Translation

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 4876.01/2026/CV-OCB

Ho Chi Minh City, 23 October, 2026

INFORMATION DISCLOSURE
RE: RESULTS OF THE PRIVATE PLACEMENT BOND ISSUANCE – BATCH 13 PHASE 1 IN 2026

To:
- **Our Valued Investors**
- **The Hanoi Stock Exchange (HNX)**

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

Stock symbol: **OCB**

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

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Information disclosure person: Ms. Nguyen Van Anh

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

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Type of information disclosed:

☐ Periodic ☐ Extraordinary ☐ 24h ☐ Upon request ☒ Other

Disclosure content: Disclosure of information on the results of the issuance of private placement bonds, batch 13 phase 1 in 2026 (with form of information disclosure of issuance results according to Circular 138/2026/TT-BTC and form of Appendix III according to Decision 14/2021/QD-SGDVN).

This information has been disclosed on:
- OCB's website at: https://www.ocb.com.vn/en/investors from the date of signing.
- The corporate bond portal at: https://cbonds.hnx.vn/

We hereby undertake that the information disclosed above is true and accurate, and we assume full legal responsibility for the content of the information disclosed.

Recipients:
- As above
- Archive: File

Attached
Form of information disclosure of bond issuance results, Batch 13 time 1 in 2026 (form of Circular 138/2026/TT-BTC and form of Appendix III according to Decision 14/2021/QD-SGDVN)

ORGANIZATION REPRESENTATIVE
Authorized Representative

(signed)

NGUYEN VAN ANH

Translation

ORIENT COMMERCIAL JOINT STOCK BANK

No.: 4878.01/2026/CV-OCB

Re: Information Disclosure on the Offering Results of OCBL12613 Bond

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ho Chi Minh City, 23 October, 2026

To: - Hanoi Stock Exchange
- Bondholder

Pursuant to Decree No. 200/2026/ND-CP dated 05 June 2026 of the Government regulating the offering and trading of individual corporate bonds in the domestic market and the offering of bonds to the international market, Orient Commercial Joint Stock Bank announces the results of the issuance of OCBL12613 bonds on 15 October 2026 as follows:

1. Business information

- Business name: ORIENT COMMERCIAL JOINT STOCK BANK
- Abbreviation: OCB
- Operating License No. 0061 issued by the State Bank Viet Nam for the first time on April 13, 1996 and documents amending and supplementing.
- Business type: Joint Stock Commercial Bank – Public listed company
- Head office address: The Hallmark, 15 Tran Bach Dang Street, An Khanh Ward, Ho Chi Minh City
- **2. Bond issuance results**
- Bond code: OCBL12613
- Term: 02 years
- Issuance currency: Vietnam Dong
- Issuance market: Domestic (Vietnam)
- Volume: 2,000 Bonds
- Face value: VND 1,000,000,000/Bond
- Issuance value: VND 2,000,000,000,000 (In words: Two trillion VND)
- Issuance date: 15/10/2026
- Completion date: 15/10/2026
- Maturity date: 15/10/2028

Early bond redemption: Pursuant to Article 9, Section II, Part 3 of Bond Offering's Information Disclosure.

The full information disclosure content is announced by the enterprise to investors in accordance with the provisions of law. We commit to take full responsibility to the law for the content and accuracy of the above disclosure and the disclosure on the enterprise's website.

Translation

Recipients:
- As above
- Archive: File

Form: APPENDIX III - DISCLOSURE OF RESULTS OF BOND OFFERING (Regulations on Operation of the Corporate Bond Information Portal at Hanoi Stock Exchange according to Decision No. 14/2021/QD-SGDVN)

ISSUER REPRESENTATIVE

P.p. ACTING CHIEF EXECUTIVE OFFICER

FINANCIAL MARKETS DIVISION DIRECTOR

(signed)

NGUYEN VU LUONG