VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

Address: 108 Tran Hung Dao Str., Cua Nam Ward., Hanoi

Tel: 84.24.39421030

Business Registration Certificate No. 0100111948 granted

for the 13th time on 08/01/2024 Website: https://investor.vietinbank.vn

THE SOCIALIST REPUBLIC OF VIETNAM Independence-Freedom-Happiness

Hanoi, 24th October 2025

Code

NOTIFICATION 2024 CASH DIVIDEND PAYMENT

Respectfully to Mr. /Ms.:
Address:
ID No./ Passport No:
Number of shares owned: (at the time of the record date on 15/10/2025)
e Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade

The Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) hereby announces 2024 cash dividend payment as follows:

Stock name: Stock of Vietnam Joint Stock Commercial Bank for Industry and Trade

Stock symbol: CTG

Stock class: Common stock. Par value: 10,000 VND Record date: 15/10/2025

1. Reason and purpose: 2024 Cash dividend payment.

2. Specified details:

- Payout rate: 4.5% per share (01 share is entitled to VND 450)

- Expected payable date: 17/11/2025

- Payment location:

- + For shares which are in custody by depository members: Payment are executed at depository members locations where shareholders maintain their accounts.
- + For shares which are not in custody by depository members: Payment are executed by presenting shareholders' personal ID at VietinBank Securities 1st to 4th Floor, Building N02-T2 Diplomatic Corps Area, Xuan Dinh Ward, Hanoi, VietNam (on working days) since 17/11/2025. For further information, please contact Accounting Department (+8424.39741771 extension 6226) or Security Services Department (+8424.39741771 extension 6901) Website: https://www.vbse.vn/.
- Withholding personal income tax paid to the State budget from 2024 cash dividend: VietinBank will deduct 5% personal income tax before paying 2024 cash dividends inherited by resident and non-resident individual shareholders in the closing list on the record date (15/10/2025).

For further information regarding 2024 cash dividend, please contact Secretariat Office to the Board of Directors & Investor Relations, BoD Office - 108, Tran Hung Dao Street, Cua Nam Ward, Hanoi via telephone (+84 24.3941 3622) or email: investor@vietinbank.vn.

Yours sincerely.

GENERAL DIRECTOR CUM BOD MEMBER

Nguyen Tran Manh Trung

LEGAL REPRESENTATIVE CHAIRMAN OF THE BOD

NGÂN HÀNG CHẦN THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG

VIÊT NAM

HÀ Tran Minh Binh