VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE	**THE SOCIALIST REPUBLIC OF VIETNAM**
	Independence – Freedom – Happiness
No: 947/HDQT-NHCT-VPHDQT1	*Hanoi, 17th November 2026*
Re: Announce the change in personnel of VietinBank.	

CHANGE IN PERSONNEL

To:
- **Ministry of Finance;**
- **State Bank of Vietnam;**
- **The State Securities Commission;**
- **Vietnam Stock Exchange;**
- **Ho Chi Minh Stock Exchange;**
- **Ha Noi Stock Exchange.**

Based on Decision of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) No. 1969/QD-HDQT-NHCT-NS2 dated 17/11/2026 regarding the retirement of Ms. Le Nhu Hoa - Deputy General Director of VietinBank for entitlement to social insurance benefits from 01/12/2026;

VietinBank would like to announce the change in personnel of VietinBank as follows:

In case of dismissal:

- Ms. **Le Nhu Hoa.**
- Former position in the organization: Deputy General Director of VietinBank.
- Dismissal position: Deputy General Director of VietinBank.
- Current position: None. After the dismissal, Ms. Le Nhu Hoa is no longer an internal person of the company.
- Reason for dismissal: Retirement for entitlement to social insurance benefits.
- Effective date: 01/12/2026.

The information was published on VietinBank's website on 17/11/2026, as in the link: https://investor.vietinbank.vn/en/extraordinaryreports.aspx.

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

Attached documents:
- Decision No. 1969 /QD- HDQT-NHCT-NS2 dated 17/11/2026.

Organization representative
LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM

Tran Minh Binh

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 1969/QĐ-HĐQT-NHCT-NS2

Hanoi, 17th November 2026

DECISION
Re. Retirement for Entitlement to Social Insurance Benefits

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

Pursuant to the Law on Enterprises No. 59/2020/QH14 passed by the National Assembly on 17 June 2020;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly on 18 January 2024;

Pursuant to the Law on Social Insurance No. 41/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on 29 June 2024;

Pursuant to Decree No. 135/2020/ND-CP dated 18 November 2020 of the Government prescribing the retirement age;

Pursuant to Decree No. 158/2025/ND-CP dated 25 June 2025 of the Government detailing and guiding the implementation of certain articles of the Law on Social Insurance concerning compulsory social insurance;

Pursuant to Decision No. 1488/QD-NHNN dated 8 August 2023 of the State Bank of Vietnam promulgating the Regulations on Decentralization of Management of Civil Servants, Public Employees, Employees and Holders of Positions and Titles in Enterprises under the Management of the State Bank of Vietnam;

At the proposal of VietinBank Human Resources Division,

HEREBY DECIDES:

Article 1. Mrs. Le Nhu Hoa

Social Insurance Number:

Date of birth:

Position: Deputy General Director

Workplace: Vietnam Joint Stock Commercial Bank for Industry and Trade

Shall retire and be entitled to social insurance benefits from 1 December 2026

Place of residence after retirement:

Initial registered health insurance medical examination and treatment facility: Tam Anh General Hospital

Pension payment method: Payment by bank transfer;

Article 2. Social insurance benefits for Ms. Le Nhu Hoa shall be settled by Hanoi Social Security, under Vietnam Social Security, in accordance with the prevailing laws on social insurance.

Article 3. The General Director of VietinBank shall be responsible for organizing the implementation; relevant organizations and individuals within VietinBank and Mrs. Le Nhu Hoa shall be responsible for the implementation of this Decision./.

Recipients:
- As stated in Article 3;
- State Bank of Vietnam (for reporting);
- Board of Directors, Board of Management, Supervisory Board;
- Hanoi Social Security;
- Filed at Office, HR Development Dept. (14).

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM

Trần Minh Bình