

Re: Information disclosure on BoD's Resolution regarding the early redemption of subordinated bonds issued by VietinBank on the redemption exercise date in 2026.

Hanoi, 29th May 2026

EXTRAORDINARY INFORMATION DISCLOSURE

- Respectfully to:**
- **The State Securities Commission;**
 - **Viet Nam 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 29/5/2026, the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) has issued Resolution No. 203/NQ-HDQT-NHCT-VPHDQT1 regarding the early redemption of subordinated bonds issued by VietinBank on the redemption exercise date in 2026.

3. The information is announced on electronic website of VietinBank on 29/5/2026 at <https://investor.vietinbank.vn/en/extraordinaryreports.aspx>.

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

Recipients:

- As above;
- Archive in VP, VPHDQT1.

Attachments:

- Resolution No. 203 /NQ-HDQT-NHCT-VPHDQT1 dated 29/5/2026 of VietinBank's BoD.

**LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs**



Tran Minh Binh

RESOLUTION

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

*(Regarding the early redemption of subordinated bonds issued by VietinBank on
the redemption exercise date in 2026)*

**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 its
amendments, supplements;*

*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 Voting Minutes of VietinBank Board of Directors (BoD)' Decision No.:
164/BBKP-HDQT-NHCT-2026 dated 29 / 5 /2026 on the early redemption of subordinated bonds
issued by VietinBank on the redemption exercise date in 2026;*

*According to the General Director's proposal dated 12 / 5 /2026 on the early redemption of
subordinated bonds issued by VietinBank on the redemption exercise date in 2026.*

DECIDED:

Article 1. Approve of the plan for early redemption of subordinated bonds issued by VietinBank on the redemption exercise date in 2026 *(details in the attached appendix).*

Article 2. Implementation provisions:

– Authorize and assign the General Director, based on the ability to ensure safety ratios and limits before and after implementation, to decide whether or not to redeem bonds early on the Redemption Right Exercise Date of each issuance.

– Assign the General Director/Deputy General Director in charge of the Treasury Dealing and Capital Market Division /Deputy General Director in charge of the Finance Division/Director of the Treasury Dealing and Capital Market Division to implement the early redemption on the Redemption Right Exercise Date in accordance with the law and VietinBank's internal regulations.

Article 3: Execution provisions

1. This Resolution takes effect from signing date;
2. The members of Directors, members of Management; Head of operational divisions; Head of departments, centers and units at the Head Office; Affiliated units and individuals in VietinBank system shall be responsible for the implementation of this Resolution.

Recipients:

- The members of Directors;
- Supervisory Board;
- The member of Management;
- Head of BoDs' Office;
- Archive: VP, VPHDQT1



Tran Minh Binh

**APPENDIX: PLAN FOR EARLY REDEMPTION OF SUBORDINATED
BONDS ON THE REDEMPTION EXERCISE DATE IN 2026**

I. Detailed information on bonds redeemed early by VietinBank at the Redemption Right Date:

1. VND 2,000 billion bonds issued on July 20, 2023

Bond redemption code: CTG2230T2/01 (Securities code: CTG123018)

Bond par value: 100,000 VND/bond

Issue date: July 20, 2023

Maturity date: July 20, 2031

Bond redemption right date: **July 20, 2026**

Interest rate: Reference interest rate + 1.2%

Total early redemption value at par value: **2,000 billion VND.**

2. 1,000 billion VND bonds issued on July 29, 2021

Bond redemption code: CTGH2131007 (Securities code: CTG12101)

Bond par value: 1 billion VND/bond

Issue date: July 29, 2021

Maturity date: July 29, 2031

Bond redemption exercise date: **July 29, 2026**

Interest rate: Reference interest rate + 1.0%

Total early redemption value at par value: **1,000 billion VND.**

3. 1,500 billion VND bonds issued on November 1, 2023

Bond redemption code: CTG2230T2/02 (Securities code: CTG123033)

Bond par value: 100,000 VND/bond

Issue date: November 1, 2023

Maturity date: November 1, 2031

Bond redemption exercise date: **November 1, 2026**

Interest rate: Reference interest rate + 1.2%

Total early redemption value at par value: **1,500 billion VND.**



4. 3,492.2 billion VND bonds issued on November 18, 2021

Bond redemption code: CTG2131T2 (Securities code: CTG121031)

Bond par value: 100,000 VND/bond

Issuance date: November 18, 2021

Maturity date: November 18, 2031

Bond redemption exercise date: **November 18, 2026**

Interest rate: Reference interest rate + 1.0%

Total early redemption value at par value: **3,492.2 billion VND.**

5. 100 billion VND bond issued on November 23, 2023

Bond redemption code: CTGL2331008 (Securities code: CTG12337)

Bond par value: 100 million VND/bond

Issue date: November 23, 2023

Maturity date: November 23, 2031

Bond redemption exercise date: **November 23, 2026**

Interest rate: Reference interest rate + 0.9%

Total early redemption value at par value: **100 billion VND.**

6. 300 billion VND bonds issued on November 30, 2023

Bond redemption code: CTGL2331009 (Securities code: CTG12338)

Bond par value: 100 million VND/bond

Issue date: November 30, 2023

Maturity date: November 30, 2031

Bond redemption exercise date: **November 30, 2026**

Interest rate: Reference interest rate + 1.2%

Total early redemption value at par value: **300 billion VND**

7. 400 billion VND bonds issued on December 6, 2023

Bond redemption code: CTGL2331010 (Securities code: CTG12339)

Bond par value: 100 million VND/bond

Issue date: December 6, 2023

Maturity date: December 6, 2031

Bond redemption exercise date: **December 6, 2026**

Interest rate: Reference interest rate + 1.2%

Total early redemption value at par value: **400 billion VND.**

8. 800 billion VND bonds issued on December 29, 2023

Bond redemption code: CTGL2331011 (Securities code: CTG12305)

Bond par value: 100 million VND/bond

Issue date: December 29, 2023

Maturity date: December 29, 2031

Bond redemption exercise date: **December 29, 2026**

Interest rate: Reference interest rate + 1.2%

Total early redemption value at par value: **800 billion VND.**

9. 2,400 billion VND bonds issued on December 29, 2023

Bond redemption code: CTGL2331012 (Securities code: CTG12306)

Bond par value: 100 million VND/bond

Issue date: December 29, 2023

Maturity date: December 29, 2031

Bond redemption exercise date: **December 29, 2026**

Interest rate: Reference interest rate + 1.2%

Total early redemption value at par value: **2,400 billion VND.**

II. Early Redemption Method: Early Redemption on the Redemption Exercise Date. If the Bond Redemption Exercise Date is not a business day, the payment transfer date will be the next business day after the Redemption Exercise Date (as specified in the OC).

III. Early Redemption Price: 100% of the bond's par value plus accrued interest not yet paid from the most recent interest payment date until, but excluding, the Redemption Exercise Date. All bonds redeemed by the Issuer will be cancelled.