VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE

No: 927 /HĐQT-NHCT-VPHDQT1

Re: Information disclosure of report on the first public offering bonds result (according to the Certificate of registration of public offering bonds No. 471/GCN-UBCKNN dated 06/10/2026)

THE SOCIAL REPUBLIC OF VIETNAM

Independence – Freedom - Happiness

Hanoi, 05th November 2026

EXTRAORDINARY INFORMATION DISCLOSURE

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

1. **Name of organization: Viet Nam Joint Stock Commercial Bank for Industry & Trade**

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

2. **Contents of the disclosure:**

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) discloses report on the first public offering bonds result *(according to the Certificate of registration of public offering bonds No. 471/GCN-UBCKNN dated 06/10/2026)* No.1877/BC-TGD-NHCT-KDVTT2 dated 05/11/2026.

3. This information was published on VietinBank's website on 05 /11 /2026, as in the link: https://investor.vietinbank.vn/en/extraordinaryreports.aspx.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Recipients:
- As above;
- Archive in VP, VPHDQT1.

Attachments:
- Report on the first public offering bonds result No. 1877/BC-TGD-NHCT-KDVTT2 dated 05/11/2026.

Organization representative
LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

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

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE	THE SOCIAL REPUBLIC OF VIETNAM Independence - Freedom - Happiness
Số: 1877/BC-TGĐ-NHCT- KDVTT2	*Hanoi, November 05, 2026*

NOTICE

Result of the Public Offering of Bonds (First Tranche)

(Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK issued by the Chairman of the State Securities Commission on October 06, 2026)

To: The State Securities Commission

I. OVERVIEW OF THE ISSUER:

1. Full name of Issuer: **VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE**
2. Abbreviated name: VietinBank or VIETINBANK
3. Head Office address: 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam.
4. Telephone number: 024 3941 8868 Fax: 024 3942 1032 Website: www.vietinbank.vn
5. Charter Capital: **VND 77.669.446.370.000** *(Seventy-seven trillion, six hundred sixty-nine billion, four hundred forty-six million, three hundred seventy thousand Vietnamese Dong).*
6. Stock Code: CTG, listed on Ho Chi Minh City Stock Exchange (HOSE).
7. Place of opening payment account: Head Office of Vietnam Joint Stock Commercial Bank for Industry and Trade

   Account Number: 224450200
8. Enterprise Registration Certificate: No. 0100111948, first issued by the Hanoi Department of Planning and Investment on July 03, 2009, with the 13th amendment registered on January 08, 2024.

- Principal business line: "*Other monetary intermediation*" – Industry code 6419. The principal business activities of VietinBank include banking operations and other activities permitted under its Establishment and Operating License and Decisions on supplementation of operational contents to the Establishment and Operating License granted by the State Bank of Vietnam ("SBV"); Enterprise Registration Certificate and VietinBank's Charter on the Organization and Operation, in accordance with applicable laws, including:
  + Receiving demand deposits, term deposits, savings deposits and other types of deposits.
  + Extending credit via: lending; discounting and rediscounting negotiable instruments and other valuable papers; bank guarantees; issuing credit cards; domestic factoring.
  + Opening payment accounts for customers.

+ Providing domestic payment services: providing payment instruments; performing payment services by cheque, payment orders, collection orders, letters of credit, bank cards, cash collection and disbursement services.
+ Opening accounts: Opening accounts at the State Bank of Vietnam; Opening accounts at other credit institutions and foreign bank branches.
+ Organizing internal settlement, participating in the national interbank payment system.
+ Cash management services, banking and financial advisory; asset management and safekeeping services, safe-deposit box leasing.
+ Corporate finance advisory; advisory on mergers and acquisitions (M&A) and investment advisory.
+ Participating in bidding, purchasing and selling: Treasury bills; Negotiable instruments; Government bonds; State Bank bills; Other valuable papers on the money market.
+ Purchasing and selling Government bonds and corporate bonds.
+ Issuing certificates of deposit, promissory notes, and bonds to mobilize capital in accordance with the Law on Credit Institutions, Law on Securities, Government regulations, and SBV guidelines.
+ Borrowing funds from the SBV under the form of refinancing in accordance with the Law on the State Bank of Vietnam and SBV guidelines.
+ Borrowing, lending, depositing, and accepting deposits with other credit institutions, foreign bank branches, and domestic and foreign financial institutions pursuant to laws and SBV guidelines.
+ Capital contribution and share purchase in accordance with laws and SBV guidelines.
+ Entrusting, accepting entrustment, and acting as agents in fields related to banking operations, insurance business, and asset management in accordance with laws and SBV guidelines.
+ Trading and providing foreign exchange services in domestic and international markets within the scope permitted by the SBV.
+ Trading and providing interest rate derivative products.
+ Securities depository.
+ Trading in gold bars.
+ E-wallets.
+ Providing commodity price derivative products.
+ Investing in Government bond futures contracts.
+ Providing clearing and settlement services for securities transactions under Point a, Clause 4, Article 56 of the Law on Securities.
+ Supervisory bank under securities law.

+ Assigning payment agency.

+ Treasury/cash vault services for credit institutions and foreign bank branches.

+ Participating in international payment systems: Network for Electronic Transfers (Singapore) Pte. Ltd.; Liquid Group Pte. Ltd.

+ Participating in the Society for Worldwide Interbank Financial Telecommunication (SWIFT).

+ Participating in international card payment systems of of international card organizations: Visa; Mastercard; JCB; American Express (Amex); UnionPay International (UPI); Diners Club International (DCI).

+ Participating in the bilateral QR code retail payment system between Vietnam and Laos via Lao National Payment Network Co., Ltd. (LAPNET).

+ Participating in the bilateral QR code retail payment system between Vietnam and Thailand via National ITMX Company Limited (ITMX).

- Main products and services:

  + Products and services for individual customers: *Deposits; loans; payment services; card services; digital banking services; remittance services; foreign currency trading; insurance products and other related services.*

  + Products and services for corporate customers: *Deposits; loans; payment services; cash flow management; guarantee services; discounting; supply chain finance and reverse factoring; international payment and trade finance; foreign exchange trading and capital market services; electronic banking services; card services; insurance-related services and other financial products*

9. Establishment and Operating License: No. 13/GP-NHNN issued by the Governor of the State Bank of Vietnam on June 17, 2022. Decision No. 2080/QD-NHNN dated November 03, 2023 of the SBV on amending business activities in VietinBank's Operating License; Decision No. 86/QD-TTGSNH1 dated February 21, 2025 of the SBV on supplementing business activities into VietinBank's Operating License; Decision No. 755/QD-QLGS2 dated April 28, 2025 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License; Decision No. 1889/QD-QLGS2 dated August 05, 2025 of the SBV on amending VietinBank's Establishment and Operating License; Decision No. 47/QD-NHNN dated January 14, 2026 of the SBV on amending the charter capital in VietinBank's Establishment and Operating License; Decision No. 37/QD-QLGS2 dated June 02, 2026 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License; and Decision No. 80/QD-QLGS2 dated June 30, 2026 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License

II. Offering Plan

A. General information about the offering tranches

VietinBank has been granted the Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK dated October 06, 2026 by the State Securities Commission, with specific information as follows:

1. Type of securities: Non-convertible bonds, without warrants, unsecured, and qualifying for inclusion in VietinBank's Tier 2 capital under prevailing laws.

2. Bond par value: VND 100,000 per Bond (One hundred thousand Vietnamese Dong per Bond).

3. Total number of Bonds offered to the public: 160,000,000 Bonds (One hundred sixty million Bonds), divided into two offering tranches:

- Tranche 1: 120,000,000 Bonds (CTG2632T2/01);
- Tranche 2: 40,000,000 Bonds (CTG2632T2/02).

B. Information about the Bonds Offered to the Public in the First Tranche

1. Bond name: 6-Year Bond

2. Bond type: Non-convertible bonds, without warrants, unsecured, and qualifying for inclusion in VietinBank's Tier 2 capital under prevailing laws.

3. Bond Code of the First Tranche: CTG2632T2/01

(When the Bonds are centrally registered at the Vietnam Securities Depository and Clearing Corporation ("VSDC") and listed on the Hanoi Stock Exchange ("HNX"), the Bonds shall be assigned a new bond code by VSDC in accordance with applicable law)

4. Bond par value: VND 100,000 per Bond (One hundred thousand Vietnamese Dong per Bond).

5. Total Number of Bonds offered in the First Tranche: 120,000,000 Bonds (One hundred and twenty million Bonds).

In case the First Tranche cannot fully distribute the total number of Bonds proposed to be offered, the remaining undistributed Bonds of the First Tranche shall be offered in the Second Tranche.

6. Total Value of Bonds offered in the First Tranche (at par value): VND 12,000,000,000,000 (Twelve trillion Vietnamese Dong).

In case the First Tranche cannot fully distribute the total value of Bonds proposed to be offered, the remaining undistributed value of the First Tranche shall be offered in the Second Tranche.

7. Offering Price: **VND 100,000 per Bond (One hundred thousand Vietnamese Dong per Bond).**

8. Interest rate:

The interest rate of the Bonds ("**Bond Interest Rate**") shall be a floating interest rate (periodically adjusted), applicable throughout the tenor of the Bonds, calculated on a percentage per annum basis (%/year) and determined under the following formula:

Bond Interest Rate (CTG2632T2/01) = Reference Interest Rate + 2.25%/year.

In case VietinBank does not redeem the bonds on the Optional Redemption Date, the Bond Interest Rate for the final year shall equal: Reference Interest Rate + 4.75%/year.

In which:

"Reference Interest Rate" means the interest rate calculated as a percentage per annum

(%/year) used to determine the Bond Interest Rate for each Interest Calculation Period or Interest Payment Period. The Reference Interest Rate is the average of individual 12-month VND savings deposit interest rates (paid in arrears, or interest rate of an equivalent tenor) published on the Interest Determination Date on the official websites of the Reference Banks. For the avoidance of doubt, if the Reference Interest Rate is not an integer, it shall be rounded to two decimal places (specifically: if the third decimal digit is 5 or greater, round up; if less than 5, round down).

"Interest Determination Date" means the Bond Issue Date for the first Interest Calculation Period, and the 7th (seventh) Business Day preceding the Interest Accrual Start Date for subsequent Interest Calculation Periods

9. Bond Tenor: 06 (six) years
10. Interest Payment Frequency: Bond interest shall be paid periodically every six (06) months on the Interest Payment Date, which is the day falling exactly 6 months after the Bond Issue Date throughout the Bond tenor.
11. Distribution Method: VietinBank will directly distribute and offer the Bonds to investors through VietinBank's Branches and Transaction Offices nationwide.
12. Subscription period: **From October 15, 2026 to November 03, 2026**
13. Closing date of the offering: November 03, 2026
14. Expected delivery date of Bond Certificate: Within thirty (30) days from the closing date of the offering (November 03, 2026), VietinBank shall deliver the Certificates of Bond Ownership to bond purchasers (investors) at the branches/transaction offices of VietinBank where the investors subscribed for the bonds.

III. Results of the Bond Offering – First Tranche

Investor category	Offering price (VND/bond)	The number of Bonds offered	The number of Bonds subscribed	The number of Bonds distributed	The number of subscribing investors	The number of distributed investors	The number of undistributed investors	The number of undistributed Bonds	The ratio of distributed Bonds
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
1. Domestic investors	100,000	120,000,000	120,000,000	120,000,000	1,773	1,773	0	0	100%
2. Foreign investors, economic organizations with foreign investors holding more than 50% of charter capital	100,000	120,000,000	0	0	0	0	0	0	0%
Tổng số		**120,000,000**	**120,000,000**	**120,000,000**	**1,773**	**1,773**	**0**	**0**	**100%**

IV. Result of the Bond Offering - First Tranche

1. Total number of bonds distributed: **120,000,000 Bonds**, equivalent to 100% of the total bonds offered.

2. Total proceeds from the offering: **VND 12,000,000,000,000** (*in words: Twelve trillion Vietnamese Dong*).

3. Total expenses: **VND 25,000,000** (VAT included)[1] *(in words: twenty-five million Vietnamese Dong)*, including:

- Fee for issuance of the Certificate of Registration for public offering of bonds *(VAT included, if any)*: VND 25,000,000 *(in words: Twenty-five million Vietnamese Dong).*

4. Net proceeds from the offering: **VND 11,999,975,000.000** *(in words: eleven trillion, nine hundred ninety-nine billion, nine hundred seventy-five million Vietnamese Dong).*

V. Capital Structure of the Issuer after the Offering

Items	Before the offering (end of 14/10/2026)	After the offering (end of 03/11/2026)
1. Total liabilities (VND million)	**2,623,336,340**	**2,721,974,576**
- Short-term liabilities (VND million)	1,811,617,390	1,890,722,620
- Long-term liabilities (VND million)	811,718,951	831,251,956
- Outstanding bonds (VND million)	52,721,065	63,221,065
2. Total equity (VND million)	**202,471,847**	**206,130,979**
3. Debt-to-equity ratio (times)	12.96	13.21

VI. Enclosed documents

Confirmation letter No. 1151/CV-VCB-HGM dated November 04, 2026 issued by Joint Stock Commercial Bank for Foreign Trade of Vietnam - Hoang Mai Branch, where VietinBank opens the escrow account.

[1] The costs paid by VietinBank to the service providers for offering document advisory services, listing advisory services, bond registration agent services, paying agent services and bondholders' representative services in respect of the first tranche under Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK dated 6 October 2026 have been included in the total costs of the first tranche under Certificate of Registration for Public Offering of Bonds No. 420/GCN-UBCK dated 12 November 2025 (as listed in the Notice of Result of the Public Offering of Bonds no. 065/BC-TGD-NHCT-KDVTT2 dated January 23, 2026), on the basis of the Contracts and the amendments and supplements thereto entered into between VietinBank and the relevant service providers.

Recipients:
- *As above;*
- *Board of Directors (for report);*
- *Executive Board (for report);*
- *Alco Department;*
- *IR Department (for coordination);*
- *Archived: Administration Dept., Capital Market Dept.*

Hanoi, November 05 , 2026

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
BY AUTHORIZATION OF THE LEGAL REPRESENTATIVE
DIRECTOR OF TREASURY & MARKET DIVISION

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

Nguyen Anh Tuan