VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE	THE SOCIALIST REPUBLIC OF VIETNAM **Independence - Freedom - Happiness**
No: 1089/HDQT-NHCT-VPHDQT1 *Re: Disclosure of BoDs' Resolution on the approval of updated Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period.*	*Hanoi, 11th November 2025*

EXTRAORDINARY INFORMATION DISCLOSURE

Respectfully to:
- **The State Securities Commission;**
- **Vietnam Stock Exchange;**
- **Ho Chi Minh Stock Exchange;**
- **Ha Noi Stock Exchange.**

1. **Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade**

- Securities code: CTG.
- Head office: 108 Tran Hung Dao, Cua Nam Ward, Ha Noi City.
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn

2. **Content of information disclosure:**

On 11/11/2025, VietinBank's Board of Directors issued Resolution No. 444/NQ-HDQT-NHCT-VPHDQT1 on approving the updated Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period (updated Appendix 02), approved in Resolution of VietinBank Board of Directors No. 410/NQ-HDQT-NHCT-VPHDQT1 dated 17/10/2025 *(disclosed according to Dispatch No. 1013/HDQT-NHCT-VPHDQT1 dated 17/10/2025).*

3. The information is announced on electronic website of VietinBank on 11/11/2025 at https://investor.vietinbank.vn/Filings.aspx.

We hereby commit that the disclosed information above is true and entirely responsible for the contents of published information.

	LEGAL REPRESENTATIVE **CHAIRMAN OF THE BODs**
Recipients: - As above; - Archive in VP, VPHDQT1. ***Attachments*:** - Resolution No. 444/NQ-HDQT-NHCT-VPHDQT1 dated 11/11/2025.	M.S.D.N: 0100111948 NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM T.P. HÀ NỘI **Tran Minh Binh**

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE	SOCIALIST REPUBLIC OF VIETNAM **Independence - Freedom - Happiness**
No.: 444/NQ-HDQT-NHCT-VPHDQT1	*Hanoi, 11th November 2025*

RESOLUTION

BOARD OF DIRECTORS OF VIETNAM JOINT STOCK COMMERICAL BANK FOR INDUSTRY AND TRADE

Approval of the updated Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period

BOARD OF DIRECTORS OF VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024;

Pursuant to the Charter on Organization and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank);

Pursuant to the Regulation on Organization and Operation of the Board of Directors of VietinBank;

Pursuant to the Resolution of 2025 General Meeting of Shareholders of VietinBank No.29/NQ-DHDCD dated 18/04/2025;

Pursuant to Official Dispatch No. 9402/VPCP-DMDN dated 01/10/2025 of the Government Office on stock dividend payment to increase charter capital from accumulated remaining profits in the period 2009-2016 and 2021, 2022 of VietinBank;

Pursuant to Decision No. 3414/QD-NHNN dated 08/10/2025 of the State Bank of Vietnam on approving the plan for additional investment in State capital at VietinBank;

Pursuant to Resolution of VietinBank Board of Directors No. 410/NQ-HDQT-NHCT-VPHDQT1 dated 17/10/2025 on approval of the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and of 2009-2016 period (Resolution 410);

Pursuant to the voting Minutes of VietinBank Board of Directors' Decision No. 381 /BBKP-HDQT-NHCT-2025 dated 11 /11 /2025 on approval of the updated Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and of 2009-2016 period;

According to proposal of General Director of VietinBank dated 05/11/2025 on approval of the updated Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period.

DECIDED:

Article 1. Approval of the updated Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period approved in Resolution 410 (updated Appendix 02).

(Detailed content attached).

Article 2. Other contents of the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period approved in Resolution 410 remain unchanged.

Article 3. Execution provisions

1. This Resolution takes effect from signing date.

2. The members of the Board of Directors, members of the Board of Management; Competent authorities; Head of operational divisions; Head of departments, centers and units at the Head Office; Branches and affiliated units and individuals in VietinBank system shall be responsible for the implementation of this Resolution.

Recipients:

- As per Artical 3;
- Chief of Supervisory Board;
- Head of BoDs' Office;
- Director of Finance Division;
- Planning and Financial Management Department;
- Archive: VP, VPHDQT1.

ON BEHALF OF THE BODs
CHAIRMAN

M.S.D.N: 0100111948 C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
TP. HÀ NỘI

Tran Minh Binh

APPENDIX 2: INFORMATION ON SHAREHOLDERS, SHAREHOLDER OWNERSHIP RATIO RELATED TO THE CHARTER CAPITAL INCREASE PLAN

1. ***List of shareholders and shareholding ratio of shareholders with ownership ratio of 5% or more compared to voting shares and compared to current and expected charter capital after capital increase***

No.	Name of shareholders	Business code/ Ownership registration number	Address of the company's head office	Legal representative	0. As of 30/09/2025: - Charter capital/ voting shares: VND 53,699,917,480,000.		1. When increasing charter capital through paying dividends in shares (rate 44.63658403%): - Charter capital/ voting shares: 77,669,726,270,000 VND.			
					Current number of shares	Ownership ratio/Charter capital, Ownership ratio/Voting shares (%) *	Number of shares expected to be issued	Value of additional shares to be issued	Expected number of shares after charter capital increase	Ownership ratio/Charter capital, Ownership ratio/Voting shares (%) *
1	**State shareholder (State Bank of Vietnam is the representative agency of the owner)**	15/SL issued on 05/06/1951 by the President	No. 49 Ly Thai To, Hoan Kiem, Hanoi	Ms. Nguyen Thi Hong – Governor of the State Bank of Vietnam	3,461,676,283	64.46%	1,545,174,042	15,451,740,420,000	5,006,850,325	64.46%
	Represented by:									
1.1	*Mr, Tran Minh Binh - Chairman of the Board of Directors of VietinBank, representing 25% of State capital*				*865,419,072*	*16.12%*	*386,293,512*	*3,862,935,120,000*	*1,251,712,584*	*16.12%*
1.2	*Mr, Nguyen Tran Manh Trung- Member of the Board of Directors and General Director representing 15% of State capital*				*519,251,443*	*9.67%*	*231,776,106*	*2,317,761,060,000*	*751,027,549*	*9.67%*
1.3	*Mr, Tran Van Tan - Member of the Board of Directors, representing 10% of State capital*				*346,167,628*	*6.45%*	*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*

No.	Name of shareholders	Business code/ Ownership registration number	Address of the company's head office	Legal representative	0. As of 30/09/2025: - Charter capital/ voting shares: VND 53,699,917,480,000.		1. When increasing charter capital through paying dividends in shares (rate 44.63658403%): - Charter capital/ voting shares: 77,669,726,270,000 VND.			
					Current number of shares	Ownership ratio/Charter capital, Ownership ratio/Voting shares (%) *	Number of shares expected to be issued	Value of additional shares to be issued	Expected number of shares after charter capital increase	Ownership ratio/Charter capital, Ownership ratio/Voting shares (%) *
1.4	*Mr, Le Thanh Tung - Member of the Board of Directors, representing 10% of State capital*				*346,167,628*	*6.45%*	*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
1.5	*Mr, Nguyen The Huan - Member of the Board of Directors, representing 10% of State capital*				*346,167,628*	*6.45%*	*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
1.6	*Ms, Pham Thi Thanh Hoai - Member of the Board of Directors, representing 10% of State capital*				*346,167,628*	*6.45%*	*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
1.7	*Mr, Nguyen Van Anh - Member of the Board of Directors, representing 10% of State capital*				*346,167,628*	*6.45%*	*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
1.8	*Mr, Nguyen Viet Dung - Member of the Board of Directors, representing 10% of State capital*				*346,167,628*	*6.45%*	*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
2	**MUFG Bank, Ltd,**	0100-01-008846	1-4-5, Marunouchi, Chiyoda-ku, Tokyo, Japan,	Mr. Junichi Hanzawa - President & CEO	1,059,477,261	19.73%	472,914,457	4,729,144,570,000	1,532,391,718	19.73%
TOTAL					**4,521,153,544**	**84.19%**	**2,018,088,499**	**20,180,884,990,000**	**6,539,242,043**	**84.19%**

(*): VietinBank currently has no treasury shares, so the total charter capital and voting shares at the present time and expected after the charter capital increase are the same.

2. ***List of shareholders and related persons of that shareholder with a share ownership ratio of 15% or more compared to the current and expected charter capital after capital increase***

According to the list of shareholders as of 30/09/2025 and the information provided by shareholders to VietinBank, "shareholders and related persons of shareholders" with a share ownership ratio of 15% or more at VietinBank only include State shareholders *(the State Bank of Vietnam is the representative agency of the owner)* and MUFG Bank. Ltd, in which only State shareholders and MUFG Bank. Ltd own shares at VietinBank (as information stated in Section 1 above); related persons of State shareholders and MUFG Bank. Ltd do not own shares at VietinBank.

For the remaining shareholders, there are no "shareholders and related persons of shareholders" with a share ownership ratio of 15% or more at VietinBank.

3. ***Information on the total current and expected foreign investor shareholding level after capital increase***

Shareholders	0. As of 30/09/2025: - Charter capital/ voting shares: VND 53,699,917,480,000.		1. When increasing charter capital through paying dividends in shares (rate 44.63658403%): - Charter capital/ voting shares: 77,669,726,270,000 VND.			
	Current number of shares	Ownership ratio/Charter capital, Ownership ratio/Voting shares (%) *	Number of shares expected to be issued	Value of additional shares to be issued	Expected number of shares after charter capital increase	Ownership ratio/Charter capital, Ownership ratio/Voting shares (%) *
Foreign investors	1,409,991,154	26.26%	629,371,886	6,293,718,860,000	2,039,363,040	26.26%

(*): VietinBank currently has no treasury shares, so the total charter capital and voting shares at the present time and expected after the charter capital increase are the same.

(**): Actual shareholding structure after charter capital increase is based on the results of issue of shares for dividend payout by VietinBank.