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VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE

No: 791 /HĐQT-NHCT-VPHĐQT1

Re: Disclosure on BoD's Resolution regarding the related contents to VietinBank's public bond issuance plan.

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 17th September 2026

EXTRAORDINARY 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:**

On 16/9 /2026, the Board of Directors Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) has issued Resolution No. 377/NQ-HĐQT-NHCT-VPHĐQT1 regarding the related contents to VietinBank's public bond issuance plan *(detail attached).*

VietinBank is carrying out necessary procedures to obtain approval from the State Securities Commission and will disclose information in accordance with regulations.

3. The information is announced on electronic website of VietinBank on 17/ 9 /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, VPHĐQT1.

Attachment:
- Resolution No. 377 /NQ-HĐQT-NHCT-VPHĐQT1 ngày 16 / 9 /2026.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

M.S.D.N: 0100111948 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
TP. HÀ NỘI

Tran Minh Binh

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE	SOCIALIST REPUBLIC OF VIETNAM
	Independence – Freedom – Happiness

No.: 377/NQ-HDQT-NHCT-VPHDQT1	*Hanoi, 16/9/2026*

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

Re: Approval of contents and details regarding the Public Bond Offering Plan of VietinBank

THE 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 January 18, 2024 and Law No. 96/2025/QH15 dated June 27, 2025 amending and supplementing a number of articles of the Law on Credit Institutions;

Pursuant to the Charter on the Organization and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank);

Pursuant to the Regulation on the Organization and Operation of the Board of Directors of VietinBank;

Pursuant to the Vote Counting Minutes on collecting opinions of Members of the Board of Directors No. ..336../BBKP-HDQT-NHCT-2026 dated 16/...9./2026;

Upon consideration of the Proposal of the General Director of VietinBank dated .7./.9./2026 on the approval of contents and details regarding the Public Bond Offering Plan of VietinBank,

RESOLVES:

Article 1. To approve the termination of the implementation of public bond offerings (Tranche 2 and Tranche 3) under the Issuance Plan, Plan for Utilization and Repayment of Capital Mobilized from the Public Bond Offerings of VietinBank pursuant to Resolution No. 303/NQ-HDQT-NHCT-VPHDQT1 dated August 07, 2025, the Public Bond Offering Prospectus dated November 07, 2025 of VietinBank, and the Public Offering Registration Certificate No. 420/GCN-UBCK dated November 12, 2025 issued by the State Securities Commission of Vietnam.

Article 2. To approve the Issuance Plan, Plan for Utilization and Repayment of Capital Mobilized from the Public Bond Offerings of VietinBank as detailed in the attached **Appendix.**

Article 3. To approve the commitment to the listing of VietinBank's publicly issued bonds on the Hanoi Stock Exchange (HNX) upon the close of the offerings, ensuring compliance and accordance with the provisions of applicable laws.

Article 4. Implementation

1. Assign the General Director of VietinBank to:

- Decide on amendments, supplements, and adjustments to the Issuance Plan upon request of competent State authorities (if any); or based on the actual circumstances of VietinBank and market conditions, when VietinBank deems it necessary to amend and supplement the Issuance Plan to ensure capital balancing needs and objectives;
- Decide on the specific interest rate margin for each offering tranche on the basis of proposals submitted by the Asset and Liability Management Department and the Capital Market Department, ensuring that the interest rate margin does not exceed the ceiling margin specified in the Issuance Plan approved by the Board of Directors. The specific interest rate margin for each tranche shall be disclosed in the Public Bond Offering Notice of each respective tranche.

2. Assign the General Director/Deputy General Director in charge of Treasury & Capital Market Division/Head of Treasury & Capital Market Division of VietinBank to:

- Organize the execution and implementation of the Issuance Plan in accordance with the contents approved by the Board of Directors;
- Implement and decide upon specific details regarding: selection, negotiation, execution, and performance of contracts/agreements and relevant documentation (including annexes amending or supplementing contracts/agreements, documents) with service providers: *issuing advisor/bond offering registration dossier advisor, bond listing advisor, bond registration agent, bond paying agent, bondholders' representative*, ensuring compliance with applicable laws and VietinBank's regulations;
- Decide on detailed contents (including amending, supplementing, and adjusting detailed contents) of the Public Offering/Listing Prospectus; specific terms and conditions of the Bonds; early redemption of the Bonds; rights of Bondholders and commitments of VietinBank in compliance with relevant laws and in line with the approved Issuance Plan;
- Decide on the timing of offering, issuance, registration, and listing of the Bonds based on market conditions, capital mobilization demands, and actual capital balancing of VietinBank, ensuring full compliance with statutory provisions;
- Decide upon and execute all applications, reports, confirmation letters, and other transaction documents for submission, provision, notification, supplement, and explanation to competent

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State agencies and/or pursuant to applicable laws and the specific terms and conditions of the Bonds during VietinBank's process of offering registration, issuance, circulation, registration, and listing of the Bonds in accordance with laws;

- Decide upon and perform all other necessary tasks and procedures to ensure the successful issuance of the Bonds, while finalizing the registration and listing of the Bonds on the securities trading system in compliance with statutory regulations.

3. Assign the Head/Deputy Head of Capital Market Department of VietinBank to execute documents, records, and dossiers to carry out procedures for bond registration at the Vietnam Securities Depository and Clearing Corporation (VSDC) and bond listing registration at the HNX.

Article 5. Implementation Provisions

a) This Resolution takes effect from the date of signing.

b) Members of the Board of Directors, Members of the Executive Board, Heads of Business Divisions, Heads of Departments/Committees, and relevant individuals at Vietnam Joint Stock Commercial Bank for Industry and Trade are responsible for implementing this Resolution./.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N: 0100111948 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
T.P. HÀ NỘI

Tran Minh Binh

Recipients:
- Members of the Board of Directors;
- Supervisory Board;
- Members of the Executive Board;
- Head of BOD's Office;
- Archived at VP, BOD's Secretariat.

APPENDIX

ISSUANCE PLAN, PLAN FOR UTILIZATION AND REPAYMENT OF CAPITAL MOBILIZED FROM THE PUBLIC BOND OFFERINGS OF VIETINBANK

The Issuance Plan, Plan for Utilization and Repayment of capital mobilized from the public bond offerings of Vietnam Joint Stock Commercial Bank for Industry and Trade (hereinafter referred to as "**VietinBank**" or the "**Issuer**") serves as the basis for the registration of VietinBank's public bond offering, hereinafter abbreviated as the "**Issuance Plan**".

I. LEGAL BASIS

- Law on Enterprises No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 ("Law on Enterprises"), Law No. 76/2025/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2025 amending and supplementing a number of articles of the Law on Enterprises, and legal documents detailing and guiding the implementation of a number of articles of the Law on Enterprises;
- Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024 ("Law on Credit Institutions"), Law No. 96/2025/QH15 passed by the National Assembly on June 27, 2025 amending and supplementing a number of articles of the Law on Credit Institutions, and amending/supplementing documents;
- Law on Securities No. 54/2019/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019 ("Law on Securities") and Law No. 56/2024/QH15 dated November 29, 2024 amending and supplementing a number of articles of the Law on Securities, Law on Accounting, Law on Independent Audit, Law on State Budget, Law on Management and Use of Public Assets, Law on Tax Administration, Law on Personal Income Tax, Law on National Reserves, and Law on Handling of Administrative Violations ("Law No. 56");
- Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities ("Decree 155") and Decree No. 245/2025/ND-CP dated September 11, 2025 of the Government amending and supplementing a number of articles of Decree 155 ("Decree 245");
- Circular No. 16/2021/TT-NHNN dated November 10, 2021 of the State Bank of Vietnam (SBV) regulating credit institutions and foreign bank branches purchasing and selling corporate bonds, and amending/supplementing documents;
- Charter on the Organization and Operation of VietinBank;

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- Other relevant legal documents.

II. ISSUER INFORMATION

1. General Information of the Issuer

Full Vietnamese Name	**NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM**
Full English Name	**VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE**
Abbreviated Name	**VietinBank or VIETINBANK**
Head Office Address	No. 108 Tran Hung Dao, Cua Nam Ward, Hanoi City, Vietnam
Telephone	1900 558868 or (84-24) 3941 8868
Fax	(84-24) 3942 1032
Website	www.vietinbank.vn
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 Vietnamese Dong)*
Establishment & Operating License and amending/supplementing decisions	License No. 13/GP-NHNN dated June 17, 2022 issued by the State Bank of Vietnam (SBV); Decision No. 2080/QD-NHNN dated November 03, 2023 of the SBV on amending business activities in VietinBank's Operating License; Decision No. 86/QD-TTGSNH1 dated February 21, 2025 of the SBV on supplementing business activities into VietinBank's Operating License; Decision No. 755/QD-QLGS2 dated April 28, 2025 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License; Decision No. 1889/QD-QLGS2 dated August 05, 2025 of the SBV on amending VietinBank's Establishment and Operating License; Decision No. 47/QD-NHNN dated January 14, 2026 of the SBV on amending the charter capital in VietinBank's Establishment and Operating License; Decision No. 37/QD-QLGS2 dated June 02, 2026 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License; and Decision No. 80/QD-QLGS2 dated June 30, 2026 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License.
Enterprise Registration Certificate – Joint Stock Company	No. 0100111948, first issued by Hanoi Department of Planning and Investment on July 03, 2009, with the 13th amendment registered on January 08, 2024.
Legal Representative	Mr. **Tran Minh Binh** – Chairman of the Board of Directors

2. Principal Business Lines

VietinBank is a public joint stock commercial bank whose principal business line falls under Industry Code 6419: "*Other monetary intermediation*". VietinBank is authorized to perform commercial banking operations in accordance with applicable laws and SBV regulations. The activities licensed by the SBV under VietinBank's Establishment and Operating License and subsequent amending/supplementing decisions include:

1. Receiving demand deposits, term deposits, savings deposits, and other types of deposits;
2. Extending credit via: lending; discounting and rediscounting negotiable instruments and other valuable papers; bank guarantees; issuing credit cards; domestic factoring;
3. Opening payment accounts for customers;
4. Providing domestic payment services: providing payment instruments; performing payment services by cheque, payment orders, collection orders, letters of credit, bank cards, cash collection and disbursement services;
5. Opening accounts: opening accounts at the SBV; opening accounts at other credit institutions and foreign bank branches;
6. Organizing internal settlement, participating in the national interbank payment system;
7. Cash management services, banking and financial advisory; asset management and safekeeping services, safe-deposit box leasing;
8. Corporate finance advisory; advisory on mergers and acquisitions (M&A) and investment advisory;
9. Participating in bidding, purchasing, and selling Treasury bills, negotiable instruments, Government bonds, SBV bills, and other valuable papers on the money market;
10. Purchasing and selling Government bonds and corporate bonds;
11. Issuing certificates of deposit, promissory notes, and bonds to mobilize capital in accordance with the Law on Credit Institutions, Law on Securities, Government regulations, and SBV guidelines;
12. Borrowing funds from the SBV under the form of refinancing in accordance with the Law on the State Bank of Vietnam and SBV guidelines;
13. Borrowing, lending, depositing, and accepting deposits with other credit institutions, foreign bank branches, and domestic and foreign financial institutions pursuant to laws and SBV guidelines;

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14. Capital contribution and share purchase in accordance with laws and SBV guidelines;
15. Entrusting, accepting entrustment, and acting as agents in fields related to banking operations, insurance business, and asset management in accordance with laws and SBV guidelines;
16. Trading and providing foreign exchange services in domestic and international markets within the scope permitted by the SBV;
17. Trading and providing interest rate derivative products;
18. Securities depository;
19. Trading in gold bars;
20. E-wallets;
21. Providing commodity price derivative products;
22. Investing in Government bond futures contracts;
23. Providing clearing and settlement services for securities transactions under Point a, Clause 4, Article 56 of the Law on Securities;
24. Supervisory bank under securities law;
25. Assigning payment agency;
26. Treasury/cash vault services for credit institutions and foreign bank branches;
27. Participating in international payment systems: Network for Electronic Transfers (Singapore) PTE LTD and Liquid Group PTE;
28. Participating in the Society for Worldwide Interbank Financial Telecommunication (SWIFT);
29. Participating in international card payment systems of international card organizations: Visa, MasterCard, JCB, Amex, UPI, DCI;
30. Participating in the bilateral QR code retail payment system between Vietnam and Laos via Lao National Payment Network Co., Ltd. (LAPNET);
31. Participating in the bilateral QR code retail payment system between Vietnam and Thailand via National ITMX Company Limited (ITMX).

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3. Financial Position and Business Performance for 3 Consecutive Years Preceding the Offering Registration Year

Indicator *(Unit: VND billion)*	Consolidated 2023	Consolidated 2024	Consolidated 2025	Separate 2023	Separate 2024	Separate 2025
Total assets	2,032,614	2,385,388	2,767,699	2,011,258	2,360,566	2,735,389
Owner's equity	125,872	148,505	179,655	121,752	143,144	172,387
Net interest income	52,957	62,403	66,453	51,768	61,102	65,126
Total operating income (TOI)	70,548	81,910	87,295	68,375	78,465	83,216
Net operating profit before credit risk provision expenses	50,105	59,363	60,742	49,186	57,611	58,403
Profit before tax	24,990	31,764	43,444	24,194	30,361	41,146
Profit after tax	20,045	25,483	34,871	19,457	24,259	32,906
Net profit attributable to equity holders	19,904	25,348	34,604	-	-	-
ROA	0.99%	1.07%	1.26%	0.97%	1.03%	1.20%
ROE (*)	17.11%	18.60%	21.23%	17.19%	18.32%	20.86%
Parent Bank's Dividend Payout Ratio (**):						
+ Cash dividend	-	4.5%	4.5%	-	-	-
+ Stock dividend	-	-	-	-	-	-

(Source: Audited Consolidated and Separate Financial Statements of VietinBank for 2023, 2024 and 2025)

Notes:

(*) ROE metric is determined in accordance with the guidelines in Clause 3, Article 107 of Decree No. 155/2020/ND-CP dated December 31, 2020 detailing the implementation of a number of articles of the Law on Securities. Consolidated ROE = Net profit attributable to equity holders / Average equity during the year (in which equity is determined after excluding non-controlling interests);

(**) Under Resolution No. 372/NQ-HDQT-NHCT-VPHDQT1 dated October 12, 2023, the BOD approved the plan to increase charter capital via stock dividend issuance from remaining profit

after tax, statutory reserves, and cash dividends of 2020 at the rate of 11.7%, offering closing date was December 01, 2023. Under Resolution No. 477/NQ-HDQT-NHCT-VPHDQT1 dated December 01, 2025, VietinBank's BOD approved the plan to increase charter capital via stock dividend issuance from undistributed profits of 2021, 2022 and 2009-2016 period at the rate of 44.6%, offering closing date was December 18, 2025.

According to the 2024 AGM Resolution, VietinBank will distribute 2023 stock dividend equivalent to VND 13,927 billion. On February 18, 2025, VietinBank's BOD, under authorization of the 2024 AGM, based on opinions of the SBV and the Ministry of Finance, issued Resolution No. 033/NQ-HDQT-NHCT-VPHDQT1 approving the 2023 profit distribution plan with stock dividend from 2023 profit of VND 12,565.18 billion.

According to the 2025 AGM Resolution No. 29/NQ-DHDCD dated April 18, 2025, the AGM approved the Submission on the 2024 profit distribution plan, whereby VietinBank will distribute 2024 stock dividend subject to competent State authorities' approval in the amount of VND 15,596.786 billion. According to the 2026 AGM (No. 01) Resolution No. 30/NQ-DHDCD dated April 24, 2026, the AGM approved the Submission on the 2025 profit distribution plan, whereby VietinBank will distribute 2025 stock dividend subject to competent State authorities' approval in the amount of VND 16,212.859 billion. The official stock dividend plans for 2023, 2024, and 2025 shall be determined based on approvals from competent State authorities.

4. Status of Principal and Interest Payments on Issued Bonds for 3 Consecutive Years Preceding the Registration Year and up to the Present

All bonds issued by VietinBank in the 3 consecutive years from 2023 through year-end 2025 and up to the present have been fully and punctually settled by VietinBank with respect to both principal and interest, strictly adhering to statutory regulations and terms and conditions of the bonds.

5. Audit Opinions on Financial Statements for 2023, 2024, and 2025 of VietinBank

Deloitte Vietnam Company Limited is the independent audit firm accredited to perform audits for public-interest entities in the securities sector, selected by VietinBank to audit the financial statements for fiscal years 2023 and 2024 of VietinBank (including consolidated and separate financial statements).

PwC (Vietnam) Limited is the accredited independent audit firm selected by VietinBank to audit the financial statements for fiscal year 2025 of VietinBank (including consolidated and separate financial statements).

The audit opinions of the Independent Auditors on the financial statements for 2023, 2024, and 2025 (comprising separate and consolidated financial statements of VietinBank) are clean opinions, specifically: the separate/consolidated financial statements for 2023, 2024, and 2025 give a true and fair view, in all material respects, of the separate/consolidated financial position of VietinBank and its subsidiaries as at December 31, 2023, December 31, 2024, and December 31, 2025, as well as their separate/consolidated financial performance and cash flows for the years then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System, Accounting System for Credit Institutions in Vietnam, and legal regulations relating to the preparation and presentation of separate/consolidated financial statements.

III. PURPOSE OF THE PUBLIC BOND OFFERING

The purpose of issuing/offering the Bonds to the public by the Issuer is to expand operational capital scale, augment Tier 2 capital, ensure prudential operating ratios in accordance with SBV regulations, and finance the economy through lending activities.

IV. BOND ISSUANCE PLAN

VietinBank's public bond issuance plan is set forth as follows:

1. Bond Names and Bond Codes

No.	Bond Name	Tranche 1 Bond Code	Tranche 2 Bond Code
1	6-Year Bond	CTG2632T2/01	CTG2632T2/02

2. Bond Type and Legal Characteristics

- Bond Type: Non-convertible, without warrants, unsecured, and qualifying for inclusion in VietinBank's Tier 2 capital under prevailing laws.
- Legal Characteristics of the Bonds:
  - ✓ The Bonds are denominated, issued, and payable in Vietnamese Dong, in book-entry form.
  - ✓ At any time following issuance, the Bonds constitute direct, subordinated debt obligations. In the event that the Issuer is liquidated or declared bankrupt, Bondholders shall only receive payment after the Issuer has satisfied all senior creditors (non-subordinated creditors).
  - ✓ Bonds issued within the same tranche shall at all times rank pari passu in payment priority among themselves, and no Bond shall have priority over another.
  - ✓ The Issuer reserves the right to defer interest payments when due and carry forward cumulative unpaid interest to subsequent years if payment of interest would result in the Issuer incurring a net loss in the financial year in which such interest falls due.
  - ✓ Throughout the tenor of the Bonds, Bondholders shall have no right to offset payment claims under the Bonds against any financial obligations owed to the Issuer or any third party.

3. **Currency of Issuance and Settlement:** Vietnamese Dong (VND)

4. **Par Value (Face Value):** VND 100,000 (One hundred thousand Vietnamese Dong) per Bond

5. **Tenor:** 06 (six) years

6. **Number of Tranches:** 02 (two) tranches

7. **Offering Volume and Value**

No.	Bond Code	Offering Volume (Bonds)	Total Offering Value (VND billion)
1	CTG2632T2/01 (Tranche 1)	120,000,000	12,000
2	CTG2632T2/02 (Tranche 2)	40,000,000	4,000
	Total	**160,000,000**	**16,000**

In the event that the volume and value of Bonds planned for offering in Tranche 1 are not fully subscribed, any unsubscribed volume and value from Tranche 1 shall be carried over to Tranche 2.

8. **Offering Price:** 100% of Par Value

9. **Bond Interest Rate**

The interest rate of the Bonds ("**Bond Interest Rate**") is a floating interest rate (periodically adjusted), applicable throughout the tenor of the Bonds, calculated on a percentage per annum basis (%/year), determined under the following formula:

Bond Interest Rate = Reference Interest Rate + maximum margin of 2.8%/year

In case VietinBank does not redeem the bonds on the Optional Redemption Date, the Bond Interest Rate for the final year shall equal: Reference Interest Rate + maximum margin of 5.3%/year.

In which:

"Reference Interest Rate": means the interest rate calculated as a percentage per annum (%/year) used to determine the Bond Interest Rate for each Interest Calculation Period or Interest Payment Period. The Reference Interest Rate is the average of individual 12-month VND savings deposit interest rates (paid in arrears, or interest rate of an equivalent tenor) published on the Interest Determination Date on the official websites of the Reference Banks. For the avoidance of doubt, if the Reference Interest Rate is not an integer, it shall be rounded to two decimal places (specifically: if the third decimal digit is 5 or greater, round up; if less than 5, round down).

"Interest Determination Date": means the Bond Issue Date for the first Interest Calculation Period, and the 7th (seventh) Business Day preceding the Interest Accrual Start Date for subsequent Interest Calculation Periods.

"Reference Banks": comprise: VietinBank, Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV), Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), and Vietnam Bank for Agriculture and Rural Development (Agribank).

The specific interest rate margin for each offering tranche shall be determined by the Chief Executive Officer and announced in the Bond Offering Notice for each tranche, ensuring it does not exceed the maximum margin approved in this Issuance Plan.

10. Payment Frequency and Redemption Terms

- *Interest Payment Frequency:* Bond interest shall be paid periodically every six (06) months on the Interest Payment Date, which is the day falling exactly 6 months after the Bond Issue Date throughout the Bond tenor.
- *Principal Payment:* Bond principal shall be reimbursed in a lump sum at 100% of par value on the Maturity Date, or on the Issuer's Optional Redemption Date, or on the mutually agreed early redemption date, or on other due dates pursuant to the terms and conditions of the Bonds.

11. Early Redemption Provisions

Subject to compliance with applicable laws (including but not limited to prudential ratios and safety limits prescribed by the SBV) and following the official listing of the Bonds, early redemption by VietinBank is stipulated as follows:

(a) *Early Redemption on the Optional Redemption Date*: The Issuer reserves the right to redeem all (but not part of) the Bonds on the Optional Redemption Date at a redemption price equal to par value plus accrued and unpaid interest (if any). In such event, Bondholders are obligated to sell all such Bonds to the Issuer and receive 100% of the principal and accrued unpaid interest; thereupon, the Bonds shall be canceled and all Bond Ownership Certificates shall automatically cease to be valid.

For early redemption on the Optional Redemption Date, the Issuer shall issue formal notice and conduct the redemption in compliance with regulations of the HNX, VSDC, and applicable statutory provisions. Bondholders are obligated to sell all Bonds held to the Issuer. Redemption proceeds shall be remitted to the registered bank account of each Bondholder recorded in the Bondholders' Register or via other legal mechanisms agreed with the Bondholder *(if not yet deposited at a VSDC Depository Member)*, or credited directly into the securities depository account opened at the Depository Member *(if already deposited at a VSDC Depository Member)*.

(b) *Early Redemption by Mutual Agreement:* The Issuer may propose to repurchase Bonds at any time, by any method, and at any price in compliance with applicable laws. Each Bondholder

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reserves the right to decide whether to sell their Bonds to the Issuer. Any tender offer by agreement shall be publicly announced to all Bondholders. Any Bonds repurchased by the Issuer shall not be counted towards voting percentages at Bondholders' Meetings convened to decide remedies concerning the Issuer.

(c) *Early Redemption upon Event of Default:* The Issuer must redeem all outstanding Bonds upon the occurrence of an Event of Default pursuant to the terms and conditions of the Bonds.

12. **Optional Redemption Date:** The day falling exactly 01 (one) year from the Bond Issue Date.

13. **Target Investors**

Vietnamese and foreign organizations (including credit institutions and foreign bank branches) and individuals, in conformity with the Law on Securities, guiding documents, and relevant statutory provisions.

14. **Minimum Subscription**

Minimum Subscription Volume: 100 (one hundred) Bonds, equivalent to VND 10,000,000 (ten million Vietnamese Dong) at par value. *For the avoidance of doubt*, investors may only register to subscribe for a minimum of 100 Bonds or integral multiples of 100 Bonds.

15. **Tentative Offering Schedule**

No.	Bond Code	Tentative Offering Period	Notes
1	CTG2632T2/01 (Tranche 1)	From Quarter 4/2026 – Quarter 2/2027	Within 90 days from the effective date of the Public Offering Registration Certificate.
2	CTG2632T2/02 (Tranche 2)	From Quarter 4/2026 – Quarter 4/2027	Offering period of Tranche 2 shall not exceed 90 days. The interval between Tranche 1 and Tranche 2 shall not exceed 12 months.

16. **Offering and Distribution Method**

VietinBank will directly distribute and offer the Bonds to investors through VietinBank's Branches and Transaction Offices nationwide.

17. **Subscription Locations**

Head Office and/or Branches, Transaction Offices of VietinBank.

18. **Distribution / Underwriting Agents:** None.

19. **Registration, Listing, and Trading:**

For the purpose of registration, listing, and trading pursuant to laws, upon successful public issuance, all Bonds shall be:

- Centrally registered at VSDC; and
- Registered for listing and trading on the HNX.

20. Expected Listing Price / Reference Price on First Trading Day: 100% of Par Value.

21. Transfer Restrictions: No restrictions; freely transferable.

22. Rights of Bondholders

- Right of ownership with respect to the Bonds;
- Right to receive full and punctual payment of all monies relating to the Bonds, including principal, interest when due, and other amounts (if any) pursuant to applicable laws and the terms and conditions of the Bonds; except where payment of interest would cause the Issuer to incur a net loss in the fiscal year in which such interest is due, in which case the Issuer is entitled to defer interest payments when due and roll over cumulative interest to the subsequent year;
- Right to be issued a Bond Ownership Certificate;
- Right to freely transfer ownership of all held Bonds and use the Bonds as collateral, pledge, discount, repo, or enter into other civil and commercial transactions in compliance with laws;
- Right to attend and vote at Bondholders' Meetings and to be consulted and vote on matters concerning the Bonds pursuant to the terms and conditions of the Bonds;
- Right to receive notices and information relating to the Bonds as stipulated in the terms and conditions of the Bonds;
- Other rights (beyond the fundamental rights above) and detailed specifications of Bondholder rights shall be elaborated in the Terms and Conditions of the Bonds included in VietinBank's Public Offering Prospectus, ensuring conformity with applicable statutory regulations.

23. Issuance Advisor/Offering Dossier Advisor/Listing Advisor

The Board of Directors assigns the General Director or Deputy General Director in charge of Treasury & Capital Market Division or Head of Treasury & Capital Market Division to decide and direct the selection, negotiation, and execution of contracts with the Issuance Advisor/Offering Dossier Advisor/Listing Advisor in compliance with applicable laws and VietinBank's internal regulations.

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24. Bond Registration Agent (prior to centralized registration at VSDC) and Bond Paying Agent (during bond circulation):

The Board of Directors assigns the General Director or Deputy General Director in charge of Treasury & Capital Market Division or Head of Treasury & Capital Market Division to decide and direct the selection, negotiation, and contract execution with service provider(s) for:

- Bond Registration Agent prior to centralized registration at VSDC; and
- Bond Paying Agent throughout the tenor of the Bonds, ensuring conformity with laws and VietinBank's regulations.

The selection of and entry into contracts with the provider(s) of such services shall strictly comply with applicable laws and VietinBank's internal regulations.

25. Bondholders' Representative:

The Board of Directors assigns the General Director or Deputy General Director in charge of Treasury & Capital Market Division or Head of Treasury & Capital Market Division to decide and direct the selection, negotiation, and execution of contract with the Bondholders' Representative in accordance with applicable laws and VietinBank's regulations.

26. Other Specific Terms and Conditions:

Shall be stipulated specifically in the Terms and Conditions of the Bonds set forth in VietinBank's Public Offering/Listing Prospectus.

27. Amendments and Adjustments to the Issuance Plan:

The Board of Directors assigns the General Director to decide on amendments and supplements to this Issuance Plan: (i) upon request of competent State authorities (if any); or (ii) based on actual circumstances of VietinBank and market conditions, where VietinBank deems necessary to amend and supplement the Issuance Plan to ensure capital balancing needs and objectives.

28. Governing Law: Vietnamese Law.

V. PLAN FOR UTILIZATION AND REPAYMENT OF CAPITAL MOBILIZED FROM THE PUBLIC BOND OFFERING

1. Capital Utilization Plan

Proceeds mobilized from the public bond offering, net of relevant fees and expenses, are projected to be used by the Issuer to expand operational capital scale, enhance Tier 2 capital, satisfy prudential ratios prescribed by the SBV, and extend credit to the economy in authorized sectors and industries under credit institution legislation and internal regulations of the Issuer - specifically expected to be allocated to the sectors set forth below—on the basis of ensuring strict compliance with SBV regulations from time to time:

No.	Industry / Sector	Capital Allocation Plan *(VND billion)*	Tentative Disbursement Period
I	**Tranche 1**	**12,000**	
1	Real Estate	4,000	Quarter 4/2026 – Quarter 4/2027
2	Public-Private Partnership (PPP) sector	8,000	
II	**Tranche 2**	**4,000**	
1	Real Estate	4,000	Quarter 4/2026 – Quarter 4/2027
	Total	**16,000**	

(The actual disbursed amount for each sector/industry shall depend on the volume of Bonds successfully offered and the progress of extending credit to the economy. In the event that Tranche 1 is not fully issued as planned, the unsubscribed offering volume shall be rolled over to Tranche 2, and concurrently, the capital amount corresponding to the unissued volume in Tranche 1 shall be carried forward to Tranche 2 to be utilized for the capital purposes of Tranche 2 to be utilized for the capital purposes of Tranche 2).

The Issuer expects to deploy the capital mobilized from the Bond offering to disburse/extend credit to the aforementioned sectors and industries. The extent of capital utilization shall be determined based on the specific disbursement progress of each sector and industry to ensure operational efficiency and prudential safety pursuant to SBV regulations.

In the event that the mobilized proceeds are insufficient to fund the full scope of scheduled purposes, the Issuer will consider allocating capital for disbursement/credit extension in accordance with the following order of priority:

(i) Allocation of funds for disbursement/lending to potential industries and sectors encouraged for development by the Government and the SBV in accordance with regulations and strategic orientations from time to time, ensuring satisfaction of and alignment with the Issuer's credit growth targets;

(ii) Industries and sectors with urgent capital requirements that meet the Issuer's capital disbursement conditions and align with the Issuer's credit growth targets;

(iii) Industries and sectors that have fully satisfied licensing documentation, regulatory procedures, and are in a state of operational readiness for implementation.

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Furthermore, if proceeds fall short of planned targets, the Issuer may allocate capital via other funding channels such as customer deposits (retail and institutional), issuance of other valuable papers, etc., pursuant to laws, to satisfy disbursement/lending needs per tranche while maintaining prudent, effective, and safe capital balance.

2. Capital Repayment Plan

The Issuer plans to utilize net operating cash flows, including but not limited to interest inflows from credit assets funded by the proceeds of this Bond issuance and other lawful sources after fulfilling State tax obligations and operating expenses, ensuring sufficient funds to settle principal and interest punctually, covering existing debts and the proposed Bonds.

The details of the repayment plan are as follows:

Content	Repayment Timing	Source of Funds
Bond Interest Payment Plan	On Interest Payment Dates and Maturity Date	Interest cash flows collected from loans funded by Bond proceeds and other lawful revenues after statutory taxes and operating expenses shall be used to pay Bond interest to investors, provided that such payment does not cause the Issuer to incur an annual net loss.
Bond Principal Repayment Plan	On Optional Redemption Date, or Early Redemption Date by Agreement, or Maturity Date	The Issuer shall utilize funds from: (i) loan recovery cash flows funded by bond proceeds; (ii) capital mobilized from the economy and self-accumulated reserves; and (iii) business operating profits and Issuer's overall financial capacity.

The projected cash flows from lending assets funded by proceeds of VietinBank's public bond offering used for bond interest/principal payment are projected as follows:

Tranche 1 *Unit: VND billion*

Projected Collection Period	Lending Rate (%/yr)	Opening Loan Balance	Projected Interest Receivable	Projected Principal Repaid	Total Inflows (Prin + Int)	Closing Loan Balance
Period 1 Year 1	9%	12,000	540	0	540	12,000
Period 2 Year 1	9%	12,000	540	0	540	12,000
Period 1 Year 2	9%	12,000	540	0	540	12,000
Period 2 Year 2	9%	12,000	540	0	540	12,000

Projected Collection Period	Lending Rate (%/yr)	Opening Loan Balance	Projected Interest Receivable	Projected Principal Repaid	Total Inflows (Prin + Int)	Closing Loan Balance
Period 1 Year 3	9%	12,000	540	0	540	12,000
Period 2 Year 3	9%	12,000	540	0	540	12,000
Period 1 Year 4	9%	12,000	540	0	540	12,000
Period 2 Year 4	9%	12,000	540	0	540	12,000
Period 1 Year 5	9%	12,000	540	0	540	12,000
Period 2 Year 5	9%	12,000	540	0	540	12,000
Period 1 Year 6	9%	12,000	540	0	540	12,000
Period 2 Year 6	**9%**	**12,000**	**540**	**12,000**	**12,540**	**0**

Tranche 2

Unit: VND billion

Projected Collection Period	Lending Rate (%/yr)	Opening Loan Balance	Projected Interest Receivable	Projected Principal Repaid	Total Inflows (Prin + Int)	Closing Loan Balance
Period 1 Year 1	9%	4,000	180	0	180	4,000
Period 2 Year 1	9%	4,000	180	0	180	4,000
Period 1 Year 2	9%	4,000	180	0	180	4,000
Period 2 Year 2	9%	4,000	180	0	180	4,000
Period 1 Year 3	9%	4,000	180	0	180	4,000
Period 2 Year 3	9%	4,000	180	0	180	4,000
Period 1 Year 4	9%	4,000	180	0	180	4,000
Period 2 Year 4	9%	4,000	180	0	180	4,000
Period 1	9%	4,000	180	0	180	4,000

Projected Collection Period	Lending Rate (%/yr)	Opening Loan Balance	Projected Interest Receivable	Projected Principal Repaid	Total Inflows (Prin + Int)	Closing Loan Balance
Year 5						
Period 2 Year 5	9%	4,000	180	0	180	4,000
Period 1 Year 6	9%	4,000	180	0	180	4,000
Period 2 Year 6	**9%**	**4,000**	**180**	**4,000**	**4,180**	**0**

(In case Tranche 1 is not fully subscribed, the unsubscribed volume and value shall be rolled over to Tranche 2. Opening loan balances for each tranche may vary based on actual issued volume and value).

Assumptions:

- Projected debt recovery periods commence from the Issue Date of each Tranche;
- The assumed lending/output interest rate is 9.0%/year and remains unchanged throughout the Bond tenor. However, actual loan interest rates float according to market conditions; therefore, VietinBank's actual lending rates across periods may be higher or lower than the assumed rate;
- The Bonds are not redeemed prior to maturity and remain outstanding until the Maturity Date.

The tentative payment schedule of the Issuer is as follows: *(Unit: VND billion)*

Year / Item	Payment Details	CTG2632T2/01 (Tranche 1)	CTG2632T2/02 (Tranche 2)
Tentative Issuance Timing		Expected in Quarter 4/2026	Expected in Quarter 4/2026
Expected Issuance Value		12,000	4,000
2027	Projected Interest Pmt 1	492	164
	Projected Interest Pmt 2	492	164
	Total 2027	**984**	**328**
2028	Projected Interest Pmt 1	492	164
	Projected Interest Pmt 2	492	164
	Total 2028	**984**	**328**
2029	Projected Interest Pmt 1	492	164
	Projected Interest Pmt 2	492	164
	Total 2029	**984**	**328**
2030	Projected Interest Pmt 1	492	164
	Projected Interest Pmt 2	492	164

Year / Item	Payment Details	CTG2632T2/01 (Tranche 1)	CTG2632T2/02 (Tranche 2)
	Total 2030	**984**	**328**
2031	Projected Interest Pmt 1	492	164
	Projected Interest Pmt 2	492	164
	Total 2031	**984**	**328**
2032	Projected Interest Pmt 1	510	170
	Projected Interest Pmt 2	510	170
	Principal Repayment	12,000	4,000
	Total 2032	**13,020**	**4,340**

Payment Timing Terms:

- Bond Principal: Reimbursed in a single bullet payment at 100% of par value on the Maturity Date, or on the Issuer's Optional Redemption Date, or on early redemption date by agreement, or on other due dates pursuant to Bond Terms and Conditions;
- Bond Interest: Paid semi-annually on the Interest Payment Date, falling exactly every six (06) months from the Issue Date throughout the Bond tenor;
- Funding Source for Bond interest/principal payment: Stated in Item 2, Section V of this Issuance Plan.

The details of repayment plan above are established based on the following underlying assumptions:

- The Bonds are not redeemed prior to maturity and remain outstanding until the Maturity Date;
- The Reference Interest Rate (average individual 12-month VND savings deposit rate of VietinBank, BIDV, Vietcombank, and Agribank) is assumed at 5.9%/year. The margin for all Bonds for the first 5 years is assumed at 2.3%/year, resulting in a coupon rate of 8.2%/year for the first 5 years. The margin for all Bonds in the final year is assumed at 2.6%/year, resulting in a coupon rate of 8.5%/year for the final year.