Translation

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No.: 232.02/2026/CV-OCB

Ho Chi Minh City, October 09, 2026

INFORMATION DISCLOSURE
RE: RESULTS OF THE EARLY REDEMPTION OF OCB12526 BOND

To:
- **State Securities Commission of Vietnam**
- **Hanoi Stock Exchange**
- **Viet Nam Securities Depository and Clearing Corporation**
- **Bondholders of OCB12526 Bond**

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

Ticker symbol: **OCB**

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

Contact Number: (028) 38 220 960

Fax: (028) 38 220 963

Information Disclosure Representative: Ms. Nguyen Van Anh

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

Contact Number: (028) 38 220 960

Fax: (028) 38 220 963

Type of Information Disclosed:

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

Contents of disclosure: Disclosure of the results of the early redemption of OCB12526 private bond (attached with the early redemption results disclosure form as per Circular 138/2026/TT-BTC).

This information is published on the corporate bond portal at: https://cbonds.hnx.vn/ and OCB's official website at https://ocb.com.vn/en/investors/information-disclosure.

We hereby certify that the information disclosed is true and accurate. We assume full legal responsibility for the content of the information published.

Recipients:

- As above;

- Archiving: Office.

Attachments:

Document disclosing the results of the early redemption of bonds (Form 6.4, Appendix VI - Circular 138/2026/TT-BTC)

REPRESENTATIVE OF THE ORGANIZATION

Authorized Representative

(signed)

NGUYEN VAN ANH

Translation

ORIENT COMMERCIAL JOINT STOCK BANK

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

No.: 4498.01/2026/CV-OCB
Re: Disclosure of the results of the early redemption of OCB12526 bond

Ho Chi Minh City, October 09, 2026

To:
- **State Securities Commission of Vietnam**
- **Hanoi Stock Exchange**
- **Viet Nam Securities Depository and Clearing Corporation**
- **Bondholders of OCB12526 Bond**

Pursuant to Circular No. 138/2026/TT-BTC dated 25 September 2026 of the Minister of Finance guiding a number of articles of Decree No. 200/2026/NĐ-CP on the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds to the international market, Orient Commercial Joint Stock Bank ("OCB") hereby discloses information on the results of the early redemption of bonds as follows:

1. Corporate Information

- Corporate Name: Orient Commercial Joint Stock Bank
- Operating License No. 0061 issued by the State Bank of Viet Nam 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) 38220960 - Fax: (028) 38220963
- Email address: dvkh@ocb.com.vn
- Business type: Joint Stock Commercial Bank – Public Joint Stock Company
- Main Business Sector: Banking (Industry Code 6419)

2. Results of the early redemption of bonds

No.	Bond Code	Par Value (VND)	Tenor	Issuance Date	Maturity Date	Issuance Value (at par)	Outstanding Value (at par)	Actual Redeemed Price per Bond	Redemption Value (at par)	Date of Completion	Remaining Value After Redemption (at par)
1	OCB12526	VND 1 billion	3 years	02/10/2025	02/10/2028	VND 1,000 billion	VND 1,000 billion	VND 1 billion	VND 1,000 billion	02/10/2026	VND 0

Note: Date (DD/MM/YYYY).

3. The delisting of trading registration and/or adjustment of the quantity of bonds registered for trading at the Hanoi Stock Exchange shall be implemented in accordance with the Regulations on Trading of Privately Placed Corporate Bonds.

We hereby undertake that the information disclosed above is complete, accurate and truthful; and shall take full responsibility before the law and investors for the contents of the disclosed information and for any disputes, complaints or claims (if any) relating to the redemption payment between the Bank and investor.

Translation

Recipients:

- As above;

- BOD (for reporting);

- Archiving: Office.

Form No. 6.4. *Information Disclosure of Early Redemption Results for Bonds according to Circular No. 138/2026/TT-BTC*

REPORTER

DEPUTY HEAD OF VALUABLE PAPERS ISSUANCE & INVESTMENT DEPARTMENT

(signed)

DAO KIM THUAN

REPRESENTATIVE OF ORIENT COMMERCIAL JOINT STOCK BANK

P.P. ACTING CHIEF EXECUTIVE OFFICER

FINANCIAL MARKETS DIVISION DIRECTOR

(signed)

NGUYEN VU LUONG