

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

No: 632/HĐQT-NHCT-VPHDQT1

Re: Disclosure of periodic report on principal and interest payments of VietinBank's public offering bonds (Reporting period from 01/01/2026 to 30/06/2026)

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, ^{JK}27 July 2026

PERIODIC INFORMATION DISCLOSURE

Respectfully to:

- The State Securities Commission;
- VietNam 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:

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) would like to disclose periodic report on principal and interest payments of VietinBank's public offering bonds (Reporting period from 01/01/2026 to 30/06/2026) (Detailed report attached).

3. The information is announced on electronic website of VietinBank on 27/07/2026 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.

Attachment:

- Periodic report on principal and interest payments of VietinBank's public offering bonds (Reporting period from 01/01/2026 to 30/06/2026)

**LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs**



Tran Minh Binh

Tran Minh Binh

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE

Appendix 01: Report on principal and interest payments of public offering bonds

(Reporting period from 01/01/2026 to 30/06/2026)

Unit: dong

No.	Bond code	Securites code	Period	Issue date	Maturity	Opening balance - 01/01/2026		Payment during the period		Closing balance - 30/06/2026	
						Principal	Interest (*)	Principal	Interest	Principal	Interest (*)
1	CTG2131T2	CTG121031	10 year	18/11/2021	18/11/2031	3,492,200,000,000	0	0	0	3,492,200,000,000	0
2	CTG2230T2/01	CTG123018	8 year	20/07/2023	20/07/2031	2,000,000,000,000	0	0	0	2,000,000,000,000	0
3	CTG2232T2/01	CTG123019	10 year	20/07/2023	20/07/2033	3,000,000,000,000	0	0	0	3,000,000,000,000	0
4	CTG2230T2/02	CTG123033	8 year	01/11/2023	01/11/2031	1,500,000,000,000	0	0	0	1,500,000,000,000	0
5	CTG2232T2/02	CTG123034	10 year	01/11/2023	01/11/2033	1,592,370,000,000	0	0	0	1,592,370,000,000	0
6	CTG2432T2/01	CTG125001	8 year	15/01/2025	15/01/2033	3,000,000,000,000	0	0	86,656,440,011	3,000,000,000,000	0
7	CTG2434T2/01	CTG125002	10 year	15/01/2025	15/01/2035	1,000,000,000,000	0	0	29,389,590,000	1,000,000,000,000	0
8	CTG2432T2/02	CTG125013	8 year	16/04/2025	16/04/2033	3,000,000,000,000	0	0	85,714,530,000	3,000,000,000,000	0
9	CTG2434T2/02	CTG125014	10 year	16/04/2025	16/04/2035	1,000,000,000,000	0	0	29,070,140,000	1,000,000,000,000	0
10	CTG2634T2/01	CTG126005	8 year	20/01/2026	20/01/2034		0	0	0	2,221,495,000,000	0
	Total					19,584,570,000,000	0	0	230,830,700,011	21,806,065,000,000	0

Notes:

(*) The interest balance at the beginning and end of the period is 0 because the bond interest is periodically paid (once a year or twice a year)

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE

Appendix 02: Report on public offering bond ownership according to the type of investors
(Reporting period from 01/01/2026 to 30/06/2026)

Unit: dong

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
(1)	CTG2131T2 (Securities code: CTG121031)						
I	Domestic investors	3,478,150,000,000	99.60%	300,000,000	0.01%	3,478,450,000,000	99.61%
1	Institutional investors	1,343,893,900,000	38.48%	27,772,400,000	0.80%	1,371,666,300,000	39.28%
	a) Credit institutions	350,000,000,000	10.02%	0	0.00%	350,000,000,000	10.02%
	b) Investment funds	14,943,900,000	0.43%	-50,000,000	0.00%	14,893,900,000	0.43%
	c) Securities companies	17,770,000,000	0.51%	15,396,500,000	0.44%	33,166,500,000	0.95%
	d) Insurance companies	25,000,000,000	0.72%	0	0.00%	25,000,000,000	0.72%
	d) Other organisations	936,180,000,000	26.81%	12,425,900,000	0.36%	948,605,900,000	27.16%
2	Individual investors	2,134,256,100,000	61.11%	-27,472,400,000	-0.79%	2,106,783,700,000	60.33%
II	Foreign investors	14,050,000,000	0.40%	-300,000,000	-0.01%	13,750,000,000	0.39%
1	Institutional investors	5,000,000,000	0.14%	0	0.00%	5,000,000,000	0.14%
	a) Credit institutions	0	0.00%	0	0.00%	0	0.00%
	b) Investment funds	0	0.00%	0	0.00%	0	0.00%
	c) Securities companies	0	0.00%	0	0.00%	0	0.00%
	d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
	d) Other organisations	5,000,000,000	0.14%	0	0.00%	5,000,000,000	0.14%
2	Individual investors	9,050,000,000	0.26%	-300,000,000	-0.01%	8,750,000,000	0.25%
	Total CTG2131T2 (Securities code: CTG121031)	3,492,200,000,000	100.00%	0	0.00%	3,492,200,000,000	100.00%
(2)	CTG2230T2/01 (Securities code: CTG123013)						
I	Domestic investors	1,987,600,000,000	99.38%	0	0.00%	1,987,600,000,000	99.38%
1	Institutional investors	850,102,800,000	42.51%	-3,900,000,000	-0.20%	846,202,800,000	42.31%
	a) Credit institutions	0	0.00%	0	0.00%	0	0.00%
	b) Investment funds	7,152,800,000	0.36%	0	0.00%	7,152,800,000	0.36%
	c) Securities companies	200,000,000,000	10.00%	100,000,000	0.00%	200,100,000,000	10.01%
	d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
	d) Other organisations	642,950,000,000	32.15%	-4,000,000,000	-0.20%	638,950,000,000	31.95%
2	Individual investors	1,137,497,200,000	56.87%	3,900,000,000	0.19%	1,141,397,200,000	57.07%
II	Foreign investors	12,400,000,000	0.62%	0	0.00%	12,400,000,000	0.62%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	12,400,000,000	0.62%	0	0.00%	12,400,000,000	0.62%
	Total CTG2230T2/01 (Securities code: CTG123013)	2,000,000,000,000	100.00%	0	0.00%	2,000,000,000,000	100.00%
(3)	CTG2232T2/01 (Securities code: CTG123019)						
I	Domestic investors	2,998,990,000,000	99.97%	0	0.00%	2,998,990,000,000	99.97%
1	Institutional investors	1,774,416,700,000	59.15%	6,840,000,000	0.23%	1,781,256,700,000	59.38%
	a) Credit institutions	0	0.00%	0	0.00%	0	0.00%

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
	<i>b) Investment funds</i>	6,976,700,000	0.23%	0	0.00%	6,976,700,000	0.23%
	<i>c) Securities companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>	300,000,000,000	10.00%	0	0.00%	300,000,000,000	10.00%
	<i>d) Other organisations</i>	1,467,440,000,000	48.91%	6,840,000,000	0.23%	1,474,280,000,000	49.14%
2	Individual investors	1,224,573,300,000	40.82%	-6,840,000,000	-0.23%	1,217,733,300,000	40.59%
II	Foreign investors	1,010,000,000	0.03%	0	0.00%	1,010,000,000	0.03%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	1,010,000,000	0.03%	0	0.00%	1,010,000,000	0.03%
	Total CTG2232T2/01 (Securities code: CTG123019)	3,000,000,000,000	100.00%	0	0.00%	3,000,000,000,000	100.00%
(4)	CTG2230T2/02 (Securities code: CTG123033)						
I	Domestic investors	1,498,848,000,000	99.92%	452,000,000	0.03%	1,499,300,000,000	99.95%
1	Institutional investors	828,402,800,000	55.23%	31,296,200,000	2.09%	859,699,000,000	57.31%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	30,000,000	0.00%	0	0.00%	30,000,000	0.00%
	<i>c) Securities companies</i>	505,472,800,000	33.70%	16,296,200,000	1.09%	521,769,000,000	34.78%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Other organisations</i>	322,900,000,000	21.53%	15,000,000,000	1.00%	337,900,000,000	22.53%
2	Individual investors	670,445,200,000	44.70%	-30,844,200,000	-2.06%	639,601,000,000	42.64%
II	Foreign investors	1,152,000,000	0.08%	-452,000,000	-0.03%	700,000,000	0.05%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	1,152,000,000	0.08%	-452,000,000	-0.03%	700,000,000	0.05%
	Total CTG2230T2/02 (Securities code: CTG123033)	1,500,000,000,000	100.00%	0	0.00%	1,500,000,000,000	100.00%
(5)	CTG2232T2/02 (Securities code: CTG123034)						
I	Domestic investors	1,592,370,000,000	100.00%	0	0.00%	1,592,370,000,000	100.00%
1	Institutional investors	1,269,770,000,000	79.74%	-2,500,000,000	-0.16%	1,267,270,000,000	79.58%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>	1,100,000,000,000	69.08%	0	0.00%	1,100,000,000,000	69.08%
	<i>d) Other organisations</i>	169,770,000,000	10.66%	-2,500,000,000	-0.16%	167,270,000,000	10.50%
2	Individual investors	322,600,000,000	20.26%	2,500,000,000	0.16%	325,100,000,000	20.42%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2232T2/02 (Securities code: CTG123034)	1,592,370,000,000	100.00%	0	0.00%	1,592,370,000,000	100.00%
(6)	CTG2243T2/01 (Securities code: CTG125001)						
I	Domestic investors	3,000,000,000,000	100.00%	0	0.00%	3,000,000,000,000	100.00%
1	Institutional investors	1,506,300,000,000	50.21%	4,532,200,000	0.15%	1,510,832,200,000	50.36%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
	c) Securities companies	1,350,000,000,000	45.00%	32,200,000	0.00%	1,350,032,200,000	45.00%
	d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
	d) Other organisations	156,300,000,000	5.21%	4,500,000,000	0.15%	160,800,000,000	5.36%
2	Individual investors	1,493,700,000,000	49.79%	-4,532,200,000	-0.15%	1,489,167,800,000	49.64%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2432T2/01 (Securities code: CTG125001)	3,000,000,000,000	100.00%	0	0.00%	3,000,000,000,000	100.00%
(7)	CTG2434T2/01 (Securities code: CTG125002)						
I	Domestic investors	1,000,000,000,000	100.00%	0	0.00%	1,000,000,000,000	100.00%
1	Institutional investors	1,000,000,000,000	100.00%	0	0.00%	1,000,000,000,000	100.00%
	a) Credit institutions	0	0.00%	0	0.00%	0	0.00%
	b) Investment funds	0	0.00%	0	0.00%	0	0.00%
	c) Securities companies	1,000,000,000,000	100.00%	0	0.00%	1,000,000,000,000	100.00%
	d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
	d) Other organisations	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2434T2/01 (Securities code: CTG125002)	1,000,000,000,000	100.00%	0	0.00%	1,000,000,000,000	100.00%
(8)	CTG2432T2/02 (Securities code: CTG125013)						
I	Domestic investors	3,000,000,000,000	100.00%	0	0.00%	3,000,000,000,000	100.00%
1	Institutional investors	2,704,999,900,000	90.17%	-16,373,700,000	-0.55%	2,688,626,200,000	89.62%
	a) Credit institutions	0	0.00%	0	0.00%	0	0.00%
	b) Investment funds	0	0.00%	0	0.00%	0	0.00%
	c) Securities companies	2,699,999,900,000	90.00%	-16,419,200,000	-0.55%	2,683,580,700,000	89.45%
	d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
	d) Other organisations	5,000,000,000	0.17%	45,500,000	0.00%	5,045,500,000	0.17%
2	Individual investors	295,000,100,000	9.83%	16,373,700,000	0.55%	311,373,800,000	10.38%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2432T2/02 (Securities code: CTG125013)	3,000,000,000,000	100.00%	0	0.00%	3,000,000,000,000	100.00%
(9)	CTG2434T2/02 (Securities code: CTG125014)						
I	Domestic investors	1,000,000,000,000	100.00%	0	0.00%	1,000,000,000,000	100.00%
1	Institutional investors	130,400,000,000	13.04%	0	0.00%	130,400,000,000	13.04%
	a) Credit institutions	0	0.00%	0	0.00%	0	0.00%
	b) Investment funds	0	0.00%	0	0.00%	0	0.00%
	c) Securities companies	0	0.00%	0	0.00%	0	0.00%

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No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	130,400,000,000	13.04%	0	0.00%	130,400,000,000	13.04%
2	Individual investors	869,600,000,000	86.96%	0	0.00%	869,600,000,000	86.96%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2434T2/02 (Securities code: CTG125014)	1,000,000,000,000	100.00%	0	0.00%	1,000,000,000,000	100.00%
(10)	CTG2634T2/01 (Securities code: CTG126005)						
I	Domestic investors	0	0.00%	2,221,395,000,000	100.00%	2,221,395,000,000	100.00%
1	Institutional investors	0	0.00%	349,310,000,000	15.72%	349,310,000,000	15.72%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	0	0.00%	349,310,000,000	15.72%	349,310,000,000	15.72%
2	Individual investors	0	0.00%	1,872,085,000,000	84.27%	1,872,085,000,000	84.27%
II	Foreign investors	0	0.00%	100,000,000	0.00%	100,000,000	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	100,000,000	0.00%	100,000,000	0.00%
	Total CTG2634T2/01 (Securities code: CTG126005)	0	0.00%	2,221,495,000,000	100.00%	2,221,495,000,000	100.00%