

INFORMATION DISCLOSURE

**RE: STATUS OF FULFILLMENT OF OBLIGATIONS TO INVESTORS ON THE EARLY
REPURCHASE DATE OF THE OCB12516 BOND**

To: - Hanoi Stock Exchange
- Bondholders of OCB12516 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 OCB12516 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: OCB12516)

REPRESENTATIVE

Authorized Representative

(signed)

NGUYEN VAN ANH



ORIENT COMMERCIAL JOINT STOCK BANK

No.: 3800.01/2026/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: OCB12516)

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ho Chi Minh City, August 28, 2026

To: - THE HANOI STOCK EXCHANGE (HNX)
 - **BONDHOLDERS OF OCB12516 BOND**

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: August 21, 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	OCB12516	1,000,000,000,000	0	Lãi	21/08/2026	21/08/2026	21/08/2026	5.7	57,000,000,000	57,000,000,000	-	-	-	-
2	OCB12516	1,000,000,000,000	0	Gốc	21/08/2026	21/08/2026	21/08/2026	5.7	1,000,000,000,000	1,000,000,000,000	-	-	-	-

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

**PREPARED BY
SPECIALIST OF VALUABLE PAPERS
ISSUANCE & INVESTMENT DEPARTMENT**

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

(signed)

(signed)

VO MINH HANH

VU NHAT THUY DUONG