

VIS Rating withdraws Orient Commercial Joint Stock Bank's A+ long-term issuer rating at issuer's request

Hanoi, 15 May 2026 - VIS Rating has withdrawn the A+ long-term issuer rating of Orient Commercial Joint Stock Bank (OCB) at issuer's request.

The rating presented in this announcement is effective from the date of the announcement and remains in effect unless and until it is superseded by a subsequent rating action. Please visit <https://visrating.com/rating-results> to obtain the latest update on the rating.

RATING RATIONALE

We have decided to withdraw the rating following a review of the issuer's request to withdraw its rating.

Prior to the withdrawal, the rating outlook was stable.

Established in 1996, OCB is a mid-sized commercial bank with a strategic focus on retail and SME segment. The bank has built a modest but fast-growing nationwide presence, supported by ongoing digital transformation initiatives. As of end-2025, OCB's total assets stood at VND 323 trillion, equivalent to about 1.5% of system assets.

CREDIT RATING HISTORY

Date	Rating type	Rating	Outlook	Action
15 May 2026	Long-term Issuer Credit Rating	WR	-	Rating withdrawn
15 May 2025	Long-term Issuer Credit Rating	A+	Stable	Affirm
15 May 2024	Long-term Issuer Credit Rating	A+	Stable	First-time assignment



REGULATORY DISCLOSURES

For further specification of VIS Rating's Rating Symbols and Definitions, please see <https://visrating.com/how-to-get-rated/>.

OCB's ownership stake in VIS rating: 0%

The ownership ratio of OCB held by VIS Rating's staff: 0%

Cases in which analysts and credit rating council members cease their participation in the credit rating contract before the contract expires and the reason for the cessation: 0

VIS Rating adheres to a stringent independence policy by current regulations governing the provision of credit rating services in Vietnam. This commitment extends to compliance with our conflicts-of-interest policy, aiming to uphold objectivity and independence when expressing opinions on credit ratings.

The rating action has been disclosed to the rated entity or its designated agent(s) and issued with no amendment resulting from that disclosure.

This rating is solicited.

Regulatory disclosures contained in this rating announcement apply to the credit rating and, if applicable, the related rating outlook or rating review.

Please see <https://visrating.com> for any updates on changes to the lead rating analyst and to the VIS Rating's legal entity that has issued the rating.

Please see the rating tab on the issuer/entity page on <https://visrating.com> for additional regulatory disclosures for each credit rating.

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Vietnam Investors Service and Credit Rating Agency Joint Stock Company

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