrable instruments, Government bonds, the SBV's bills and other valuable documents in the monetary market, providing monetary brokage service;
- issuing certificates of deposits, bills, bonds, promissory notes to mobilise funds under the Law on Credit Institutions, Law on Securities, Government's regulations and guidance of the SBV;
- depositing, receiving funds from other credit institutions, foreign bank branches, domestic and foreign financial organisations under current regulation and guidance from the SBV;
- performing entrusted, agency activities in banking operation, insurance, managing assets in accordance with the prevailing regulations and guidance from the SBV;
- purchasing debts and trading gold.

Orient Commercial Joint Stock Bank**Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)****(b) Charter capital**

As at 31 December 2025, the Bank's charter capital was 26,630,522,840,000 (31/12/2024: VND24,657,891,520,000). As at 31 December 2025, the Bank has issued 2,663,052,284 ordinary shares (31/12/2024: 2,465,789,152 ordinary shares), with a par value of VND10,000 per share. The Bank's shares have been listed on the Ho Chi Minh City Stock Exchange.

(c) Location and operation network

The Bank's Head Office is located at The Hallmark, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City. As at 31 December 2025 and 31 December 2024, the Bank had one (1) Head Office, sixty-two (62) branches, one hundred and thirteen (113) transaction offices across the country.

(d) Subsidiaries

The Bank had subsidiaries owned directly as follows:

Entity name	Operation Licence	Business activities	Percentage of equity owned and voting rights	
			31/12/2025	31/12/2024
Orient Commercial Bank International Money Transfer Company Limited	No. 0314327542 issued by Department of Planning and Investment of Ho Chi Minh City dated 3 April 2017	Service of receiving and paying foreign currencies	100%	100%
Phuong Dong Bank Assets Exploitation and Debt Management One Member Company Limited	No. 0318933777 issued by Department of Finance of Ho Chi Minh City dated 28 April 2025	Management of bad debts and proceed of collaterals	100%	-

(e) Number of employees

As at 31 December 2025, the Bank had 6,901 employees (31/12/2024: 7,021 employees).

Orient Commercial Joint Stock Bank

Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)

2. Basis of preparation and significant accounting policies

(a) Basis of preparation

The Bank manages and utilizes funds in accordance with its financial regulations, risk management policies and prevailing legal requirements. Proceeds from the private placement of bonds are centrally managed through the Bank's account maintained at the SBV and liquidity reserve deposits (overnight tenor) placed with other credit institutions, with funds being transferred among these accounts as necessary.

The Bond Utilisation Report has been prepared in accordance with the following accounting principles:

- The Bond Utilisation Report is prepared based on the accounting books and records of the Bank, which is maintained for the purposes of preparing and presenting financial statements in accordance with the Vietnamese Accounting Standards and the Vietnamese Accounting System applicable to credit institutions as promulgated by the State Bank of Vietnam.
- The Bond Utilisation Report is prepared on a semi-annual and annual basis, as of the end of the first six-month period of each financial year and at the year-end.
- The Bond Utilisation Report is prepared on a cash basis, in accordance with the historical cost principle.
- The proceeds from the bond issuance, the amount utilised from such proceeds, the principal repayments made to bondholders, and the outstanding bond principal as of the reporting date are determined in accordance with the measurement principles prescribed by the Vietnamese Accounting Standards and the Vietnamese Accounting Regime applicable to credit institutions as promulgated by the State Bank of Vietnam.
- The Bond Utilisation Report reflects only the utilisation of proceeds from the outstanding bonds as of the reporting date.
- The Bond Utilisation Report presents only the initial utilisation of proceeds and does not include any subsequent reinvestment or recycling of funds (if any).
- The Bank applies the principle of prioritising the utilisation of proceeds from the private placement of bonds before using other funding sources to disburse loans in accordance with the approved purposes of the bond issuance. The proceeds from the private placement of bonds are utilised on a first-in, first-out basis.
- The purposes of the Bond Utilisation Report are determined in accordance with the bond issuance plans approved by the Bank's Board of Directors.

The Bond Utilisation Report has been prepared for the purpose of the Bank to comply with Decree No. 65/2022/ND-CP of the Government dated 16 September 2022, amending and supplementing certain of articles of Decree No. 153/2020/ND-CP of the Government dated 31 December 2020 on private placement and trading of corporate bonds in the domestic market and offering of corporate bonds to the international market, Decree No. 65/2022/ND-CP dated 16 September 2022 of the Government, amending and supplementing a number of articles of Decree No. 153 and Circular No. 76/2024/TT-BTC of the Ministry of Finance dated 6 November 2024 providing guidance on information disclosure and reporting regime for private placement and trading of corporate bonds in the domestic market and offering of corporate bonds to the international market. Accordingly, this Bond Utilisation Report may not be suitable for use for any other purposes.

(b) Accounting and presentation currency

The Bank's accounting currency is Vietnam Dong ("VND"). The Bond Utilisation Report is prepared and presented in Vietnam Dong ("VND").

Orient Commercial Joint Stock Bank

**Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds
as at 31 December 2025 (continued)**

(c) Cash basis

The Bond Utilisation Report is prepared on a cash basis, in accordance with the historical cost principle. In accordance with cash basis:

- Proceeds from the bond issuance are recognised when the Bank receives cash from bondholders and are presented at the actual amount received from the issuance, net of any directly attributable issuance costs;
- The Utilisation of proceeds from the private placement bonds is recognised when the Bank actually disburses funds for the relevant purposes of fund utilisation; and
- Loans to customers are recognised at the actual amount disbursed.

Orient Commercial Joint Stock Bank**Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)****3. Detailed information of bonds issued and outstanding as at 31 December 2025**

No.	Bond code	Issuance approval Resolution No.	Issuance date	Maturity date	Number of bonds issued Bonds	Par value of bonds issued VND	Total par value of bonds issued VND
Lending, investment, or other purposes in accordance with relevant laws and regulations							
1	OCBL2427001	60/2024/NQ-HĐQT	10/06/2024	10/06/2027	1,300	1,000,000,000	1,300,000,000,000
2	OCB12501	31/2025/NQ-HĐQT	28/4/2025	28/4/2028	2,000	1,000,000,000	2,000,000,000,000
3	OCB12502	31/2025/NQ-HĐQT	29/4/2025	29/4/2028	1,000	1,000,000,000	1,000,000,000,000
4	OCB12503	31/2025/NQ-HĐQT	21/5/2025	21/5/2028	500	1,000,000,000	500,000,000,000
5	OCB12504	31/2025/NQ-HĐQT	22/5/2025	22/5/2028	500	1,000,000,000	500,000,000,000
6	OCB12505	31/2025/NQ-HĐQT	27/5/2025	27/5/2028	1,500	1,000,000,000	1,500,000,000,000
7	OCB12506	31/2025/NQ-HĐQT	28/5/2025	28/5/2028	1,500	1,000,000,000	1,500,000,000,000
8	OCB12507	31/2025/NQ-HĐQT	29/5/2025	29/5/2028	1,500	1,000,000,000	1,500,000,000,000
9	OCB12508	31/2025/NQ-HĐQT	3/6/2025	3/6/2028	900	1,000,000,000	900,000,000,000
10	OCB12509	31/2025/NQ-HĐQT	4/6/2025	4/6/2028	500	1,000,000,000	500,000,000,000
11	OCB12510	31/2025/NQ-HĐQT	12/6/2025	12/6/2028	1,000	1,000,000,000	1,000,000,000,000
12	OCB12511	31/2025/NQ-HĐQT	18/6/2025	18/6/2028	3,000	1,000,000,000	3,000,000,000,000
13	OCB12512	31/2025/NsQ-HĐQT	15/07/2025	15/07/2028	1,300	1,000,000,000	1,300,000,000,000
14	OCB12513	31/2025/NQ-HĐQT	23/07/2025	23/07/2028	3,000	1,000,000,000	3,000,000,000,000
15	OCB12514	31/2025/NQ-HĐQT	24/07/2025	24/07/2028	1,000	1,000,000,000	1,000,000,000,000
16	OCB12515	31/2025/NQ-HĐQT	12/08/2025	12/08/2028	2,000	1,000,000,000	2,000,000,000,000
17	OCB12516	31/2025/NQ-HĐQT	21/08/2025	21/08/2028	1,000	1,000,000,000	1,000,000,000,000
18	OCB12517	31/2025/NQ-HĐQT	27/08/2025	27/08/2028	300	1,000,000,000	300,000,000,000
19	OCB12518	31/2025/NQ-HĐQT	28/08/2025	28/08/2028	1,800	1,000,000,000	1,800,000,000,000
20	OCB12519	31/2025/NQ-HĐQT	28/08/2025	28/08/2027	600	1,000,000,000	600,000,000,000
21	OCB12520	31/2025/NQ-HĐQT	28/08/2025	28/08/2027	1,000	1,000,000,000	1,000,000,000,000
22	OCB12521	31/2025/NQ-HĐQT	29/08/2025	29/08/2028	1,200	1,000,000,000	1,200,000,000,000
23	OCB12522	31/2025/NQ-HĐQT	30/09/2025	30/09/2027	1,000	1,000,000,000	1,000,000,000,000

Orient Commercial Joint Stock Bank**Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)**

No.	Bond code	Issuance approval Resolution No.	Issuance date	Maturity date	Number of bonds issued Bonds	Par value of bonds issued VND	Total par value of bonds issued VND
24	OCB12523	31/2025/NQ-HĐQT	30/09/2025	30/09/2028	1,000	1,000,000,000	1,000,000,000,000
25	OCB12524	31/2025/NQ-HĐQT	30/09/2025	30/09/2027	1,000	1,000,000,000	1,000,000,000,000
26	OCB12525	31/2025/NQ-HĐQT	02/10/2025	02/10/2027	600	1,000,000,000	600,000,000,000
27	OCB12526	31/2025/NQ-HĐQT	02/10/2025	02/10/2028	1,000	1,000,000,000	1,000,000,000,000
28	OCB12527	31/2025/NQ-HĐQT	08/10/2025	08/10/2028	1,000	1,000,000,000	1,000,000,000,000
29	OCB12528	77/2025/NQ-HĐQT	05/11/2025	05/11/2027	1,000	1,000,000,000	1,000,000,000,000
30	OCB12529	77/2025/NQ-HĐQT	20/11/2025	20/11/2028	1,500	1,000,000,000	1,500,000,000,000
31	OCB12530	77/2025/NQ-HĐQT	10/12/2025	10/12/2028	1,000	1,000,000,000	1,000,000,000,000
32	OCB12531	77/2025/NQ-HĐQT	16/12/2025	16/12/2027	1,000	1,000,000,000	1,000,000,000,000
Total					38,500	1,000,000,000	38,500,000,000,000

Orient Commercial Joint Stock Bank

Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)

4. Detailed information of bonds issued that have matured during the reporting period (from 1 January 2025 to 31 December 2025)

No.	Bond code	Issuance approval Resolution No.	Issuance Date	Maturity date	Number of	Total face value	Amount paid for matured
					bonds issued	of bonds issued	bonds during the reporting period from 1 January 2025 to 31 December 2025
					Bonds	VND	VND
Increase the Bank's working capital (increase medium, long-term capital for credit granting activities of the Bank)							
	OCB.BOND3.2020	22/2020/NQ-HĐQT	24/6/2020	24/6/2025	1,635	1,000,000,000	1,635,000,000,000
<hr/>							
Serving credit granting activities of the Bank over periods							
	OCBL2225016	18/2022/NQ-HĐQT	15/09/2022	15/09/2025	500	1,000,000,000	500,000,000,000
<hr/>							
Lending, investment, or other purposes in accordance with relevant laws and regulations							
	OCBL2325007	53/2023/NQ-HĐQ	28/08/2023	28/08/2025	1,000	1,000,000,000	1,000,000,000,000
<hr/>							

Orient Commercial Joint Stock Bank

Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)

5. Detailed information of bonds not yet matured and redeemed early during the reporting period (from 1 January 2025 to 31 December 2025)

No.	Bond code	Issuance approval Resolution No.	Issuance Date	Maturity date	Number of bonds issued	Total face value of bonds issued		Amount paid for matured bonds during the reporting period from 1 January 2025 to 31 December 2025
						Bonds	VND	
Lending, investment, or other uses in accordance with relevant laws and regulations								
1	OCBL2326015	128/2023/NQ-HĐQT	14/12/2023	14/12/2026	2,000		1,000,000,000	2,000,000,000,000
2	OCBL2326018	128/2023/NQ-HĐQT	26/12/2023	26/12/2026	1,000		1,000,000,000	1,000,000,000,000
3	OCBL2426007	60/2024/NQ-HĐQT	07/08/2024	07/08/2026	1,000		1,000,000,000	1,000,000,000,000
4	OCBL2426010	60/2024/NQ-HĐQT	13/08/2024	13/08/2026	2,000		1,000,000,000	2,000,000,000,000
5	OCBL2427002	60/2024/NQ-HĐQT	26/06/2024	26/06/2027	1,500		1,000,000,000	1,500,000,000,000
6	OCBL2427003	60/2024/NQ-HĐQT	28/06/2024	28/06/2027	1,500		1,000,000,000	1,500,000,000,000
7	OCBL2427004	60/2024/NQ-HĐQT	27/06/2024	27/06/2027	1,000		1,000,000,000	1,000,000,000,000
8	OCBL2427005	60/2024/NQ-HĐQT	09/07/2024	09/07/2027	500		1,000,000,000	500,000,000,000
9	OCBL2427006	60/2024/NQ-HĐQT	18/07/2024	18/07/2027	1,000		1,000,000,000	1,000,000,000,000
10	OCBL2427008	60/2024/NQ-HĐQT	08/08/2024	08/08/2027	1,000		1,000,000,000	1,000,000,000,000
11	OCBL2427009	60/2024/NQ-HĐQT	08/08/2024	08/08/2027	1,000		1,000,000,000	1,000,000,000,000
12	OCBL2427011	60/2024/NQ-HĐQT	21/08/2024	21/08/2027	1,000		1,000,000,000	1,000,000,000,000
13	OCBL2427012	60/2024/NQ-HĐQT	28/08/2024	28/08/2027	600		1,000,000,000	600,000,000,000
14	OCBL2427013	60/2024/NQ-HĐQT	10/09/2024	10/09/2027	1,000		1,000,000,000	1,000,000,000,000
15	OCBL2427014	60/2024/NQ-HĐQT	12/09/2024	12/09/2027	2,500		1,000,000,000	2,500,000,000,000
16	OCBL2427015	60/2024/NQ-HĐQT	26/09/2024	26/09/2027	1,000		1,000,000,000	1,000,000,000,000
17	OCBL2427016	60/2024/NQ-HĐQT	26/09/2024	26/09/2027	1,900		1,000,000,000	1,900,000,000,000
18	OCBL2427017	60/2024/NQ-HĐQT	26/09/2024	26/09/2027	1,000		1,000,000,000	1,000,000,000,000
19	OCBL2427018	60/2024/NQ-HĐQT	09/10/2024	09/10/2027	500		1,000,000,000	500,000,000,000
20	OCBL2427019	60/2024/NQ-HĐQT	16/10/2024	16/10/2027	500		1,000,000,000	500,000,000,000
21	OCBL2427020	60/2024/NQ-HĐQT	30/10/2024	30/10/2027	1,000		1,000,000,000	1,000,000,000,000
22	OCBL2427021	144/2024/NQ-HĐQT	28/11/2024	28/11/2027	1,000		1,000,000,000	1,000,000,000,000
23	OCBL2427022	144/2024/NQ-HĐQT	10/12/2024	10/12/2027	700		1,000,000,000	700,000,000,000

Orient Commercial Joint Stock Bank

Notes to Report on Utilisation of proceeds received from the private placement of outstanding bonds as at 31 December 2025 (continued)

No.	Bond code	Issuance approval Resolution No.	Issuance Date	Maturity date	Number of bonds issued		Total face value of bonds issued		Amount paid for matured bonds during the reporting period from 1 January 2025 to 31 December 2025 VND
					Bonds	VND	VND	VND	
24	OCBL2427023	144/2024/NQ-HĐQT	11/12/2024	11/12/2027	1,000		1,000,000,000		1,000,000,000,000
25	OCBL2427024	144/2024/NQ-HĐQT	12/12/2024	12/12/2027	2,000		1,000,000,000		2,000,000,000,000
					29,200		1,000,000,000		29,200,000,000,000

30 March 2026

Preparer

Reviewer

Approver

(signed)

(signed)

(signed)

Tran Thi Ni Ni
*Team leader of Valuable Paper Issuance
Department*

Pham Thi Kim Anh
*Deputy Manager of Valuable Paper Issuance and
Investment Department*

Vu Nhat Thuy Duong
*Deputy Director of the Asset and Liability
Management Center
Representative authorised by the General Director*