CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số/No.: 5303.01/2026/CV-OCB

Tp. Hồ Chí Minh, ngày 23 tháng 11 năm 2026
Ho Chi Minh City, November 23, 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: **Ủy ban Chứng khoán Nhà nước**
Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh

To: ***The State Securities Commission***
The Ho Chi Minh Stock Exchange

1. Tên tổ chức: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG
   Organization name: ORIENT COMMERCIAL JOINT STOCK BANK
   - Mã chứng khoán: OCB
     Stock symbol: OCB
   - Địa chỉ: Tòa nhà The Hallmark, Số 15 Trần Bạch Đằng, P. An Khánh, TP. Hồ Chí Minh
     Address: The Hallmark Building, No. 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City
   - Điện thoại liên hệ: (028) 38 220 960
     Tel: (028) 38 220 960 *Fax: (028) 38 220 963*
2. Nội dung thông tin công bố:
   Contents of disclosure:

   Thông báo tiêu chuẩn, điều kiện và các thủ tục đề cử, ứng cử để bầu làm Thành viên Ban kiểm soát nhiệm kỳ 2025 – 2030.

   Announcement regarding the standards, conditions, and procedures for the nomination and candidacy of members of the Supervisory Board for the 2025–2030 term.
3. Thông tin này đã được công bố trên trang thông tin điện tử của OCB vào ngày 23 /11/2026 tại đường dẫn https://ocb.com.vn/vi/nha-dau-tu#cong-bo-thong-tin.
   This information was disclosed on OCB's website on November 23, 2026 at https://www.ocb.com.vn/en/investors#information-disclosure.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law

Tài liệu đính kèm/Attached documents:
Thông báo ngày 23/11/2026
Announcement dated November 23, 2026

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG
Ký ngày: 23/11/2026 14:57:03

Đại diện tổ chức
Organization representative
Người UQ CBTT
Person authorized to disclose information

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG

NGUYỄN VÂN ANH

Ho Chi Minh City, November 23, 2026

NOTICE

Standards, Conditions and Procedures for Nomination and Candidacy for Election as Member of the Board of Supervisors for the 2025-2030 Term

To: The Shareholders of OCB

Article 51 of the Law on Credit Institutions No. 32/2024/QH15 and amendments and supplements thereto provides that the Board of Supervisors (BOS) of a commercial bank shall have at least five (05) members. The BOS of OCB currently consists of five (05) Members. Mr. Nguyen Van Hai, a Member of the BOS of OCB, has submitted his letter of resignation to OCB. Accordingly, OCB is required to submit to the General Meeting of Shareholders (GMS) for approval the removal of Mr. Nguyen Van Hai from his position as a member of the BOS, and the election of one additional member to the BOS.

To prepare for the election in compliance with the law and the Charter of OCB, the Board of Directors (BOD) hereby notifies Shareholders of the right of shareholders and groups of shareholders to stand for election and to nominate candidates, the standards and conditions applicable to candidates nominated or standing for election as Member of the Board of Supervisors for the 2025-2030 term, and the nomination and candidacy procedures, as set out in detail below.

I. Election of one (01) additional Member of the Board of Supervisors:

The term of office of the additional Member of the Board of Supervisors shall be the remaining term of the BOS for the 2025-2030 term.

II. Right to nominate and stand for election as Member of the Board of Supervisors:

Shareholders or groups of shareholders holding 5% or more of the total ordinary shares of OCB are entitled to stand for election, or to nominate candidates, as Member of the Board of Supervisors in proportion to their shareholding, as follows:

1. Shareholders or groups of shareholders holding from 5% to less than 15% of the total ordinary shares may nominate up to 1 candidate for Member of the Board of Supervisors;
2. Shareholders or groups of shareholders holding from 15% to less than 25% of the total ordinary shares may nominate up to 2 candidates for Member of the Board of Supervisors;
3. Shareholders or groups of shareholders holding from 25% to less than 35% of the total ordinary shares may nominate up to 3 candidates for Member of the Board of Supervisors;
4. Shareholders or groups of shareholders holding from 35% to less than 45% of the total ordinary shares may nominate up to 4 candidates for Member of the Board of Supervisors;
5. Shareholders or groups of shareholders holding from 45% to less than 55% of the total ordinary shares may nominate up to 5 candidates for Member of the Board of Supervisors;
6. Shareholders or groups of shareholders holding from 55% to less than 65% of the total ordinary shares may nominate up to 6 candidates for Member of the Board of Supervisors;
7. Shareholders or groups of shareholders holding from 65% to less than 75% of the total ordinary shares may nominate up to 7 candidates for Member of the Board of Supervisors;

8. Shareholders or groups of shareholders holding from 75% to less than 85% of the total ordinary shares may nominate up to 8 candidates for Member of the Board of Supervisors;

9. Shareholders or groups of shareholders holding from 85% to less than 95% of the total ordinary shares may nominate up to 9 candidates for Member of the Board of Supervisors.

III. Standards and conditions for persons nominated or standing for election as Member of the Board of Supervisors for the 2025-2030 term:

1. Standards and conditions for persons nominated or standing for election as Member of the Board of Supervisors:

1.1. Not falling within any of the following cases of persons ineligible to hold office:

- A minor; a person with cognitive or behavioral control difficulties; a person with limited or lost civil act capacity;
- A person who is being criminally prosecuted or is serving a prison sentence; is subject to an administrative handling measure at a compulsory rehabilitation center or compulsory education institution; or is prohibited by a court from holding office, practicing a profession or performing certain work;
- A person who has been convicted of a serious crime or a more severe category of crime;
- A person who has been convicted of an offense against property and whose criminal record has not been expunged;
- A cadre, civil servant or public employee, or a manager at department level or above in an enterprise in which the State holds 50% or more of the charter capital, except for a person delegated as the representative managing the capital contribution of the State, or of an enterprise in which the State holds 50% or more of the charter capital, at OCB, or a person delegated, designated or appointed to participate in the management, administration or supervision of OCB as required by his or her duties;
- An officer, non-commissioned officer, professional serviceman, defense worker or defense public employee in an agency or unit of the Vietnam People's Army; an officer, professional non-commissioned officer or police worker in an agency or unit of the Vietnam People's Public Security, except for a person delegated as the representative managing the capital contribution of the State, or of an enterprise in which the State holds 50% or more of the charter capital, at OCB;
- A person who is prohibited from participating in the management or administration of enterprises or cooperatives under the law on cadres, civil servants and public employees and the law on anti-corruption;
- A person who was the owner of a private enterprise, a general partner of a partnership, Chief Executive Officer (CEO), member of the Board of Directors, member of the members' council, controller or member of the Board of Supervisors of an enterprise, or member of the Board of Directors or CEO of a cooperative at the time such enterprise or cooperative was declared bankrupt, except where such person was delegated, designated or appointed, as required by his or her duties, to participate in the management, administration or supervision of an enterprise or cooperative that is a credit institution declared bankrupt;

- A person who has been suspended from the position of Chairman or other member of the board of directors; Chairman or other member of the members' council; Head or other member of the board of supervisors; or CEO of a credit institution pursuant to Article 47 of the Law on Credit Institutions 2024, or who has been determined by a competent authority to have committed a violation leading to the revocation of a credit institution's License;
- A related person of a member of the BOD or the CEO of OCB;
- A person held responsible under an inspection conclusion that resulted in a credit institution or foreign bank branch being administratively sanctioned in the monetary and banking sector at the highest fine bracket for violations of regulations on licensing, governance, administration, shares, stocks, capital contribution, share purchase, credit extension, corporate bond purchase or prudential ratios under the law on handling of administrative violations in the monetary and banking sector.
- Other cases prescribed by law and the Charter.

1.2. Having professional ethics, as follows:

1.2.1. Not falling within any of the following cases:

- A person held responsible under an inspection or examination conclusion that resulted in a credit institution or foreign bank branch being administratively sanctioned in the monetary and banking sector at the highest fine bracket for violations of regulations on licensing, governance, administration, shares, stocks, capital contribution, share purchase, credit extension, corporate bond purchase or prudential ratios under the law on handling of administrative violations in the monetary and banking sector;
- A person held responsible under an inspection or examination conclusion that resulted in a credit institution or foreign bank branch being administratively sanctioned in the monetary and banking sector, within six (06) months from the date of full compliance with the decision on administrative sanction;
- A person who has been administratively sanctioned for administrative violations in the monetary and banking sector, within one (01) year from the date of full compliance with the decision on administrative sanction;
- A person personally responsible for violations concerning licensing, governance, administration, shares, stocks, capital contribution, share purchase, credit extension, corporate bond purchase, prudential ratios, classification of assets, off-balance-sheet commitments, or the making and use of provisions for risk handling in accordance with the law, as stated in an inspection, examination or audit conclusion of a competent State authority, where the competent State authority has not yet assessed that the recommendations relating to such violations have been fully remedied and rectified.

1.2.2. A person who does not fall within Clause 1.2.1 above shall, during his or her employment at a credit institution or foreign bank branch, comply with the rules and standards of professional ethics issued by that credit institution or foreign bank branch in accordance with the regulations of the State Bank of Vietnam (SBV) on internal control systems, except where the institution has been licensed for the first time and has not yet issued rules and standards of professional ethics.

1.2.3. A person who has worked at a foreign credit institution shall comply with the rules and standards of professional ethics issued by that foreign credit institution (if any).

1.3. Holding a bachelor's degree or higher in one of the following fields: finance, banking, economics, business administration, law, accounting or auditing;

1.4. Having at least three (03) years of direct work experience in finance, banking, accounting or auditing;

1.5. Not being a related person of a manager of OCB;

1.6. Not being a member or employee of an audit firm approved to conduct audits of OCB's financial statements during the three consecutive years immediately preceding.

2. Positions that may not be held concurrently:

A Member of the Board of Supervisors of OCB shall not concurrently hold any of the following positions:

- Manager or executive of OCB, another credit institution or another enterprise; employee of OCB or of a subsidiary of OCB;
- Employee of an enterprise in which a member of the Board of Directors of OCB is a member of the board of directors or an executive, or is a major shareholder of that enterprise.

IV. Dossier for exercising the right to nominate and stand for election:

1. The nomination or candidacy dossier for a proposed nominee for election as BOS Member shall comprise:

1.1. Nomination/Candidacy Application for the proposed nominee for election as BOS Member (Appendix No. 01);

1.2. Curriculum vitae (Appendix No. 02);

1.3. Declaration of related persons (Appendix No. 03);

1.4. Information provision report (Appendix No. 04);

1.5. Assessment and commitment on professional ethics (Appendix No. 05);

1.6. Criminal Record Certificate of the proposed nominee pursuant to the provisions of Clause 4, Article 7 of Circular No. 20/2025/TT-NHNN dated July 31, 2025, issued by the Governor of the State Bank of Vietnam, providing guidelines on the documentation and procedures for approving the proposed list of personnel for commercial banks, branches of foreign banks, and non-bank credit institutions, as amended and supplemented;

1.7. Copies of degrees and certificates evidencing the professional qualifications of the proposed nominee for election or appointment. Degrees of Vietnamese nationals issued by foreign educational institutions shall be recognized by the Ministry of Education and Training in accordance with applicable law.

1.8. Documents evidencing satisfaction of the standard and condition of "having at least three (03) years of direct work experience in finance, banking, accounting or auditing" applicable to a proposed nominee for the position of member of the board of supervisors of a commercial bank under Point c of Clause 3 of Article 41 of the Law on Credit Institutions: a document from the competent representative of the

organization where the proposed nominee has worked or is working, certifying that the proposed nominee has worked directly in finance, banking, accounting or auditing and the length of such work, or copies of documents evidencing the proposed nominee's field of work and period of service in such field.

1.9. Documents evidencing satisfaction of the requirement of "having professional ethics":

a) The assessment and commitment of the proposed nominee for election or appointment regarding satisfaction of the requirement of "having professional ethics" under Article 6 Circular No. 20/2025/TT-NHNN, as amended and supplemented, using the form in Appendix I issued together with Circular No. 20/2025/TT-NHNN, as amended and supplemented;

b) A written assessment by each credit institution or foreign bank branch where the proposed nominee has previously worked, using the form in Appendix IV issued together with Circular No. 20/2025/TT-NHNN, as amended and supplemented, except for any credit institution or foreign bank branch that has been dissolved, declared bankrupt, consolidated or merged.

1.10. Certified copy of the Identity Card/Citizen Identity Card or Passport.

1.11. Other documents evidencing that the candidate satisfies the prescribed conditions and standards (if any).

2. Form of dossiers and documents:

- Dossiers shall be prepared in Vietnamese. Documents issued, notarized or certified by competent foreign agencies or organizations shall be consularly legalized in accordance with Vietnamese law (unless exempt from consular legalization in accordance with regulations) and translated into Vietnamese;
- Translations from a foreign language into Vietnamese shall bear the translator's signature authenticated in accordance with the law;
- Copies of the dossiers and documents of the proposed nominee for election or appointment shall be copies extracted from the master register or copies certified from the originals in accordance with the law;
- Documents prepared by the proposed nominee for election or appointment shall bear a signature authenticated in accordance with the law.

3. Deadline for receipt of dossiers: The above dossiers shall be prepared in three (03) sets and sent to the Office of the Board of Directors of OCB, 29th Floor, The Hallmark Building, 15 Tran Bach Dang, An Khanh Ward, Ho Chi Minh City, Tel: (028) 3822 0960, no later than **December 10, 2026**.

4. Based on the nominations and candidacies received, the BOD of OCB shall assess the candidates against the conditions and standards, and prepare the list and dossiers of candidates proposed for election. If shareholders do not nominate the expected number of candidates, or if candidates do not satisfy the conditions and standards prescribed, the nomination of additional candidates for membership of the BOS shall be carried out in accordance with the provisions of OCB's Charter and relevant legal regulations. The list of eligible candidates shall be submitted to the SBV for approval before being submitted to the GMS for election in accordance with the law.

This Notice and the forms referred to above are posted on the Bank's website at www.ocb.com.vn for Shareholders' reference.

Sincerely,

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN PHƯƠNG ĐÔNG

TRINH VAN TUAN

Recipients:
- OCB Shareholders;
- Filed: Office of the BOD.

Appendix 01

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Nomination/Candidacy Application for Election as Member of the Supervisory Board

To: Orient Commercial Joint Stock Bank (OCB)

We, the shareholder(s)/group of shareholders holding at least 5% of the total ordinary shares of OCB, including:

1. Shareholder: .....
   Citizen ID/Passport/Business Registration Certificate (for corporate shareholders) No.: ....., holding ..... shares, accounting for ..... of the total ordinary shares of OCB.

2. Shareholder: .....
   Citizen ID/Passport/Business Registration Certificate (for corporate shareholders) No.: ....., holding ..... shares, accounting for ..... of the total ordinary shares of OCB.

3. .....

Pursuant to the Notice on the criteria, conditions and procedures for nomination and candidacy for election as Members of OCB Supervisory Board for the 2025 - 2030 term, we hereby nominate the following candidate(s):

1. Mr./Ms.: .....
   Year of birth: .....
   ID/Passport No.:.....issued on.....at.....
   Current position: .....
   Nominated position: Member of the Supervisory Board

   (Dossier attached)

2. Mr./Ms.: .....
   Year of birth: .....
   ID/Passport No.:.....issued on.....at.....
   Current position: .....
   Nominated position: Member of the Supervisory Board

   (Dossier attached)

We and the nominated candidate(s) undertake and guarantee that the candidate(s) meet the criteria and conditions for Members of the Supervisory Board as prescribed by law.

Yours sincerely.

....., day ..... month ..... year .....
SHAREHOLDER(S)[1]
(Sign, state full name, and affix seal if the shareholder is a legal entity)

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[1] *In the case of a group of shareholders, all shareholders must sign and write their full names.*

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Appendix 02

Color photo (4 x 6)

PERSONAL CURRICULUM VITAE[1]

1. Personal information

- Full name as stated on the birth certificate.

- Commonly used name.

- Alias.

- Date of birth.

- Citizen identity number or personal identification number, current residence (if different from the permanent or temporary residence registration) for individuals of Vietnamese nationality, or personal identification number for persons of Vietnamese origin whose nationality has not been determined who are residing in Vietnam and are eligible for issuance of an Identity Certificate under the law on identity.

- Passport number or document substituting a passport, date of issue, place of issue, nationality/nationalities (if any), and current residence for individuals who do not have Vietnamese nationality.

- Name and address of the legal entity that I represent and the percentage of capital contribution represented (where the declarant is the representative of the capital contribution of a shareholder or capital-contributing member that is a legal entity, or is a person appointed to represent the State's capital contribution in a credit institution).

2. Educational background

- General education.

- Academic titles and degrees (state clearly the name and address of the school; field of study; study period; qualifications (list all qualifications in full)).

3. Work history

- Occupation, employer, and position held from the age of 18 to the present [2].

No.	Period (from month/year to month/year) [3]	Employer	Position[4]	Field of business of the enterprise and assigned duties	Notes [5]
	...				

- Rewards, disciplinary actions, and responsibilities under inspection or examination conclusions that resulted in the credit institution or foreign bank branch being subject to administrative

penalties(6).

4. Civil act capacity[7]

5. Information on bans from holding positions or from establishing or managing enterprises or cooperatives (in cases where the judicial record certificate or equivalent document issued by a competent foreign authority does not contain this information).

6. Commitment before the law

I undertake to:

- Meet the criteria and conditions to hold the position of Member of the Supervisory Board at OCB as prescribed in the Law on Credit Institutions and relevant guiding documents. In particular, I undertake to comply with professional ethics as prescribed in Article 6 of Circular No.20/2025/TT-NHNN dated 31/07/2025 of the Governor of the State Bank of Vietnam guiding the dossiers and procedures for approving the list of proposed personnel of commercial banks, foreign bank branches and non-bank credit institutions, during my work at credit institutions and foreign bank branches (if any), and to comply with the rules and standards of professional ethics of the foreign credit institutions (if any) where I have worked.

- Not violate the provisions of law in the monetary and banking sector.

- Notify OCB of any change relating to the content of this declaration arising while the State Bank of Vietnam is considering the request of OCB.

- The personal information I provide to OCB for submission to the State Bank of Vietnam for consideration and approval of the proposed personnel is true. I take responsibility before the law for the completeness, honesty, and accuracy of the information declared above./.

...., day... month... year...
Declarant
(Sign and state full name)[8]

Notes:

1. The declarant must fully declare the information as required and is responsible before the law and before the commercial bank, non-bank credit institution, or foreign bank branch for the completeness, accuracy and honesty of the dossier; where nothing arises, state clearly "None".

2. The declarant must fully declare all jobs, employers, and positions that he/she has held and is currently holding.

3. Time continuity must be ensured.

4. State clearly if the proposed personnel is a manager or executive under the law and the Charter or internal regulations of the credit institution or enterprise, and also state the tax code/enterprise code of the enterprise where the proposed personnel is a manager.

5. Add a note if the employer falls into any of the following cases:

a) A subsidiary of a credit institution;

b) An enterprise in which the State owns 50% or more of the charter capital;

c) An entity specified at point e, Clause 2, Article 42 of the Law on Credit Institutions;

d) An entity specified at point c, Clause 1, Article 42 of the Law on Credit Institutions (state the specific name of the entity and the time it was declared bankrupt, and the position held and the duration of holding such position by the proposed personnel);

6. State specifically if the personnel falls within the cases specified at points d and g, Clause 1, Article 42 of the Law on Credit Institutions.

7. State specifically: full/limited/lost civil act capacity.

8. The signature must be certified in accordance with the law.

Appendix 03

SOCIALIST REPUBLIC OF VIETNAM
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DECLARATION OF RELATED PERSONS

To: State Bank of Vietnam

No.	Declarant and the declarant's "related persons"	Relationship with the declarant[1]	Citizen identity number/personal identification number (for individuals of Vietnamese nationality), or personal identification number (for persons of Vietnamese origin whose nationality has not been determined who are residing in Vietnam and are eligible for issuance of an Identity Certificate under the law on identity), or passport number or document substituting a passport, date of issue (for individuals without Vietnamese nationality), or Business Registration Certificate/Tax code or equivalent certificate (where the related person is an organization, state the enterprise code).	Position at the credit institution	Position at the credit institution's subsidiary	Share ownership or represented capital ratio at the credit institution (%)	...
1	Nguyen Van A	Declarant					
2	Nguyen Thi B	Wife					
	...						

I undertake that the information provided above is true. I take responsibility before the law for the completeness, honesty and accuracy of the information declared above./.

...., day... month... year...
Declarant
(Sign and state full name)[2]

Notes:

1. Based on the actual relationship of the related person in column (2), fill in this column according to the specific cases prescribed in Clause 24, Article 4 and Clause 3, Article 69 of the Law on Credit Institutions. The declarant must fully declare the information as required and is responsible before the law and before the commercial bank, non-bank credit institution, or foreign bank branch for the completeness, accuracy and honesty of the dossier; where nothing arises, state clearly "None"; where a related person is deceased, state clearly "Deceased".

2. The signature must be certified in accordance with the law.

Appendix 04

SOCIALIST REPUBLIC OF VIETNAM

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INFORMATION PROVISION REPORT

To: Orient Commercial Joint Stock Bank

Pursuant to Article 49 of the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on 18/01/2024, I hereby provide the following information:

- Full name: .....
- Citizen ID/Passport No. ..... date of issue: ..... place of issue: .....
- Nationality: .....
- Permanent address: .....
- Position at OCB: .....

1. **List of other enterprises and economic organizations in which I hold, in my own name, capital contribution or shares of 05% or more of charter capital, including capital contribution or shares entrusted or authorized to other organizations or individuals holding them in their names**:

No.	Name of enterprise / economic organization	Enterprise code	Head office address	Business lines	Ownership percentage / charter capital of the enterprise / economic organization (%)	Time of acquiring capital contribution/shares

2. List of other enterprises and economic organizations in which I and my related persons hold, in our own names, capital contribution or shares of 05% or more of charter capital, including capital contribution or shares entrusted or authorized to other organizations or individuals holding them in their names:

No.	Name of enterprise / economic organization	Enterprise code	Head office address	Business lines	Name of related person	Relationship with the declarant	Ownership percentage / charter capital of the enterprise / economic organization (%)	Time of acquiring capital contribution/shares

3. List of other enterprises and economic organizations in which I and my related persons are members of the Board of Directors, members of the Members' Council, controllers, members of the Supervisory Board, or General Director (Director) in such enterprises/economic organizations, as follows:

No.	Name of enterprise / economic organization	Enterprise code	Head office address	Name of related person	Relationship with the declarant	Position at the enterprise / economic organization

4. Information on my related persons who are individuals is as follows:

No.	Full name	Personal identification	Date of issue	Place of issue	Nationality	Relationship with the	Address

		number (for Vietnamese citizens)/Passport (for foreigners)				**declarant**	

5. **Information on my related persons who are organizations is as follows:**

No.	**Name of enterprise / economic organization**	**Enterprise code / Enterprise Registration Certificate or equivalent legal document**	**Head office address**	**Legal representative**	**Relationship with the declarant**

I undertake that the information provided above is true. I take responsibility before the law for the completeness, honesty, accuracy and timeliness of the information declared above.

Ho Chi Minh City, (day) (month) 2026

Declarant

Clause 24, Article 4 of the 2024 Law on Credit Institutions provides as follows:

24. Related persons are organizations and individuals having direct or indirect relationships with other organizations or individuals in one of the following cases:

a) A parent company and its subsidiary, and vice versa; a parent company and a subsidiary of its subsidiary, and vice versa; a credit institution and its subsidiary, and vice versa; a credit institution and a subsidiary of its subsidiary, and vice versa; subsidiaries of the same parent company or of the same credit institution with one another; subsidiaries of subsidiaries of the same parent company or of the same credit institution with one another; managers, controllers, and members of the Supervisory Board of a parent company or credit institution, and individuals or organizations with authority to appoint such persons, with the subsidiary, and vice versa;

b) A company or credit institution and its managers, controllers, and members of the Supervisory Board, or the company or organization with authority to appoint such persons, and vice versa;

c) A company or credit institution and an organization or individual that owns 05% or more of the charter capital or voting share capital of such company or credit institution, and vice versa;

d) An individual and his/her wife or husband; biological parents, adoptive parents, stepfather, stepmother, parents-in-law; biological children, adopted children, stepchildren of the spouse, daughter-in-law, son-in-law; siblings of the same parents; siblings with the same father but different mothers; siblings with the same mother but different fathers; wife's elder brother, wife's elder sister, wife's younger sibling, husband's elder brother, husband's elder sister, husband's younger sibling, elder sister's husband, younger sister's husband, elder brother's wife, younger brother's wife of persons with the same parents, or the same father but different mothers, or the same mother but different fathers (hereinafter referred to as wife, husband, father, mother, child, elder brother, elder sister, younger sibling); paternal and maternal grandparents; paternal and maternal grandchildren; biological uncles and aunts (bac, co, di, chu, cau) and biological nephews and nieces;

đ) A company or credit institution and an individual having a relationship specified at point d of this clause with a manager, controller, member of the Supervisory Board, capital-contributing member, or shareholder owning 05% or more of the charter capital or voting share capital of such company or credit institution, and vice versa;

e) An individual authorized to represent the capital contribution of the organizations or individuals specified at points a, b, c, d and đ of this clause, and the authorizing organization or individual; individuals authorized to represent the capital contribution of the same organization with one another;

g) Other legal entities or individuals having relationships that pose potential risks to the operations of the credit institution or foreign bank branch, as determined in accordance with the internal regulations of the credit institution or foreign bank branch or at the written request of the State Bank of Vietnam through inspection and supervision activities;

h) For people's credit funds, related persons of customers of the people's credit fund include the cases specified at points b, c, đ and g of this clause; and a customer and the customer's wife, husband, father, mother, child, elder brother, elder sister, or younger sibling.

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Appendix 05

……., day …. month …. year 2026

STATEMENT OF ASSESSMENT AND COMMITMENT

REGARDING COMPLIANCE WITH PROFESSIONAL ETHICS STANDARDS

To: - State Bank of Vietnam

- Orient Commercial Joint Stock Bank

- Full name: ……
- Citizen ID/Passport No. …… date of issue: …… place of issue: ……
- Permanent address: ……

I hereby assess and undertake the following:

1. I meet the professional ethics standards and satisfy the criteria and conditions applicable to Supervisory Board of credit institutions, and I do not fall within any of the following cases, which are assessed as not having professional ethics:

   a. Persons who are held responsible under inspection or examination conclusions that resulted in the credit institution or foreign bank branch being subject to administrative penalties in the monetary and banking sector at the highest fine bracket for violations of regulations on licenses, governance, management, shares, share certificates, capital contribution, share purchase, credit extension, purchase of corporate bonds, and safety ratios under the law on handling administrative violations in the monetary and banking sector;

   b. Persons who are held responsible under inspection or examination conclusions that resulted in the credit institution or foreign bank branch being subject to administrative penalties in the monetary and banking sector, within 06 months from the date of completing execution of the administrative penalty decision;

   c. Persons who have been subject to administrative penalties for administrative violations in the monetary and banking sector, within 01 year from the date of completing execution of the administrative penalty decision;

   d. Persons who bear personal responsibility for violations relating to licenses, governance, management, shares, share certificates, capital contribution, share purchase, credit extension, purchase of corporate bonds, safety ratios, asset classification, off-balance-sheet commitments, and the provisioning and use of provisions to handle risks under the law, as stated in the inspection, examination or audit conclusions of the competent State authority, where the recommendations relating to those violations have not been assessed by the competent State authority as having been fully remedied or corrected.

2. While working at credit institutions or foreign bank branches, I comply with the rules and standards of professional ethics issued by those credit institutions or foreign bank branches in accordance with the regulations of the State Bank of Vietnam on internal control systems.
3. While working at foreign credit institutions, I comply with the rules and standards of professional ethics issued by those foreign credit institutions.

I undertake that the information provided above is true. I take responsibility before the law for the completeness, honesty and accuracy of the information declared above.

Declarant
(Sign and state full name)

