Translation

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 5195.01/2026/CV-OCB

Ho Chi Minh City, November 13, 2026

INFORMATION DISCLOSURE
RE: EARLY REDEMPTION OF OCB12531 BOND

To:
- **State Securities Commission**
- **Hanoi Stock Exchange**
- **Vietnam Securities Depository and Clearing Corporation**
- **Bondholders of OCB12531 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 OCB12531 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 OCB12531 bond
(Circular No. 138/2026/TT-BTC Form)

REPRESENTATIVE
Authorized representative

(signed)

NGUYEN VAN ANH

Translation

ORIENT COMMERCIAL JOINT STOCK BANK	**SOCIALIST REPUBLIC OF VIETNAM**
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No.: 5196.01/2026/CV-OCB	*Ho Chi Minh City, November 13, 2026*
Re: Information disclosure on early redemption of OCB12531 bond	

To:
- **State Securities Commission**
- **Hanoi Stock Exchange**
- **Vietnam Securities Depository and Clearing Corporation**
- **Bondholders of OCB12531 bond**

Pursuant to the provisions of Circular No. 138/2026/TT-BTC dated September 25, 2026 of the Minister of Finance providing guidance on certain articles of Decree No. 200/2026/NĐ-CP on the offering and trading of private placement 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 - Email: dvkh@ocb.com.vn
- Business type: Joint Stock Commercial Bank - Public Joint Stock Company
- Main business activities: Banking (Industry code 6419)

2. Redemption information

- Bond redemption code: OCB12531
- Par value/Bond: VND 1,000,000,000
- 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 dong)*
- 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: December 16, 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 69,000,000,000
  - Total payment amount at the repurchase date: VND 1,069,000,000,000

3. Organizations participating in the redemption:

THE BOND REGISTRATION AND DEPOSITORY ORGANIZATION
Vietnam Securities Depository and Clearing Corporation (VSDC)
Tax Identification Number: 0104154332
Head office address: No. 112 Hoang Quoc Viet Street, Nghia Do Ward, Hanoi City
Legal representative/authorized person: Ms. Ta Thanh Binh
Tel: 024 3974 7123 - Email: webmaster@vsd.vn

Translation

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REPORTER
DEPUTY HEAD OF VALUABLE PAPERS ISSUANCE & INVESTMENT DEPARTMENT

(signed)

DAO KIM THUAN

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

(signed)

VU NHAT THUY DUONG