



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

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Việt Nam 15/TGD-NHCT-KDVT2

Hanoi, October 5, 2026

*Ref: Information disclosure on early bond redemption
of CTG2230T2/02*

**To: - Bondholders
- Hanoi Stock Exchange**

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) hereby discloses information regarding the early bond redemption as follows:

1. Corporate Information

- Company name: Vietnam Joint Stock Commercial Bank for Industry and Trade
- Enterprise Registration Certificate No.: 0100111948, initially issued by Hanoi Department of Planning and Investment on July 3, 2009, with the 13th amendment dated January 8, 2024
- Head office address: 108 Tran Hung Dao, Cua Nam Ward, Hanoi
- Telephone: 1900 558 868 / (84) 24 3941 8868; Fax: (84) 24 3942 1032
- Enterprise type: Joint Stock Commercial Bank
- Tax code: 0100111948
- Principal business activities:
 - Commercial banking activities: Capital mobilization; credit operations; payment and treasury services.
 - Investment banking activities: Financial investment; securities services; fund management, portfolio management, investment entrustment, and receipt of investment entrustment; advisory services on mergers and acquisitions (M&A), corporate restructuring, and debt trading in accordance with law; trading and provision of foreign exchange, interest rate, currency, commodity, and financial derivative products to domestic and international clients in compliance with applicable laws; and other investment banking activities in accordance with law.
 - Other activities: Capital contribution, share purchase; trading in gold, insurance, and other business activities conducted through subsidiaries and affiliated companies.

2. Information on the Early Bond Redemption

	Details of the Bond
Bond Code	CTG2230T2/02 (Securities code: CTG123033)
Method of redemption	Full early redemption on the Call Option Exercise Date
Par value	VND 100,000 (One hundred thousand Vietnamese Dong) / bond

Quantity of bonds	15,000,000 (Fifteen million) bonds
Total redemption value (at par value)	VND 1,500,000,000,000 (One trillion five hundred billion Vietnamese Dong)
Terms and conditions of the bonds subject to early redemption	Subject to compliance with applicable legal regulations, by sending prior written notice to the Bondholders (such notice being irrevocable), the Issuer has the right to redeem early all, but not part, of the Bonds at par value on the Call Option Exercise Date. In the event that the Issuer exercises early redemption on the Call Option Exercise Date, Bondholders shall be obligated to sell back all Bonds to the Issuer and receive 100% of the principal amount of the Bonds held; thereupon, the Bonds shall be cancelled and the Certificate(s) of Bond Ownership relating thereto shall automatically cease to be valid. Other detailed terms and conditions shall comply with the Public Offering Prospectus for Bond CTG2230T2/02.
Source of funds for redemption	Capital from operating activities
Call Option Exercise Date	November 1, 2026
Record date for early redemption	October 20, 2026
Payment date for bond principal and interest	November 2, 2026 (as the Call Option Exercise Date falls on a non-business day)
Suspension period of bond trading for principal and interest payment	From October 20, 2026

The redemption plan was approved by the Board of Directors of VietinBank under Resolution No. 203/NQ-HDQT-NHCT-VPHDQT1 dated May 29, 2026, regarding the early redemption of subordinated bonds issued by Vietnam Joint Stock Commercial Bank for Industry and Trade on the Call Option Exercise Date in 2026.

3. Participating Institutions

Vietnam Joint Stock Commercial Bank for Industry and Trade (as Issuer)

- Company name: Vietnam Joint Stock Commercial Bank for Industry and Trade
- Tax code: 0100111948
- Enterprise Registration Certificate No.: 0100111948, first issued by Hanoi Department of Planning and Investment on July 3, 2009, with the 13th amendment dated January 8, 2024
- Head office address: 108 Tran Hung Dao, Cua Nam Ward, Hanoi



- Telephone: 1900 558 868 / (84) 24 3941 8868; Fax: (84) 24 3942 1032
- Email: nganhangluuky@vietinbank.vn

Vietnam Securities Depository and Clearing Corporation (as Bond Registration Agent)

- Company name: Vietnam Securities Depository and Clearing Corporation (VSDC)
- Tax code: 0104154332
- Enterprise Registration Certificate No.: 0104154332, first issued by Hanoi Department of Planning and Investment on September 10, 2009, with the 4th amendment dated August 2, 2023
- Head office address: Securities Registration Department – 112 Hoang Quoc Viet, Nghia Do Ward, Hanoi
- Telephone: (84) 24 39747123; Fax: (84) 24 39747120

VNDIRECT Securities Corporation (as Bondholders' Representative)

- Company name: VNDIRECT Securities Corporation
- Tax code: 0102065366
- Enterprise Registration Certificate No.: 0102065366, first issued by Hanoi Department of Planning and Investment on November 16, 2006, with the 14th amendment dated August 29, 2025
- Head office address: No. 1 Nguyen Thuong Hien, Hai Ba Trung Ward, Hanoi
- Telephone: (84) 24 39724568; Fax: (84) 24 39724600

VietinBank Securities Joint Stock Company (as Payment Agent)

- Company name: VietinBank Securities Joint Stock Company
- Tax code: 0101078450
- Enterprise Registration Certificate No.: 0101078450, first issued by Hanoi Department of Planning and Investment on July 1, 2009, with the 15th amendment dated December 25, 2025
- Head office address: N02-T2 Building, Diplomatic Complex, Xuan Dinh Ward, Hanoi
- Telephone: (84) 24 39741771; Fax: (84) 24 39741760

We hereby commit to take full legal responsibility for the content, accuracy, and completeness of the disclosed information./.

Recipients:

- As addressed;
- Corporate Banking Division;
- Retail Banking Division;
- Financial Institutions Department;
- VietinBank Branch Directors;
- Archived at Secretariat & Capital Markets Division.

**PP. CHAIRMAN OF THE BOARD OF DIRECTORS
HEAD OF CAPITAL MARKETS & TREASURY DIVISION**

(Signed and sealed)

Nguyen Anh Tuan

