

**VIETNAM JOINT STOCK COMMERCIAL
BANK FOR INDUSTRY & TRADE**

No: 500 /HDQT-NHCT-VPHDQT1

*Re: Information disclosure on BoD's Resolution
regarding the issuance plan of tier 2 capital raising
bonds via private placement in 2026*

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 8th June 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 8 / 6 /2026, the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) has issued Resolution No. 216 /NQ-HDQT-NHCT-VPHDQT1 regarding the issuance plan of tier 2 capital raising bonds via private placement in 2026 of VietinBank.

3. The information is announced on electronic website of VietinBank on 8/6/2026 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. 216 /NQ-HDQT-NHCT-VPHDQT1 dated 8 / 6 /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**

(Approval of the issuance plan of tier 2 capital raising bonds via private placement 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 Law on Enterprises No. 59/2020/QH14 dated June 17, 2020 and its amendments, supplements and implementing guidelines;

Pursuant to Law on Securities No. 54/2019/QH14 dated November 26, 2019 and its amendments, supplements and implementing guidelines;

Pursuant to Decree No.153/2020/ND-CP dated December 31, 2020 of the Government, regulating the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds to the international market ("Decree 153");

Pursuant to Decree No. 65/2022/ND-CP dated September 16, 2022 of the Government, amending and supplementing a number of articles of Decree 153 ("Decree 65");

Pursuant to Decree No. 08/2023/ND-CP dated March 5, 2023 of the Government, amending, supplementing, and suspending the effect of certain articles in decrees regulating the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds to the international market ("Decree 08")

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.: 184/BBKP-HDQT-NHCT-2026 dated 8 / 6 /2026 on the approval of the issuance plan of tier 2 capital raising bonds via private placement in 2026;

According to the General Director's proposal dated 18 /05 /2026 on the issuance plan of tier 2 capital raising bonds via private placement in 2026.

DECIDED:

Article 1. Approve the issuance plan of tier 2 capital raising bonds via private placement in 2026 (details in the attached appendix).

Article 2. Implementation provisions:

- Authorize and assign the General Director/Deputy General Director¹/Director of Finance Division to approve the issuance interest rate for each period/issue tranche, ensuring its consistentane with market interest rates and current regulations on interest rates of the State Bank of Vietnam at the time of bond issuance.

¹ As Deputy General Director who was assigned to be in charge of the Finance Department each period.

– Authorize and assign the General Director/Deputy General Director²/Director of the Treasury Dealing and Capital Market Division to decide on specific issuance tranches and direct the organization and implementation of bond issuance according to the plan approved by the Board of Directors, ensuring that the total issuance needs for the year are not exceeded and complying with legal regulations and VietinBank’s regulations (including but not limited to: approving and signing the issuance dossier and all documents, texts, contracts, agreements, and other documents related to and/or serving the issuance of VietinBank's 2026 private placement bonds).

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;
- KDV&TT2;
- Archive: VP, VPHDQT1.

**ON BEHALF OF THE BODs
CHAIRMAN**



Tran Minh Binh

² As Deputy General Director who was assigned to be in charge of the Treasury Dealing and Capital Market Division each period.

APPENDIX:
**THE ISSUANCE PLAN OF TIER 2 CAPITAL RAISING BONDS VIA
PRIVATE PLACEMENT IN 2026**

1. Information about the Issuer

- **Name of the Issuer: Vietnam Joint Stock Commercial Bank for Industry and Trade (“VietinBank” or “The Issuer”)**
- Type of business: Public company
- Head office: 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam
- Establishment and operation license: No. 13/GP-NHNN issued by the State Bank of Vietnam on June 17, 2022 and subsequent amendments and supplements.
- Business registration certificate: No. 0100111948 issued by the Hanoi Department of Planning and Investment on July 3, 2009, with the 13th amendment registered on January 8, 2024 (“**Business Registration Certificate**”).
- Current 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 dong*).
- Account number for receiving bond purchase payments from the offerings:
 - Account number: 99998224450200
 - Account holder: Vietnam Joint Stock Commercial Bank for Industry and Trade
 - Opened at: Vietnam Joint Stock Commercial Bank for Industry and Trade (Citad code 01201001)

2. Purpose of Bond Issuance: To increase Tier 2 capital of the Issuer.

3. Explanation of meeting each condition for bond offering

Based on the regulations in Decree No.153/2020/ND-CP dated December 31, 2020 of the Government, regulating the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds to the international market (hereinafter referred to as "**Decree 153**"); Decree No. 65/2022/ND-CP dated September 16, 2022 of the Government, amending and supplementing a number of articles of Decree 153 (hereinafter referred to as "**Decree 65**"); Decree No. 08/2023/ND-CP dated March 5, 2023 of the Government, amending, supplementing, and suspending the effect of certain articles in decrees regulating the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds to the international market (hereinafter referred to as "**Decree 08**"), and other provisions of specialized laws, at the time of preparing this Bond Issuance Plan, VietinBank fully meets the conditions for offering bonds in multiple tranches through private placement, specifically as follows:

No.	Conditions	Basis	Compliance Assessing
3.1. General conditions for offering bonds			
1	The issuing company is a joint-stock company or limited liability company established and operating under Vietnamese law.	VietinBank is a joint-stock company established and operating under Vietnamese law, based on its Business Registration Certificate.	Complied.

No.	Conditions	Basis	Compliance Assessing
2	Full payment of both principal and interest on issued bonds and any debts due in the 03 consecutive years prior to the bond issuance.	For 03 consecutive years, from 2023 to 2025 and up to the present time, VietinBank has made full and timely payments of principal and interest on issued bonds and other due debts.	Complied.
3	Meeting the financial safety ratios and operational safety ratios as prescribed by specialized laws.	VietinBank meets the financial safety ratios and operational safety ratios as prescribed by law. (Details in Article 6 below)	Complied.
4	The bond issuance plan has been approved and accepted by the competent authority.	The bond issuance plan has been submitted to the competent authority - the Board of Directors, for approval and acceptance.	Complied.
5	The financial statements for the year immediately preceding the year of issuance must be audited by a qualified auditing firm as prescribed. Furthermore, the audit opinion on the financial statements must be a fully unqualified opinion; if the audit opinion is a qualified opinion, the qualification does not affect the conditions of the offering; the issuing entity must provide reasonable documentation and confirmation from the auditing firm regarding the impact of the qualification.	The separate and consolidated financial statements for 2025 were audited by PwC Vietnam Limited (an auditing firm on the list of firms approved by the State Securities Commission to audit businesses with public interest), express a fully unqualified opinion.	Complied.
6	The target buyers of the bonds are professional securities investors as stipulated by securities law.	VietinBank plans to offer the bonds to institutional investors who meet the criteria of being professional securities investors as stipulated by securities law.	Complied.
3.2. Conditions for offering Bonds in multiple tranches			
1	The conditions for offering the property are stipulated in Article 9 of Decree 153.	These conditions have been met as per Article 3.1 above.	Complied.
2	There is a need to raise capital in multiple tranches in accordance with the purpose of the bond issuance approved by the competent authority.	Articles 4 and 13 of the bond issuance plan clearly stipulate VietinBank's need to raise capital in multiple tranches in accordance with the purpose of the bond issuance approved by the Board of Directors.	Complied.
3	There is a bond issuance plan that specifically outlines the volume,	Articles 4 and 13 of the bond issuance plan clearly stipulate the	Complied.

No.	Conditions	Basis	Compliance Assessing
	timing, and planned use of capital for each offering.	specific details regarding the volume, timing, and planned use of capital for each offering.	
4	The bond distribution period for each offering shall not exceed 30 days from the date of prior announcement of the offering. The total bond offering period in multiple tranches shall not exceed 6 months from the date of issuance of the first offering.	Article 4 of the bond issuance plan clearly stipulates the distribution period and the total bond offering period in accordance with this condition.	Complied.

4. Terms and conditions of the bonds to be offered

Issuer	Vietnam Joint Stock Commercial Bank for Industry and Trade
Bond Name	VietinBank's tier 2 capital raising bonds via private placement in 2026
Bond Type	This is a non-convertible, unsecured bond that meets the conditions for inclusion in VietinBank's Tier 2 capital as stipulated by current law
Bond Type	Bonds are issued in book-entry form
Eligible Buyers of Bonds	Professional securities investors as defined by securities law.
Currency of issuance and payment	Vietnamese Dong (VND)
Term	From 6 years or more
Nominal Bond Interest Rate	Fixed or floating, ensuring it aligns with market interest rates and current regulations on interest rates of the State Bank of Vietnam at the time of bond issuance. In the case of a floating nominal bond interest rate: Bond Interest Rate = Average interest rate on individual savings deposits in Vietnamese Dong, payable after maturity, 12-month term, of VietinBank, BIDV, Vietcombank, AgriBank + margin. For clarification, the bond interest rate, if not an integer, will be rounded to two decimal places according to the principle that if the third decimal digit is greater than or equal to 5, it is rounded up; if the third decimal digit is less than 5, it is rounded down. Interest Calculation Period: Every 3 months/6 months/12 months or as specified by VietinBank for each offering.
Bond par Value	VND 100,000,000 (One hundred million Vietnamese Dong) or multiples of VND 100,000,000 (One hundred million Vietnamese Dong)/Bond
Total Value of Bonds Expected to Be Issued	Maximum 7,000 billion VND (Seven trillion Vietnamese Dong)
Issue price	Equal to 100% of par value

Expected number of offerings	A maximum of 20 tranches, including:		
	Offering period	Number of offering tranches	Volume offered in each tranche
	May 2026	Maximum 6 tranches	Maximum 3,000 billion VND
	June 2026	Maximum 6 tranches	Maximum 3,000 billion VND
	July 2026	Maximum 6 tranches	Maximum 3,000 billion VND
	August 2026	Maximum 6 tranches	Maximum 3,000 billion VND
	September 2026	Maximum 6 tranches	Maximum 3,000 billion VND
	October 2026	Maximum 6 tranches	Maximum 3,000 billion VND
	November 2026	Maximum 6 tranches	Maximum 3,000 billion VND
		The offering period is expected to be between May 2026 and November 2026, ensuring that the total offering period for all tranches does not exceed 6 months from the date of issuance of the first tranche.	The total number of tranches in a year is a maximum of 20.
Bond distribution period for each offering	Maximum 30 days from the date of disclosure before each offering.		
Expected offering period for each tranche	Between May 2026 and November 2026, ensuring that the total offering period for all tranches does not exceed 6 months from the date of issuance of the first tranche.		
Bond Issuance Method	Bonds are issued directly to investors and/or through issuing agents in a private placement, in accordance with legal regulations.		
Method of bonds' principal and interest payment	<p><i>Bond Interest:</i> is paid later, periodically every 3 months/6 months/12 months once (01) or as per VietinBank's specific regulations at each offering.</p> <p><i>Bond Principal:</i> is paid once (01) equal to 100% of the Bond's par value on the Maturity Date, except in the case that the Bond is early redeemed by VietinBank or as per VietinBank's specific regulations at each offering.</p> <p>Upon maturity, the principal and interest of the Bond will be paid by the Issuer and/or VSDC to the Bondholder as stipulated. For deposited Bonds, the Bondholder receives interest and/or principal at the Depository Members where the depository account is opened. For Bonds not yet deposited, the Bondholder receives interest and/or principal at the Issuer through bank transfer to the Bondholder's registered account.</p>		

Issuing location	At VietinBank's head office.
Taxes	Payments related to the Bonds may be subject to withholding or deduction of all applicable taxes, as prescribed by Vietnamese law in effect from time to time.
Law governs	Vietnamese law.

5. Terms and conditions for early redemption of bonds

Bonds may be redeemed before maturity under the following regulations:

a. Early redemption of Bonds on the Redemption Date

- VietinBank has the right to redeem the Bonds before maturity, and the Bondholder is obligated to sell all Bonds back to the Issuer on the Redemption Date.
- Purpose of redemption: to meet VietinBank's capital needs and balance, ensuring the Bank's business efficiency.
- Redemption price: equal to the par value of the Bonds plus (+) any outstanding interest payments as of the Redemption Date.
- Total par value of Bonds redeemed before maturity: equal to the total par value of successfully issued Bonds in each tranche.
- Time of redemption: at least one (1) year after the Issuance Date and subject to the Bond Terms and Conditions in the Information Disclosure Statement.
- The Issuer will send a notice to all Bondholders (this notice is irrevocable) regarding the early redemption of the Bonds no later than 15 (fifteen) Business Days before the Redemption Right Exercise Date.

b. Early Redemption of Bonds by Agreement

- VietinBank has the right to offer to redeem the Bonds by agreement between VietinBank and the Bondholder at any time after 01 (one) year from the Issue Date, and each Bondholder has the right to decide whether or not to sell their Bonds to the Issuer.
- Redemption price: agreed upon by VietinBank and the Bondholder.
- Total par value of Bonds redeemed before maturity: subject to the agreement between VietinBank and the Bondholder, market conditions, and VietinBank's capital balancing needs at the time of redemption.
- The offer to redeem Bonds will be made public to all Bondholders

c. Mandatory Bond Redemption

VietinBank is obligated to redeem bonds at the request of bondholders when:

- VietinBank violates the law on offering and trading bonds as decided by the competent authority, and the violation is irreparable or the remedial measures are not approved by bondholders representing 65% or more of the total outstanding bonds of the same type;
- VietinBank violates the bond issuance plan, and the violation is irreparable or the remedial measures are not approved by bondholders representing 65% or more of the total outstanding bonds of the same type; or
- Other cases as stipulated in the Bond Terms and Conditions in the Information Disclosure Statement.

- Redemption price: equal to the par value of the Bonds plus (+) any outstanding interest payments as of the mandatory Redemption Date.

- Total par value of Bonds redeemed before maturity: equal to the total par value of successfully issued Bonds in each tranche.

6. Financial performance indicators for 03 consecutive years preceding the year of issuance.

Consolidated financial indicators	2023	2024	2025
1. Owner Equity (million VND)	125,871,820	148,504,708	179,655,005
- Owner's investment capital	53,699,917	53,699,917	77,669,446
- Funds allocated from after-tax profits	19,043,575	25,316,757	31,654,355
- Undistributed after-tax profits	42,369,429	58,390,118	58,212,794
- Revaluation differences of assets	-	-	-
- Exchange rate differences	86,970	243,105	362,748
- Share premium	8,974,677	8,974,677	8,974,666
- Non-controlling shareholder interests	861,220	970,729	1,206,433
- Other capital	836,032	909,405	1,574,563
2. Total Liabilities (million VND)	1,906,741,786	2,236,883,024	2,588,058,119
- Bank Loans	44,428,975	22,621,628	18,165,558
- Loans from Bond Issuance	42,022,735	47,177,020	53,499,640
+ Bonds offered privately in the domestic market	20,135,000	30,810,000	33,915,000
+ Bonds offered publicly in the domestic market	21,887,735	16,367,020	19,584,640
+ Bonds offered to the international market	-	-	-
- Other Liabilities	1,820,290,076	2,167,084,296	2,516,379,097
+ Debts to the Government and the State Bank of Vietnam	21,814,105	154,284,104	144,592,357
+ Customer Deposits	1,410,899,038	1,606,316,685	1,793,732,057
+ Other Liabilities	387,576,933	406,483,507	578,054,683
3. Capital Structure (times)			
- Debt-to-Total Assets Ratio	0.94	0.94	0.94
- Debt-to-Equity Ratio	15.15	15.06	14.41
4. Solvency (times)			
- Current ratio (current assets/current liabilities)	n/a	n/a	n/a
- Quick ratio ((current assets – inventory)/current liabilities)	n/a	n/a	n/a
- Interest coverage ratio (profit before tax and interest/interest expense)	n/a	n/a	n/a
5. Total outstanding bond debt/owner equity (times)			

Consolidated financial indicators	2023	2024	2025
- Ratio of total outstanding corporate bonds/ owner equity	0.33	0.32	0.30
- Ratio of outstanding individual corporate bonds/ owner equity	0.16	0.21	0.19
6. Profit (million VND)			
- Profit before tax	24,989,525	31,763,925	43,443,809
- Profit after tax for the fiscal year	20,044,622	25,482,567	34,871,266
7. Profitability Indicators (%)			
- Return on Assets (ROA)	1.0%	1.2%	1.7%
- Return on Equity (ROE)	17.1%	18.6%	21.3%
8. Financial safety indicators, capital safety ratios as prescribed by specialized laws			
- CAR (1)	9.3%	9.5%	9.9%
- Credit granting limits (2)	< 15% of equity for one customer < 25% of equity for one customer and related parties	< 15% of equity for one customer < 25% of equity for one customer and related parties	< 15% of equity for one customer < 25% of equity for one customer and related parties
- Payment capacity ratio (within 30 days) (3)	Foreign currency: 90.78% VND: 71.90%	Foreign currency: 115.05% VND: 75.05%	Foreign currency: 79.94% VND: 108.29%
- Liquidity reserve ratio (4)	16.32%	16.07%	17.63%
- Maximum ratio of short-term capital used for medium-term and long-term lending (5)	20.41%	22.23%	25.70%
- Ratio of purchase and investment in Government bonds, Government-guaranteed bonds (6)	5.03%	3.53%	4.08%
- Limits on capital contribution and share purchase (7)	< 40% of charter capital and supplementary charter capital reserve fund	< 40% of charter capital and supplementary charter capital reserve fund	< 40% of charter capital and supplementary charter capital reserve fund
- Loan balance ratio compared to total deposits (8)	80.62%	83.12%	82.93%
- Maximum foreign currency and gold position compared to equity (9)	5.77%	0.74%	- 0.46%

(Source: VietinBank)

Note:

- Consolidated financial indicators for 2023, 2024, and 2025 are based on the consolidated financial statements of VietinBank for 2023 and 2024, audited by Deloitte Vietnam Co., Ltd., and the consolidated financial statements for 2025, audited by PwC (Vietnam) Co., Ltd., with a fully unqualified opinion.

- Bank loans correspond to the loan items from credit institutions on the financial statements.

Appendix attached to the BoDs' Resolution on the issuance plan of tier 2 capital raising bonds via private placement in 2026

- ROA and ROE indicators are calculated according to the regulations in Decree No. 155/2020/ND-CP dated December 31, 2020.

- N/A: Not applicable to credit institutions.

- The ratios of solvency ratio, liquidity reserve ratio, maximum ratio of short-term capital used for medium-term and long-term lending, and loan-to-deposit ratio of VietinBank are calculated based only on the parent company's data.

- VietinBank must comply with the regulations in Article 138 of the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 (and related amendments, supplements, and implementing guidelines). Specifically:

⁽¹⁾ Based on the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 (and related amendments, supplements, and implementing guidelines), the capital adequacy ratio is 8% or a higher ratio as prescribed by the Governor of the State Bank of Vietnam in each period. Therefore, VietinBank meets this condition.

⁽²⁾ Based on Article 10 of Circular No. 22/2019/TT-NHNN dated November 15, 2019 (and related amendments and supplements), the credit limit is a maximum of 15% of equity capital for one customer and 25% of equity capital for one customer and related parties. VietinBank meets this condition.

⁽³⁾ Based on Article 14 of Circular No. 22/2019/TT-NHNN dated November 15, 2019 (and related amendments and supplements), the minimum solvency ratio (within 30 days) is 10% for foreign currency and 50% for VND. Therefore, VietinBank meets this condition.

⁽⁴⁾ Based on Article 14 of Circular No. 22/2019/TT-NHNN dated November 15, 2019 (and related amendments and supplements), the minimum liquidity reserve ratio is 10%. Therefore, VietinBank meets this condition.

⁽⁵⁾ Based on Circular No. 22/2019/TT-NHNN dated November 15, 2019 (and related amendments and supplements), the maximum ratio of short-term capital used for medium-term and long-term lending is stipulated according to the following schedule: (i) from October 1, 2021 to September 30, 2022: 37%; (ii) from October 1, 2022 to September 30, 2023: 34%; (iii) from October 1, 2023: 30%. Therefore, VietinBank meets this condition.

⁽⁶⁾ Based on Article 17, Circular No. 22/2019/TT-NHNN dated November 15, 2019 (and related amendments and supplements), the maximum ratio of purchase and investment in Government bonds and Government-guaranteed bonds is 30%. Therefore, VietinBank meets this condition.

⁽⁷⁾ Based on Article 18, Circular No. 22/2019/TT-NHNN dated November 15, 2019 (and related amendments and supplements), the maximum limit for capital contribution and share purchase is 40% of the charter capital and supplementary capital reserve fund. VietinBank complies with this condition.

⁽⁸⁾ Based on the Roadmap for Compliance with the Loan-to-Deposit Ratio of VietinBank according to Circular 22/2019/TT-NHNN dated November 15, 2019 (and related amendments and supplements) approved by the State Bank of Vietnam in Official Letter No. 8225/NHNN-TTGSNH dated November 12, 2020, from January 1, 2022, the loan-to-deposit ratio must be a maximum of 85%. Therefore, VietinBank meets this condition.

Appendix attached to the BoDs' Resolution on the issuance plan of tier 2 capital raising bonds via private placement in 2026

⁽⁹⁾ Based on Circular No. 07/2012/TT-NHNN dated March 20, 2012 and related amendments and supplements), the maximum foreign currency and gold position compared to equity capital must not exceed $\pm 20\%$. Therefore, VietinBank meets this condition.

7. Payment of interest and principal on issued bonds and due debts (excluding bond debt) in 03 consecutive years prior to the bond offering

For 03 consecutive years from 2023 to 2025 and up to the present time, VietinBank has made full and timely payments of interest and principal on issued bonds and due debts (excluding bond debt).

8. Report on the issuance and utilization of outstanding bonds as of December 31, 2025

- Total volume of bonds issued from the outstanding bond portfolio as of December 31, 2025: VND 53,499,640 million.
- Interest and principal paid from the outstanding bond portfolio as of December 31, 2025: VND 13,121,167 million.
- Remaining outstanding bond balance of the outstanding bond portfolio as of December 31, 2025: VND 53,499,640 million.
- Usage of bond from outstanding bond portfolio as of December 31, 2025: VietinBank has used the proceeds from the issuance of bonds with outstanding balances as of December 31, 2025, in accordance with the capital utilization purposes approved by the VietinBank's Board of Directors in the bond issuance plan.
- Bond principal and interest payment plan: VietinBank expects to pay the principal and interest on the bonds in full and on time as stipulated in the Information Disclosure Statement for each issuance.
- Violations of laws on corporate bond issuance as decided by competent authorities in the three consecutive years prior to the bond offering: None.

9. Assessment of VietinBank's financial situation and ability to repay maturing debts, and its ability to repay the bonds expected to be issued.

As a leading state-owned commercial bank, VietinBank always adheres to the directives and orientations of the Party, Government, and the State Bank of Vietnam, actively implementing comprehensive business solutions, striving to promote innovation, strongly transforming its growth model, focusing on comprehensive digital transformation in all aspects of operations, enhancing financial capacity, developing modern banking and financial solutions, improving service quality, meeting the maximum financial needs of customers, and supporting economic development. Accordingly, in 2025, VietinBank achieved positive business results:

- Consolidated total assets reached VND 2.77 trillion, an increase of 16.0% compared to 2024.
- Consolidated outstanding loans reached VND 1.99 trillion, an increase of 15.6% compared to 2024; credit growth remained stable and sustainable, meeting the capital needs of the economy.
- Fund mobilization was balanced appropriately with credit growth, ensuring liquidity safety ratios. Consolidated mobilized capital reached nearly VND 1.97 trillion, an increase of 11.9% compared to 2024. Of this, the CASA ratio reached 25.5%, a positive improvement compared to the end of 2024, supporting improved cost of capital and enhancing VietinBank's competitiveness.

- Profit before risk provision in 2025 continues to maintain a sustainable and outstanding growth rate throughout the 2021-2025 period. Individual pre-tax profit reached VND 41.1 trillion, a 35.5% increase compared to 2024 – achieving 127% of the target set by the General Shareholders' Meeting. Consolidated pre-tax profit reached VND 43.4 trillion, a 36.8% increase compared to 2024.
- Ensuring compliance with capital adequacy ratios, solvency ratios, and other operational safety ratios as regulated by the authorities.

As a credit institution with a credit rating from reputable international organizations, VietinBank always ensures its ability to repay maturing debts and its ability to repay bonds expected to be issued in the future.

10. Audit Opinion on the Issuer's Financial Statements

VietinBank's separate and consolidated financial statements for 2023 and 2024 were audited by Deloitte Vietnam Co., Ltd., and its separate and consolidated financial statements for 2025 were audited by PwC (Vietnam) Co., Ltd. – both auditing firms on the list approved by the State Securities Commission to audit the financial statements of public interest entities, and have received a full unqualified opinion.

VietinBank's separate and consolidated financial statements for 2023, 2024, and 2025 fairly and reasonably reflect, in all material respects, the separate and consolidated financial position of the Bank and its subsidiaries as of December 31 of each financial year, as well as the operating results and separate and consolidated cash flow statements for the financial years ending on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Credit Institutions, and relevant legal regulations concerning the preparation and presentation of separate and consolidated financial statements.

11. Bond Issuance Method

Bonds will be issued directly to investors and/or through an issuing agent in a private placement, in accordance with legal regulations.

12. Bond Offering Targets

The bond offering targets are institutional investors who meet the conditions of being professional securities investors as stipulated in the Securities Law.

13. Plan for Utilizing Capital Raised from Bond Issuances

The proceeds from VietinBank's private placement of bonds in 2026, after deducting any related fees and expenses (if any), are expected to be used by VietinBank to increase Tier 2 capital with the following projected capital utilization schedule:

Expected offering period	Expected capital utilization schedule
May 2026	May 2026 – November 2026
June 2026	June 2026 – December 2026
July 2026	July 2026 – January 2027
August 2026	August 2026 – February 2027
September 2026	September 2026 – March 2027
October 2026	October 2026 – April 2027
November 2026	November 2026 – May 2027

Accordingly, Tier 2 capital will be used by VietinBank to provide loans to the economy in accordance with the law.

The plan for using temporarily idle funds obtained from the issuance of bonds in the event of disbursement according to the schedule of funds obtained from the bond issuance: Not applicable.

14. Plan for the allocation of funds and methods for bonds' principal and interest payments

a. Plan for the allocation of funds payment

VietinBank anticipates using net cash flow from business operations, including but not limited to interest and/or principal received from lending using funds from the issuance of these Bonds and other legitimate sources of income, after deducting taxes payable to the State and operating expenses, to still be sufficient to pay interest and principal on time, including outstanding debts and Bonds currently being offered. Details of the specific repayment plan are as follows:

Content	Source of Repayment
The Bond Interest Payment Plan	This refers to the interest income generated from loans that VietinBank plans to lend using funds from the bond issuance and other legitimate sources of revenue, after deducting tax obligations payable to the State and operating expenses. This interest will be used to pay bond interest to investors, provided that the payment does not result in a loss in VietinBank's annual business performance.
Bond Principal Repayment Plan	VietinBank will use funds from (i) debt collection from disbursements; (ii) profits from business operations; and (iii) capital raised from the economy to repay the principal of the Bonds on the Maturity Date, or the Redemption Date, or the Bond Redemption Date as agreed between VietinBank and the Bondholder, or on another Maturity Date according to the Bond Terms and Conditions applicable to each issuance.

b. Payment Method for Bond Principal and Interest

- *Bond interest*: paid later, periodically every 3 months/6 months/12 months, or as specified by VietinBank in each issuance.
- *Bond principal*: paid in one (1) lump sum equal to 100% of the bond's par value on the Maturity Date, except in cases where the bonds are redeemed by VietinBank before maturity or as specified by VietinBank in each issuance.
- Upon maturity, the bond principal and interest will be paid by the Issuer and/or VSDC to the Bondholder as stipulated. For deposited bonds, the Bondholder receives interest and/or principal at the depository members where the depository account is opened. For bonds not yet deposited, the Bondholder receives interest and/or principal from the Issuer via bank transfer to the Bondholder's registered account.

15. Disclosure commitment by the Issuer

VietinBank commits to fully fulfill its information disclosure obligations and is responsible for the accuracy and truthfulness of the information disclosed.

16. Other Commitments to Bondholders

In addition to the above commitments, VietinBank commits to fulfilling its obligations to Bondholders regarding other conditions as follows:

- The Issuer commits and affirms that on the Issuance Date, the Issuer fully meets the conditions for issuing bonds as stipulated in Decree 153; Decree 65; Decree 08 and other relevant legal regulations;
- Ensures that the issuance of bonds has all necessary approvals from the Issuer and relevant regulatory authorities, and that this bond issuance has fully met and implemented all conditions,

processes, procedures and other requirements as stipulated by law and the internal regulations of the Issuer;

- To ensure the legal rights and interests of Bondholders with respect to and related to the Bonds in accordance with the Bond Terms and Conditions specifically stipulated in the Information Disclosure Statement, in compliance with relevant laws;
- To use the proceeds from the Bond offering for the purposes of issuance as stipulated in the Bond Issuance Plan approved by the competent authority;
- To fulfill other obligations under the Bond Terms and Conditions stipulated in the Information Disclosure Statement and other relevant laws.

17. Registration and Depository of Bonds

- Bonds shall be registered and deposited in accordance with Decree 65 and other relevant legal regulations.

18. Bond Trading Terms

- Bonds shall be registered for trading in accordance with Decree 65 and other relevant legal regulations.
- Bonds may only be traded between professional securities investors and organizations as prescribed by securities law, except in cases governed by legally effective court judgments, arbitration decisions, or inheritance as prescribed by law.

19. Rights and Responsibilities of Bond Buyers

- To fully access the information disclosures of VietinBank; to clearly understand the terms and conditions of the Bonds and other commitments of VietinBank before deciding to purchase and trade the Bonds;
- To clearly understand the risks arising from investing in and trading the Bonds; to understand and ensure compliance with regulations on eligible investors and transactions of individual corporate bonds as stipulated in Decree 153, Decree 65, and other relevant legal regulations.
- Bond buyers are responsible for their own investment decisions and bear all risks arising from investing in and trading the Bonds;
- To pay taxes arising from income related to the Bonds as prescribed by law (if any);
- To have VietinBank disclosed complete information as prescribed by law;
- To request access to VietinBank's bond offering documents, including the contracts signed between VietinBank and organizations providing services related to the bond offering;
- To receive full and timely payment of interest and principal on the bonds when due, and to exercise any accompanying rights (if any) according to the Bond Terms and Conditions in the Information Disclosure Statement and agreements with VietinBank at each issuance;
- Except in cases where transactions are restricted as stipulated in Decree 65 and/or relevant laws, the right to transfer ownership of the bonds through purchase, sale, donation, inheritance, and other forms in accordance with relevant laws and to use the bonds as collateral in accordance with the law on secured transactions) in accordance with the Bond Terms and Conditions;
- To request VietinBank to redeem the bonds before maturity as stipulated in Article 5 of this bond issuance plan;

- Ownership rights and issuance of a Certificate of Ownership of the Bonds;
- Voting rights, where the percentage of votes in favor of matters must be approved by the Bondholders but not less than 65% or more of the total number of outstanding bonds of the same type;
- Other rights and obligations as stipulated by applicable law, the Bond Terms and Conditions, and related bond documents.

20. Rights and Responsibilities of VietinBank

- To fully and promptly pay the principal and interest of the Bonds upon maturity and to exercise any accompanying rights (if any) to the Bondholders as stipulated in the Bond Terms and Conditions;
- To use the proceeds from the issuance of the Bonds for the purposes stipulated in the Bond Issuance Plan approved by the competent authority;
- To repurchase the Bonds before maturity as required by the Bondholders as stipulated in Condition 5.c of this Bond Issuance Plan;
- To maintain confidentiality of information regarding the Bond balance and Bond transactions of the Bondholders, except in cases where information is provided at the request of competent regulatory authorities;
- To implement financial management, reporting, and accounting and statistical procedures as prescribed by law;
- Other rights and obligations as stipulated by applicable law, the Bond Terms and Conditions, and related Bond documents.

21. Responsibilities and obligations of each organization and individual providing services related to bond issuance

Comply with legal regulations on providing services related to bond issuance, and specific responsibilities and obligations shall be implemented according to the provisions in the service contract between VietinBank and the entities involved in bond issuance.

