

NOTICE

Public Offering

*(Certificate of Registration for Public Offering of Shares No. 467/GCN-UBCK
issued by the Chairman of the State Securities Commission on October 01st, 2026)*

I. Introduction to the Issuer

1. Name of the issuing organization (full): Vietnam Thuong Tin Commercial Joint Stock Bank.
2. Abbreviation: Vietbank
3. Head office address: 47 Tran Hung Dao Street, Phu Loi Ward, Can Tho City
4. Phone number: (0299) 3621454 Website: <https://www.vietbank.com.vn>
5. Charter capital: VND 11,845,866,040,000
6. Stock code: VBB
7. Opened payment account: Vietcombank Ky Dong Branch - Ho Chi Minh City
Account number: 0721000636287
8. Enterprise Registration Certificate, Enterprise Identification No. 2200269805, initially issued by the Department of Planning and Investment of Soc Trang Province on January 12, 2007, and amended for the 28th time on August 28, 2023.
 - Principal business line: Other monetary intermediation activities
 - Business code: 6419
 - Principal products/services: Acceptance of deposits, issuance of certificates of deposit, provision of credit, opening of payment accounts, provision of payment instruments, provision of payment services, opening of accounts, and other activities in accordance with applicable laws.
9. Establishment and Operation License No. 05/GP-NHNN dated February 24, 2023, issued by the State Bank of Vietnam to Vietbank; Decision No. 1691/QD-NHNN dated July 22, 2026 of the State Bank of Vietnam on the amendment of the charter capital stated in Vietbank's Establishment and Operation License; and Decision No. 57/QD-QLGS5 dated June 26, 2026 of the State Bank of Vietnam on the addition of business activities to Vietbank's Establishment and Operation License.

II. Purposes of the Offering

The proceeds of VND 2,961,466,510,000 from the 2026 offering of shares to existing shareholders are expected to be used to supplement business capital and meet credit extension needs, thereby increasing the Bank's operating capital to achieve its business growth targets for 2026 and subsequent years, in accordance with the laws on credit institutions.



III. Offering plan

1. Stock name: Vietnam Thuong Tin Commercial Joint Stock Bank
2. Type of stock: Common stock.
3. Number of shares offered: 296,146,651 shares, including:
 - Number of shares offered by the issuing organization: 296,146,651 shares;
 - Number of shares offered by shareholders/owners/members: 0 shares.
4. Offering price: VND 10,000 /share.
5. Total capital raised: VND 2,961,466,510,000, including:
 - The value of capital raised by the Issuer: VND 2,961,466,510,000;
 - Value of capital raised by shareholders/owners/members: VND 0.
6. Distribution method: Offering additional shares to the public through the exercise of purchase rights by existing shareholders, as detailed in the Prospectus.
7. Minimum subscription quantity: There is no minimum number of shares that can be purchased.
8. Regulations on the transfer of purchase rights, registration period:
 - Time for transferring the right to purchase shares: From 20/11/2026 to 11/12/2026.
 - Registration period for purchasing shares: From 20/11/2026 to 16/12/2026.
9. Location for registering to purchase shares:
 - Shareholders have deposited their securities: Shareholders complete the procedures for transferring the right to purchase and registering to buy shares at the depository member where the shareholder has opened a securities account.
 - Shareholders whose securities have not been deposited: Shareholders who complete the procedures for transferring the right to purchase and registering to buy shares at Vietnam Thuong Tin Commercial Joint Stock Bank, at the following address: Board of Directors Office, address in Ho Chi Minh City: 11th Floor, Lim II Building, 62A Cach Mang Thang 8 Street, Xuan Hoa Ward, Ho Chi Minh City. Phone : 0862 918 100 (5511)
10. Payment period for share purchases: From 20/11/2026 to 16/12/2026.
11. Blocked account for receiving share purchase payments:
 - Account number: 134000000959
 - Opened at: Vietnam Joint Stock Commercial Bank for Industry and Trade – Ho Chi Minh City Branch

Note to shareholders regarding payment for share purchases:

- Individual shareholders may make payment in cash or by bank transfer to the blocked account for subscription payments in accordance with the instructions set out in this section.
 - Institutional shareholders shall make payment by bank transfer (**cash payments are not permitted**) to the blocked account for subscription payments in accordance with the instructions set out in this section.
12. The relevant organization:
- **Advisory organization:**
MB Securities Joint Stock Company

Address: Area 1 - Floors 7-8, MB Building, 21 Cat Linh Street, O Cho Dua Ward, Hanoi.

Telephone: (024) 7304 5688

Fax: (024) 3726 2601

Website: www.mbs.com.vn

- **Audit organization:**

The 2024 and 2025 Annual Financial Statements and the 2026 Semi-Annual Financial Statements were audited/reviewed by:

ERNST & YOUNG Vietnam Co., Ltd.

Address: 28th Floor, Bitexco Building, No.2 Hai Trieu Street, Saigon Ward, Ho Chi Minh City

Telephone: (028) 3824 5252

Fax: (028) 3824 5250

Website: <https://www.ey.com>

13. Location for the publication of the Prospectus:

- **Issuing organization:**

Vietnam Thuong Tin Commercial Joint Stock Bank

Head Office Address: 47 Tran Hung Dao, Phu Loi Ward, Can Tho City.

Telephone: (0299) 3621454

Website: <https://www.vietbank.com.vn>

- **Advisory organization:**

MB Securities Joint Stock Company (MBS)

Head Office: Area 1 - Floors 7-8, MB Building, No. 21 Cat Linh Street, O Cho Dua Ward, Hanoi.

Telephone: (024) 7304 5688

Website: www.mbs.com.vn

14. Responsibilities of investors/shareholders when purchasing Vietbank shares:

- Investors/shareholders purchasing shares of Vietbank shall fully perform their obligations as shareholders in accordance with Article 62, Article 63 of the Law on Credit Institutions 2024, Article 12 of Circular No. 50/2025/TT-NHNN dated December 24, 2025 of the Governor of the State Bank of Vietnam stipulating the application dossiers and procedures for approval of certain changes of commercial banks and foreign bank branches (as amended and supplemented), and other relevant legal documents. In particular, investors shall:

- Be legally responsible for the legality of the sources of funds used for capital contribution, purchase or receipt of transfer of shares in Vietbank; not use funds provided as credit by credit institutions or foreign bank branches, or funds raised through the issuance of corporate bonds, to purchase or receive the transfer of shares in Vietbank; not contribute capital to or purchase shares in Vietbank in the name of another individual or legal entity in any form, except for entrustment arrangements in accordance with applicable laws. Shareholders receiving investment entrustments from other organizations or individuals shall provide Vietbank with information on the beneficial owner of the shares entrusted for investment in Vietbank. Vietbank has the right to suspend the shareholder rights of shareholders receiving investment entrustments if such shareholders fail to provide, or provide incomplete or inaccurate, information on the beneficial owner of such shares.

- Be responsible for complying with the provisions of the Law on Credit Institutions 2024 regarding the limits on share ownership applicable to shareholders, shareholders and their related persons;
 - Be responsible for complying with regulations applicable to major shareholders and their related persons.
- Fully comply with information disclosure obligations in accordance with applicable laws (if subject to information disclosure requirements under Circular No. 96/2020/TT-BTC and its amendments and supplements), and bear full responsibility for the performance of such information disclosure obligations.
 - Bear full responsibility for the truthfulness and accuracy of the documents submitted to Vietbank (if any).

Sincerely./.

Recipients: 

- As above;

Copy to :

- Board of Directors, Supervisory

Board (for reporting);

Saved BOD Office.

VIETNAM THƯƠNG TIN COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE
CHAIRMAN OF THE BOARD OF DIRECTORS ✓



DUONG NHAT NGUYEN