

Hanoi, 24th June 2022

CHANGE IN LICENSE OF ESTABLISHMENT AND OPERATION

- Respectfully to:
- The State Bank of VietNam;
 - Ministry of Investment & Planning;
 - The State Securities Commission;
 - VietNam Stock Exchange;
 - Ho Chi Minh Stock Exchange;
 - Ha Noi Stock Exchange.

Pursuant to the License for Establishment and Operation of a Joint Stock Commercial Bank (JSC Bank) No.13/GP-NHNN dated 17/6/2022 by the State Bank of Vietnam (SBV) to renew and replace License for Establishment and Operation of a JSC Bank No.142/GP-NHNN dated 3/7/2009 and the Decisions on amending and supplementing the License for Establishment and Operation of Viet Nam Joint Stock Commercial Bank for Industry & Trade (VietinBank) from 2017 to 2021, VietinBank would like to announce the information related to the renewal of the License for the Establishment and Operation of a JSC Bank for VietinBank as follows:

- **Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade**
- **Securities code: CTG**
- Head office: 108 Tran Hung Dao, Hoan Kiem District, Ha Noi
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn
- Website: <https://vietinbank.vn>

1. Information in License for the Establishment and Operation of JSC Bank No.142/GP-NHNN dated 3/7/2009	2. Information in License for the Establishment and Operation of JSC Bank No.13/GP-NHNN dated 17/6/2022
Article 1: Issuance of Establishment and Operation license to VietinBank after equitization and transformation of the Industrial and Commercial Bank of Vietnam from the State Commercial Bank into a Joint Stock Commercial Bank, including: Clause 1 on the Bank's name; Clause 2 on Head Office Address; Clause 3 on Legal Representative and Clause 4 stipulate that "VietinBank is	Article 1: Granting and changing the Operation License for a JCS Bank No.142/GP-NHNN dated 3/7/2009 for VietinBank, including Clause 1 on the Bank's name; Clause 2 on Head Office Address.

1. Information in License for the Establishment and Operation of JSC Bank No.142/GP-NHNN dated 3/7/2009	2. Information in License for the Establishment and Operation of JSC Bank No.13/GP-NHNN dated 17/6/2022
established in the form of a joint stock company, has legal status, has its own seal in accordance with Vietnamese law”	
Article 2: Charter capital of VietinBank is 11,252,972,800,000 VND	Article 2: Charter capital of VietinBank is 48,057,506,090,000 VND
Article 3: Areas, contents, scope and area of operation, including: Clause 1 on Business fields; Clause 2 on permitted operations (including 4 main operations: Capital mobilization; Credit activities; Payment and treasury services; Other activities); Clause 3 on Areas of operation; Clause 4 on Target customers	Article 3: The term of operation of VietinBank is 99 years from 3/7/2009
Article 4: The term of operation of VietinBank is 99 years	Article 4: Content of activities: including 22 activities
Article 5: Financial obligations to Vietnam	Article 5: During its operation, VietinBank must comply with Vietnamese laws
Article 6: Obligation to comply with the law	Article 6: Effect of License
Article 7: Effect of License	Article 7: Numbers of original License issued to VietinBank

3. Reason for change: to replace the License for Establishment and Operation of JSC Bank No.142/GP-NHNN dated 3/7/2009 and the Decisions on amending and supplementing VietinBank's License for Establishment and Operation from 2017 to 2021.

4. Effective date: 17/6/2022

5. Receipt date of new license of establishment and operation: 23/6/2022

6. The information is announced on electronic website of VietinBank on 24/6/2022 at <https://investor.vietinbank.vn>.

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

Recipients:

- As above;
- Archive in Administration Office, Secretariat to the BoD & Investor Relations.

**LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs**



Trần Minh Bình