



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

No: ~~10308~~ /TGD-NHCT-KDVTT2
Ref: Notice of the Record Date for interest payment
and principal redemption of CTG2230T2/02 bonds
due to full premature redemption (Ticker:
CTG123033)

NGÂN HÀNG
THƯƠNG MẠI
CƠ PHÂN
CÔNG
THƯƠNG
VIỆT NAM

Digitally signed by NGÂN HÀNG
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THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, October **5**, 2026

To: Bondholders

Pursuant to the Public Offering Prospectus of Vietnam Joint Stock Commercial Bank for Industry and Trade (“VietinBank”) issued on June 5th, 2023;

VietinBank hereby announces the Record Date for the interest payment and principal redemption of CTG123033 bonds due to the Issuer’s full premature redemption, with the detailed information as follows:

1	Issuer	Vietnam Joint Stock Commercial Bank for Industry and Trade
2	Bond Name	8-year Bond (CTG2230T2/02)
3	Issue Code	CTG2230T2/02
4	Ticker Symbol	CTG123033
5	Issue Date	November 1st, 2023
6	Maturity Date	November 1st, 2031
7	Par Value	VND 100,000/Bond
8	Type of Offering	Public Offering
9	Total Volume Outstanding	15,000,000 Bonds
10	Record Date	October 20th, 2026
11	Purpose	To pay bond interest from November 1st, 2025 up to, but excluding November 1st, 2026, and to redeem the principal of CTG123033 bonds due to the Issuer’s full premature redemption.
12	Coupon Rate	5.88%/annum
13	Payout Ratio	01 Bond receives VND 105,880
14	Payment Date	November 2nd, 2026 (since November 1st, 2026 is not Working Day)



15	Place of Payment	+ For deposited securities: Bondholders shall receive the interest and principal of the prematurely redeemed bonds at the Depository Members where their depository accounts are opened. + For undeposited securities: Bondholders shall receive the interest and principal payments via their accounts registered with VietinBank as of November 2nd, 2026.
16	Validity of Bonds	In accordance with the terms and conditions of the bonds, bondholders are obligated to sell back all bonds to the Issuer. All bonds, upon being repurchased, shall be canceled. The Bond Ownership Certificate shall automatically become invalid from the date VietinBank exercises its call option.

For any inquiries, please contact the Capital Market Department at email: nganhangluuky@vietinbank.vn, phone number: 024.3942.0402 for clarification and support.

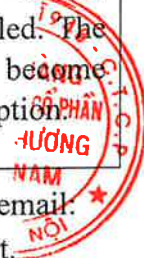
Recipients:

- As above;
- CEO (for reporting);
- VietinBank Branches;
- Archived at Admin, CMD.

**BY ORDER OF THE BOARD OF DIRECTORS
DEPUTY HEAD OF CAPITAL MARKET DEPT.**

(Signed and sealed)

Le Thu Phuong



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