

No.: 199.02/2026/CV-OCB

Ho Chi Minh City, August 28, 2026

INFORMATION DISCLOSURE
RE: EARLY REDEMPTION OF OCB12523 BOND

To: - State Securities Commission
- Hanoi Stock Exchange
- Vietnam Securities Depository and Clearing Corporation
- Bondholders of OCB12523 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: Disclosure of information on early redemption of OCB12523 bond.

This information is disclosed on OCB's website at <https://ocb.com.vn/en/investors/information-disclosure>.

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 early redemption of OCB12523 bond (Form 5.3, Circular 76/2024/TT-BTC)

REPRESENTATIVE

Authorized representative

(signed)

NGUYEN VAN ANH

**ORIENT COMMERCIAL
JOINT STOCK BANK****SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness**

No.: 3795.01/2026/CV-OCB
Re: Information disclosure on early
redemption of OCB12523 bond

Ho Chi Minh City, August 28, 2026

To:

- **State Securities Commission**
- **Hanoi Stock Exchange**
- **Vietnam Securities Depository and Clearing Corporation**
- **Bondholders of OCB12523 bond**

Pursuant to Circular No. 76/2024/TT-BTC dated November 06, 2024 of the Ministry of Finance guiding the information disclosure and reporting the offering and trading of individual corporate bonds in the domestic market and offering corporate bonds to the international market, Orient Commercial Joint Stock Bank (OCB) hereby discloses information on the early bond redemption as follows:

1. Corporate information

- Corporate name: Orient Commercial Joint Stock Bank
- Operating License No. 0061 issued by the State Bank to Orient Commercial Joint Stock Bank for the first time on April 13, 1996, and documents amending and supplementing.
- Head office address: The Hallmark Tower, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City
- Tel: (028) 3822 0960 - Fax: (028) 3822 0963 - Email: dvkh@ocb.com.vn
- Business type: Joint Stock Commercial Bank - Public Joint Stock Company
- Main business activities: Banking (Industry code 6419)
- Tax Identification Number: 0300852005

2. Redemption information

- Bond redemption code: OCB12523
- Redemption method: OCB coordinates with the Bond Registration and Depository Organization to notify the repurchase, calculation, and payment of the redemption amount to the bondholders according to the provisions of the Bond Document.
- Expected volume of repurchased bonds (under par value):
VND 1,000,000,000,000 (*One thousand billion VND*)
- Terms and conditions of early redeemed bonds: according to the Bond Document.
- Redemption source: from OCB's revenues and/or debt collection to maturity and/or capital sources from organizations, individuals and/or other legal sources.
- Expected time: September 30, 2026
- Redemption plan:
 - Total face value of the redeemed bonds: VND 1,000,000,000,000
 - Total expected interest up to the repurchase date: VND 63,000,000,000
 - Total payment amount at the repurchase date: VND 1,063,000,000,000

3. Organizations participating in the redemption:

THE BOND REGISTRATION AND DEPOSITORY ORGANIZATION

Vietnam Securities Depository and Clearing Corporation

Tax Identification Number: 0104154332

Address: No. 112 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City

Tel: 024 3974 7123 - Fax: 024 3974 7120 - Email: webmaster@vsd.vn

We assume full legal responsibility for the content and accuracy of the information disclosed above./.

Recipients:

- As above;
- BOD “to report”;
- Archiving: Office.

**REPORTER
SPECIALIST OF VALUABLE
PAPER ISSUANCE &
INVESTMENT DEPARTMENT**

(signed)

VO MINH HANH

**P.p. ACTING CHIEF EXECUTIVE OFFICER
DEPUTY DIRECTOR OF ASSET AND LIABILITY
MANAGEMENT CENTER**

(signed)

VU NHAT THUY DUONG