**SOCIALIST REPUBLIC OF VIETNAM**
**Independence – Freedom – Happiness**

No.: 4433.01/2026/CV-OCB

*Ho Chi Minh City, October 07, 2026*

**INFORMATION DISCLOSURE**

**RE: FULFILLMENT OF ALL OBLIGATIONS TO INVESTORS ON THE DATE BOND OCB12522 HAS NO OUTSTANDING BALANCE**

**To:**
- **Hanoi Stock Exchange**
- **Bondholders of OCB12522 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 the full performance of obligations to bondholders as of the date on which Bond OCB12522 no longer has any outstanding balance (including the full payment of bond interest and principal on the date of the early redemption of the bonds).

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***

*Disclosure regarding the fulfillment of all obligations to investors on the date the Bond has no outstanding balance*
*(Form No. 4.7 – Appendix IV of Circular No. 138/2026/TT-BTC)*

**REPRESENTATIVE**

**Authorized Representative**

(signed)

**NGUYEN VAN ANH**

**ORIENT COMMERCIAL JOINT STOCK BANK**

No.: 4440.01/2026/CV-OCB

Re: Disclosure of Information on the Fulfillment of All Obligations to Investors on the Date the Bond Has No Outstanding Balance

**SOCIALIST REPUBLIC OF VIETNAM**
**Independence – Freedom – Happiness**

*Ho Chi Minh City, October 07, 2026*

**To:**
- **THE HANOI STOCK EXCHANGE (HNX)**
- **BONDHOLDERS OF OCB12522 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 offering and trading of privately placed corporate bonds in the domestic market and offering corporate bonds to the international market, Orient Commercial Joint Stock Bank ("OCB") hereby discloses information regarding the fulfillment of all obligations to investors on the date the Bond has no outstanding balance 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
- Principal Business Activity: Other Monetary Intermediation:
  - Mobilization of short-term, medium-term and long-term funds from all organizations of different economic sectors and individuals in the form of Vietnam Dong-denominated term deposits and demand deposits.
  - Receipt of entrusted investment and development funds from domestic organizations.
  - Borrowing from the State Bank of Vietnam and other credit institutions.
  - Provision of short-term, medium-term and long-term loans to organizations and individuals, subject to the nature of and availability of funding sources.
  - Discounting of commercial papers, bonds and other valuable papers; capital contribution, joint ventures and acquisition of shares in accordance with applicable laws.
  - Provision of payment services among customers.

- Conducting foreign exchange business, gold trading and international payment services; mobilizing funds from overseas sources and providing other banking services relating to international transactions upon approval by the State Bank of Vietnam.
- Acting as an insurance agent in accordance with applicable laws.
- Trading in bonds in accordance with applicable laws.
- Extending credit in the following forms:
    - Discounting and rediscounting negotiable instruments; rediscounting valuable papers;
    - Issuance of credit cards;
    - Provision of bank guarantees.
- Opening payment accounts for customers.
- Opening accounts:
    - Opening payment accounts with the State Bank of Vietnam;
    - Opening payment accounts with other credit institutions and foreign bank branches.
- Organizing internal payment systems and participating in the national interbank payment system.
- Provision of cash management services, banking and financial advisory services; asset management and safekeeping services; and leasing of safe deposit boxes and vaults.
- Provision of corporate finance advisory services, advisory services on acquisitions, consolidations and mergers, and investment advisory services.
- Participating in auctions and trading of Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills and other valuable papers on the money market.
- Provision of money brokerage services.
- Issuance of certificates of deposit, promissory notes, bonds, bills and other debt instruments for capital mobilization purposes in accordance with the Law on Credit Institutions, the Law on Securities, regulations of the Government and guidance of the State Bank of Vietnam.
- Placement of deposits with, and acceptance of deposits from, credit institutions, foreign bank branches, and domestic and foreign financial institutions in accordance with applicable laws and guidance of the State Bank of Vietnam.
- Provision of trust and agency services in relation to banking activities, insurance business and asset management activities in accordance with applicable laws and guidance of the State Bank of Vietnam.
- Purchase of debts.
  (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: September 30, 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) | Overdue Amount (VND) (3) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | OCB12522 | 1,000,000,000,000 | 0 | Int | 30/09/2026 | 30/09/2026 | 30/09/2026 | 6.1 | 61,000,000,000 | 61,000,000,000 | None |
| 2 | OCB12522 | 1,000,000,000,000 | 0 | Prin | 30/09/2026 | 30/09/2026 | 30/09/2026 | 6.1 | 1,000,000,000,000 | 1,000,000,000,000 | None |

**3. Status of Compliance with Other Commitments to Investors:**

| No. | Content | Content Details | Performance Result |
|---|---|---|---|
| 1 | Purpose of Issuance | Lending, investment or other purposes in compliance with applicable laws. | Complied |
| 2 | Collateral / Payment Guarantee | No collateral and no payment guarantee. | Complied |
| 3 | Interest Payment Status | Interest fully paid on the early redemption date of 30 September 2026. | On Time |
| 4 | Early Redemption Commitment | Early redemption conducted on the Other Maturity Date in accordance with the Bond Disclosure Statement of OCB12522. | Complied |
| 5 | Bond Conversion Commitment | None. | Complied |
| 6 | Other Commitments of the Issuer | Commitments regarding information disclosure, bond registration, depository procedures and other obligations specified in the Disclosure Statement of Bond OCB12522. | Complied |

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

**PREPARED BY**

**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**