OCB Ngân Hàng Phương Đông | Niềm tin và Thịnh vượng

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 3428.01/2026/CV-OCB

Ho Chi Minh City, July 27, 2026

INFORMATION DISCLOSURE

RE: STATUS OF FULFILLMENT OF OBLIGATIONS TO INVESTORS ON THE EARLY REPURCHASE DATE OF THE OCB12513 BOND

To: - **Hanoi Stock Exchange**
- **Bondholders of OCB12513 Bond**

Organization name: **ORIENT COMMERCIAL JOINT STOCK BANK**

Stock symbol: **OCB**

Head office: The Hallmark Tower, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City

Tel: (028) 38 220 960

Fax: (028) 38 220 963

Information disclosing person: Ms. Nguyen Van Anh

Address: The Hallmark Tower, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City

Tel: (028) 38 220 960

Fax: (028) 38 220 963

Type of information to be disclosed:

☒ periodic ☐ extraordinary ☐ 24h ☐ upon request ☐ others

Content of disclosure: Information disclosure on the fulfillment of obligations to bondholders, including full payment of principal and interest upon early repurchase of OCB12513 bond.

This information is disclosed on:

- OCB's website at the following link: https://ocb.com.vn/en/investors/information-disclosure
- Corporate Bond Portal: https://cbonds.hnx.vn/

We affirm that the information provided above is accurate and we accept full legal responsibility for its content.

Recipients:

- As above;
- BOD "to report";
- Archiving: Office.

Attached

Document disclosing on the fulfillment of obligations to bondholders, including the full payment of interest and principal of the bonds on the early repurchase date (bond code: OCB12513)

REPRESENTATIVE

Authorized Representative

(signed)

NGUYEN VAN ANH

ORIENT COMMERCIAL JOINT STOCK BANK	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No.: 3429.01/2026/CV-OCB Re: Information Disclosure on the Fulfillment of Obligations to Bondholders, including the full payment of interest and principal of the bonds on the early repurchase date (Bond code: OCB12513)	*Ho Chi Minh City, July 27, 2026*

To: THE HANOI STOCK EXCHANGE (HNX)

Pursuant to the provisions of Decree No. 200/2026/NĐ-CP dated June 5, 2026 of the Government regulating the offering and trading of private placement corporate bonds in the domestic market and the offering of corporate bonds to the international market, Orient Commercial Joint Stock Bank (OCB) hereby announces the information disclosure on the fulfillment of obligations to bondholders, including the full payment of interest and principal of the bonds on the early repurchase date 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) 3822 0960 Fax: (028) 3822 0963

- Email: dvkh@ocb.com.vn

- Business Type: Commercial joint stock bank – Public joint stock company

- Main Business Sector: Banking (Industry Code: 6419)

- Tax identification number: 0300852005

2. Status of Principal and Interest Payments of the Bonds:

Information on the completion of principal and interest payment of the Bonds on the early repurchase date

- Cut-off date: July 23, 2026

- Report content: **Status of principal and interest payment of the bonds of Orient Commercial Joint Stock Bank on the early repurchase date**

No.	Bond ID	Issuance Value at Par (VND) *	Outstanding Prin. at Par as of the Cut-off Date (VND)	Prin./Int. Payment	Nominal Payment Date	Scheduled Payment Date	Actual Payment Date	Int. Rate for the Period (% per annum)	Total Payable Amount (VND) (1) = (2)+(3)+(4)	On-time Paid Amount (VND) (2)	Cases of Late Payment of Principal and/or Interest			
											Late Paid Amt (3)	Unpaid Amt (4)	Late Prin./Int. Payment Reasons	Negotiation Status with Investors on Prin./Int. Payment
1	OCB12513	3.000.000.000.000	0	Int	23/07/2026	23/07/2026	23/07/2026	5,40	162.000.000.000	162.000.000.000	-	-	-	-
2	OCB12513	3.000.000.000.000	0	Prin	23/07/2026	23/07/2026	23/07/2026	5,40	3.000.000.000.000	3.000.000.000.000	-	-	-	-

We hereby undertake to assume full legal responsibility for the accuracy and completeness of the information disclosed above./.

PREPARED BY HEAD OF VALUABLE PAPER ISSUANCE & INVESTMENT DEPARTMENT	ORIENT COMMERCIAL JOINT STOCK BANK P.p. ACTING CHIEF EXECUTIVE OFFICER DEPUTY DIRECTOR OF ASSET AND LIABILITY MANAGEMENT CENTER
(signed)	(signed)
PHẠM THỊ KIM ANH	**VŨ NHẬT THÙY DƯƠNG**