

NOTICE OF PERSONNEL CHANGE

To: - State Securities Commission of Vietnam
- Ho Chi Minh City Stock Exchange

Pursuant to Resolution No. 01/2025/NQ-ĐHĐCĐ dated April 22, 2025 of the General Meeting of Shareholders of Orient Commercial Joint Stock Bank (OCB);

Pursuant to Resolution No. 30/NQ-HĐQT dated April 22, 2025 of the Board of Directors of OCB;

Pursuant to Resolution No. 04/NQ-BKS dated April 22, 2025 of the Board of Supervisors of OCB.

OCB respectfully announces the following personnel changes:

1. In the case of election/appointment to the Board of Directors (BOD) and Board of Supervisors (BOS) of OCB for the 2025-2030 term:

No.	Full name	Position at OCB before Election/ Appointment	Elected/ Appointed position at OCB	Term of Appointment	Effective date
I	Board of Directors				
1	TRINH VAN TUAN	Chairman of the BOD	Chairman of the BOD	5 years	22-Apr-2025
2	NGO HA BAC	Member of the BOD	Member of the BOD	5 years	22-Apr-2025
3	TRINH THI MAI ANH	Member of the BOD	Member of the BOD	5 years	22-Apr-2025
4	YOSHIZAWA TOSHIKI	Member of the BOD	Member of the BOD	5 years	22-Apr-2025
5	SEGAWA MITSUHIRO	N/a	Member of the BOD	5 years	22-Apr-2025



6	PHAN TRUNG	Member of the BOD	Member of the BOD	5 years	22-Apr-2025
7	DUONG KY HIEP	N/a	Independent Member of the BOD	5 years	22-Apr-2025
II	Board of Supervisors				
1	DANG THI THANH HUYEN	N/a	Head of the BOS	5 years	22-Apr-2025
2	DANG THI QUY	Member of the BOS	Member of the BOS	5 years	22-Apr-2025
3	NGUYEN VAN HAI	N/a	Member of the BOS	5 years	22-Apr-2025
4	NGUYEN TRONG HAI	N/a	Member of the BOS	5 years	22-Apr-2025
5	PHAM QUANG VINH	Member of the BOS	Member of the BOS	5 years	22-Apr-2025

2. In the case of no longer serving as a member of the BOD/ BOS of OCB due to the end of the 2020-2025 term:

No.	Full name	Position at OCB for the 2020-2025 term	Reason	Effective date
I	Board of Directors			
1	NGUYEN DINH TUNG	Member of the BOD	End of BOD term	22-Apr-2025
2	KATO SHIN	Member of the BOD	End of BOD term	22-Apr-2025
3	PHAM TRI NGUYEN	Independent Member of the BOD	End of BOD term	22-Apr-2025
4	BUI MINH DUC	Independent Member of the BOD	End of BOD term	22-Apr-2025
II	Board of Supervisors			
1	NGUYEN THI THUY MINH	Head of the BOS	End of BOS term	22-Apr-2025

Attachments:

- GMS Resolution No. 01/2025/NQ-ĐHĐCĐ
- BOD Resolution No. 30 /NQ-HĐQT
- BOS Resolution No. 01 /NQ-BKS
- List of related persons. *mc*

Organization Representative

Legal Representative *mc*



TRINH VAN TUAN



RESOLUTION
ANNUAL GENERAL MEETING OF SHAREHOLDERS DATED APRIL 22, 2025
ORIENT COMMERCIAL JOINT STOCK BANK (OCB)

GENERAL MEETING OF SHAREHOLDERS

- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB) and the provisions of applicable laws;
- Pursuant to the Minutes of the Annual General Meeting of Shareholders (AGM) dated April 22, 2025 of OCB.

RESOLVES:

- I. To unanimously approve the full text of the Board of Directors' Report No. 01/2025/BC-HĐQT/ĐH. Accordingly, the orientation for key targets in the 2025 business plan is as follows:

Unit: VND billion, %

No.	Indicator	Actual 2024	Plan 2025	Comparison 2025 vs Actual 2024	
				+/-	%
1	Total assets	280,712	316,779	36,067	13%
2	Total mobilized capital TT1	192,413	218,842	26,429	14%
3	Total loan balance TT1 ¹	180,443	208,472	28,029	16%
4	Non-performing loan ratio (SBV)	2.38%	< 3.00%		
5	Profit before tax	4,006	5,338	1,332	33%

- II. To unanimously approve the Activity Report No, 02/2025/BC-BKS/ĐH of the Supervisory Board (BOS),
- III. To unanimously approve the standalone and consolidated financial statements for the fiscal year ending December 31, 2024, which have been audited by Ernst & Young Vietnam Co., Ltd,
- IV. To unanimously approve the proposal for the allocation of funds and profit distribution for the year 2024 as outlined in Proposal No, 03/2025/TTr-HĐQT/ĐH, with the details as follows:

¹ The target for the total loan balance TT1 will be adjusted according to the credit growth limit approved by the State Bank of Vietnam (SBV).



No	Indicator	Amount
D	Profit before tax	4,006,295,939,181
A2	Taxable profit	4,127,642,620,256
B	Corporate income tax	832,872,712,413
C	Profit after tax	3,173,423,226,768
D	Allocation of funds as per regulations	634,869,606,672
1	Allocation of funds as per regulations	317,434,803,336
2	Financial provision fund	317,434,803,336
E	Remaining profit after allocation of funds as per regulations	2,538,553,620,096
1	Allocation to the welfare fund	17,698,128,179
2	Allocation to the reward fund	12,698,128,179
F	Remaining profit for shareholders in 2024	2,508,157,363,738
G	Remaining profit from previous years before 2024	1,197,702,174,714
H	Total remaining profit after allocation of funds	3,705,859,538,452
I	Profit distribution plan	
1	Current charter capital	24,657,891,520,000
2	Cash dividend payment (7% of charter capital)	1,726,052,406,400
J	Total remaining profit after allocation of funds and cash dividend payment	1,979,807,132,052

The General Meeting of Shareholders approves the following contents:

- Approve the proposal for the allocation of funds and profit distribution for the year 2024 as mentioned above,
- Authorize the Board of Directors (BOD) to decide on the implementation of tasks related to the cash dividend payment as follows:

- The General Meeting of Shareholders authorizes the Board of Directors (BOD) to decide the timing of the dividend distribution and to organize the implementation of the dividend payment in accordance with the law,
 - The payment ratio and the specific amount to be paid shall not exceed the limits set in the proposal for the allocation of funds and profit distribution for the year 2024 mentioned above, and the BOD will decide on other related matters concerning the cash dividend payment,
- V. To unanimously approve the proposal for increasing the charter capital in 2025 as presented in Proposal No, 04/2025/TTr-HĐQT/ĐH of the Board of Directors (BOD), summarized as follows:

- The additional increase in charter capital in 2025: 1,972,631,320,000 đồng

Unit: VND

Current charter capital	24,657,891,520,000
Estimated additional charter capital increase in 2025 through the issuance of shares to raise share capital from owners' equity.	1,972,631,320,000
Charter capital after the increase,	26,630,522,840,000

- Authorize the Board of Directors (BOD): Detailed contents as outlined in Proposal No, 04/2025/TTr-HĐQT/ĐH of the BOD,
 - The General Meeting of Shareholders approves the following matters:
 - The proposal for increasing the charter capital in 2025 of OCB with the contents outlined in the charter capital increase proposal and the authorization for the Board of Directors as per this proposal,
 - The amendments to the provisions related to charter capital, shares, and stock in the OCB Charter, according to the actual charter capital after the completion of the charter capital increase plan, and the authorization for the Chairman of the Board of Directors to sign and issue the amended charter, updating the charter capital increase based on the actual issuance results in the business license in accordance with the legal regulations,
- VI. To unanimously approve the total operational budget, remuneration, bonuses, and other benefits for the Board of Directors (BOD) and the Supervisory Board (BOS) in 2025 as presented in Proposal No, 05/2025/TTr-HĐQT/ĐH of the BOD,
- VII. To unanimously approve the selection of an independent auditing firm for OCB as presented in Proposal No, 06/2025/TTr-BKS/ĐH of the BOS,
- VIII. To unanimously approve the proposed corrective action plan in case of early intervention as outlined in Proposal No, 07/2025/TTr-HĐQT/ĐH of the BOD,

- IX. To unanimously approve the decision on other matters within the authority of the General Meeting of Shareholders as outlined in Proposal No, 08/2025/TTr-HĐQT/ĐH of the Board of Directors (BOD),
- X. To unanimously approve the election of members for the Board of Directors (BOD) and the Supervisory Board (BOS) for the term 2025-2030 as presented in Proposal No, 09/2025/TTr-HĐQT/ĐH of the BOD, including the following contents:
1. Number of members in the Board of Directors (BOD) and the Supervisory Board (BOS):
 - Number of BOD members: 07 members, including 01 independent members
 - Number of BOS members: 05 members
 2. The list of elected members of the Board of Directors (BOD) and the Supervisory Board (BOS) for the term 2025-2030 includes:

No,	Full Name	Title to be Elected
I	The list of members of the Board of Directors (BOD):	
1	TRINH VAN TUAN	Member of the Board of Directors (BOD)
2	NGO HA BAC	Member of the Board of Directors (BOD)
3	TRINH THI MAI ANH	Member of the Board of Directors (BOD)
4	YOSHIZAWA TOSHIKI	Member of the Board of Directors (BOD)
5	SEGAWA MITSUHIRO	Member of the Board of Directors (BOD)
6	PHAN TRUNG	Member of the Board of Directors (BOD)
7	DUONG KY HIEP	Independent Member of the Board of Directors (BOD)
II	The list of members of the Supervisory Board (BOS)	
1	DANG THI THANH HUYEN	Member of the Supervisory Board (BOS)
2	DANG THI QUY	Member of the Supervisory Board (BOS)
3	NGUYEN VAN HAI	Member of the Supervisory Board (BOS)
4	NGUYEN TRONG HAI	Member of the Supervisory Board (BOS)
5	PHAM QUANG VINH	Member of the Supervisory Board (BOS)

The General Meeting of Shareholders assigns the Board of Directors and the Supervisory Board, within their respective functions and duties, to be responsible for organizing, directing, and supervising the implementation of this Resolution.

Recipients:

- Shareholders
- Board of Directors
- Supervisory Board
- Chief Executive Officer
- To be archived at the Office and the BOD

ON BEHALF OF THE GENERAL MEETING
OF SHAREHOLDERS
CHAIRPERSON *TRC*



TRINH VAN TUAN



RESOLUTION

THE BOARD OF DIRECTORS OF ORIENT COMMERCIAL JOINT STOCK BANK

*Re: Election of the Chairman of the Board of Directors for the 2025–2030 Term
of Orient Commercial Joint Stock Bank*

- Pursuant to the Law on Enterprises, the Law on Credit Institutions and other applicable legal instruments;
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB);
- Pursuant to the Resolution of the General Meeting of Shareholders of OCB No. 01/2025/NQ-ĐHĐCĐ dated April 22, 2025;
- Pursuant to the Regulations on the Organization and Operation of the Board of Directors of OCB;
- Pursuant to the Minutes of Meeting No. 01/2025/BB – HĐQT dated April 22, 2025 regarding the first meeting of the Board of Directors for the term 2025 – 2030;

IT IS HEREBY RESOLVED THAT

Article 1. The members of the Board of Directors for the 2025 – 2030 term unanimously approved the election of Mr. Trinh Van Tuan as Chairman of the Board of Directors of OCB and concurrently serving as the legal representative of OCB.

Article 2. The Board of Directors (BOD) approved the following composition of its Members for the 2025 – 2030 term:

- | | |
|--------------------------|---------------------------------|
| ▪ Mr. Ngo Ha Bac | - Member of the BOD |
| ▪ Mrs. Trinh Thi Mai Anh | - Member of the BOD |
| ▪ Mr. Yoshizawa Toshiki | - Member of the BOD |
| ▪ Mr. Segawa Mitsuhiro | - Member of the BOD |
| ▪ Mr. Phan Trung | - Member of the BOD |
| ▪ Mr. Duong Ky Hiep | - Independent Member of the BOD |

Article 3. This Resolution was adopted at the Board of Directors meeting held on April 22, 2025, and shall take effect from the date of signing.

Article 4. Members of the Board of Directors, the Board of Supervisors and the Executive Management shall be responsible for the implementation of this Resolution.



Recipients:

- BOD member;
- BOS member;
- CEO;
- BOD Office (for filing) *neu*

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN *neu*



neu
TRINH VAN TUAN



RESOLUTION**BOARD OF SUPERVISION OF ORIENTAL COMMERCIAL JOINT STOCK BANK**

Regarding the election of the Head of the Supervisory Board of Orient Commercial Joint Stock Bank for the term 2025-2030

- Pursuant to the Law on Enterprises, the Law on Credit Institutions and relevant current legal documents
- Pursuant to the Charter of Orient Commercial Joint Stock Bank (OCB)
- Pursuant to the Resolution of the General Meeting of Shareholders of OCB No 01./2025/NQQ-ĐHĐCĐ dated April 22, 2025
- Pursuant to the Regulations on organization and operation of the OCB Supervisory Board.
- Pursuant to the Minutes of the Supervisory Board meeting dated April 22, 2025

RESOLUTION

Article 1. The members of the Supervisory Board for the 2025-2030 term approved the election of Ms. Dang Thi Thanh Huyen to hold the position of Head of the OCB Supervisory Board.

Article 2. Approved the other personnel structure of the Supervisory Board for the 2025-2030 term as follows:

- | | |
|------------------------|-----------------------------------|
| - Ms. Dang Thi Quy | - Member of the Supervisory Board |
| - Mr. Nguyen Van Hai | - Member of the Supervisory Board |
| - Mr. Nguyen Trong Hai | - Member of the Supervisory Board |
| - Mr. Pham Quang Vinh | - Member of the Supervisory Board |

Article 3. This Resolution was approved at the Supervisory Board meeting dated April 22, 2025 and takes effect from the date of signing.

Article 4. Members of the Supervisory Board, the Board of Directors and the Executive Board are responsible for implementing and executing this Resolution.

Recipient:

- Members of the Supervisory Board;
- Member of the Board of Directors;
- General Director;
- Filed by the Supervisory Board.

**ON BEHAFT OF SUPERVISORY BOARD
HEAD OF THE BOARD**



ĐANG THI THANH HUYEN