

THE STATE SECURITIES COMMISSION ISSUING THE CERTIFICATE OF REGISTRATION OF THE PUBLIC OFFERING OF SECURITIES ONLY MEANS THAT THE REGISTRATION OF THE OFFERING OF SECURITIES HAS BEEN PERFORMED IN ACCORDANCE WITH THE REGULATIONS OF RELEVANT LAWS WITHOUT IMPLICATION GUARANTEEING THE VALUE OF THE COMPANY AND THE VALUE OF THE SECURITIES. ANY STATEMENTS TO THE CONTRARY HEREIN ARE ILLEGAL.

PROSPECTUS



VIETNAM THUONG TIN COMMERCIAL

JOINT STOCK BANK

(Business registration certificate No. 2200269805 issued by the Department of Planning and Investment of Soc Trang Province (now Can Tho City Department of Finance) issued for the first time on January 12, 2007, 28th change registration dated August 28, 2023)

OFFERING ADDITIONAL SHARES TO THE PUBLIC

(Offering registration certificate No. 467/GCN-UBCK issued by the Chairman of the State Securities Commission on October 1, 2026)

CONSULTING ORGANIZATION

MB SECURITIES JOINT STOCK COMPANY



This prospectus and its appendices will be made available from 01 month 10 2026 at the following locations:

1. Vietnam Thuong Tin Commercial Joint Stock Bank (VIETBANK)

Address : 47 Tran Hung Dao, Phu Loi Ward, Can Tho City
Phone : (84-29) 9362 1454
Fax : (84-29) 9362 1858
Website : <https://www.vietbank.com.vn/>

2. MB Securities Joint Stock Company (MBS)

Address : Area 1, Floor 7-8, MB Building, 21 Cat Linh, O Cho Dua Ward, Hanoi City
Phone : (84-24) 7304 5688
Fax : (84-24) 3726 2601
Website : <https://mbs.com.vn/>

In charge of information disclosure:

Full name : **Ms. Tran Thi Ngoc Ly**
Position : Deputy General Director
Phone number : (84-29) 9362 1454

VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK

Business registration certificate No. 2200269805 issued by the Department of Planning and Investment of Soc Trang Province (now the Department of Finance of Can Tho City) for the first time on January 12, 2007, registered for the 28th change on August 28, 2023; License for establishment and operation 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 amending the content of Charter Capital in the License for establishment and operation of VIETBANK, Decision No. 57/QD-QLGS5 dated June 26, 2026 of the State Bank of Vietnam on adding operational content to the Establishment and Operation License of VIETBANK.

OFFERING ADDITIONAL SHARES TO THE PUBLIC

Stock name: Shares of Vietnam Thuong Tin Commercial Joint Stock Bank

Type of shares: Common shares

Par value: 10,000 VND/Share (Ten thousand VND/share)

Offering price: 10,000 VND/Share (Ten thousand VND/share)

Total number of shares offered: 296,146,651 shares

Total value of shares offered at par value: 2,961,466,510,000 VND

AUDIT ORGANIZATION:

Financial statements for 2024, 2025 and semi-annual financial statements for 2026 are audited/reviewed by:

Ernst & Young Vietnam Company Limited

Head office address : Floor 28, Bitexco Financial Center, No. 2, Hai Trieu Street, Saigon Ward, Ho Chi Minh City
 Phone number : (84-28) 3824 5252
 Fax number : (84-28) 3824 5250
 Website : <https://www.ey.com/>

CONSULTING ORGANIZATION:

MB Securities Joint Stock Company

Head office address : Area 1, Floor 7-8, MB Building, No. 21 Cat Linh, O Cho Dua Ward, Hanoi City
 Phone number : (84-24) 7304 5688
 Fax number : (84-24) 3726 2601
 Website : <https://mbs.com.vn/>

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PROSPECTUS CONTENT

I. PEOPLE PRIMARILY RESPONSIBLE FOR THE CONTENT OF THE PROSPECTUS

1. Issuer

(Mr.) **Duong Nhat Nguyen** Position: Chairman of the Board of Directors

(Mr.) **Pham Linh** Position: Deputy General Director in charge of operations¹

(Mrs.) **Nguyen Thi Thuy Minh** Position: Chief Accountant

We ensure that the information and data in this Prospectus are accurate and truthful and commit to take responsibility for the truthfulness and accuracy of this information and data. Within the scope of our responsibilities and knowledge, we ensure that there are no erroneous information or data that could affect the information in the Prospectus.

2. Consulting organization

MB Securities Joint Stock Company

Authorized representative: (Mrs.) **Le Thi Thu Hien**

Position: Acting Director of Investment Banking Services

(According to Power of Attorney No. 22/2026/MBS-UQ dated April 16, 2026 of the Legal Representative of MB Securities Joint Stock Company).

This prospectus is part of the registration dossier for additional public offering of shares prepared by MB Securities Joint Stock Company on the basis of Consulting Services Contract No. 196-026/HDMS-VB/HCQT/CKMB dated June 2, 2026 with Vietnam Thuong Tin Commercial Joint Stock Bank. Within the scope of our responsibilities and knowledge, we ensure that the analysis, evaluation and choice of language in this Prospectus have been carried out in a reasonable and careful manner based on the information and data provided by Vietnam Thuong Tin Commercial Joint Stock Bank.

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¹On July 11, 2026, the Board of Directors of VIETBANK issued Decision No. 133/2026/QD-HDQT on assigning the position of Deputy General Director in charge of operating VIETBANK to Mr. Pham Linh.

II. RISK FACTORS

1. Economic risks

1.1. Risks in the business environment

The business environment and economic growth rate are one of the important factors, directly affecting the growth rate of most industries and sectors of the economy. Economic growth in general will increase social consumption demand, increase the number of jobs, increase per capita income, promote the increase of industrial output and help businesses expand product consumption markets. When the business environment is favorable, with little change and the economy grows, business opportunities for businesses also increase and vice versa.

The world economic and political situation continues to evolve in a complicated and unpredictable manner due to the intertwined impacts of geopolitical conflicts in many regions, including the Middle East; Trade tensions between major economies and the trend of increasing trade protection measures. Global economic growth and trade have recovered slowly, affected by supply chain fragmentation, energy price fluctuations and risks from climate change. Although inflationary pressures in many countries have gradually been controlled, central banks still maintain cautious monetary policies, while the USD exchange rate, international interest rates and basic commodity prices are still highly volatile, creating pressure on production and business activities and the global financial market.

In 2025, Vietnam's economy continues to maintain a positive recovery momentum in a volatile world economic context. According to data published by the Department of Statistics (Ministry of Finance), GDP in 2025 grew with an estimated increase of 8.02% compared to the previous year, only lower than the growth rate of 2022 in the period 2011-2025. The main driving force of growth comes from the agriculture, forestry and fishery sector (up 3.78%, contributing 5.30%), the industry and construction sector (up 8.95%, contributing 43.62%) and the service sector (up 8.62%, contributing 51.08%). The scale of the economy reached about 514 billion USD, an increase of 38 billion USD compared to 2024. Average income per capita at current prices in 2025 is estimated to reach about 5.9 million VND/person/month, an increase of 9.3% compared to the previous year.²

Entering 2026, Vietnam's economy continues to show signs of stable and sustainable recovery. According to the Department of Statistics, GDP in the first 6 months of 2026 is estimated to increase by 8.18% over the same period last year (the first 6 months of 2025 increased by 7.63%), a positive result in the context of a still volatile global economy. In particular, the industry and construction sector continues to play the main growth driver role with an increase of 9.81%, contributing 47.20% and continuing to lead growth of the entire economy. The service sector increased by 8.09% thanks to the recovery of trade, transportation, tourism and consumer activities; while the agriculture, forestry and fisheries sector maintained a stable growth rate of 3.87%. The trade balance of goods is estimated to have a trade deficit of 16.65 billion USD, thanks to an estimated import turnover of goods in the first 6 months of 2026

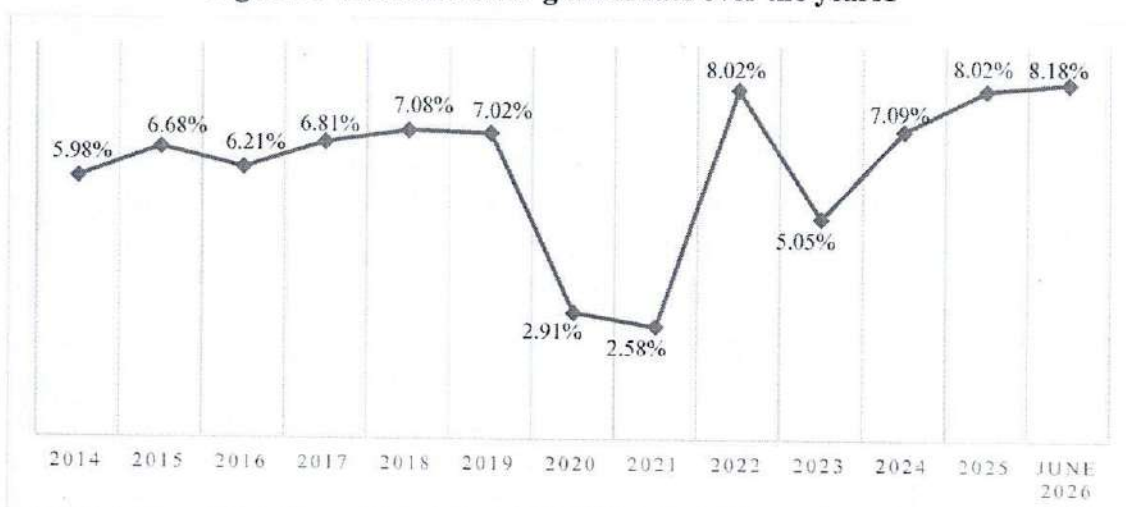
²Source: Department of Statistics at: <https://www.nso.gov.vn/du-lieu-va-so-lieu-thong-ke/2026/01/bao-cao-tinh-hinh-Kinh-te-xa-hoi-quy-iv-va-nam-2025/>

reaching 283.17 billion USD and an export turnover of goods reaching 266.52 billion USD.³

In general, Vietnam's economy in the first half of 2026 continues to record many positive signs. However, the economic outlook still faces many uncertain factors from the external environment, including pressure from global trade protection trends, exchange rate fluctuation risks, dependence on a number of main export markets along with developments in monetary policy of the US Federal Reserve (FED). These factors can affect the production and business activities of enterprises, people's income and the ability to create cash flow to fulfill customers' debt repayment obligations, thereby affecting credit demand, asset quality and Vietbank's operational efficiency. In that context, VIETBANK needs to continue to maintain a prudent risk management policy, improve operating capacity and proactively build scenarios to respond to market fluctuations to ensure safe operations, efficiency and sustainable development.

The Issuer cannot make any guarantees regarding the future development of the Vietnamese economy. A downturn in the Vietnamese economy could adversely affect VIETBANK's business, financial situation, operating results and prospects.

Figure 1: Vietnam's GDP growth rate over the years¹



Source: Department of Statistics

1.2. Inflation risks

Inflation is one of the macroeconomic factors that directly affects the operations of the financial and banking system through impacts on interest rates, exchange rates, capital costs, credit demand and customers' ability to repay debt. Inflation fluctuations can affect asset quality, capital mobilization costs and business performance of credit institutions.

In 2025, inflationary pressure mainly came from escalating military conflicts, trade competition between major countries, extreme weather phenomena, changes in US tariff policy... According to the Department of Statistics, Vietnam's average CPI in 2025 increased by 3.31% compared to 2024, reaching the target set by the National Assembly. The main reason comes from product groups such as Housing, electricity and water, fuel and construction

³Source: Department of Statistics at: <https://www.nso.gov.vn/bai-top/2026/07/bao-cau-tinh-hinh-Kinh-te-xa-hoi-quy-ii-va-sau-thang-dau-nam-2026/>

materials increasing by 6.08%, Medicines and medical services increasing by 13.07% and Other goods and services increasing by 4.78%. On the contrary, two factors contributing to curbing the CPI growth rate in 2025 include the Transport group index decreasing by 2.14% and the Information and Communications group decreasing by 0.45%.⁴

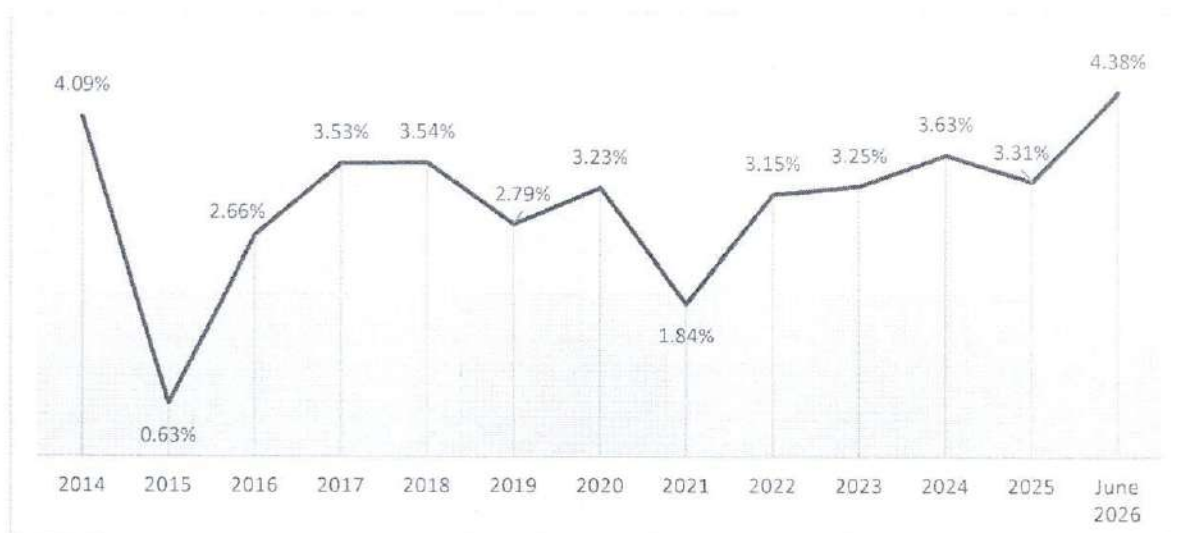
Entering 2026, inflationary pressure tends to increase compared to the previous year. According to the Department of Statistics, the average CPI in the first 6 months of 2026 increased by 4.38% over the same period while core inflation increased by 4.12%. Severely escalating geopolitical conflicts in the Middle East have directly disrupted global energy supplies. This development reflects the impact of the continued increase in input costs, especially the prices of fuel, energy, construction materials and logistics costs, in the context of complicated geopolitical conflicts in the Middle East region, increasing the risk of disruption to the global energy supply and putting pressure on the price level of goods and services. In the CPI structure, the Housing, electricity, water, fuel and construction materials group increased by 6.72%; Transportation group increased by 5.23%, of which fuel prices increased by 8.90%; and the Food and beverage services group increased by 4.79%, thereby contributing significantly to the overall CPI increase in the period. Inflation developments in recent times are generally still within the Government's operating goals, contributing to macroeconomic stability.⁵

Although inflationary pressure is increasing, the price level is still generally controlled thanks to proactive and flexible management solutions of the Government and the State Bank of Vietnam. This contributes to maintaining macroeconomic stability, creating a favorable environment for production and business activities of enterprises and supporting the development of the financial market.

Although inflation has been controlled at an appropriate level in recent years, the Issuer cannot guarantee that inflationary pressures will not increase in the future. High inflation can increase capital mobilization costs, affect interest rates and narrow net interest margin (NIM) if lending interest rates are not adjusted accordingly. At the same time, high inflation can also affect customers' ability to repay debt, increasing credit risk and provision costs of the Bank. These factors may adversely affect the Issuer's financial condition, results of operations and ability to implement its business plans.

⁴Source: Department of Statistics at: <https://www.nso.gov.vn/du-lieu-va-so-lieu-thong-ke/2026/01/bao-cao-tinh-hinh-Kinh-te-xa-hoi-quy-iv-va-nam-2025/>

⁵Source: Department of Statistics at: <https://www.nso.gov.vn/tin-tuc-thong-ke/2026/07/chi-so-gia-tieu-dung-chi-so-gia-vang-va-chi-so-gia-do-la-my-thang-sau-quy-ii-va-6-thang-dau-nam-2026/>

Figure 2: Inflation rate over the years2


Source: Department of Statistics

2. Legal risks

The Issuer's activities, in the banking and financial services sector, are monitored by strict regulations in Vietnam, including those of the State Bank of Vietnam. The legal and regulatory framework has been and will continue to evolve in accordance with the rapid development of the financial services industry in Vietnam. In addition, it should be noted that State agencies in Vietnam, including the State Bank of Vietnam ("SBV"), are increasingly introducing higher standards, along with guidelines and management requirements to better control the natural changes of the banking system, especially in the field of risk management.

VIETBANK is a large-scale public joint stock commercial bank, registered to list shares on the Ho Chi Minh Stock Exchange. VIETBANK's operations are directly and indirectly regulated by many different legal documents, including but not limited to: Law on Credit Institutions, Law on Enterprises, Law on Securities, Law on Investment, Law on Land, Law on Housing, Law on Real Estate Business,... Each of these laws has a system of documents. Implementation instructions include many decrees and circulars, in which the stability of the circulars is not high and changes frequently. Therefore, it can be said that the current legal system in the financial and banking sectors of Vietnam is quite intertwined, intertwined and complicated, causing the operations of joint stock commercial banks like VIETBANK to potentially pose some basic legal risks as follows:

- The instability of the legal system: The frequent promulgation, amendment, and supplementation of legal regulations (especially subordinate legal documents) shows that Vietnam's competent agencies have closely followed developments in the economy, reacting quickly to changes thereby to adjust legal policies accordingly. However, besides the positive impact, some newly issued legal documents may have a negative impact on the operations of credit institutions and foreign bank branches in the short term. At the same time, frequent amendments and supplements show some of the lack of stability and permanence of legal policies, which can make it difficult for businesses to plan medium and long-term business strategies and plans. This is also a sign of typical risks of the legal

systems of developing economies like Vietnam.

- Inconsistency between legal regulations: the fact that many state agencies are assigned the authority to promulgate mechanisms, policies, and laws to regulate an issue sometimes leads to cases where the guidance content of one agency is not consistent with the guidance content of another agency, leading to difficulties for individuals and businesses in choosing the law to apply to ensure compliance with legal regulations and prevent arising legal risks.
- Inconsistency in the interpretation and application of laws by competent authorities: The interpretation and guidance of state management agencies, inspection and auditing agencies or the application of judicial agencies (courts, procuracy) to some issues sometimes leads to cases where the content of guidance on legal issues is not clear and specific, in some cases it may not be consistent, which can cause disadvantages and risks for individuals and businesses in the process of complying with the law.
- Currently, the finance and banking sector is one of the economic sectors that the Vietnamese Government pays special attention to. Legal regulations on finance and banking are constantly being improved and perfected to create a strict and progressive legal framework in accordance with international practices and standards, contributing to promoting and stabilizing the operations of credit institutions and the economy in general. However, currently, legal policies in this field are still in the process of being completed, and it is not possible to predict exactly when they will achieve stability and certainty like the legal systems of countries with developed economies.
- The effects of future changes in policies and laws are unpredictable and beyond VIETBANK's control.

Besides, VIETBANK must comply with separate regulations on accounting, preparation and presentation of financial reports and information disclosure. VIETBANK prepares consolidated financial statements in accordance with Vietnamese accounting standards (VAS), the accounting system of Vietnamese credit institutions and legal regulations related to the preparation and presentation of financial statements. Regulations on accounting, information disclosure and management may be amended and supplemented from time to time, requiring VIETBANK to adjust related policies, systems and processes, and may incur compliance costs and affect the preparation, presentation and disclosure of VIETBANK's financial information.

There is no guarantee that the above changes in regulations and policies will not adversely affect the business, financial situation and results of operations of the Issuer.

3. Specific risks

3.1. Credit risk

Credit risk can occur when the Customer fails to perform or improperly performs the obligation to fully and on time pay principal and interest on loans granted credit or guaranteed by the Bank. When credit risk occurs, it will lead to the possibility of not collecting the Customer's debt, causing the Bank's business situation to decline and be at risk.

3.2. Market risks

Market risk is the risk caused by adverse fluctuations in interest rates, exchange rates, gold prices, stock prices and commodity prices on the market. Market risk arises from adverse changes in the value of asset positions or portfolios due to changes in market prices, interest rates or exchange rates. Within the scope of VIETBANK's proprietary trading activities, VIETBANK only incurs interest rate and exchange rate risks. VIETBANK currently does not incur risks in gold prices, stock prices and commodity prices due to no self-trading activities in gold, stocks and commodities.

Interest rate risk arises due to adverse fluctuations in market interest rates for VIETBANK's trading Book portfolio.

Foreign exchange risk arises due to adverse fluctuations in exchange rates on the market when VIETBANK has foreign currency positions.

3.3. *Interest rate risk on the banking book*

Interest rate risk on the banking book is the risk of adverse fluctuations in interest rates on VIETBANK's income, asset value, liability value and off-balance sheet commitment value arising due to: (i) Differences in the time of setting new interest rates or interest rate redetermination period; (ii) Changing the relationship between interest rates of different financial instruments but with the same maturity date; (iii) Changing the relationship between interest rates at different terms; (iv) Impact from interest rate option products and products with interest rate option elements.

VIETBANK manages interest rate risk on the banking book according to the principle of prudence. The interest rate risk status on the Bank's banking book is measured through modern tools and models and managed by setting limits and implementing daily and weekly monitoring and supervision mechanisms. Implementing interest rate risk management on the banking book ensures a management process with solid methodologies, helping to measure and monitor base interest rate risk to meet international practices such as Basel II and aim to meet Basel III as well as comply with the regulations of the State Bank of Vietnam.

3.4. *Operational risks*

Operational risk is the risk due to inadequate or erroneous internal regulations, human factors, errors, system failures or external factors that cause financial loss and non-financial negative impacts on VIETBANK (including legal risks). Operational Risk does not include Reputation Risk and Strategic Risk.

3.5. *Liquidity risk*

Liquidity risk mainly arises from the tendency of banks to use short-term mobilized capital for medium and long-term loans. In addition, frequent or unexpected withdrawals by depositors in large volumes also create liquidity risks for VIETBANK's ability to ensure cash when meeting customers' withdrawal needs. Liquidity is an important issue in VIETBANK's business operations, referring to VIETBANK's ability to pay and fulfill its financial obligations. Therefore, liquidity risk is of special concern to VIETBANK.

3.6. *Concentration risk*

Concentration risk is the risk that arises when VIETBANK's business activities focus on one customer (including related persons), one partner, product, transaction, currency at a level that has a significant impact on income and risk status according to VIETBANK's internal regulations.

3.7. *Risks from off-balance sheet activities*

During business operations, the Bank implements financial instruments related to off-balance sheet items. Off-balance sheet indicators in the Bank's financial statements are exchange transaction commitments and contingent debt obligations. These financial instruments also create credit risks for the Bank in addition to the credit risks recorded in the balance sheet. That is the possibility of bringing credit risk to the Bank when one of the parties involved in those financial instruments does not fulfill the terms of the contract.

Foreign exchange transaction commitments are mainly derivative transactions/contracts (buying/selling foreign currency with forward or swap transactions), so they have a low level of risk. Potential debt obligations include loan guarantee commitments, letter of credit (L/C) commitments and other guarantee commitments.

Risks arising from off-balance sheet activities occur when the customer is unable to pay the beneficiary (such as losing the ability to pay L/C, not performing guaranteed obligations,...). At that time, VIETBANK will have to fulfill the obligation to pay the beneficiary on behalf of the customer. These obligations are accounted for on the balance sheet as mandatory credits.

3.8. *VIETBANK is a commercial bank operating in an increasingly competitive economy*

VIETBANK is a joint stock commercial bank operating under the multi-function banking model, with a diverse ownership structure and independent capital operations, not dependent on Government capital. Since July 2019, VIETBANK's shares have been registered for trading on the UPCoM market with the stock code VBB. On July 14, 2026, VBB shares were officially listed and traded on the Ho Chi Minh City Stock Exchange (HOSE), marking a new development in the process of improving the Bank's management capacity, transparency and position in the capital market.

VIETBANK's activities take place in the context of Vietnam's banking industry with an increasingly high level of competition. Banks must compete with domestic credit institutions, including commercial banks with state capital, joint stock commercial banks, as well as banks with 100% foreign capital, foreign bank branches and other financial institutions operating in Vietnam. In addition, the process of international economic integration, the implementation of commitments in free trade agreements and the trend of expanding the participation of foreign investors in the financial and banking sector can increase the level of competition in the market.

In that context, if VIETBANK does not promptly improve its financial capacity, product and service quality, technological capacity, risk management and ability to attract and maintain customers, the Bank may have an adverse impact on its ability to expand market share, business performance and financial results.

3.9. *Other specific risks*

- ❖ **Risks related to money laundering, terrorist financing and financing the proliferation**

of weapons of mass destruction

Pursuant to the provisions of the Law on Prevention of Money Laundering No. 14/2022/QH15 of the National Assembly signed on November 15, 2022: Money laundering is an act of organizations and individuals to legalize the origin of assets obtained from crime. VIETBANK is a credit institution, so VIETBANK will face risks related to money laundering and terrorist financing of the proliferation of weapons of mass destruction.

In the context of globalization, risks related to money laundering/terrorist financing and financing of the proliferation of weapons of mass destruction are a challenge to the banking system in general and VIETBANK in particular. In order to limit the above risks, VIETBANK ensures full and effective compliance with the regulations and requirements of the law and the State Bank of Vietnam on preventing money laundering, terrorist financing, financing the proliferation of weapons of mass destruction to fight financial crimes and complying with reporting under the FATCA Act.

VIETBANK's internal regulations on money laundering/terrorist financing/financing of the proliferation of weapons of mass destruction are always regularly updated, closely following the direction, guidance, and warning documents from the State Bank of Vietnam and are a "guideline" for all employees to follow.

❖ Industry risks

The development of the economy leads to the inevitable development of the banking industry. The development of optimal financial products contributes to increasing the speed of capital flow in the economy. At the same time, customers also have the opportunity to use the most modern and appropriate financial services. Along with the development of the banking industry is fierce and comprehensive competition between commercial banks in terms of deposit interest rates, lending interest rates, incentives to attract new customers and take care of old customers such as reduced or free transaction fees...

❖ Information technology system risks

Information technology systems can potentially pose certain risks to banking business activities. Risks can come from other causes such as: VIETBANK must use software, technology support, transmission lines, and supply systems from many different suppliers; from users not strictly complying with operating, administration, control, security, system safety procedures or from risks caused by natural disasters and fires; risks from cyber attacks,... In addition, the process of digitizing and modernizing core technology also poses risks: system integration capabilities, data security risks, legal compliance; The investment cost is large but the effectiveness is not guaranteed immediately,...

4. Offering-related risks

4.1. Risks associated with the offering

This stock offering is carried out by the method of offering to existing shareholders of VIETBANK without an underwriting organization. Therefore, in case existing shareholders do not exercise their right to buy all the allocated shares, and no investors register to buy the remaining shares, the offering may not be fully distributed as planned, leading to the risk of

not mobilizing enough expected capital.

This may affect the progress of implementing plans to use capital from the offering and slow down the process of implementing the Bank's proposed strategic goals.

4.2. Risks regarding the use of proceeds obtained from the offering

The entire capital increase from issuing shares to existing shareholders in 2026 of VND 2,961,466,510,000 is expected to be used for the purpose of supplementing business capital to increase the scale of the Bank's operating capital to meet the business growth target in 2026 and the following years, in accordance with the provisions of the Law on Credit Institutions.

However, using this capital source still has some potential risks, including:

- **Risk of not achieving expected results:** In case the business environment fluctuates unfavorably, credit activities grow slowly or asset quality declines, the efficiency of capital use may not be as expected, affecting the interests of shareholders.
- **Operating and supervision risks:** The allocation and use of capital needs to strictly comply with internal processes, legal regulations and strict control from the Executive Board and the Board of Directors. If supervision is not adequately implemented, governance and compliance risks may arise.

5. Dilution risk

5.1. Diluted net income per share – EPS

The difference in the growth rate of the Bank's profit and equity will affect the EPS index as well as the Bank's book value, specifically as follows:

- Calculation formula:	EPS (basic)	=	Profit after corporate income tax	
				Number of outstanding shares
- Number of outstanding shares (as of July 30, 2026):		(1)		1,184,586,604
- Number of shares offered this time:		(2)		296,146,651
- Expected circulating shares after offering:		(3) = (1)+(2)		1,480,733,255
- Profit after tax in 2025 (million VND):		(4)		1,209,590
- Average number of shares in circulation in 2025		(5)		761,227,781
- EPS in 2025 (VND/share):		(6) = (4)/(5)		1,589

Basic earnings per share (EPS): may decline as after-tax profits are divided among a larger number of shares. However, the level of net income per share dilution will depend on the number of shares that VBB successfully offers in this round.

Calculation formula:

$$\text{EPS} = \frac{\text{Profit after corporate income tax}}{\text{Average number of outstanding shares during the period}}$$

In which:

$$\text{Average number of outstanding shares during the period} = \frac{X*12 + Y*T}{12}$$

- ✓ X: Volume of outstanding shares before issuance
- ✓ Y: Volume of additional shares issued
- ✓ T: Actual circulation time during the year of additional shares issued (months)

It is expected that this issuance will be completed in the fourth quarter of 2026, EPS in 2026 may be diluted due to the increase in the average number of outstanding shares during the period.

However, the risk of diluting net income per share - EPS will be limited if VIETBANK optimally uses mobilized capital and maintains good business operations after the offering.

5.2. Dilution of book value per share

The calculation formula is as follows:

$$\text{Book value per share} = \frac{\text{Equity}}{\text{Volume of shares issued - Treasury shares}}$$

Item	Unit	At December 31, 2025	At June 30, 2026
Equity	million VND	12,431,567	13,154,026
Number of shares in circulation	CP	1,076,897,384	1,076,897,384
- Treasury shares	CP	0	0

Book value per share	VND	11,544	12,215
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As of December 31, 2025, the book value according to the audited 2025 Consolidated Financial Statements is **11,544 VND/share**. **As of June 30, 2026**, the book value according to the reviewed Consolidated Financial Statements June 30, 2026 is **12,215 VND/share**.

At the end of the issuance, if the growth rate of equity is lower than the growth rate of the number of shares after the issuance (assuming no treasury shares are purchased), the book value of the shares will decrease.

The risk of diluting book value per share will be limited if VIETBANK optimally uses mobilized capital and maintains good business operations after the offering.

5.3. Dilution of holding and voting rights

The public offering through the issuance of purchasing rights targets existing shareholders of VIETBANK. The holding rate as well as voting rights of shareholders will be reduced by a proportion corresponding to the rate at which the shareholder refuses the right to buy in this issuance (compared to the time before the closing date of the list to exercise the right to buy additional issued shares that the shareholder has).

Therefore, after the offering, the holding rate as well as voting rights of shareholders may be reduced compared to the time before the offering if shareholders do not exercise the right to buy or do not exercise all the number of buying rights allocated in this issuance.

Giving up the right to buy or hold shares on the current market always carries much lower risks and does not directly involve the business. However, these risks are more or less comparable to direct or indirect risks to the interests of investors who own VBB shares, so investors need to make careful assessments on this issue.

5.4. Diluting stock market prices

VBB stock price will be subject to technical adjustment when issuing shares to offer additional shares to existing shareholders by exercising buying rights (ratio 100: 25). The market price of the shares after dilution at the ex-dividend date is calculated according to the following formula:

$$P_{tc} = \frac{P_{t-1} + (I_R \times P_R)}{1 + I}$$

In which:

- P_{tc} : is the reference price of VBB shares on the ex-dividend date.
- P_{t-1} : is the VBB stock price in the session before the ex-rights session.
- I : is the capital increase ratio.
- I_R : is the capital increase ratio related to the stock offering to existing shareholders.
- P_R : is the price of shares sold to people with the right to buy shares.

For example:

Suppose VBB stock price on the day immediately before the ex-dividend date is 11,000 VND/share (Pt-1). The capital increase ratio for existing shareholders in this issuance is 100:25 or 25%. The offering price of additional shares issued to existing shareholders is 10,000 VND/share.

Thus, the reference price of VBB shares at the ex-dividend date is:

$$P_{ic} = \frac{11,000 + (25\% \times 10,000)}{1 + 25\%} = 10,800 \text{ VND/share}$$

6. Corporate governance risks

Corporate governance risks are risks that may arise during the process of organizing operations, coordination procedures between departments within the organization and control structure of the enterprise or risks arising from conflicts of interest of related parties and lack of transparency, unfair and inadequate treatment and unresolved conflicts in ensuring respect for the legitimate rights and interests of related parties as well as the Bank's shareholders.

7. Other risks

In addition to the above risks, other risks of force majeure can also affect VIETBANK's operations such as: natural disasters, enemy sabotage, dangerous epidemics, war, terrorism, etc. These risks create insecurity, cause damage, and affect the income of individuals and organizations that are customers of VIETBANK.

THE LIST OF RISK FACTORS SET FORTH ABOVE IS NOT A COMPLETE LISTING OR EXPLANATION OF ALL THE RISKS ASSOCIATED WITH INVESTING IN STOCKS.

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III. DEFINITIONS

The words or groups of abbreviations in this Prospectus have the following content:

Prospectus:	The Bank's information disclosure on financial situation and business operations is intended to provide investors with evaluation and investment decisions.
Shareholders:	Organization or individual that owns issued shares of the Bank.
Stock:	Charter Capital is divided into many equal parts.
Stocks:	Securities confirming the owner's legal rights and interests over a portion of equity capital.
Dividends:	Net profit is paid for each share in cash or other assets from the Bank's remaining profits after fulfilling financial obligations.
Charter:	The Bank's Charter was approved by the General Meeting of Shareholders of Vietnam Thuong Tin Commercial Joint Stock Bank. The Charter is drafted in accordance with relevant legal provisions in Vietnam.
Charter Capital:	The capital contributed by all shareholders is recorded in the Charter of Vietnam Thuong Tin Commercial Joint Stock Bank and is changed from time to time.
Issuing organization:	Vietnam Thuong Tin Commercial Joint Stock Bank.
Audit organization:	ERNST & YOUNG Vietnam Co., Ltd. - is an independent auditing organization that audits the 2024 and 2025 financial statements and reviews the 2026 semi-annual financial statements of VIETBANK.

Abbreviated words or groups of words

VIETBANK, Issuer , Bank:	VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK
VBB	Stock code of VIETBANK
MBS :	MB Securities Joint Stock Company
SSC:	State Securities Commission
GMS:	General Meeting of Shareholders
BOD:	Board of Directors
CEO:	General Director
BOS:	Supervisory Board
IT:	Information Technology

ISO:	Certificate of quality management system
ATM:	Automated teller machine
JSC:	Joint stock company
CB:	Commercial Bank
SBV:	State Bank of Vietnam
JSC:	Joint Stock Commercial
LTD:	Limited liability
CI:	Credit institutions
EO:	Economic organization
SE:	Stock Exchange
PC:	People's Committee
USD:	US Dollar
VND:	Vietnam Dong
RO:	Representative office
ALCO:	Asset and Liability Management Council
CC:	Credit Council
L/C:	Letter Of Credit (Letter Of Credit)
RM:	Risk management
BC:	Business Center
VP:	Valuable papers
IC:	Individual Customers
BC:	Business Customers
PAB:	Production and Business
FA:	Fixed assets
FS:	Financial reports
KPI:	Key Performance Indicator (work performance index)

IV. SITUATION AND CHARACTERISTICS OF THE ISSUER

1. General information about the Issuer

Full name: NGAN HANG THUONG MAI CO PHAN VIET NAM THUONG TIN

English name: VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK

Abbreviation: VIETBANK

Abbreviated name in foreign language: VIETBANK

Stock code: VBB

Trading floor: Ho Chi Minh Stock Exchange (HOSE)

Head office: No. 47 Tran Hung Dao, Phu Loi Ward, Can Tho City

Phone: (0299) 362 1454

Fax: (0299) 362 1858

Website: www.Vietbank.com.vn

Icon (logo):



Charter Capital: 11,845,866,040,000 VND (according to Decision No. 1691/QĐ-NHNN dated July 22, 2026 of the State Bank of Vietnam on amending the content of Charter Capital in Vietbank's Establishment and Operation License).

Legal representative: Mr. Duong Nhat Nguyen - Chairman of the Board of Directors.

Business registration certificate number: Business registration certificate No. 2200269805 issued by the Department of Planning and Investment of Soc Trang Province (now the Department of Finance of Can Tho City) for the first time on January 12, 2007, registered for the 28th change, on August 28, 2023.

Operating license: License for establishment and operation of VIETBANK Joint Stock Commercial Bank No. 05/GP-NHNN dated February 24, 2023; Decision No. 1691/QĐ-NHNN dated July 22, 2026 of the State Bank of Vietnam on amending the content of Charter Capital in the Establishment and Operation License of VIETBANK, Decision No. 57/QĐ-QLGS5 dated June 26, 2026 of the State Bank of Vietnam on adding operational content to the Establishment and Operation License of VIETBANK.

Main business lines: Vietnam Thuong Tin Commercial Joint Stock Bank is allowed to carry out commercial banking activities according to the provisions of law and the State Bank of Vietnam, including the following activities:

1. Receiving demand deposits, term deposits, savings deposits and other types of deposits.
2. Granting credit in the following forms:

- a) Loan;
- b) Discount, rediscount of negotiable instruments and other valuable papers;
- c) Bank guarantee;
- d) Issuing credit cards;
- e) Domestic factoring.
3. Opening payment accounts for customers.
4. Providing domestic payment services:
 - a) Providing payment facilities;
 - b) Providing check payment services, payment orders, collections, collection orders, letters of credit, bank cards, collection and payment services.
5. Opening accounts:
 - a) Opening accounts at the State Bank of Vietnam;
 - b) Opening accounts at another credit institution or foreign bank branch.
6. Organizing internal payments, participate in the national interbank payment system.
7. Cash management services, banking and financial consulting; Asset management and preservation services, cabinet rental, safe deposit boxes.
8. Corporate financial consulting, consulting on buying, selling, consolidating, merging businesses and investment consulting.
9. Participating in bidding, buying and selling Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills and other valuable papers on the currency market.
10. Buying and selling Government bonds and corporate bonds.
11. Currency brokerage service.
12. Issuing certificates of deposit, promissory notes, bills, bonds to mobilize capital in accordance with the provisions of the Law on Credit Institutions, the Law on Securities, the Government's regulations and the guidance of the State Bank of Vietnam.
13. Borrowing capital from the State Bank of Vietnam in the form of refinancing according to the provisions of the Law on the State Bank of Vietnam and the guidance of the State Bank of Vietnam.
14. Borrowing, lending, depositing, receiving capital deposits from credit institutions, foreign bank branches, domestic and foreign financial institutions in accordance with the provisions of law and instructions of the State Bank of Vietnam.
15. Contributing capital and buy shares according to the provisions of law and instructions of the State Bank of Vietnam.

16. Entrusting, taking entrustment, and acting as an agency in fields related to banking activities, insurance business, asset management according to the provisions of law and instructions of the State Bank of Vietnam.
17. Trading and providing foreign exchange services on the domestic market and on the international market within the scope prescribed by the State Bank of Vietnam.
18. Buying and selling gold bars.
19. Investing in Government bond forward contracts.
20. Treasury services for credit institutions and foreign bank branches
21. Trading and supplying interest rate derivative products
22. Participating in the international payment system:
 - a) Society for Worldwide Interbank Financial Telecommunications (SWIFT) System.
 - b) International card payment system of the international card organization Visa.
 - c) International card payment system of the international card organization MasterCard.
23. Other activities (after approval by the State Bank of Vietnam).

2. Summary of formation and development process

Vietnam Thuong Tin Commercial Joint Stock Bank is a joint stock commercial bank established in the Socialist Republic of Vietnam.

The Bank is allowed to operate under Operation License No. 2399/QD-NHNN issued by the State Bank of Vietnam on December 15, 2006. This license has been replaced by the License for establishment and operation of VIETBANK Joint Stock Commercial Bank No. 05/GP-NHNN dated February 24, 2023. The Bank operates under Business Registration Certificate No. 2200269805, 28th amendment, dated August 28, 2023 issued by the Department of Planning and Investment of Soc Trang Province (now the Department of Finance of Can Tho City). The operating term under the license is 50 years from December 15, 2006.

The Bank's main activities in the current year include receiving demand deposits, term deposits, savings deposits and other types of deposits; granting credit in the form of loans, discounts, rediscounts of negotiable instruments and other valuable papers, bank guarantees, credit card issuance, domestic factoring; open payment accounts for customers; Providing domestic payment services (providing payment instruments, performing check payment services, payment orders, payment orders, collections, authorized collection, letters of credit, bank cards, collection and payment services); Open an account at the State Bank of Vietnam, at other credit institutions and foreign bank branches; Organize internal payments, participate in the national interbank payment system; cash management services, banking and financial consulting; Asset management and preservation services, cabinet and safe box rental; corporate finance consulting, consulting on buying, selling, consolidating, merging businesses and investment consulting; Participate in bidding, buying and selling Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills and other valuable papers on the monetary

market; buy and sell Government bonds and corporate bonds; currency brokerage services; issue certificates of deposit, promissory notes, bills, and bonds to mobilize capital in accordance with the provisions of the Law on Credit Institutions, the Law on Securities, the Government's regulations and the guidance of the State Bank of Vietnam; borrowing capital from the State Bank of Vietnam in the form of refinancing according to the provisions of the Law on the State Bank of Vietnam and the guidance of the State Bank of Vietnam; borrow, lend, deposit, receive capital deposits from credit institutions, foreign bank branches, domestic and foreign financial institutions according to the provisions of law and instructions of the State Bank of Vietnam; contribute capital and buy shares according to the provisions of law and instructions of the State Bank of Vietnam; entrust, receive entrustment, and act as an agent in fields related to banking activities, insurance business, and asset management according to the provisions of law and instructions of the State Bank of Vietnam; trading and providing foreign exchange services on the domestic market and on the international market within the scope prescribed by the State Bank of Vietnam; business of buying and selling gold bars; investing in Government bond futures contracts; Treasury services for credit institutions and foreign bank branches according to regulations; trading and providing interest rate derivative products; participating in international payment systems including the system of the Society for Worldwide Interbank Financial Telecommunications (SWIFT), the international card payment system of the international card organization Visa and the international card payment system of the international card organization MasterCard; Other activities (after approval by the State Bank of Vietnam).

Important milestones in VIETBANK's operations:

2006	- Established with Charter Capital of 200 billion VND.
2007	- VIETBANK was officially established, headquartered at 35 Tran Hung Dao, Soc Trang city, Soc Trang Province, creating a premise for network development nationwide; At the same time, VIETBANK also opened Soc Trang branch - the first branch of VIETBANK; - Increase Charter Capital to 500 billion VND.
Year 2008	- Increase Charter Capital to 1,000 billion VND.
2009	- Opening of City branch. Ho Chi Minh - VIETBANK's first branch in the City market. Ho Chi Minh.
2010	- Increase Charter Capital to 3,000 billion VND.
2015	- Continuously recognized with prestigious awards: ✓ Prestigious Brand ✓ Sustainable Development Enterprise 2015 - Network system of nearly 100 transaction points in 11 provinces and cities nationwide.
2016	- Increase Charter Capital to 3,249 billion VND;

	- Honored to receive the award "Vietnam Strong Brand"
2017	- Celebrating 10 years of establishment; - Converting Savings Funds into Transaction Offices; - Implementing the Corebanking project.
2018	- Increase Charter Capital to 4,105 billion VND, implement many projects to develop VIETBANK towards Digital Banking.
2019	- Increase Charter Capital to 4,190 billion VND; - Successfully transformed the core banking system; - Opened 18 new Business Centers in key provinces and cities across the country; - VBB shares are officially registered for trading on the stock trading market of unlisted public companies (UPCOM)
2020	- Successfully opened 5 new branches under difficult conditions of the Covid-19 epidemic. - Continuously receiving prestigious domestic and international awards: Bank implementing best core banking technology in 2020, Top 500 fastest growing enterprises in Vietnam, Top 500 largest enterprises in Vietnam 2020, Top 100 Trusted and Used Products - Services in Vietnam
2021	- Increase Charter Capital to 4,777 billion VND.
2022	- Total assets over 110,000 billion VND; - Professional and enthusiastic human resources 2,600 employees; - Operating network of 118 Business Centers nationwide; - Hundreds of products and services serving individual and business customers; - Top 50 Best Enterprises in Vietnam 2022, Top 100 Top Employers in Vietnam 2022, Top 10 Impressive Growth Brands 2022; Top 50 Best Growth Enterprises in Vietnam 2022
2023	VIETBANK was honored by prestigious organizations: Excellent Enterprise in Asia, Strong Brand - Sustainable Development, Top 50 largest enterprises in Vietnam, Top 100 employers in Vietnam & Top 10 Best Places to Work in Vietnam, Top 50 Best Growth Enterprises in Vietnam, Typical Bank for the community, Top 10 golden quality services for consumer rights, Top 10 Brands Vietnam Competition 2023, Excellence in Innovation... These awards continue to demonstrate the trust of customers, partners, and shareholders for VIETBANK

2024	- Total assets 162,859 billion VND - Charter Capital 7,139 billion VND - Human resources of nearly 3,000 employees - Opened 14 new transaction points, bringing the total banking network to 132 business centers nationwide.
2025	- Total assets 196,771 billion VND - Charter Capital 10,769 billion VND - Human resources 3,060 employees - Fitch Ratings international credit rating at B+ with stable outlook, Top 100 Best Places to Work in Vietnam in 2025, Top 10 Innovative and Effective Business Banks, Top 20 Largest Budget Paying Private Banks in Vietnam. - Asia-Pacific Enterprise Awards (APEA) 2025 in the Corporate Excellence Award category, Asian Technology Excellence Awards 2025 in the Digital Banking category and the Platinum Correspondent Award - Platinum Title for Correspondent banking.
2026	- Total assets as of June 30, 2026: 204,825 billion VND; - Charter Capital as of June 30, 2026: 10,769 billion VND;⁶ - VIETBANK's VBB shares have changed from being registered for trading on the UPCoM trading system to being listed and traded at the Ho Chi Minh City Stock Exchange (HOSE)

During its operation since its establishment, VIETBANK has achieved the following awards, titles and typical achievements:

Year	Awards	Issuing agency
2015	Prestigious brand - Sustainable development enterprise 2015	Vietnam Enterprise Institute
2016	Strong Vietnamese brand	Vietnam Economic Times
2018	VIETBANK ranked 399/500 VNR 500 largest private enterprises in Vietnam in 2017, ranked 209/500 VNR 500 largest private enterprises in	Vietnamnet

⁶On July 22, 2026, the State Bank of Vietnam issued Decision No. 1691/QĐ-NHNN on amending the content of Charter Capital in Vietbank's Establishment and Operation License. Accordingly, after completing the issuance of shares from equity capital in 2026, the Bank's Charter Capital is determined to be VND 11,846 billion.

Year	Awards	Issuing agency
	Vietnam in 2018.	
2018	TOP 100 Trusted and Used Products and Services in Vietnam in 2018.	Vietnam Economic Times
2019	TOP 100 Products - Services to Trust and Use in Vietnam in 2019.	Vietnam Economic Times
2020	The Asian Banker Vietnam Awards 2020: Best core banking technology implementation	The Asian Banker
	Top 500 Fastest Growing Enterprises in Vietnam (FAST500)	Vietnam Report and VietnamNet Newspaper
	Top 500 most profitable enterprises in Vietnam 2020 (PROFIT500)	
	Top 500 largest enterprises in Vietnam 2020 (VNR500)	
	Top 100 Trusted and Used Products and Services in Vietnam 2020 - "Reputable retail banks"	Vietnam Economic Times
2022	Top 50 Best Enterprises in Vietnam 2022	Vietnam Report and VietnamNet Newspaper
	Top 100 leading employers in Vietnam 2022	Viet Research and Investment Newspaper
	Top 10 Brands with impressive growth in 2022	Vietnam Economic Magazine – VnEconomy – Vietnam Economic Times
	Top 50 Best Growth Enterprises in Vietnam 2022	Vietnam Report and VietnamNet Newspaper
2023	Top 50 Best Growth Enterprises in Vietnam 2023	Vietnam Report and VietNamNet newspaper voted
	Top 10 Gold quality services for consumer rights 2023	Voted by the Institute of Science for Economic and Cultural Human Resource Development in conjunction with the Vietnam Center for Research and Application of Consumer Protection

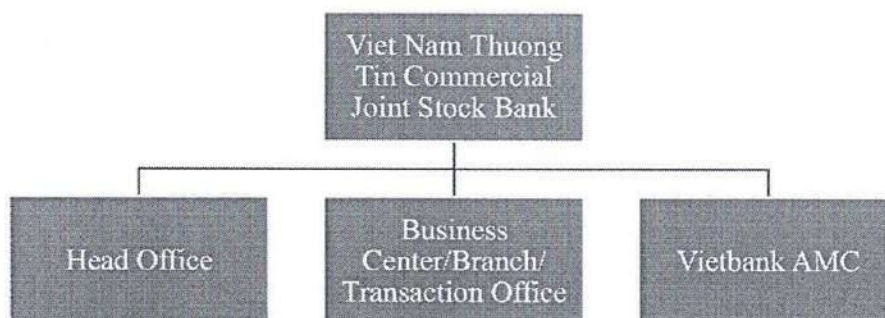
Year	Awards	Issuing agency
		Technology
	Top 10 Competitive Brands in Vietnam 2023	Vietnam Intellectual Property Association organizes the voting
	Typical bank for the community in 2023	Voted by Vietnam Banks Association (VNBA) and IDG Vietnam
	Outstanding Asian Enterprise in 2023	Awarded by Enterprise Asia
	Strong brand - Sustainable development in 2023	Voted by Vietnam Economic Magazine - VnEconomy
	Excellence in Innovation	Awarded by the international card organization Mastercard
	Top 100 Top Employers in Vietnam 2023 (VBE500) & Top 10 best places to work in Vietnam 2023	Viet Research and Investment Newspaper voted
	Top 50 Best Enterprises in 2023 & Top 50 Most Profitable Enterprises in Vietnam 2023 (VNR500)	Vietnam Report and VietNamNet newspaper voted
2024	Top 10 strong brands with sustainable development 2024	Vietnam Economic Magazine
	Top 10 creative and effective businesses in Vietnam	Viet Research cooperates with Investment Newspaper
	Top 10 Best Places to Work in Vietnam	
	Top 500 Leading Employers in Vietnam	Viet Research
	Vietnam Technology Excellence Award for Cyber Security Asian Technology Excellence Awards 2024	Asian Business Review Magazine
	Private 100 Awards for Vietnamese businesses paying the largest budget in Vietnam in 2024	CafeF
	Top 50 Best Growth Enterprises in Vietnam in 2024	Vietnamnet Newspaper and Vietnam Assessment Report Organization (Vietnam

Year	Awards	Issuing agency
		Report)
2025	International Platinum Correspondent Award – Platinum Title for Correspondent Banking	Habib American Bank (HAB Bank)
	Asia-Pacific Enterprise Awards (APEA) 2025 Asian Corporate Excellence Award category	Awarded by Enterprise Asia
	Asian Technology Excellence Awards 2025, Digital Banking category	Awarded by Asian Business Review Magazine
	Fitch Ratings international credit rating is at B+ with a stable outlook	Fitch Ratings
	Top 100 Best Places to Work in Vietnam in 2025	Awarded by Anphabe
	Top 10 innovative and effective banks	Viet Research and Investment Newspaper
	Top 20 Private Banks with the largest budget contributions in Vietnam	CafeF List 2025
2026	Top 500 Fastest Growing Enterprises in Vietnam (FAST500)	Vietnamnet Newspaper and Vietnam Assessment Report Organization (Vietnam Report)
	Top 50 Excellent Growth Enterprises	Vietnamnet Newspaper and Vietnam Assessment Report Organization (Vietnam Report)

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3. Organizational structure of the Issuing Organization

Figure 3: Organizational structure of the Issuing Organization³



Source: VIETBANK

Up to now, VIETBANK's organizational structure includes:

- Head office located at: 47 Tran Hung Dao, Phu Loi Ward, Can Tho City;
- Operational network includes: 1 (one) headquarters, 30 (thirty) branches and 102 (one hundred and two) transaction offices nationwide. The specific list is as follows:

No.	Name	Address
	Head office: Vietnam Thuong Tin Commercial Joint Stock Bank	47 Tran Hung Dao, Phu Loi Ward, Can Tho City
1	Vietnam Thuong Tin Commercial Joint Stock Bank - Soc Trang Branch	47 Tran Hung Dao, Phu Loi Ward, City. Can Tho
2	Vietnam Thuong Tin Commercial Joint Stock Bank - Soc Trang Branch – Mac Dinh Chi	50 Mac Dinh Chi, Phu Loi Ward, Can Tho City
3	Vietnam Thuong Tin Commercial Joint Stock Bank - Soc Trang Branch - Ke Sach Transaction Office	35 Phan Van Hung, An Ninh 1 hamlet, Ke Sach commune, Can Tho City
4	Vietnam Thuong Tin Commercial Joint Stock Bank - Soc Trang Branch - My Tu Transaction Office	84D Hung Vuong, Cau Don hamlet, My Tu commune, Can Tho City
5	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch	Part of basement B1, part of ground floor and part of mezzanine of building No. 62A CMT8, Xuan Hoa ward, Ho Chi Minh City.
6	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Cao Thang Transaction Office	90 Cao Thang, Ban Co Ward, Ho Chi Minh City
7	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Tran Quang Khai Transaction Office	188C Tran Quang Khai, Tan Dinh Ward, Ho Chi Minh City.
8	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Khanh Hoi Transaction Office	225 Khanh Hoi, Vinh Hoi Ward, Ho Chi Minh City

No.	Name	Address
9	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Binh Dang Transaction Office	279 - 281 Interprovince 5, Binh Dong Ward, Ho Chi Minh City
10	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Transaction Office Nguyen Thi Thap	360A/5 Nguyen Thi Thap, Tan Hung Ward, Ho Chi Minh City
11	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Phu My Hung Transaction Office	001 My Hoang Quarter – H5, Area A, TT-DTM-NTP, Tan Hung Ward, Ho Chi Minh City
12	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Transaction Office Nguyen Tri Phuong	335 - 337 Nguyen Tri Phuong, Dien Hong Ward, Ho Chi Minh City
13	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Ly Thuong Kiet Transaction Office	428 - 430 Ly Thuong Kiet, Tan Son Nhat Ward, Ho Chi Minh City
14	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Transaction Office Nguyen Thai Son	107 Nguyen Thai Son, Hanh Thong Ward, Ho Chi Minh City
15	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Nguyen Son Transaction Office	304 Nguyen Son, Phu Tho Hoa Ward, Ho Chi Minh City
16	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Binh Chanh Transaction Office	A11/5 - A11/6 Highway 1A, Hamlet 1, Binh Chanh Commune, Ho Chi Minh City
17	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Transaction Office Nguyen Duy Trinh	538 Nguyen Duy Trinh, Binh Trung Ward, Ho Chi Minh City
18	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Tran Nao Transaction Office	129 Tran Nao, An Khanh Ward, Ho Chi Minh City
19	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Transaction Office Nguyen Tat Thanh	11A Hoang Dieu, Xom Chieu Ward, Ho Chi Minh City
20	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Huynh Tan Phat Transaction Office	698 Huynh Tan Phat, Tan My Ward, Ho Chi Minh City
21	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Vo Van Ngan Transaction Office	118 Vo Van Ngan, Thu Duc Ward, Ho Chi Minh City
22	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Hang Xanh Transaction Office	171 Nguyen Gia Tri, Thanh My Tay Ward, Ho Chi Minh City
23	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Quang Trung Transaction Office	635 Quang Trung, Thong Tay Hoi Ward, Ho Chi Minh City
24	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Transaction Office Le Trong Tan	143 - 145 Le Trong Tan and No. 78 Son Ky, Tan Son Nhi Ward, Ho Chi Minh City

No.	Name	Address
25	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Cu Chi Transaction Office	226 Provincial Road 8, Quarter 2, Tan An Hoi Commune, Ho Chi Minh City
26	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Pho Quang Transaction Office	GM Area – No. 119K Golden Mansion Project, No. 119 Pho Quang Street, Duc Nhuan Ward, Ho Chi Minh City
27	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Cong Hoa Transaction Office	101D Cong Hoa, Tan Son Nhat Ward, Ho Chi Minh City
28	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - No Trang Long Transaction Office	151 No Trang Long, Binh Thanh Ward, Ho Chi Minh City
29	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Tan Phu Transaction Office	414 Luy Ban Bich, Tan Phu Ward, Ho Chi Minh City
30	Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch - Dien Bien Phu Transaction Office	406 Dien Bien Phu, Gia Dinh Ward, Ho Chi Minh City
31	Vietnam Thuong Tin Commercial Joint Stock Bank - Saigon Branch	Part of the 1st Floor and part of the Mezzanine floor, part of the 2nd Floor of Building No. 51 Nguyen Cu Trinh, Cau Ong Lanh Ward, Ho Chi Minh City
32	Vietnam Thuong Tin Commercial Joint Stock Bank - Saigon Branch - Binh Tan Transaction Office	70 - 72 Street 17A, An Lac Ward, Ho Chi Minh City
33	Vietnam Thuong Tin Commercial Joint Stock Bank - Saigon Branch - Tran Hung Dao Transaction Office	874 - 876 Tran Hung Dao, An Dong Ward, Ho Chi Minh City
34	Vietnam Thuong Tin Commercial Joint Stock Bank - Saigon Branch - Tan Quy Transaction Office	Part of the 1st Floor and part of the 2nd Floor of House No. 143A Go Dau, Phu Tho Hoa Ward, Ho Chi Minh City
35	Vietnam Thuong Tin Commercial Joint Stock Bank - Saigon Branch - Bau Cat Transaction Office	96 - 98 - 100 Bau Cat, Tan Binh Ward, Ho Chi Minh City
36	Vietnam Thuong Tin Commercial Joint Stock Bank - Saigon Branch - Luy Ban Bich Transaction Office	Part of the front of the house at 883 Luy Ban Bich, Phu Tho Hoa Ward, Ho Chi Minh City
37	Vietnam Thuong Tin Commercial Joint Stock Bank - Cho Lon Branch	36 - 38 Hau Giang, Binh Tay Ward, Ho Chi Minh City.
38	Vietnam Thuong Tin Commercial Joint Stock Bank - Cho Lon Branch - Binh Tri Dong Transaction Office	153 Street 7, An Lac Ward, Ho Chi Minh City
39	Vietnam Thuong Tin Commercial Joint Stock Bank - Cho Lon Branch - Chanh Hung Transaction Office	318 Bis Pham Hung, Binh Dong Ward, Ho Chi Minh City
40	Vietnam Thuong Tin Commercial Joint Stock Bank - Cho Lon Branch - Le Dai Hanh Transaction Office	109 - 111 Le Dai Hanh, Minh Phung Ward, Ho Chi Minh City

No.	Name	Address
41	Vietnam Thuong Tin Commercial Joint Stock Bank - Cho Lon Branch - Ly Thai To Transaction Office	11A - 11B Hung Vuong, Cho Quan Ward, Ho Chi Minh City
42	Vietnam Thuong Tin Commercial Joint Stock Bank - Cho Lon Branch - Hoc Mon Transaction Office	324 Le Thi Ha Street, Chanh 1 Hamlet, Hoc Mon Commune, Ho Chi Minh City
43	Vietnam Thuong Tin Commercial Joint Stock Bank - West Saigon Branch	Part of the 1st floor and part of the 2nd floor at 346-348-350 Hoang Van Thu, Tan Son Nhat Ward, Ho Chi Minh City
44	Vietnam Thuong Tin Commercial Joint Stock Bank - West Saigon Branch - Transaction Office Nguyen Anh Thu	Part of the front of 10C/A Nguyen Anh Thu, Trung My Tay Ward, Ho Chi Minh City
45	Vietnam Thuong Tin Commercial Joint Stock Bank - West Saigon Branch - Transaction Office Le Van Khuong	72 Le Van Khuong, Thoi An Ward, Ho Chi Minh City
46	Vietnam Thuong Tin Commercial Joint Stock Bank - North Saigon Branch	299 Nguyen Van Troi, Tan Son Hoa Ward, Ho Chi Minh City
47	Vietnam Thuong Tin Commercial Joint Stock Bank - North Saigon Branch - Le Van Viet Transaction Office	197 Le Van Viet, Quarter 4, Tang Nhon Phu Ward, Ho Chi Minh City
48	Vietnam Thuong Tin Commercial Joint Stock Bank - North Saigon Branch - Dinh Tien Hoang Transaction Office	Ground floor, mezzanine and 1st floor, 96 Le Van Duyet, Gia Dinh ward, Ho Chi Minh City
49	Vietnam Thuong Tin Commercial Joint Stock Bank - North Saigon Branch - Do Xuan Hop Transaction Office	519 Do Xuan Hop, Quarter 6, Phuoc Long Ward, Ho Chi Minh City
50	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch	70 - 72 Ba Trieu, Cua Nam Ward, Hanoi City
51	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Gia Lam Transaction Office	01SH15 building L26M (S2-18), Plot B2-CT04 Gia Lam urban area project - Vinhomes Ocean Park, Gia Lam commune, Hanoi City
52	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - My Dinh Transaction Office	No. B1-08A Green City Urban Functional Area, Tu Liem Ward, Hanoi City
53	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Doi Can Transaction Office	279B - 279C Doi Can, Ngoc Ha Ward, Hanoi City
54	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Quan Thanh Transaction Office	62 Quan Thanh, Ba Dinh Ward, Hanoi City
55	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Bac Tu Liem Transaction Office	39 Cau Dien, Xuan Phuong Ward, Hanoi City
56	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Thanh Xuan Transaction Office	No. 160 Le Trong Tan, Phuong Liet Ward, Hanoi City

No.	Name	Address
57	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Lang Ha Transaction Office	35 Yen Lang Street, Dong Da Ward, Hanoi City
58	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Kham Thien Transaction Office	280 Kham Thien, Van Mieu - Quoc Tu Giam Ward, Hanoi City
59	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Transaction Office Le Thanh Nghi	56 Le Thanh Nghi, Bach Mai Ward, Hanoi City
60	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Lo Duc Transaction Office	103 -105 Lo Duc, Hai Ba Trung Ward, Hanoi City
61	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Lac Trung Transaction Office	53 Lac Trung, Vinh Tuy Ward, Hanoi City
62	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - To Huu Transaction Office	Part of the 1st floor, CT2 building, Bac Ha Building C14, To Huu Street, Dai Mo Ward, Hanoi City.
63	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi - Cau Giay Branch	43 Nguyen Thi Dinh, Yen Hoa Ward, Hanoi City
64	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Thang Long Transaction Office	85 - 87 Hoang Quoc Viet, Nghia Do Ward, Hanoi City
65	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Tay Ho Transaction Office	No. LKC08, Low-rise housing project A1TT1, Xuan Dinh ward, Hanoi City
66	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Ha Thanh Transaction Office	654 Tan Mai, Hoang Mai Ward, Hanoi City
67	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Hoang Mai Transaction Office	Plot No. 11 Row B, Lot TT3, Southwest Ho Linh Dam New Urban Area Project, Hoang Liet Ward, Hanoi City
68	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Transaction Office Nguyen Van Cu	97 Hong Tien, Bo De Ward, Hanoi City
69	Vietnam Thuong Tin Commercial Joint Stock Bank - Hanoi Branch - Ha Dong Transaction Office	SH-16, SH-19, SH-20 belong to high-class apartment complex H-CT2, land plot H-CT2, apartment area at Hi Brand, Van Phu new urban area, Kien Hung ward, Hanoi City
70	Vietnam Thuong Tin Commercial Joint Stock Bank - Hai Phong Branch	05 Lot 22B Le Hong Phong Street, Gia Vien Ward, Hai Phong City
71	Vietnam Thuong Tin Commercial Joint Stock Bank - Hai Phong Branch - Tran Nguyen Han Transaction Office	268B Tran Nguyen Han, An Bien Ward, Hai Phong City
72	Vietnam Thuong Tin Commercial Joint Stock Bank - Hai Phong Branch - Bach Dang Transaction Office	199 Bach Dang, Hong Bang Ward, Hai Phong City

No.	Name	Address
73	Vietnam Thuong Tin Commercial Joint Stock Bank - Hai Phong Branch - Ngo Quyen Transaction Office	25 Da Nang, Ngo Quyen Ward, Hai Phong City
74	Vietnam Thuong Tin Commercial Joint Stock Bank - Hai Phong Branch - Lach Tray Transaction Office	Part of the 1st Floor of SHP Plaza Building, No. 12 Lach Tray, Gia Vien Ward, Hai Phong City
75	Vietnam Thuong Tin Commercial Joint Stock Bank - Hai Phong Branch - Le Chan Transaction Office	309 - 311 To Hieu, Le Chan Ward, Hai Phong City.
76	Vietnam Thuong Tin Commercial Joint Stock Bank - Nghe An Branch	Trung Duc Building, No. 2 Le Loi Street, Thanh Vinh Ward, Nghe An Province
77	Vietnam Thuong Tin Commercial Joint Stock Bank - Nghe An Branch - Nguyen Du Transaction Office	176 Nguyen Du, Truong Vinh ward, Nghe An province
78	Vietnam Thuong Tin Commercial Joint Stock Bank - Nghe An Branch - Lenin Transaction Office	1st floor of apartment building A4, belonging to the apartment project east of V.I Lenin Avenue, Vinh Phu ward, Nghe An province.
79	Vietnam Thuong Tin Commercial Joint Stock Bank - Nghe An Branch - Cho Vinh Transaction Office	95 Thai Phien, Block 3, Truong Vinh ward, Nghe An province
80	Vietnam Thuong Tin Commercial Joint Stock Bank - Nghe An Branch - Hung Dung Transaction Office	85 Nguyen Phong Sac, Truong Vinh ward, Nghe An province
81	Vietnam Thuong Tin Commercial Joint Stock Bank - Quang Ngai Branch	473 - 475 Quang Trung, Cam Thanh ward, Quang Ngai province
82	Vietnam Thuong Tin Commercial Joint Stock Bank - Quang Ngai Branch - Tu Nghia Transaction Office	Residential group 3, Tu Nghia commune, Quang Ngai province
83	Vietnam Thuong Tin Commercial Joint Stock Bank - Quang Ngai Branch - Mo Duc Transaction Office	Residential area 15, Trach Tru Tay village, Lan Phong commune, Quang Ngai province.
84	Vietnam Thuong Tin Commercial Joint Stock Bank - Quang Ngai Branch - Binh Son Transaction Office	450 Pham Van Dong, Binh Son commune, Quang Ngai province.
85	Vietnam Thuong Tin Commercial Joint Stock Bank - Da Nang Branch	119 - 121 Nguyen Van Linh, Hai Chau Ward, Da Nang City
86	Vietnam Thuong Tin Commercial Joint Stock Bank - Da Nang Branch - Thanh Khe Transaction Office	265 Dien Bien Phu, Thanh Khe Ward, Da Nang City
87	Vietnam Thuong Tin Commercial Joint Stock Bank - Da Nang Branch - Tan Chinh Transaction Office	346 Le Duan, Thanh Khe Ward, Da Nang City
88	Vietnam Thuong Tin Commercial Joint Stock Bank - Da Nang Branch - Hung Vuong Transaction Office	158 Hung Vuong, Hai Chau Ward, Da Nang City
89	Vietnam Thuong Tin Commercial Joint Stock Bank - Da Nang Branch - Cho Moi Transaction Office	482 Hoang Dieu, Hoa Cuong Ward, Da Nang City.

No.	Name	Address
90	Vietnam Thuong Tin Commercial Joint Stock Bank - Da Nang Branch - Dong Da Transaction Office	265 Dong Da, Hai Chau Ward, Da Nang City
91	Vietnam Thuong Tin Commercial Joint Stock Bank - Da Nang Branch - Son Tra Transaction Office	885 Ngo Quyen, An Hai Ward, Da Nang City
92	Vietnam Thuong Tin Commercial Joint Stock Bank - Da Nang Branch - Cam Le Transaction Office	221 Ong Ich Duong, Cam Le Ward, Da Nang City
93	Vietnam Thuong Tin Commercial Joint Stock Bank - Khanh Hoa Branch	1st floor, 2nd floor, 3rd floor, house number 55A + 55/2 Ly Thanh Ton, Nha Trang ward, Khanh Hoa province
94	Vietnam Thuong Tin Commercial Joint Stock Bank - Khanh Hoa Branch - Vinh Phuoc Transaction Office	No. 530 April 2 Street, North Nha Trang Ward, Khanh Hoa Province
95	Vietnam Thuong Tin Commercial Joint Stock Bank - Khanh Hoa Branch - Ninh Hoa Transaction Office	274 Tran Quy Cap, Ninh Hoa ward, Khanh Hoa province
96	Vietnam Thuong Tin Commercial Joint Stock Bank - Khanh Hoa Branch - Van Ninh Transaction Office	18 Nguyen Hue, Van Ninh commune, Khanh Hoa province.
97	Vietnam Thuong Tin Commercial Joint Stock Bank - Ba Ria Vung Tau Branch	93 Nguyen Thai Hoc, Tam Thang Ward, Ho Chi Minh City
98	Vietnam Thuong Tin Commercial Joint Stock Bank - Ba Ria Vung Tau Branch - Dong Xuyen Transaction Office	383 30/4 Street, Rach Dua Ward, Ho Chi Minh City
99	Vietnam Thuong Tin Commercial Joint Stock Bank - Ba Ria Vung Tau Branch - Ba Ria Transaction Office	42 Bach Dang, Ba Ria Ward, Ho Chi Minh City
100	Vietnam Thuong Tin Commercial Joint Stock Bank - Ba Ria Vung Tau Branch - Chau Duc Transaction Office	214 Hung Vuong, Ngai Giao Commune, Ho Chi Minh City
101	Vietnam Thuong Tin Commercial Joint Stock Bank - Can Tho Branch	26 - 28 Hoa Binh, Ninh Kieu Ward, Can Tho City
102	Vietnam Thuong Tin Commercial Joint Stock Bank - Can Tho Branch - An Hoa Transaction Office	181 Nguyen Van Cu, Cai Khe Ward, Can Tho City
103	Vietnam Thuong Tin Commercial Joint Stock Bank - Can Tho Branch - Ninh Kieu Transaction Office	84 3/2 Street, Ninh Kieu Ward, Can Tho City
104	Vietnam Thuong Tin Commercial Joint Stock Bank - Can Tho Branch - Binh Thuy Transaction Office	189AA Nguyen Van Cu, Area 2, An Binh Ward, Can Tho City
105	Vietnam Thuong Tin Commercial Joint Stock Bank - Long An Branch	292 - 294-296 Hung Vuong, Long An ward, Tay Ninh province
106	Vietnam Thuong Tin Commercial Joint Stock Bank - Long An Branch - Ben Luc Transaction Office	54A Nguyen Huu Tho, Ben Luc commune, Tay Ninh province

No.	Name	Address
107	Vietnam Thuong Tin Commercial Joint Stock Bank - Long An Branch - Can Giuoc Transaction Office	101 National Highway 50, Can Giuoc commune, Tay Ninh province
108	Vietnam Thuong Tin Commercial Joint Stock Bank - Long An Branch - Duc Hoa Transaction Office	735 Provincial Road 825, Duc Hoa Commune, Tay Ninh Province
109	Vietnam Thuong Tin Commercial Joint Stock Bank - Dak Lak Branch	160 - 162 - 164 Le Hong Phong, Buon Ma Thuot ward, Dak Lak province
110	Vietnam Thuong Tin Commercial Joint Stock Bank - Dak Lak Branch - Buon Ho Transaction Office	446 - 448 Hung Vuong, Buon Ho ward, Dak Lak province
111	Vietnam Thuong Tin Commercial Joint Stock Bank - Dong Nai Branch	381 Pham Van Thuan, Tam Hiep Ward, Dong Nai City.
112	Vietnam Thuong Tin Commercial Joint Stock Bank - Binh Duong Branch	303A Binh Duong Avenue, Thu Dau Mot Ward, Ho Chi Minh City.
113	Vietnam Thuong Tin Commercial Joint Stock Bank - Binh Duong Branch - Thuan An Transaction Office	Box 7, Lot A2, Phu Hong Loc commercial area, December 22 street, Thuan Giao ward, Ho Chi Minh City.
114	Vietnam Thuong Tin Commercial Joint Stock Bank - Binh Duong Branch - Ben Cat Transaction Office	No. 249, CDT.03 Axis Street, Ben Cat Ward, Ho Chi Minh City
115	Vietnam Thuong Tin Commercial Joint Stock Bank - An Giang Branch	95 Nguyen Trai, Long Xuyen ward, An Giang province.
116	Vietnam Thuong Tin Commercial Joint Stock Bank - An Giang Branch - Chau Doc Transaction Office	79 – 81 Nguyen Huu Canh, Chau Doc ward, An Giang province
117	Vietnam Thuong Tin Commercial Joint Stock Bank - Vinh Phuc Branch	289 Me Linh, Vinh Phuc ward, Phu Tho province.
118	Vietnam Thuong Tin Commercial Joint Stock Bank - Dong Thap Branch	12 Au Co, Sa Dec ward, Dong Thap province
119	Vietnam Thuong Tin Commercial Joint Stock Bank - Dong Thap Branch - Hong Ngu Transaction Office	56 – 58 Le Hong Phong, Hong Ngu ward, Dong Thap province
120	Vietnam Thuong Tin Commercial Joint Stock Bank - Quang Ninh Branch	131 25/4 Street, Hong Gai Ward, Quang Ninh Province
121	Vietnam Thuong Tin Commercial Joint Stock Bank - Quang Ninh Branch - Bai Chay Transaction Office	595 Ha Long, Bai Chay ward, Quang Ninh province
122	Vietnam Thuong Tin Commercial Joint Stock Bank - Quang Nam Branch	592 Hai Ba Trung, Hoi An Ward, Da Nang City
123	Vietnam Thuong Tin Commercial Joint Stock Bank - Kien Giang Branch	164 – 166 - 168 Tran Phu, Rach Gia Ward, An Giang Province
124	Vietnam Thuong Tin Commercial Joint Stock Bank - Kien Giang Branch - Kien Luong Transaction Office	Ground 19 – 20 Lot L2, Street 6, Ba Hon Quarter, Kien Luong Commune, An Giang Province
125	Vietnam Thuong Tin Commercial Joint Stock Bank - Kien Giang Branch - Ha Tien Transaction Office	01 Tran Hau, Ha Tien ward, An Giang province.

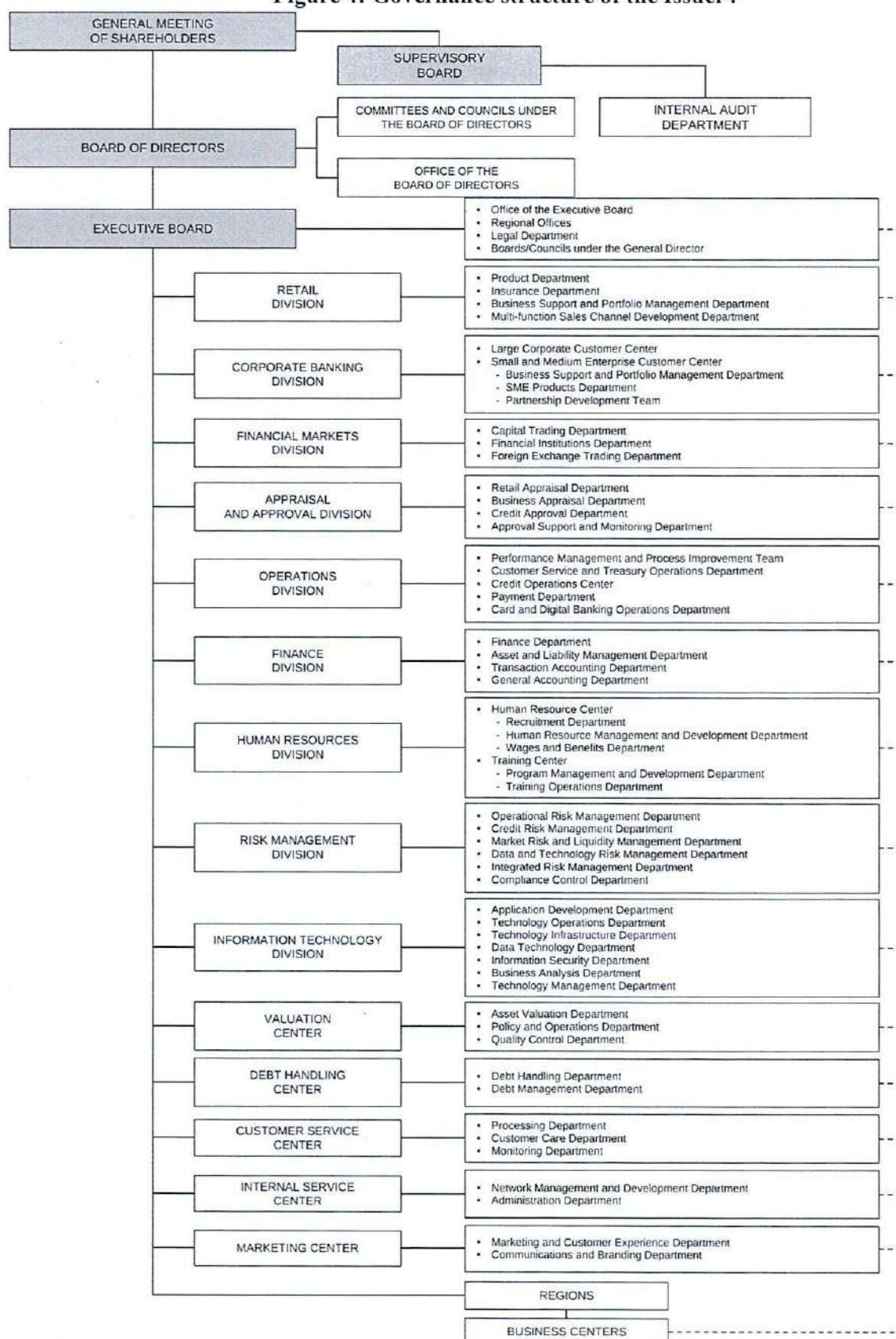
No.	Name	Address
126	Vietnam Thuong Tin Commercial Joint Stock Bank - Binh Dinh Branch	112 Tran Phu, Quy Nhon ward, Gia Lai province
127	Vietnam Thuong Tin Commercial Joint Stock Bank - Binh Dinh Branch - Tam Quan Transaction Office	381 Quang Trung, Tam Quan ward, Gia Lai province
128	Vietnam Thuong Tin Commercial Joint Stock Bank - Bac Ninh Branch	314 Tran Hung Dao, Vo Cuong ward, Bac Ninh province
129	Vietnam Thuong Tin Commercial Joint Stock Bank - Thanh Hoa Branch	46 - 48 Tran Phu, Hac Thanh ward, Thanh Hoa province
130	Vietnam Thuong Tin Commercial Joint Stock Bank - Lam Dong Branch	121 Phu Dong Thien Vuong, Lam Vien ward - Da Lat, Lam Dong province
131	Vietnam Thuong Tin Commercial Joint Stock Bank - Ca Mau Branch	295 - 297 Nguyen Tat Thanh, Ly Van Lam ward, Ca Mau province
132	Vietnam Thuong Tin Commercial Joint Stock Bank - Binh Phuoc Branch	20 An Duong Vuong, Binh Phuoc Ward, Dong Nai City.

The Bank has one (01) directly owned subsidiary: Vietnam Thuong Tin Bank Debt Management and Asset Exploitation Company Limited (VIETBANK AMC).

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4. Administrative structure and management apparatus of the Issuing Organization

Figure 4: Governance structure of the Issuer4



4.1. General Meeting of Shareholders

The General Meeting of Shareholders (AGM) includes all shareholders with voting rights, is the highest competent body of VIETBANK, has the right to decide on issues within its duties and powers through the Bank's development orientation; amend and supplement the Bank's Charter; Approve regulations on the organization and operations of the Board of Directors and Supervisory Board; Decide the number of members of the Board of Directors and Supervisory Board for each term; elect, dismiss, additionally elect and replace members of the Board of Directors and members of the Supervisory Board; Decide on the Bank's organizational and management structure; Other issues as prescribed by law and VIETBANK's Charter.

4.2. Board of Directors

The Board of Directors (BOD) is the management body of the Bank, with full authority on behalf of VIETBANK to decide and exercise rights and obligations related to the purposes and interests of the bank, except for issues under the authority of the General Meeting of Shareholders.

The Board of Directors is responsible for ensuring that the Bank's operations comply with the provisions of law, the Charter and internal regulations of the Bank, equal treatment of all shareholders and respect for the interests of those with interests related to VIETBANK.

4.3. Supervisory Board

The Supervisory Board is elected by the General Meeting of Shareholders, and supervises and evaluates the compliance with the law, internal regulations, Charter and resolutions and decisions of the General Meeting of Shareholders and the Board of Directors.

The agency that advises and assists the Supervisory Board is the Internal Audit Committee, with the following functions:

- Working for the safety and efficiency of the Bank.
- Independently and objectively review and evaluate the adequacy, appropriateness, effectiveness and efficiency of the internal control system to improve and perfect VIETBANK's internal control system.
- Detect and prevent violations of the law; Improve the efficiency of management, administration and operations of the Bank.
- Ensure information security and continuous operation of business information systems.
- Make recommendations to improve the effectiveness of systems, regulations, and processes, contributing to ensuring that VIETBANK operates safely, effectively, and in accordance with the law.
- Maintain regular consultation and exchange with the independent audit organization and the State Bank of Vietnam to ensure effective cooperation; Is the coordinating unit and coordinates with external agencies for work related to the functions and tasks of internal audit.

4.4. Executive Committee

The Board of Management is the body that manages the Bank's operations, responsible to the Board of Directors and to the law for the management of the Bank's operations.

According to the assignment of the Board of Directors, the Bank's operating activities are carried out by a Deputy General Director in charge of operations. Deputy General Directors are assigned and decentralized in the management and operation of Business Centers and Operational Blocks at the Bank's Head Office.

The Bank's Chief Accountant performs financial and accounting management throughout VIETBANK's system.

At the time of preparing the Prospectus, VIETBANK's Executive Board consisted of 03 (three) Deputy General Directors and 01 (one) Chief Accountant, all of whom are experts with in-depth knowledge and experience in the fields of finance, banking, accounting, legal, and business.

Units under the Executive Board include:

- i. Office of the Executive Board: Has the following functions:
 - Focal point for receiving and processing information between the Board of Management and the Board of Directors/Standing Board of Directors, Councils (Boards) - Committees (UBs) under the Board of Directors, Board of Supervisors, member(s) of the Executive Board, Blocks/Centers/Departments, Operational Departments/Professional Centers, Offices, Business Center, state management agencies and Vietbank's external partners;
 - Plan and supervise work implementation, supervise institutional activities in the activities of the Board of Management, Councils/Boards under the Board of Management and in relationships with the Board of Directors and internal units of Vietbank;
 - Clerical work, storage and management of Vietbank seal;
 - Summary and reporting.
- ii. Regional offices: Have the following functions:
 - The focal point for receiving and processing information between the Regional Board of Directors and the Board of Directors/Standing Board of Directors (through the Office of the Board of Directors), the General Director (through the Office of the Board of Management) and member(s) of the Board of General Directors, Blocks/Centers/Departments, Divisions, Offices, state management agencies and external partners of VIETBANK.
 - Monitor the implementation of instructions from the Board of Directors/Standing Board of Directors, Board of General Directors to the Regional Board of Directors.
 - Work planning, reminders; Support the Regional Board of Directors to monitor the implementation of targets in the Regions and Business Centers.

- Receptionist and secretarial work for the Regional Board of Directors.
 - Focal point to synthesize periodic and extraordinary reports on the Regional activities.
 - Coordinate mobile work to support Business Centers during times when the unit lacks management levels (Director, Deputy Director in charge) or carry out topics to evaluate and improve operations at the unit under the direction of the Board of General Directors.
 - Coordinate and support the Resourcing Director personnel throughout the system.
 - Supervise the Regional Directorate in implementing operational institutions.
- iii. Legal Department: Has the following functions:
- Manage the list of regulatory documents system.
 - Appraise Vietbank's internal document system to ensure compliance with legal regulations and consistency in internal documents.
 - Organize and deploy the drafting, appraisal and management of documents sent to competent state agencies; Drafting authorization documents and appraising authorization documents throughout the system according to regulations.
 - Manage and organize the implementation and enforcement of Vietbank's internal regulations according to the provisions of law.
 - Carrying out legal information and training work.
 - Provide comments on legal documents at the request of the Banking Association, State Bank of Vietnam and competent state agencies.
 - Advise and provide legal consultancy on business activities.
 - Appraise the system of sample contracts related to Vietbank's business activities and contracts/written agreements not according to Vietbank's sample signed by Vietbank with partners upon request.
 - Developing a Legal Handbook.
 - Participate/support proceedings in court, arbitration or competent agencies for disputes arising in Vietbank's operations related to non-credit and credit cases at Vietbank as a defendant or person with related rights and obligations, except for proceedings related to debt collection.
- iv. Boards/Councils under the General Director: ALCO Council, Risk Council, Capital Management Council and other Boards/Boards under the General Director.
- ALCO Council:
- Advise and make suggestions to the General Director in managing VIETBANK's Credit assets and Debt assets, including:
- + Manage assets and liabilities effectively, in accordance with VIETBANK's risk management policy;
 - + Liquidity management and liquidity risk, interest rate risk on the banking book;
 - + Review, advise, propose time and progress of plan implementation (capital mobilization plan, capital use plan, ...), principles for building internal capital

transfer prices, short-term and medium-term financial models related to VIETBANK's Credit - Debt asset structure in accordance with VIETBANK's business strategy;

- + Advise and propose processes and methods for managing assets, liabilities and assets of VIETBANK (Regulating liquidity risk management methods, Management processes and daily liquidity terms; Regulating methods for managing interest rate risks on bank books; Methods for regulating internal capital (FTP));
 - + Manage the system of measuring and regularly evaluating liquidity risk, thereby devising strategies and policies on interest rates, products and internal capital regulation mechanisms in accordance with the strategy and business situation of VIETBANK in each period.
 - + Build interest rate framework and price framework for products to manage assets and liabilities.
 - + Control business activities to ensure compliance with interest rate risk in the banking book total assets calculated according to bank account limits, according to regulations of the State Bank of Vietnam (SBV) and VIETBANK. Determine the risk index limits that VIETBANK can accept for RRR, LRR, then decide or submit to the Board of Directors plans and measures to limit/prevent the above types of risks.
- Risk Council:
- Advise and propose to the General Director on:
- + Develop, implement, evaluate, and propose adjustments to risk management policies to submit to the Board of Directors for decision;
 - + Implement risk management policy and evaluate risk management policy according to the provisions of Circular 13/2018/TT-NHNN dated May 18, 2018 and documents amending, supplementing and replacing each period;
 - + Develop and implement risk limits, propose allocation of risk limits according to each business activity and professional activity; Implement remedial measures when risk limits are not met;
 - + Self-inspect and evaluate risk management and propose solutions to the Board of Directors.
 - + Supervise the implementation of the conclusions and advisory opinions of the Risk Management Committee that have been recorded/approved by the Board of Directors;
 - + Other functions prescribed/required by the Board of Directors/General Director from time to time.
- Capital Management Council:

Advise and propose to the General Director on:

- + Carry out an internal assessment of capital adequacy based on the Business Plan approved by the Board of Directors for at least 03 years but no more than the next 05 years according to Decision No. 33/2025/QĐ-HĐQT dated February 28, 2025 on the Regulations on internal assessment of capital adequacy and documents amending, supplementing and replacing each period;
- + Monitor the roadmap for implementing the approved capital plan and advise the General Director on the orientation plan;
- + Implement the direction of the Board of Directors on handling and overcoming shortcomings and limitations in the internal assessment of capital adequacy according to the requirements and recommendations of the State Bank of Vietnam, independent audit organizations and other authorities.

4.5. Office of the Board of Directors

The Office of the Board of Directors is an agency under the Board of Directors with the function of advising and assisting the Board of Directors/Standing Board of Directors, Committees and Councils under the Board of Directors (except the Credit Council) in performing the management function of VIETBANK and its subsidiaries.

The personnel composition of the Office of the Board of Directors includes:

- Chief of Office of the Board of Directors;
- Deputy Chief(s) of Office;
- Person in charge of corporate governance of the Bank;
- Secretary of the Board of Directors;
- Department Heads, Assistants/Secretaries of the Board of Directors (Board of Directors/Permanent Board of Directors level);
- Senior Experts, Experts, Senior Experts, Specialists;
- The staff.

4.6. Committees and Councils under the Board of Directors

4.6.1. Risk Management Committee

Functions of the Risk Management Committee:

- Advise the Board of Directors in: promulgating internal regulations within its authority related to risk management in Banking operations in accordance with the provisions of law and VIETBANK's Charter; Organize and implement risk management policies.
- Analyze and provide warnings about VIETBANK's safety level against threats and risks that may affect them and preventative measures for these risks in the short and long term.

- Review and evaluate the appropriateness and effectiveness of VIETBANK's current risk management processes and policies to make recommendations and proposals to the Board of Directors on requirements to change processes, policy regulations, and operational strategies.
- Advise the Board of Directors on investment decisions, related contracts and transactions; Decide on management policies and supervise the implementation of risk prevention measures of VIETBANK within the scope of functions and tasks assigned by the Board of Directors.
- Advise the Board of Directors in handling and overcoming shortcomings and limitations in risk management according to the requirements and recommendations of the State Bank of Vietnam, independent audit organizations and other authorities.

4.6.2. Personnel Committee

Functions of the Human Resources Committee:

- Advise the Board of Directors on organizational structure, personnel and personnel policies in accordance with the scale of operations and development strategy of VIETBANK.
- Decide on behalf of the Board of Directors issues regarding organizational structure, personnel and personnel policies within the scope authorized by the Board of Directors.
- Assist the Board of Directors in appraising, evaluating, and approving the bank's human resource training strategies, orientations, and plans: advising and advising the Board of Directors on professional issues regarding human resource training within the functions and tasks of the Board of Directors.

4.6.3. Risk Resolution Council

Functions of the Resolution Council:

- Approve a system-wide summary report on debt recovery results using provisions to handle risks, including results of handling collateral assets and clearly identify the basis for approval.
- Decide or approve debt classification, provisioning, and use of provisions to handle risks throughout the system for debts using provisions to handle risks.
- Decide or approve debt collection measures that have been used as provisions to handle risks throughout the system, including the handling of collateral assets:
 - + Exemption, reduction of loan interest, debt freezing (temporary suspension of principal collection, temporary suspension of interest calculation), partial or complete cancellation of principal debt according to the process of exemption and reduction of interest and fees at VIETBANK and relevant regulations;
 - + Receive security assets to replace debt repayment obligations and resell received security assets to individuals and organizations in need, except in cases under the

authority of the General Meeting of Shareholders;

+ Other measures to handle secured assets to recover debt (including in cases where principal debt cannot be collected in full);

+ Use debt collection services;

+ Other debt collection measures according to VIETBANK's policies from time to time.

- Direct the Debt Management Board to perform tasks to assist the Risk Resolution Council according to the regulations and assignments of the Risk Resolution Council.

4.7. Functional Divisions at the Head Office

For professional divisions at Head Office: including 09 Divisions and 05 Centers as follows:

4.7.1. Retail Division

Units under the Retail Division include:

❖ Product Department

- Build a retail customer product portfolio, meeting the competitiveness, diverse needs of the market and the Bank's business orientation.
- Product portfolio management ensures efficiency and safety.
- Deploy and operate KHBL products and be responsible for the quality of customer product experience.

❖ Insurance Department

- Advise on building strategies and organizing the collection of insurance premiums, including life and non-life, directly or in coordination with partners, to build products and sales policies to develop scale, market share, and increase insurance business efficiency.
- Develop models/policies, deploy insurance cooperation at the Bank (Bancassurance model).
- Coaching and training on product knowledge and skills related to implementing insurance product consulting ("SPBH").
- Handle customer information and feedback about products, service quality, compensation, and after-sales care.
- Coordinate or directly deploy sales programs and campaigns to promote business activities and attract customers to participate in insurance throughout the system.
- Build a reporting system to monitor business results and evaluate business productivity.

❖ Business Support and Category Management Department

- Develop plans and manage KPIs of the Retail Division, units under the Retail Division, Regions and business centers related to the retail segment.
- Building a productivity management framework. Monitor and promote productivity and sales channel efficiency.
- Comprehensive management of the customer portfolio of the Retail Sector; Coordinate with relevant units in monitoring, evaluating and proposing solutions to improve the portfolio quality and debt quality of the Division.
- Carrying out business support work, acting as a focal point to resolve bottlenecks in business work..

❖ **Multi-function Sales Channel Development Department**

- Developing affiliate partners includes business-oriented affiliate partners of the Bank and its partners.
- Coordinate with the Product Department/Department to build products/services specifically for each affiliated partner.
- Manage sales implementation and be responsible for business efficiency of sales channels.

4.7.2. Business Division

Units under the Enterprise Division include:

❖ **Large Enterprise Customer Center**

- Develop strategies and orientations related to large business customer development and management activities.
- Implementing large corporate customer business development and exploitation activities.
- Operational and operational support in implementing solutions and transactions with large corporate customers.
- Develop, manage and optimize exploitation activities of the large Business Customer Ecosystem.
- Analyze, build and deploy specialized financial solutions for each large corporate customer/group of large corporate customers.
- Performance management with large corporate customer business units and forces.
- Portfolio management and control thresholds related to large corporate customers.
- Manage/warn credit quality with portfolios within scope of responsibility.

❖ **Small and Medium Enterprise Customer Center**

- Develop strategies and orientations related to development and management of small

and medium-sized enterprise customers (SME customers).

- Developing new and improving products and services for SME customers and implementing product business activities in sales channels.
- Effective and risk management of product portfolio within scope of responsibility.
- Plan, organize and implement partner linkage activities within the framework of the goal of increasing the SME customer base & expanding the sales channel network, introducing SME customers.
- Promote business activities.
- Performance management with SME business units and business forces.
- Administration and business operations support.
- Portfolio management and control thresholds related to SME customers.
- Manage/warn credit quality with portfolios within scope of responsibility.

4.7.3. Financial Markets Division

Units under the Financial Markets Division include:

❖ Capital Business Department

- Self-trading capital on the interbank market.
- Coordinate and support the Finance Division to regulate actual liquidity during the day.
- Self-trading and buying/selling (including related derivative products) Government bonds/Government-guaranteed bonds/Local government bonds and other highly liquid valuable papers (excluding corporate bonds) on the secondary market .
- Self-trading and buying/selling valuable papers of credit institutions and financial companies on thesecondary market .
- Self-trading and buying and selling derivative products related to products under the functions of the Capital Trading Department in thesecondary market .
- Implement and manage capital contribution and share purchase activities according to the provisions of law.
- Providing all services in the Investment Banking Service segment according to the provisions of law (Investment Banking Service).

❖ Financial Institutions Department

- Exploit, develop business and maintain cooperative relationships with domestic and foreign financial institutions.
- Evaluation, analysis, granting and management of transaction limits in the market 2.

- Relationship work with VIETBANK's Correspondent Bank.
- Enhance VIETBANK's image and brand in domestic and foreign markets.
- Planning and implementing financial market research.
- Independently control all transactions of the Division related to identified risks (Partner risk, credit risk); Identify, control and minimize risks in the construction of financial products, including but not limited to types of financial products within the financial market sector's professional functions.
- Calculate and allocate counterparty risk limits and other related risk limits for business operations in the Division, ensure that the total limit is maintained within the allocated allowable limit, and coordinate with Head Office Operational Blocks/Divisions/Departments (including operational departments under the Finance Division, Risk Management Division, Appraisal and Approval Division,...) to ensure the maintenance of the CAR coefficient for all goods periodically as prescribed.

❖ **Foreign Exchange Trading Department**

- Self-trading foreign exchange and derivative products on the financial market.
- Manage foreign exchange trading activities and derivative products with customers of the business center.
- Deploying foreign exchange trading and derivative products with customers of the business center.
- Deploying Gold business activities according to the regulations of the State Bank of Vietnam in general and Vietbank in particular.
- Identifying, controlling and minimizing risks in business activities falls within the functions of the Department.

4.7.4. Appraisal and Approval Division

Units under the Appraisal and Approval Division include:

❖ **Retail Appraisal Department**

- Retail credit appraisal.
- Building and improving processes.

❖ **Business Appraisal Department**

- Enterprise credit appraisal.
- Building and improving processes.

❖ **Credit Approval Department**

- Approve credit within the assigned judgment level, advise higher levels of credit approval.

- Building and improving processes.

❖ **Support and Supervision Department approved**

- Manage and delegate judgment authority to credit approval levels.
- Manage and classify documents, organize meetings for credit approval levels.
- Monitor approval activities.
- Building and improving processes.
- Performance management and capacity building.

4.7.5. Operation Division

Units under the Operations Division include:

❖ **Performance Management and Process Improvement Team**

- Service quality management (SLA, TAT, FTR, CSAT, NPS, CES).
- Build a system to measure operational efficiency and service quality.
- Process evaluation and redesign.
- Implement projects to improve, digitize, and automate operations.
- Reduce costs and improve productivity.

❖ **Customer Service and Treasury Operations Department**

- Vertical industry management and control of customer service activities at distribution channels throughout the system.
- Vertical industry management and control of treasury activities at distribution channels throughout the system.
- Organize the implementation and operation of general policies of the Department.

❖ **Credit Operations Center**

- Vertical management of credit operations at distribution channels.
- Control credit operations throughout the system.
- Organize and implement centralized loan security procedures.
- Organize the management and storage of collateral documents at a centralized warehouse.
- Organize and implement centralized credit operations.
- Organize the implementation and operation of the Center's general policies.

❖ **Payment Department**

- Centralized management and operation of domestic and international payment activities.
- Manage and operate payment operations through payment systems (Citad, NAPAS, SWIFT, VCB Money and other payment gateways from time to time).
- Manage Vietbank accounts opened at SBV, Vietbank's Nostro accounts at domestic financial institutions.
- Organize, deploy, manage and operate foreign exchange transactions and financial markets on the interbank market.
- Control of foreign exchange and financial market transactions on the interbank market.
- Organize the implementation and operation of general policies of the Department.

❖ **Card Operations and Digital Banking Department**

- Centralized management and operation of production, issuance and delivery of Cards and PINs.
- Operational operations focus on card settlement; ATM; POS and Digital Banking (NHS).
- Manage and operate transactions on cards, ATMs, POS and NHS.
- Manage and operate ATM and POS machines.
- Risk management and monitoring and prevention of card, ATM, POS and NHS transaction fraud.
- Optimize digital channel user experience.
- Organize the implementation and operation of general policies of the Department.

4.7.6. Finance Division

Units under the Finance Division include:

❖ **Finance Department**

- Establish, monitor and control the Bank's budget usage activities.
- Effective management of the Bank's cost use.
- Develop a business plan and evaluate the implementation of the plan towards the Bank's overall results.
- Management finance.
- Data management related to financial operations and statistical reporting system management according to regulations of the State Bank of Vietnam.

❖ **Asset and Liability Management Department**

- Operating Liquidity Status and Capital Planning: Operate and regulate daily liquidity status, plan capital strategy to meet financial obligations and optimize capital costs.
- Implementing Interest Rate Risk Management (IRRBB): Recommendations and proposals to implement measures to manage the Asset - Capital structure to proactively manage the impact of interest rate fluctuations and optimize net interest income.
- Plan and Optimize Balance Sheet Structure: Coordinate business activities across the entire line through asset and capital structure planning and FTP tools to optimize Net Interest Margin (NIM).
- Advise on Operations and Strategy Development for the ALCO Council and the Capital Management Council: Act as a permanent focal point, providing analysis, operational reports and advising on operating and strategic decisions for the ALCO Council and the Capital Management Council.

❖ **Professional Accounting Department**

- Develop regulations, procedures, and instructions for internal accounting and expenditure operations.
- Carry out payment and accounting of internal expenses of the Bank.
- Control receivables and payables related to internal spending.

❖ **General Accounting Department**

- Develop policies, regulations, procedures, and instructions to manage the Bank's financial and accounting work.
- Prepare financial reports, tax reports, and accounting reports according to regulations.
- Monitor compliance with system-wide accounting policies and standards.
- Perform post-verification of expenditure accounting, instructions, and storage of accounting documents.

4.7.7. Human Resources Division

Units under the Human Resources Division include:

a) Human Resource Center

❖ **Recruitment Department**

- Develop a recruitment marketing plan and implement it (Directly & Online).
- Develop recruitment plans, attract & select personnel to meet the needs of the Units.
- Build and operate the Recruitment Process to ensure the candidate data system is analyzed and optimized effectively.

❖ **Human Resource Management and Development Department**

- Develop human resource plans and human resource management.

- Operate human resources services.
- Performance management and talent development.
- Human Resources Partners (HRBP).
- Data management & human resource analysis.

❖ **Wages and Benefits Department**

- Coordinate the construction, administration and operation of a comprehensive salary, bonus and welfare system.
- Building, allocating and controlling salary funds associated with business efficiency and labor productivity.
- Develop and control compliance with labor and salary policies according to legal and internal regulations.

b) Training Center

❖ **Program Management and Development Department**

- Design training programs to meet practical/business needs.
- Improving and digitizing training programs.
- Evaluate training effectiveness.
- Promoting Corporate Culture.

❖ **Training Operations Department**

- Operate, organize and deploy training effectively.
- Evaluate training effectiveness.

4.7.8. Risk Management Division

Units under the Risk Management Division include:

❖ **Operational Risk Management Department**

- Research, develop, implement and monitor an operational risk management framework including policies, regulations, processes, methods and measurement tools.
- Develop, implement and monitor policies, procedures and systems for fraud prevention, money laundering, terrorist financing, illicit finance and FATCA compliance.
- Develop and update scenarios to ensure business continuity (Business Continuity Planning - BCP) in case of interruptions and unusual risks. Supervise and control the implementation of continuous plans for departments and units throughout the system.
- Focal point for monitoring the updating and legal compliance of the regulatory document system at Vietbank.
- Collect and store operational risk information, incidents following internal and SBV

audits. Coordinate implementation and monitor and overcome risks and operational errors according to the conclusions of inspection and audit teams.

- Deploying personal data protection activities at Vietbank according to legal regulations.

❖ **Credit Risk Management Department**

- Develop and deploy a credit risk management framework (CLR) including a system of policies, processes, documents related to credit risk management activities and new models, tools, and methods to identify and measure credit risks in the market.
- Implement monitoring, evaluation and warning of the credit risk status of the entire system, including the risks of overdue debt, bad debt, capital loss and revenue loss.
- Control debt classification and provisioning for the entire credit portfolio; Implement reports and operate the CIC reporting system.
- Focal point for implementing credit-related reports for management agencies.
- Develop and deploy a set of internal credit rating criteria and risk monitoring indicators for each credit portfolio.

❖ **Market Risk and Liquidity Management Department**

- Develop, implement and monitor a market and concentration risk management framework for proprietary trading.
- Develop, implement and monitor a liquidity risk management framework and recommend balance sheet optimization practices.
- Develop, deploy and monitor an interest rate risk management framework on the banking book and recommend methods to optimize interest income.
- Monitor the implementation of currency, foreign exchange, investment... business processes according to limits, warn of discrepancies or arising risks. Measure liquidity, analyze market fluctuations affecting the bank's cash flow.

❖ **Data and Technology Risk Management Department**

- Research, develop, deploy and monitor data governance framework and data-related risks.
- Build and implement a model risk management framework and be responsible for monitoring the use of quantitative models in risk decision-making activities at Vietbank.
- Carry out testing of key risk quantitative models before approval according to Vietbank's internal regulations.
- Develop, implement and monitor a comprehensive technology risk management framework that includes both integration and third-party risks.

❖ **Integrated Risk Management Department**

- Develop, deploy and monitor work related to risk appetite and operational safety indicators of Vietbank.
- Research, propose and implement work related to risk management operations according to Basel standards.
- Implementation and focal point to improve Vietbank's credit rating.
- Identify, evaluate, manage emerging risks and integrate them into the entire risk management framework.
- Focal point for receiving, implementing, monitoring and reporting the directions of the Risk Management Committee (Risk Management Committee)/Risk Council (Risk Council).

❖ **Compliance Control Department**

- Develop and deploy regulations, tools and work related to inspection of compliance with regulations, internal business processes and relevant legal regulations in operations throughout the system.
- Establish and operate a continuous remote monitoring system and mechanism to detect violations promptly and issue compliance warnings, recommendations, and suggest preventive and corrective measures.
- Carry out periodic and unscheduled direct inspections of compliance with laws, internal regulations and instructions for units in the system.
- Focal point for developing and implementing regulations, processes and work related to the prevention of corruption, negativity and crime.
- Focal point for organizing and implementing the review, remediation and preparation for inspections/inspections by State Banks at all levels for Vietbank's operations.
- Reporting focal point, coordinating with relevant parties in reporting on the bank's internal control system.

4.7.9. Information Technology Division

Units under the Information Technology Division include:

❖ **Application Development Department**

- Core banking development:
 - + Research, design, develop and upgrade functions, products and services on the Core Banking system to meet the Bank's business requirements and development strategy.
 - + Develop APIs, shared services and business connections from Core Banking to other application systems inside and outside the Bank.
 - + **Manage software development lifecycle, in-depth technical support and operational transfer to ensure the Core Banking system operates stably, safely**

and is ready to expand.

- Digital banking development:
 - + Develop digital banking applications, products and services on Internet Banking, Mobile Banking, cards and other digital transaction platforms.
 - + Research, deploy and integrate digital payment technologies, card solutions, e-wallets and digital financial services to expand the digital banking ecosystem.
 - + Digital banking software development lifecycle management; Coordinate deployment with partners, provide technical support, transfer operations and ensure safety and security for digital banking systems.
- Integrated application development:
 - + Build, develop and manage integration platforms, intermediary services and connection solutions between systems inside and outside the Bank.
 - + Build, manage and develop API Gateway, Open Banking, Banking as a Service (BaaS) platforms and data sharing services with partners. Develop technical standards, API standards, integration models, Microservices architecture and security solutions to ensure scalability, reuse and centralized governance.
- + Internal application development:
 - + Develop applications to serve operational management, resource management, credit, risk management and internal operations of the Bank.
 - + Research, build and deploy BPM, Workflow, RPA solutions and applications that support digital transformation and improve operational efficiency.
 - + UI/UX design, software development lifecycle management, technical support and operational transition to ensure internal applications operate stably, efficiently and user-friendly.

❖ **Technology Operations Department**

- Core banking operations:
 - + Manage, operate and ensure the Core Banking system operates continuously.
 - + Set parameters, decentralize and provide business support, support investigation and troubleshooting of system.
 - + Support, train and coordinate to analyze business requirements and develop new features related to the Core Banking system.
- Digital Bank Operations:
 - + Card Core Operation: Manage, monitor and operate the Card Core system, support daily business processing (issuance, personalization, payment, reconciliation, investigation), coordinate with partners and card organizations (Visa, MasterCard, Napas...) to ensure PCI-DSS compliance, safety and smooth transactions.
 - + Digital Banking Operations: Administration, operation and coordination of units to upgrade Mobile Banking, Internet Banking, Open Banking, eKYC, e-wallet and payment services; Business support, troubleshooting, feature improvements,

ensuring a stable online customer experience.

- Operating internal applications:
 - + Manage and operate internal administration applications to ensure continuous system operation.
 - + Parameter setup, user support, system troubleshooting support.
 - + **Collaborate in analyzing business requirements to develop new features.**
- Integrated Application Operation:
 - + Administer and operate the Middleware platform and integration gateway.
 - + Security, redundancy and system optimization.
 - + Operate integration gateway & connection services.
- Database operation:
 - + Manage, operate and secure the database system.
 - + Build database, synchronize and allocate data.
 - + Develop database operating procedures and coordinate troubleshooting support.
 - + Security, redundancy and system optimization.
- Operational monitoring:
 - + Comprehensive monitoring of application systems and technology services that operate 24/7 stably.
 - + Manage incident detection, classification, activation, and incident response coordination.
 - + Monitor system performance and analyze and detect problems early.
 - + Manage and implement EOD/BOD & Batch job for IT systems.
- Technology Services:
 - + Manage and operate, allocate, change, revoke accounts, and access rights to IT systems.
 - + IT service delivery and management (ITSM).
 - + Monitor and improve service quality.
 - + Hardware and terminal support.

❖ **Technology Infrastructure Department**

- Server management:
 - + Administration and operation of the server system.
 - + **Cloud infrastructure administration and operation.**
 - + Administer and operate Microsoft services and shared infrastructure services.

- Storage management:
 - + Manage and operate centralized data storage system.
 - + Manage and operate data backup and recovery systems.
- Network management
 - + Manage and operate network infrastructure.
 - + Maintain, backup and manage network devices.
- Data Center Management and Infrastructure Monitoring
 - + Data Center Management.
 - + Infrastructure monitoring.

❖ Data Technology Department

- Data services:
 - + Synthesize and exploit data to serve the needs of building operational reports, risk control - compliance and reporting to the State Bank of Vietnam and competent authorities.
 - + Implement construction of Dashboard for executive management reports.
- Data integration:
 - + Building, designing data architecture and strategy for the Bank.
 - + Deploy data platform.
 - + Perform extraction, connection, and synthesis of data from multiple sources.
 - + Aggregate and share data.
- Data management:
 - + Build a data management technology platform and deploy and apply the entire data framework.
 - + Deploy data quality management tools across the entire store.
 - + Deploy tools to manage Metadata, reference data, and master data.
- Artificial Intelligence:
 - + Deploying AI/ML in-depth data analysis tools.
 - + Analyze data to serve business development needs.

❖ Information Security Department

- Security system management:
 - + Manage categories and operational status of the security system.
 - + Configure, change and optimize the security system.

-
- + Troubleshooting technical issues of the security platform.
 - + Log data management and integration for monitoring and evaluation.
 - + Supports the implementation of corrective measures and technical controls.
 - Information Security Assessment and Testing:
 - + Evaluate and test information system security.
 - + Analyze and handle security vulnerabilities.
 - + Evaluate application security, source code, and data flows.
 - + Report and recommendations for improvement.
 - Information security monitoring:
 - + Set up monitoring scope and data source
 - + Information security monitoring, detection and warning
 - + Analyze, verify and classify cases
 - + Respond, coordinate handling and restore after incidents
 - + Monitor user behavior and data, handle signs of data breaches
 - + Collect, preserve and provide technical evidence
 - + Manage scenarios, processes, drills and reports
 - Security solutions:
 - + Research and update security solution trends.
 - + Market survey and solutions being used by similar organizations.
 - + Compare and evaluate the effectiveness of existing solutions.
 - + Propose solutions, test and transfer.
 - ❖ **Business Analysis Department:**
 - Professional consulting:
 - + Solution consulting.
 - + Process improvement consulting.
 - + Compliance consulting.
 - Business analysis
 - + Analyze core banking operations.
 - + Analyzing digital banking operations.
 - + Analyze internal application business.
 - Application testing
 - + Learn testing methods.

- + Participate in evaluating requirements and finding errors that arise.
- + Organization that performs application testing.
- ❖ **Technology Management Department:**
 - Technology architecture
 - + Learn about technology trends and technology management in general, development trends of financial markets operating on technology and artificial intelligence platforms, and new business models on technology platforms.
 - + Review, evaluate, propose, and monitor the implementation of general technology architecture, including application architecture, data architecture, infrastructure architecture, open banking architecture and other architectures.
 - + Monitor and evaluate the implementation of technology strategy projects to ensure compliance with the enterprise architecture, technical standards, technology roadmap and approved architectural governance principles; Recommend adjustments when necessary.
 - Technology Policy and Compliance
 - + Manage information system security policies according to regulations of the Bank, the State Bank of Vietnam and relevant agencies.
 - + Manage international standards and certificates on ensuring information system safety and security in the banking sector.
 - + Organize review activities to ensure compliance in the internal operations of the IT Division.
 - Technology project management
 - + Manage portfolio and coordinate projects/programs with technology elements.
 - + Technology partner management.
 - + Technology partner assessment.
 - Improving the quality of technology services.

4.7.10. Pricing Center

Units under the Valuation Center include:

❖ **Asset Valuation Department**

- Carry out asset valuation work.
- Collect information to build a market price framework.

❖ **Policy and Operations Department**

- Develop, manage and update policies, regulations and instructions related to collateral valuation operations (including real estate, movable property, and other specialized assets) throughout the Vietbank system.

- Organize and deploy training on valuation skills and instructions on how to use valuation software.
- Process quality management
- Price database administration.
- Administration and operation of pricing software.

❖ **Quality Control Department**

- Carry out review of valuation documents according to classification.
- Perform quality control Notify Valuation Results.
- Carry out control after Notifying Valuation Results/Valuation Documents.
- Perform price review by stream.
- The focal point recommends external partners to perform the asset valuation function.

4.7.11. Debt Handling Center

Units under the Debt Handling Center include:

❖ **Debt Handling Department**

- Carry out the work of urging, proposing and implementing appropriate solutions to handle and collect debt.
- Carrying out the work of initiating lawsuits, coordinating judgment enforcement to handle and collect debts.
- Carry out the work of handling Collateral to recover debt.
- Focal point for receiving proposals, submitting for approval and implementing debt settlement support activities.

❖ **Debt Management Department**

- Manage portfolio of overdue debt and bad debt.
- Manage and promote debt collection progress.
- Develop and guide the implementation of internal documents in debt settlement operations.
- Early debt management and collection.
- Operate integrated multi-channel debt reminder and overdue debt collection.

4.7.12. Customer Service Center

Units under the Customer Service Center include:

❖ **Processing Department**

- Organize communication and customer support through the switchboard.
- Processing operations through the switchboard.

❖ Customer Care Department

- Implement customer care, support and sales activities as required by the Unit.

❖ Monitoring Department

- Manage and operate multi-channel switchboard.

4.7.13. Internal Service Center

❖ Network Management and Development Department

- Planning and implementing, monitoring the budget for renting the headquarters, renovating, repairing, maintaining the headquarters and the budget for protection and fire prevention (fire protection) of the entire system.
- Basic construction work: Implement design, estimate, supervise, and accept new construction, renovation, and repair of headquarters. Apply for construction permits, evaluate fire prevention and fighting, and complete projects. Supervise maintenance of light electrical systems throughout the system. Inspect facilities and perform minor repairs at business centers in Ho Chi Minh City and Hanoi.
- Network Development Work: Develop and implement network development plans (new opening, relocation, renting premises, negotiating extension of head office lease contracts) throughout the system, criteria for selecting business center headquarters, sample terms of lease contracts.
- Security and safety work: Managing safety and security work, checking/supervising security services, proposing criteria to evaluate the quality of security services, training, and communicating fire safety at the Head Office and business centers. Operate and extract camera data according to regulations.

❖ Administration Department

- Develop annual administrative budget plans; Investment budget for fixed assets, tools and equipment, entire system.
- Develop and implement policies related to the department's functions, ensuring compliance with the Bank's strategy and development plan.
- Deploying and supervising the inauguration reception work, logistics work for domestic, foreign affairs and Bank-level events.
- Implement and supervise administrative work at the Head Office and guide and supervise administrative work throughout the system.
- Asset Management: Implement and supervise the allocation, transfer, inventory, and liquidation of assets/tools. Manage and exploit real estate assets owned by the Bank.

- Procurement - Contract Management: Deploy and supervise the procurement of goods, services and basic construction and contract management, manage and make contract payments according to regulations.

4.7.14. Marketing Center

a) Marketing and Customer Experience Department

- Deploy the assessment of customer satisfaction regarding banking product and service experience.
- Consulting on marketing solutions targeting target customers for Business Divisions to build policies, products, and services suitable for target customers.
- Develop a marketing strategy to market banking products and services to target customers.
- Coordinate with Business Divisions to develop customer loyalty policies and programs.
- Organize digital marketing activities throughout the system.
- Building, implementing and managing a system for evaluating the effectiveness of Marketing activities.
- Develop marketing policies, standards, and processes.

b) Communications and Branding Department

- Develop regulations, organize and manage Vietbank's official spokesperson work.
- Manage and develop relationships with news agencies, television, radio,...
- Develop and update regulations on handling information crises and participate throughout the process of handling information crises.
- Build, manage and organize all external communication and public relations activities.
- Build, manage and organize all internal communication activities and participate in the process of building corporate culture for Vietbank.
- Build, manage and organize the implementation of all Vietbank advertising campaigns on all interactive channels.
- Build, manage and organize all banking-level events of Vietbank.
- Develop and deploy communication content, control and handle information/communication incidents/crisis.
- Building, managing and developing Vietbank's brand.
- Manage Vietbank's image and brand throughout the system and at every customer contact point.
- Vietbank brand and image design.

5. Information on parent company, subsidiaries of the Issuer, companies that hold controlling stakes or controlling shares of the Issuer, and companies in which the Issuer holds controlling stakes or controlling shares

5.1. List of VIETBANK's parent companies, companies that hold controlling stakes or controlling shares of VIETBANK for 02 consecutive years immediately preceding the year of registration for offering and up to the time of registration for offering

None.

5.2. List of VIETBANK's subsidiaries, companies in which VIETBANK holds controlling stakes or controlling shares for 02 consecutive years immediately preceding the year of registration for offering and up to the time of registration for offering

❖ Vietnam Thuong Tin Bank Debt Management and Asset Exploitation Company Limited

Full name:	Vietnam Thuong Tin Bank Debt Management and Asset Exploitation Company Limited
Established date:	06/06/2011
Business registration certificate:	Business registration certificate No. 0310898270 issued by the City Department of Finance. First issued by Ho Chi Minh City on June 6, 2011, registered for the 7th change on April 3, 2025.
Address:	90 Cao Thang, Ban Co Ward, City. Ho Chi Minh, Vietnam
Registered Charter Capital:	200,000,000,000 VND
Actual contributed Charter Capital:	200,000,000,000 VND
Ownership and voting percentage of the Issuer at this company:	As at December 31, 2024: 100% As at December 31, 2025: 100% As at June 30, 2026: 100%
Ownership and voting percentage of this company at the Issuer:	As of December 31, 2024: 0% As of December 31, 2025: 0% As of June 30, 2026: 0%
Main business activities:	Receive and manage outstanding debts and loan security assets related to debts to process and recover capital; Restructure outstanding debt through measures: debt rescheduling, interest rate exemption, additional investment, conversion of debt into contributed capital; Complete documents related to debts according to the

provisions of law; Handling loan security assets; Buy and sell outstanding debt of other credit institutions, debt management companies and asset exploitation of other commercial banks according to the provisions of law.

6. Information about the process of increasing and decreasing the Charter Capital of the Issuer

The Bank has not yet reduced its Charter Capital. During operations, to meet capital needs for business activities, the Bank has implemented the capital increase process as follows:

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Table 1: Information about VIETBANK's Charter Capital increase process1

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
1	12/2006	0	200,000,000,000	200,000,000,000	Form of capital increase: Private placement to a number of outside investors - Issued quantity: 200,000 shares - Issue price: 1,000,000 VND/share	Decision No. 2391/QD-NHNN dated December 14, 2006 on restoring the operation of Phu Tam Rural Commercial Joint Stock Bank and Decision No. 2399/QD-NHNN dated December 15, 2006 on granting an operating license to Vietnam Thuong Tin Commercial Joint Stock Bank	None
2	24/04/2007	200,000,000,000	500,000,000,000	300,000,000,000	Form of capital increase: Issued to existing shareholders - Issued quantity: 300,000 shares - Issue price: 1,000,000 VND/share	Approval document No. 46/NHNN-STR2 dated March 20, 2007 of the State Bank of Vietnam of Soc Trang Province Branch.	None
3	30/12/2008	500,000,000,000	1,000,000,000,000	500,000,000,000	Form of capital increase: Issued to existing shareholders and some investors who are not shareholders	Approval document No. 317/NHNN-STR2 dated December 29, 2008 of the State Bank of Vietnam of Soc Trang Province Branch.	None

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
					- Issued quantity: 500,000 shares - Issue price: 1,000,000 VND/share		
4	30/12/2010	1,000,000,000,000	3,000,000,000,000	2,000,000,000,000	Form of capital increase: Issued to existing shareholders and some investors who are not shareholders - Issued quantity: 2,000,000 shares - Issue price: 1,000,000 VND/share	Approval document No. 7135/NHNN-TTGSNH dated September 21, 2010 of the State Bank of Vietnam.	None
5	31/12/2016	3,000,000,000,000	3,249,000,000,000	249,000,000,000	Form of capital increase: Issued to existing shareholders - Issued quantity: 249,000 shares - Issue price: 1,000,000 VND/share	Approval document No. 9938/NHNN-TTGSNH dated December 28, 2016 of the State Bank of Vietnam.	None
6	2018-2019	3,249,000,000,000	4,190,199,040,000	941,199,040,000	Form of capital increase: Issued to existing shareholders and VIETBANK employees under the employee	- Official Dispatch No. 6487/NHNN-TTGSNH dated August 28, 2018; - Offering registration certificate No. 61/GCN-UBCK dated October 25,	None

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
					selection program (ESOP). In particular, VIETBANK issued to a total of 225 shareholders, of which 52 existing shareholders, 173 ESOP shareholders. - Number of issues: 94,119,904 shares - Issue price: 10,000 VND/share	2018 of the State Securities Commission issued to VB for registration of public offering of shares. - Official Dispatch No. 8460/UBCK – QLCB dated December 26, 2018 of the State Securities Commission on reporting the results of the public offering of shares. - Official Dispatch No. 1406/NHNN-TTGSNH dated March 7, 2019. - Official Dispatch No. 1760/UBCK - QLCB dated March 20, 2019 of the State Securities Commission regarding the handling of all distributed shares in the public offering of shares.	
7	2021	4,190,199,040,000	4,776,826,690,000	586,627,650,000	Form of capital increase: Issuing shares to distribute dividends to existing shareholders - Number of issues: 58,662,765 shares	- Official Dispatch No. 2074/NHNN-TTGSNH dated March 30, 2021 on approving the increase in Charter Capital by 586,627,856,600 VND of VIETBANK;	None

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						- Official Dispatch No. 2339/UBCK-CLCB dated May 26, 2021 announcing receipt of full documents reporting on VIETBANK's 2019 stock issuance report. - Official Dispatch No. 3138/UBCK – QLCB dated June 25, 2021 on Reporting the results of the share issuance to pay dividends in 2019. - Decision 1495/QD- NHNN on amending the content of Charter Capital in the Operation License of Vietnam Thuong Tin Commercial Joint Stock Bank.	
8	2024	4,776,826,690,000	5,711,532,700,000	934,706,010,000	Form of capital increase: Issued to existing shareholders - Number of issues: 93,470,601 shares - Issue price: 10,000 VND/share	- Document No. 4592/NHNN-TTGSNH dated July 5, 2022 approving the increase in Charter Capital of VIETBANK in 2022. - Certificate of registration for additional stock offering No. 437-GCN-UBCK dated December 19, 2023 of the State Securities Commission.	Detailed content is presented in the Notes section below Table 1 (Part a)

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						- Decision approving the extension of securities offering certificate No. 229/2024 dated February 26, 2024 of the State Securities Commission. - Official Dispatch No. 2478/UBCK-CLCB dated April 19, 2024 on the SSC receiving the document Report on results of public offering of shares according to Result Report No. 1561/2024/BC-VB dated April 16, 2024 of VIETBANK. - Securities registration certificate No. 34/2018/GCNCP-VSD-04 dated May 3, 2024. - Establishment and Operation License No. 05/GP-NHNN dated February 24, 2023 issued by the State Bank of Vietnam to VIETBANK, Decision No. 1900/QD-NHNN dated September 12, 2024 on amending the content of Charter Capital in VIETBANK's Establishment and Operation License.	



No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
9	2024	5,711,532,700,000	7,139,413,290,000	1,427,880,590,000	Form of capital increase: Issuing shares to distribute dividends to existing shareholders - Number of issues: 142,788,059 shares	- Document No. 8520/NHNN-TTGSNH dated October 17, 2024 of the State Bank of Vietnam regarding increasing Charter Capital of VIETBANK. - Document No. 7695/UBCK-QLCB dated November 14, 2024 of the State Securities Commission regarding the document reporting on the issuance of shares to pay dividends of VIETBANK. - Document No. 8403/UBCK-QLCB dated December 11, 2024 of the State Securities Commission reporting the results of VIETBANK's share issuance to pay dividends. - License for establishment and operation No. 05/GP-NHNN dated February 24, 2023 issued by the State Bank of Vietnam to VIETBANK, Decision No. 2758/QD-NHNN dated December 25, 2024 of the State Bank of Vietnam on amending the content of Charter Capital in the License for	None

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						establishment and operation of VIETBANK.	
10	2025	7,139,413,290,000	8,210,319,700,000	1,070,906,410,000	Form of capital increase: Issuing shares from equity to increase Charter Capital - Issued quantity: 107,090,641 shares	- Official Dispatch No. 4425/NHNN-QLGS dated June 3, 2025 of the State Bank of Vietnam, the Governor of the State Bank of Vietnam approved VIETBANK's increase in maximum Charter Capital by 3,780,319,330,000 VND. - Document No. 2481/UBCK-QLCB dated June 16, 2025 of the State Securities Commission regarding the report document on stock issuance to increase share capital from VIETBANK's equity capital. - Document No. 1233/TB-CN VSDC dated June 18, 2025 etc. last registration date and confirmation of list of securities owners. - Document No. 3273/UBCK-QLCB dated July 9, 2025 of the State Securities Commission regarding documents reporting the results of	None

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						stock issuance to increase share capital from VBB's equity source. - License for establishment and operation No. 05/GP-NHNN dated February 24, 2023 issued by the State Bank of Vietnam to VIETBANK, Decision No. 2778/QĐ-NHNN dated July 17, 2025 of the State Bank of Vietnam on amending the content of Charter Capital in the License for establishment and operation of VIETBANK.	
11	2025	8,210,319,700,000	10,768,973,840,000	2,558,654,140,000	Form of capital increase: Issued to existing shareholders - Number of issues: 255,865,414 shares - Issue price: 10,000 VND/share	- Resolution No. 01/2025/NQ-DHDCD dated April 26, 2025 of the Vietbank General Meeting of Shareholders at the 2025 annual meeting. - Resolution No. 65/2025/NQ-HĐQT of the Board of Directors on implementing the plan to offer additional shares to existing shareholders of Vietnam Thuong Tin Commercial Joint Stock Bank.	Detailed content is presented in the Notes section below Table 1 (Part b)

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						- Resolution No. 107/2025/NQ-HĐQT dated July 10, 2025 of the Board of Directors on approving the implementation of the plan to offer additional shares to existing shareholders of Vietbank. - Document No. 4425/NHNN-QLGS dated June 3, 2025 approving the increase in Charter Capital of VIETBANK. - Certificate of registration for additional public offering of shares No. 331/GCN-UBCK dated September 30, 2025 of the State Securities Commission. - Resolution No. 203/2025/NQ-HĐQT dated December 25, 2025 of the Board of Directors on approving the results of registration and payment to buy shares of existing shareholders in the public offering of additional shares, plan to handle the number of undistributed shares, results of offering additional shares to the	

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						public through purchasing rights to existing shareholders. - Report No. 113/2025/BC-VB of Vietnam Thuong Tin Commercial Joint Stock Bank dated December 25, 2025 reporting the results of the public offering of shares. - Official Dispatch No. 9314/UBCK-QLCB dated December 26, 2025 on the SSC receiving the document Report on results of public offering of shares according to Result Report No. 113/2025/BC-VB dated December 25, 2025 of VIETBANK. - Establishment and Operation License No. 05/GP-NHNN dated February 24, 2023 issued by the State Bank of Vietnam to VIETBANK, Decision No. 179/QD-NHNN dated February 5, 2026 on amending the content of Charter Capital in VIETBANK's Establishment and Operation License. - Decision No. 93/QD-SGDHN dated February 6, 2026 of the Hanoi Stock	

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						Exchange on approving changes in VIETBANK's stock trading registration.	
12	2026	10,768,973,840,000	11,845,866,040,000	1,076,892,200,000	Form of capital increase: Issuing shares from equity to increase Charter Capital - Number of issues: 107,689,220 shares - Share par value: 10,000 VND/share	- Resolution No. 01/2026/NQ-DHĐCD dated April 24, 2026 of the General Meeting of Shareholders at the 2026 annual meeting approving the Plan to increase VIETBANK's Charter Capital. - Resolution No. 86/2026/NQ-HĐQT dated May 13, 2026 of the Board of Directors of VIETBANK on implementing the Plan to increase Charter Capital in 2026 according to Resolution 01/2026/NQ-DHĐCD dated April 24, 2026. - Resolution No. 100/2026/NQ-HĐQT dated June 5, 2026 of the Board of Directors of VIETBANK on approving the plan for handling fractional shares and approving documents submitted to the State Securities Commission.	None

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						- Official Dispatch No. 4677/NHNN-QLGS dated June 2, 2026 of the State Bank of Vietnam, the Governor of the State Bank of Vietnam approved VIETBANK's increase in maximum Charter Capital by 4,778,732,130,000 VND. - Document No. 5311/UBCK-QLCB dated June 11, 2026 of the State Securities Commission regarding the report document on share issuance to increase share capital from VIETBANK's equity capital. - Document No. 1240/TB-CNVSDC dated June 16, 2026 etc. last registration date and confirmation of list of securities owners. - Document No. 6331/UBCK-QLCB dated July 8, 2026 of the State Securities Commission regarding documents reporting the results of stock issuance to increase share capital from VBB's equity source.	

No	Time	Charter Capital before issuance	Charter Capital after issuance	Capital value increases	Form of capital increase	Legal documents	Opinion of the auditing unit (if any)
						- License for establishment and operation No. 05/GP-NHNN dated February 24, 2023 issued by the State Bank of Vietnam to VIETBANK, Decision No. 1691/QĐ-NHNN dated July 22, 2026 of the State Bank of Vietnam on amending the content of Charter Capital in the License for establishment and operation of VIETBANK.	

Source: VIETBANK

Notes:

a, Opinions of the auditing unit on the capital increase through public share issuance to existing shareholders in 2024:

- Opinions of Ernst & Young Vietnam Co., Ltd. on the Report on the situation of increasing Charter Capital and surplus capital: The report on the situation of increasing Charter Capital and surplus capital has reflected honestly and reasonably in all material aspects, the stock capital situation of the Bank for the period from January 1, 2024 to June 5, 2024.
- Opinions of UHY Auditing and Consulting Company Limited on the Report on the use of capital obtained from issuing shares to the public to existing shareholders according to the Resolution of the General Meeting of Shareholders No. 01/2023/NQ-DHDCĐ dated April 26, 2023 for the period from April 23, 2024 to December 31, 2024: Status report The model of using capital obtained from issuing shares to the public to existing shareholders according to the Resolution of the General Meeting of Shareholders No. 01/2023/NQ-DHDCĐ dated April 26, 2023 for the period from April 23, 2024 to December 31, 2024 of Vietnam Thuong Tin Commercial Joint Stock Bank has reflected honestly and

reasonably in key aspects the situation of using capital collected, received from the offering of shares to existing shareholders of the Bank in accordance with the basis of accounting for actual receipts and actual expenditures as described in the Notes to the Report on Capital Use.

b, Opinion of the auditing unit of UHY Auditing and Consulting Co., Ltd. regarding the capital increase through issuing shares to the public to existing shareholders in 2025:

- Opinions of UHY Auditing and Consulting Company Limited on the Report on the situation of increasing share capital and surplus capital from the public issuance of shares to existing shareholders according to the Resolution of the General Meeting of Shareholders No. 01/2025/NQ-DHĐCĐ dated April 26, 2025 for the period from October 1, 2025 to December 30, 2025: In our opinion, the financial information presented in the Report on the increase in share capital and surplus capital from the public issuance of shares to existing shareholders according to the Resolution of the General Meeting of Shareholders No. 01/2025/NQ-DHĐCĐ dated April 26, 2025 for the period from October 1, 2025 to December 30, 2025 of Vietnam Thuong Tin Commercial Joint Stock Bank has reflected honestly and reasonably on material aspects, complied with and in accordance with the current Accounting Standards and Regime of Vietnamese credit institutions and legal regulations related to the preparation and presentation of the Report on the situation of increasing share capital and surplus capital.
- Opinions of UHY Auditing and Consulting Company Limited on the Report on the use of capital obtained from issuing shares to the public to existing shareholders according to the Resolution of the General Meeting of Shareholders No. 01/2025/NQ-DHĐCĐ dated April 26, 2025 for the period from December 31, 2025 to March 31, 2026: According to In our opinion, the Report on the use of proceeds from the public offering of additional shares to existing shareholders according to the Resolution of the General Meeting of Shareholders No. 01/2025/NQ-DHĐCĐ dated April 26, 2025 for the period from December 31, 2025 to March 31, 2026 of Vietnam Thuong Tin Commercial Joint Stock Bank has reflected honestly and appropriately. Reasonably, in all material aspects, the use of proceeds from the offering of additional shares to existing shareholders of the Bank is consistent with the basis of accounting for actual receipts and actual expenditures as described in the Notes to the Report on the use of proceeds from the offering of additional shares.

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7. Information on large capital contributions and divestments of the Issuer in other enterprises

None

8. Information about outstanding securities

8.1. Common stock

Table 2: Information on outstanding shares of the Issuer as of July 31, 2026 2

TT	Shareholders	Number of shareholders	Number of shares	Rate (%)
I	Domestic shareholders	2,068	1,184,341,461	99.98
1	Institutional shareholders	22	754,283,576	63.68
2	Individual shareholders	2,046	430,057,885	36.30
II	Foreign shareholders	24	245,143	0.02
1	Institutional shareholders	2	4,972	0
2	Individual shareholders	22	240,171	0.02
3	Economic organizations with foreign investors holding more than 50% of Charter Capital	0	0	0
	Total	2,092	1,184,586,604	100.00

Source: VIETBANK

8.2. Preferred shares

None.

8.3. Other types of securities

In addition to the above outstanding common shares, VIETBANK also has other types of outstanding securities.

- As of July 31, 2026, the volume of outstanding public bonds is: 83,550,000,000 VND
- As of July 31, 2026, the volume of privately placed bonds outstanding is: 4,229,300,000,000 VND

Detailed information on outstanding bonds at VIETBANK is as follows:

Table 3: List of issued and outstanding bonds at VIETBANK3

Bond Code	Bond Type	Value (million VND)	Interest rate	Release date	Term	Other important terms
VBBL2128002	Private	125,300	First 5 years: 7.8%	29/9/2021	7 years	The Reference Interest Rate used to determine the interest rate for each Interest Period is the average interest rate on personal savings deposits in Vietnam Dong, paid in arrears, with a 12-month term (or the interest rate of an equivalent term) announced at the Interest Rate Determination Date on the official websites of 04 commercial banks including: Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank), Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank), Joint Stock Commercial Bank for Investment and Development of Vietnam
			Last 2 years: 8.83%			
VBBL2128003	Private	100,200	First 5 years: reference interest rate + 2.5%/year	29/10/2021	7 years	
			Last 2 years: reference interest rate + 3.5%/year			
VBBL2128005	Private	3,500	First 5 years: reference interest rate + 2.5%/year	26/11/2021	7 years	
			Last 2 years: reference interest rate + 3.5%/year			
VBBL2128010	Private	300	First 5 years: reference interest rate + 2.5%/year	28/12/2021	7 years	
			Last 2 years: reference interest rate + 3.5%/year			
VBB124001	Public	83,550	First 5 years: reference interest rate +	27/03/2024	7 years	

Bond Code	Bond Type	Value (million VND)	Interest rate	Release date	Term	Other important terms
			2.5%/year Last 2 years: reference interest rate + 3.5%/year			(BIDV) and Vietnam Bank for Agriculture and Rural Development (Agribank). The Reference Interest Rate is rounded to 2 decimal places.
VBB12501	Private	1,000,000	First interest period: interest rate: 7.4%/year Next interest period: reference interest rate + 2.7%/year	30/12/2025	7 years	
VBB12502	Private	1,500,000	Floating bond interest rate: Reference interest rate + 3%/year	30/12/2025	7 years	
VBB12601	Private	1,100,000	Floating bond interest rate: Reference interest rate + 3.8%/year	25/06/2026	7 years	
VBB12602	Private	400,000	Floating bond interest rate: Reference interest rate + 3.8%/year	30/06/2026	7 years	

Source: VIETBANK

9. Information on foreign ownership ratio

- The Government issued Decree 69/2025/ND-CP dated March 18, 2025 amending Decree 01/2014/ND-CP on foreign investors purchasing shares of Vietnamese credit institutions. This Decree takes effect from May 19, 2025. Accordingly, based on Clause 5 and Clause 7, Article 1 of Decree 69/2025/ND-CP amending and supplementing Article 7 of Decree 01/2014/ND-CP stipulating the share ownership ratio for foreign investors, the total share ownership of foreign investors does not exceed 30% of the Charter Capital of a Vietnamese commercial bank, except in cases prescribed by law, specified in (6) and (7) or during the implementation period specified in Clause 9, Article 14 of Decree 01/2014/ND-CP (amended by Decree 69/2025/ND-CP). Decree 69/2025/ND-CP Decree 01/2014/ND-CP Decree 69/2025/ND-CP Decree 01/2014/ND-CP Decree 01/2014/ND-CP Decree 69/2025/ND-CP
- Pursuant to Official Dispatch No. 2294/UBCK-PTTT of the State Securities Commission dated May 25, 2021, maximum foreign ownership ratio at the Issuing Organization according to legal regulations: maximum 30% of Charter Capital.
- Maximum foreign ownership ratio at the Issuing Organization according to the decision of the General Meeting of Shareholders and regulations in the Bank's Charter (if any): Not specified.
- Foreign ownership ratio at the Issuing Organization as of July 31, 2026: 0.02%

10. Business activities

10.1. Characteristics of business activities

10.1.1. Type of products and services

VIETBANK is a commercial bank according to the provisions of law and is under the direct management of the State Bank of Vietnam. Like other commercial banks, VIETBANK has been providing capital mobilization operations, lending services, investment activities and other services based on modern and effective technology platforms.

❖ Proportion of products and services in total revenue and net income

Table 4: Proportion of products and services in total revenue (consolidated)⁴

Target	Year 2024		Year 2025		First 6 months of 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Interest income and similar income	9,721,857	91.56	11,980,393	95.74	6,974,526	93.23
Income from service activities	231,629	2.18	262,118	2.09	89,000	1.19

Target	Year 2024		Year 2025		First 6 months of 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Income from foreign exchange trading activities	179,588	1.69	204,421	1.63	308,484	4.12
Income from buying and selling investment securities	21,212	0.20	60,085	0.48	102,313	1.37
Income from other activities	463,620	4.37	6,520	0.05	6,351	0.08
Total	10,617,906	100.00	12,513,537	100.00	7,480,674	100.00

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

In general, VIETBANK's business activities in 2025 continued to develop stably according to the 2025 consolidated financial statements. The Bank's income structure still focuses mainly on Interest income and similar income, with a proportion reaching 95.74%, up from 91.56% in 2024. This shows that credit activities continue to be the main source of income for the bank. Bank. In addition, the proportion of income from investment securities increased from 0.20% to 0.48%. On the contrary, the proportion of income from service activities and income from foreign exchange trading activities decreased slightly compared to the previous year, from 2.18% and 1.69% in 2024 to 2.09% and 1.63% in 2025, respectively. In addition, the proportion of income from other activities decreased significantly from 4.37% in 2024 to 0.05% in 2025.

At the end of the first 6 months of 2026, according to the semi-annual reviewed consolidated financial statements, the bank's total income reached VND 7,481 billion, an increase of 29.11% over the same period last year, business activities continued to maintain positive results. Interest income and similar income are still the main source of income with 6,975 billion VND, accounting for 93.23% of total income. Income from foreign exchange trading activities reached 308 billion VND, accounting for 4.12% of total income, a sharp increase in both value and proportion compared to 2025 (1.63%). Income from trading investment securities reached 102 billion VND, accounting for 1.37% of total income, significantly higher than the proportion of 0.48% in 2025. In general, VIETBANK's business activities continue to maintain stable growth.

Table 5: Proportion of products and services in total revenue (separated)

Target	Year 2024		Year 2025		First 6 months of 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Interest income and similar income	9,721,857	91.56	11,980,393	95.73	6,974,526	93.23

Target	Year 2024		Year 2025		First 6 months of 2026	
	Value (million VND)	Proporti on (%)	Value (million VND)	Proporti on (%)	Value (million VND)	Proportion (%)
Income from service activities	231,629	2.18	262,118	2.09	89,018	1.19
Income from foreign exchange trading activities	179,588	1.69	204,421	1.63	308,484	4.12
Income from buying and selling investment securities	21,212	0.20	60,085	0.48	102,313	1.37
Income from other activities	463,620	4.37	7,395	0.06	6,351	0.08
Total	10,617,906	100.00	12,514,412	100.00	7,480,692	100.00

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

VIETBANK's 2025 business activities according to the separate audited 2025 financial statements continue to develop stably. Income indicators that tend to increase in proportion are Interest income and similar income (95.73% in 2025) and Income from trading investment securities (0.48% in 2025) both increasing compared to 2024 (91.56% and 0.2%). This shows that credit activities continue to be the Bank's main source of income generation. On the contrary, the proportion of income from service activities and income from foreign exchange trading activities decreased slightly compared to the previous year, from 2.18% and 1.69% in 2024 to 2.09% and 1.63% in 2025, respectively. In addition, the proportion of income from other activities decreased significantly from 4.37% in 2024 to 0.06% in 2025.

According to the 2026 semi-annual reviewed separate financial statements, the bank's total income reached VND 7,481 billion, an increase of 29.11% over the same period last year, business activities continued to maintain positive results. Interest income and similar income are still the main source of income with 6,975 billion VND, accounting for 93.23% of total income. Income from foreign exchange trading activities reached 308 billion VND, accounting for 4.12% of total income, a sharp increase in both value and proportion compared to 2025 (1.63%). Income from trading investment securities reached 102 billion VND, accounting for 1.37% of total income, significantly higher than the proportion of 0.48% in 2025. In general, VIETBANK's business activities continue to maintain stable growth.

Table 6: Proportion of products and services in net profit (consolidated)⁶

Target	Year 2024		Year 2025		First 6 months of 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Net interest income	2,811,573	80.30	3,326,580	91.83	1,761,680	89.82
Net profit from service activities	136,726	3.90	160,433	4.43	46,622	2.38
Net profit from foreign exchange trading activities	80,215	2.29	89,745	2.48	50,351	2.57
Net profit from buying and selling investment securities	19,009	0.54	51,029	1.41	98,786	5.04
Net profit from other activities	453,840	12.96	-5,235	-0.14	3,929	0.20
Total	3,501,363	100.00	3,622,552	100.00	1,961,368	100.00

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

According to the audited Consolidated Financial Statements of 2025, in general, the proportion of each activity on profit from VIETBANK's business activities fluctuates as follows:

- Net interest income proportion reached 91.83%, increased compared to 2024 (80.30%). The proportion of net profit from service activities in 2025 is 4.43%, increased compared to the proportion in 2024 (3.90%). The proportion of Net profit from foreign exchange trading activities and Net profit from investment securities trading activities increases from 2.29% and 0.54% in 2024 to 2.48% and 1.41% in 2025.
- Although the proportion decreased, profits from these activities in 2025 are higher than in 2024, showing that total profits in 2025 have had positive growth. Specifically, VIETBANK's profit from business activities in 2025 increases by 3.46% compared to 2024.
- Only the proportion of Net profit from other activities decreased to (-0.14%) in 2025 from 12.96% in 2024.

According to VIETBANK's 2026 semi-annual reviewed consolidated financial statements, net profit from business activities reached 1,961 billion VND, an increase of 28.36% over the same period in 2025. The profit structure shows that net profit from credit activities is still the main source of contribution, while non-interest activities show signs of improvement. Specifically:

- Net interest income reached 1,762 billion VND, accounting for 89.82% of total net profit, an increase of 26.75% over the same period last year. Although the proportion decreased slightly compared to 2025 (91.83%), it still remained at a very high level, credit granting activities continued to be the main driver of profit for the bank.
- Net profit from trading investment securities reached 99 billion VND, accounting for

5.04% of total net profit, an increase of 324.61% over the same period last year thanks to favorable developments in market interest rates for the bank's securities portfolio held at the time of selling the securities portfolio.

Table 7: Proportion of products and services in net profit (separated)⁷

Target	Year 2024		Year 2025		First 6 months of 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Net interest income	2,811,510	80.43	3,319,419	92.00	1,756,824	90.99
Net profit from service activities	130,955	3.75	152,116	4.22	20,796	1.08
Net profit from foreign exchange trading activities	80,215	2.29	89,745	2.49	50,351	2.61
Net profit from buying and selling investment securities	19,009	0.54	51,029	1.41	98,786	5.12
Net profit from other activities	453,840	12.98	-4,360	-0.12	3,929	0.20
Total	3,495,529	100.00	3,607,949	100	1,930,686	100.00

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

The ratio of products and services in net profit according to VIETBANK's audited separate financial statements for 2024 and 2025 has similar data to the consolidated financial statements. Therefore, it can be seen that, in the period 2024-2025, VIETBANK's net operating profit grew steadily.

According to VIETBANK's 2026 semi-annual reviewed separate financial statements, net profit from business activities reached 1,931 billion VND, an increase of 26.43% over the same period in 2025. The profit structure shows that net profit from credit activities is still the main source of contribution, while non-interest activities show signs of improvement. Specifically:

- Net interest income reached 1,757 billion VND, accounting for 90.99% of total net profit, an increase of 26.43% over the same period last year. Although the proportion decreased slightly compared to 2025 (92.00%), it still remained at a very high level, credit granting activities continued to be the main driver of profit for the bank.
- Net profit from trading investment securities reached 99 billion VND, accounting for 5.12% of total net profit, an increase of 324.61% over the same period last year thanks to favorable developments in market interest rates for the bank's securities portfolio

held at the time of selling the securities portfolio.

10.1.2. Mobilizing capital

Capital mobilization is the Bank's operation of mobilizing temporarily idle capital resources of customers who are organizations and individuals on the principle of returning principal and interest to form mobilized capital to meet the Bank's business activities.

VIETBANK's capital mobilization activities have grown over the years. VIETBANK's total consolidated mobilized capital as of December 31, 2025 reached 181 trillion VND, an increase of 19.84% compared to 2024. Although customer deposits are still VIETBANK's main source of capital, in 2025 VIETBANK has increased the proportion of other sources of capital mobilization. Specifically, the proportion of capital mobilized from deposits and loans from other credit institutions in 2025 increases to 28.50% from 25.41% in 2024 and the proportion of capital from issuing valuable papers increases to 13.05% from 11.7% in 2024.

The capital mobilization structure is diverse, flexible and balanced, ensuring liquidity safety and business efficiency of the entire system of VIETBANK while still complying with the regulations of the State Bank of Vietnam from time to time. In terms of capital mobilization structure as of December 31, 2025, customer deposits, deposits and loans to other credit institutions, and issuance of valuable papers account for 56.01% respectively; 28.5% and 13.05%.

VIETBANK is proactive in capital resources, exploiting abundant capital sources in both VND and foreign currencies at reasonable costs. Mobilizing capital in VND always accounts for a large proportion in VIETBANK's mobilization structure.

Table 8: Capital mobilization structure of VIETBANK (consolidated)8

Target	At December 31, 2024		At December 31, 2025		At June 30, 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
I. Type of capital mobilized						
Government and State Bank of Vietnam debts	222,891	0.15	4,415,355	2.44	5,224,151	2.78
Deposits and loans from other credit institutions	38,416,167	25.41	51,633,361	28.50	50,298,957	26.80
Customer deposits	94,841,470	62.74	101,449,573	56.01	103,892,733	55.36
Issuing valuable papers	17,678,260	11.7	23,645,110	13.05	28,254,940	15.06
Total	151,158,788	100.00	181,143,399	100.00	187,670,781	100.00
II, Domestic/abroad						

Domestic customers	151,097,289	99.96	181,110,327	99.98	187,639,523	99.98
Foreign customers	61,499	0.04	33,072	0.02	31,258	0.02
Total	151,158,788	100.00	181,143,399	100.00	187,670,781	100.00

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 9: Capital mobilization structure of VIETBANK (separated)9

Target	At December 31, 2024		At December 31, 2025		At June 30, 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
I. Type of capital mobilized						
Government and State Bank of Vietnam debts	222,891	0.15	4,415,355	2.43	5,224,151	2.78
Deposits and loans from other credit institutions	38,416,167	25.41	51,633,361	28.47	50,298,957	26.77
Customer deposits	94,845,677	62.74	101,645,857	56.05	104,114,529	55.41
Issuing valuable papers	17,678,260	11.69	23,645,110	13.04	28,254,940	15.04
Total	151,162,995	100.00	181,339,683	100.00	187,892,577	100.00
II. Domestic/abroad						
Domestic customers	151,101,496	99.96	181,306,611	99.98	187,861,319	99.98
Foreign customers	61,499	0.04	33,072	0.02	31,258	0.02
Total	151,162,995	100.00	181,339,683	100.00	187,892,577	100.00

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

Table 10: Structure of VIETBANK's customer deposits (Consolidated)10

No	Item	31/12/2024		31/12/2025		30/06/2026	
		Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
1	Sort by customer						
	Economic organization	7,757,034	8.18	9,000,873	8.87	9,885,293	9.51
	Personal	87,084,436	91.82	92,448,700	91.13	94,007,440	90.49
Total customer deposits		94,841,470	100.00	101,449,573	100.00	103,892,733	100.00

No	Item	31/12/2024		31/12/2025		30/06/2026	
		Value (million VND)	Proporti on (%)	Value (million VND)	Proporti on (%)	Value (million VND)	Proporti on (%)
2	Sort by term						
	Demand deposits	4,596,959	4.85	4,444,077	4.38	7,918,796	7.62
	Term deposits	7,974,942	8.41	8,760,617	8.64	8,756,277	8.43
	Savings deposits	82,167,416	86.64	88,146,362	86.89	87,108,185	83.84
	Margin deposit	95,918	0.10	97,955	0.10	108,913	0.10
	Specialized capital deposits	6,235	0.01	562	0.00	562	0.01
Total customer deposits		94,841,470	100.00	101,449,573	100.00	103,892,733	100.00
3	Sort by currency type						
	VND	94,246,496	99.37	99,899,736	98.47	103,069,885	99.21
	Foreign currency	594,974	0.63	1,549,837	1.53	822,848	0.79
Total customer deposits		94,841,470	100.00	101,449,573	100.00	103,892,733	100.00

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 11: Structure of VIETBANK's customer deposits (separated)11

No	Item	31/12/2024		31/12/2025		30/06/2026	
		Value (million VND)	Proporti on (%)	Value (million VND)	Proporti on (%)	Value (million VND)	Proporti on (%)
1	Sort by customer						
	Economic organization	7,761,241	8.18	9,197,157	9.05	10,107,089	9.71
	Personal	87,084,436	91.82	92,448,700	90.95	94,007,440	90.29
Total customer deposits		94,845,677	100.00	101,645,857	100.00	104,114,529	100.00
2	Sort by term						
	Demand deposits	4,599,655	4.85	4,452,793	4.38	7,947,592	7.63
	Term deposits	7,976,453	8.41	8,948,185	8.80	8,949,277	8.60
	Savings deposits	82,167,416	86.63	88,146,362	86.72	87,108,185	83.66
	Margin deposit	95,918	0.10	97,955	0.10	108,913	0.10
	Specialized capital deposits	6,235	0.01	562	0.001	562	0.01
Total customer deposits		94,845,677	100.00	101,645,857	100.00	104,114,529	100.00

No	Item	31/12/2024		31/12/2025		30/06/2026	
		Value (million VND)	Proporti on (%)	Value (million VND)	Proporti on (%)	Value (million VND)	Proporti on (%)
3	Sort by currency type						
	VND	94,250,703	99.37	100,096,020	98.48	103,291,681	99.21
	Foreign currency	594,974	0.63	1,549,837	1.52	822,848	0.79
Total customer deposits		94,845,677	100.00	101,645,857	100.00	104,114,529	100.00

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

10.1.3. Credit activities

❖ Total outstanding loans

VIETBANK provides adequate and timely capital for the economy, supporting customers to promote production and business activities, encourage consumption, and support sustainable economic growth. Credit quality is always strictly controlled by VIETBANK and complies with the regulations of the State Bank of Vietnam.

Overall, in recent years, VIETBANK's lending activities have grown strongly, with the total outstanding debt of each year always higher than the previous year. By December 31, 2025, total outstanding loans (not yet provisioned) reached 105.2 trillion VND, corresponding to an increase of 12.39% compared to 2024.

Table 12: Loan balance by term (consolidated)¹²

Target	At December 31, 2024		At December 31, 2025		At June 30, 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Short-term debt	58,480,666	62.45	69,445,756	65.99	79,160,145	66.00
Medium-term debt	17,826,226	19.04	15,437,067	14.67	20,875,933	17.40
Long-term debt	17,330,144	18.51	20,352,240	19.34	19,913,170	16.60
Total outstanding loans	93,637,036	100.00	105,235,063	100.00	119,949,248	100.00

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 13: Loan balance by term (separated)13

Target	At December 31, 2024		At December 31, 2025		At June 30, 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Short-term debt	58,480,666	62.45	69,445,756	65.99	79,160,145	66.00
Medium-term debt	17,826,226	19.04	15,437,067	14.67	20,875,933	17.40
Long-term debt	17,330,144	18.51	20,352,240	19.34	19,913,170	16.60
Total outstanding loans	93,637,036	100.00	105,235,063	100.00	119,949,248	100.00

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

VIETBANK's short-term loan growth rate at all terms in the last 2 years is generally relatively uniform. Meanwhile, medium and long-term loan balances have certain fluctuations, with the proportion of total revenue fluctuating between 14% - 19%. In terms of value, except for medium-term loan balance, which recorded a decrease in 2025 compared to 2024, short-term and long-term loan balance both increased, showing that the Bank continues to expand credit granting activities.

As of December 31, 2025, VIETBANK's short, medium and long-term loans account for 65.99%, 14.67% and 19.34% of total outstanding loans, respectively.

As of June 30, 2026, VIETBANK's short, medium and long-term loans account for 66.00%, 17.40% and 16.60% of total outstanding loans, respectively. VIETBANK's outstanding debt portfolio focuses mainly on short-term loans (accounting for more than 66.00%) ensuring the bank can use capital flexibly, minimizing risks arising in the process of using long-term capital, meeting the safety ratio of the State Bank of Vietnam.

VIETBANK grows credit on a basis consistent with the orientation of the Government, the State Bank of Vietnam and core business values. VIETBANK's business strategy ensures that the quality of credit operations is given top priority and is the basis for creating a stable, long-term development customer base.

Table 14: Loan balance by economic sector (Consolidated)14

Target	31/12/2024		31/12/2025		30/06/2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)

Hired work activities in households, production of physical products and consumer goods services of households	44,006,464	47	53,775,933	51.10	63,889,831	53.26
Real estate business activities	17,228,200	18.4	19,131,504	18.18	23,032,506	19.20
Financial, banking and insurance activities	7,075,900	7.56	7,496,502	7.12	9,986,366	8.33
Wholesale and retail; Repair cars, motorbikes, and other motor vehicles	8,177,995	8.73	6,503,882	6.18	5,586,809	4.66
Processing and manufacturing industry	2,763,520	2.95	2,787,912	2.65	2,167,535	1.81
Construction	6,680,198	7.13	6,541,813	6.22	7,244,217	6.04
Accommodation and food services	1,831,769	1.96	2,594,587	2.47	2,231,907	1.86
Health and social assistance activities	1,511,411	1.61	1,114,567	1.06	1,087,440	0.91
Other occupations	4,361,579	4.66	5,288,363	5.02	4,722,637	3.93
Total	93,637,036	100	105,235,063	100	119,949,248	100.00

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 15: Loan balance by economic sector (separated)¹⁵

Target	31/12/2024		31/12/2025		30/06/2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Hired work activities in households, production of physical products and consumer goods services of households	44,006,464	47	53,775,933	51.1	63,889,831	53.26
Real estate business activities	17,228,200	18.4	19,131,504	18.18	23,032,506	19.20
Financial, banking and insurance activities	7,075,900	7.56	7,496,502	7.12	9,986,366	8.33

Wholesale and retail; Repair cars, motorbikes, motorbikes and other motor vehicles	8,177,995	8.73	6,503,882	6.18	5,586,809	4.66
Processing and manufacturing industry	2,763,520	2.95	2,787,912	2.65	2,167,535	1.81
Construction	6,680,198	7.13	6,541,813	6.22	7,244,217	6.04
Accommodation and food services	1,831,769	1.96	2,594,587	2.47	2,231,907	1.86
Health and social assistance activities	1,511,411	1.61	1,114,567	1.06	1,087,440	0.91
Other occupations	4,361,579	4.66	5,288,363	5.02	4,722,637	3.93
Total	93,637,036	100	105,235,063	100	119,949,248	100

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

By economic sector, operational loans serving households always account for the largest proportion of VIETBANK's total outstanding loans. This shows that VIETBANK is still prioritizing capital for personal loans and household services.

As a retail bank, VIETBANK's borrowers are relatively diverse, including individuals and legal entities of all economic types.

For individual customer groups: Identified as the target customer group, VIETBANK has made efforts to expand and develop this customer network. Loan product lines for individuals are very diverse and rich with preferential interest rates, suitable to customer needs while still ensuring safety for VIETBANK. Typical products include:

- Loans to serve life needs: VIETBANK provides a variety of loan products to meet customers' life needs, including: loans to buy houses, build and repair houses and receive land use rights; Project housing loans; loans to buy social housing; car loans; study abroad loan product package; Loans to serve the life needs of employees; Loans are fully secured by highly liquid assets,...
- Production and Business Loans: A financial solution for individual customers to serve business activities with diverse needs, such as loans for investment in resort real estate and serviced apartments; Loans for small production and business; Overdraft loans for production and business; Mortgage loans are fully secured by deposit balances, savings card numbers, valuable papers for production and business purposes, etc.

For Corporate Customers: Following the orientation of diversifying products and targeting target customers, VIETBANK constantly develops new products. Products for businesses are always designed to be flexible and appropriate, based on a modern, safe and highly secure technology platform. Typical products include:

- Short-term loans: supplementing working capital, domestic trade financing, domestic output contract financing, import-export financing, overdraft of payment deposit accounts, discounting export documents, comprehensive financing for affiliated partners,...
- Medium and long-term loans: investment in fixed assets, factories, machinery and equipment, means of transport, investment in new projects,...
- Domestic guarantees: issuing guarantees that provide a solid financial foundation for businesses to optimize capital costs, improve the business's reputation with partners when conducting sales transactions, bidding, etc., increasing opportunities to develop production and business activities in the most effective way, including the following types of guarantees:
 - Bid guarantee.
 - Contract performance guarantee.
 - Payment guarantee.
 - Advance payment guarantee/refund of advance payment.
 - Warranty guarantee/product quality assurance.
 - Guarantee for joint venture contractors.

Table 16: Outstanding loans by customer and type of business (Consolidated)¹⁶

No	Item	31/12/2024		31/12/2025		30/06/2026	
		Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
I	Sort by customer						
1	Economic organization	49,630,572	53.00	51,459,130	48.90	56,059,417	46.74
	Company Limited	30,861,771	32.96	36,614,984	34.79	38,700,380	32.26
	Joint stock company	17,817,151	19.03	14,007,746	13.31	16,598,911	13.84
	Enterprises with foreign investment	767,020	0.82	705,212	0.67	651,543	0.54
	One-member LLC with 100% Charter Capital owned by the state	124,128	0.13	80,189	0.08	59,455	0.05
	Other economic organizations	60,502	0.06	50,999	0.05	49,128	0.05
2	Personal	44,006,464	47	53,775,933	51.1	63,889,831	53.26

	Individuals and individual business households	44,006,464	47.00	53,775,933	51.10	63,889,831	53.26
Total loans to customers		93,637,036	100	105,235,063	100	119,949,248	100
II	Sort by currency type						
1	VND	93,267,210	99.61	105,197,605	99.96	119,885,588	99.95
2	Foreign currency	369,826	0.39	37,458	0.04	63,660	0.05
Total loans to customers		93,637,036	100	105,235,063	100	119,949,248	100

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 17: Outstanding loans by customer and type of business (separated)17

No	Item	31/12/2024		31/12/2025		30/06/2026	
		Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
I	Sort by customer						
1	Economic organization	49,630,572	53.00	51,459,130	48.90	56,059,417	46.74
	Company Limited	30,861,771	32.96	36,614,984	34.79	38,700,380	32.26
	Joint stock company	17,817,151	19.03	14,007,746	13.31	16,598,911	13.84
	Enterprises with foreign investment	767,020	0.82	705,212	0.67	651,543	0.54
	One-member LLC with 100% Charter Capital owned by the state	124,128	0.13	80,189	0.08	59,455	0.05
	Other economic organizations	60,502	0.06	50,999	0.05	49,128	0.05
2	Personal	44,006,464	47.00	53,775,933	51.10	63,889,831	53.26
	Individuals and individual business households	44,006,464	47.00	53,775,933	51.10	63,889,831	53.26
Total loans to customers		93,637,036	100	105,235,063	100	119,949,248	100
II	Sort by currency type						
1	VND	93,267,210	99.61	105,197,605	99.96	119,885,588	99.95

2	Foreign currency	369,826	0.39	37,458	0.04	63,660	0.05
Total loans to customers		93,637,036	100	105,235,063	100	119,949,248	100

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

❖ Credit portfolio quality and bad debt ratio (bad debt)

VIETBANK performs debt classification and credit risk provisioning according to Article 11 of Circular No. 31/2024/TT-NHNN dated June 30, 2024 "Regulations on asset classification in the activities of commercial banks, non-bank credit institutions, and foreign bank branches"

- As of December 31, 2025, VIETBANK's loss loan ratio is controlled at 2.04% of total outstanding loans. Provision for customer loan risks at this time is VND 1,463 billion.
- As of June 30, 2026, VIETBANK's total outstanding loans reached 119,949 billion VND, an increase of 14,714 billion VND, equivalent to 13.98% compared to December 31, 2025. The outstanding debt structure continues to focus mainly on the qualified debt group, reaching 115,338 billion VND, accounting for 96.16% of the total outstanding debt, an increase of 14,260 billion VND compared to the end of 2025.

Besides, some debt groups have significant fluctuations. Debt requiring attention increases from VND 1,087 billion on December 31, 2025 to VND 2,371 billion on June 30, 2026, equivalent to an increase of 118.1%, causing the proportion of debt requiring attention on total outstanding debt to increase from 1.03% to 1.98%. Doubtful debt also increased from 330 billion VND to 648 billion VND, equivalent to an increase of 96.3%, the proportion increased from 0.31% to 0.54%.

On the contrary, debt with the possibility of losing capital decreased from 2,151 billion VND to 1,108 billion VND, equivalent to a decrease of 48.5%, the proportion decreased from 2.04% to 0.92%. The fact that debt with the possibility of capital loss decreased significantly while total outstanding debt increased, showing that the quality of the debt group with the highest risk level improved during the period. VIETBANK continues to implement measures to control, collect and handle debt to maintain credit portfolio quality and control credit risks.

Table 18: Classification of VIETBANK credit quality 18

Target	At December 31, 2024		At December 31, 2025		At June 30, 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Standard debt	90,288,767	96.43	101,077,955	96.05	115,337,970	96.16
Debt needs attention	769,999	0.82	1,086,555	1.03	2,370,807	1.98
Substandard debt	583,717	0.62	589,361	0.56	485,078	0.40

Target	At December 31, 2024		At December 31, 2025		At June 30, 2026	
	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)	Value (million VND)	Proportion (%)
Doubtful debt	496,483	0.53	329,790	0.31	647,683	0.54
Loss debt	1,498,070	1.60	2,151,402	2.04	1,107,710	0.92
Total outstanding debt	93,637,036	100.00	105,235,063	100.00	119,949,248	100.00

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

❖ Capital adequacy ratio

Table 19: Operational safety ratio and overdue debt ratio at VIETBANK 19

Item	31/12/2024	31/12/2025	30/06/2026
Total outstanding credit balance (million VND)	93,637,036	105,235,063	119,949,248
Bad debt ratio	1.86%	1.76%	1.22%
Overdue debt rate	2.42%	2.38%	2.52%
Capital adequacy ratio CAR	11.73%	13.42%	11.85%

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

In the period 2024–June 30, 2026, VIETBANK's total outstanding credit balance tends to grow, from VND 93,637 billion on December 31, 2024 to VND 105,235 billion on December 31, 2025 and reaching VND 119,949 billion on June 30, 2026, respectively increase 12.39% in 2025 and increase 13.98% in the first 6 months of 2026.

The bad debt ratio tends to decrease, from 1.86% on December 31, 2024 to 1.76% on December 31, 2025 and continues to decrease to 1.22% on June 30, 2026. Meanwhile, the overdue debt rate decreases slightly from 2.42% on December 31, 2024 to 2.38% on December 31, 2025, before increasing to 2.52% on June 30, 2026.

VIETBANK's capital adequacy ratio (CAR) increases from 11.73% on December 31, 2024 to 13.42% on December 31, 2025, then decreases to 11.85% on June 30, 2026. Although CAR fluctuated during the period, this ratio at the above mentioned times all met current regulations of the State Bank of Vietnam.

❖ Interest rate risk and debt classification and credit risk provisioning

Interest rate risk is controlled by VIETBANK through determining lending interest rates

according to the principle of ensuring compensation for capital costs, management costs and on the basis of considering risk factors and market interest rates to ensure the Bank's competitiveness and business efficiency. To minimize possible interest rate risks, the Bank applies synchronous measures such as: regulating floating interest rate policies for medium and long-term loans; regulate interest rate risk prevention provisions in credit contracts to ensure that the Bank is always proactive in responding to market fluctuations.

The provisioning for credit risks, including general provisions and specific provisions, is carried out in accordance with the regulations of the State Bank of Vietnam, including excluding the value of collateral deduction at the rate prescribed by the State Bank of Vietnam.

VIETBANK always meets the standards of risk management principles, and is the 14th member approved by the State Bank of Vietnam to apply Circular 41 ahead of schedule according to Basel II standards.

Table 20: VIETBANK's provisioning situation²⁰

Unit: Million VND

Item	At December 31, 2024	At December 31, 2025	At June 30, 2026
General provisioning	691,042	773,127	891,312
Specific fallback	452,920	689,518	657,237
Total reserve fund	1,143,962	1,462,645	1,548,549

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

As of June 30, 2026, VIETBANK's total credit risk reserve fund reached VND 1,548.5 billion, an increase of 5.8% compared to the end of 2025 and an increase of 35.4% compared to the end of 2024. Of which, general provisions increased by 15.3% compared to the end of 2025, while specific provisions decreased by 4.7%. VIETBANK continues to maintain credit risk provisions according to regulations of the State Bank of Vietnam to proactively prevent and compensate for credit losses that may arise.

10.1.4. Foreign currency trading and payment activities

Table 21: Income and net profit from foreign exchange and payment business activities (Consolidated)²¹

Unit: Million VND

Item	Year 2024	Year 2025	First 6 months of 2026
Income from foreign exchange trading activities	179,588	204,421	308,484

Expenses for foreign exchange trading activities	99,373	114,676	258,133
Net profit from foreign exchange trading	80,215	89,745	50,351
Income from payment and card activities	188,697	131,909	41,323
Expenses from payment and card activities	80,553	67,425	33,903
Net profit from payment and card activities	108,144	64,484	7,420

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 22: Income and net profit from foreign exchange and payment business activities (Separated)

Unit: Million VND

Item	Year 2024	Year 2025	First 6 months of 2026
Income from foreign exchange trading activities	179,588	204,421	308,484
Expenses for foreign exchange trading activities	99,373	114,676	258,133
Net profit from foreign exchange trading	80,215	89,745	50,351
Income from payment and card activities	188,697	131,909	41,323
Expenses from payment and card activities	80,554	67,425	33,903
Net profit from payment and card activities	108,143	64,484	7,420

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

VIETBANK's foreign exchange business and domestic and foreign payment services have developed clearly in recent years:

❖ **Foreign exchange trading activities:**

Foreign currency and derivative product trading activities: VIETBANK quickly and promptly responds to businesses' foreign currency needs at competitive prices, consulting to support businesses in proactively controlling risks arising from exchange rate fluctuations.

- Spot foreign currency trading:

Serving customers' needs in: Buying and selling foreign currencies for payment for import and export of goods, services, freight, and insurance; Transactions of buying, selling, transferring, and bringing foreign currency abroad for the purpose of studying abroad, traveling, working...

- Foreign currency futures trading:

Meet customers' needs in: Import-export payment; Transfer money abroad or invest; Preventing the risk of exchange rate fluctuations affecting future income and expenses.

- Foreign currency swap transactions:

Support customers in: Effective cash flow management, taking advantage of available foreign currency resources; Use foreign currency resources that will be available in the future immediately; Look for profit opportunities from interest rate differences between currencies; Preventing the risk of exchange rate fluctuations negatively affecting future income and expenses.

VIETBANK's net profit from foreign exchange trading in 2025 reached 89.7 billion VND, an increase of 11.88% compared to 2024 thanks to a focus on customer development, product diversification, and foreign currencies to maximize the exploitation of existing customers and new customer growth in all segments. In the first 6 months of 2026, VIETBANK's net profit from foreign exchange trading reached 50.4 billion VND.

❖ **Payment operations:**

VIETBANK provides fast and accurate domestic and international payment and money transfer services, convenient transactions at any transaction point or modern payment channels of VIETBANK (Internet banking, Mobile banking, ...).

VIETBANK always develops international payment and trade finance products, cooperates with international banks, exploits maximum strengths to bring the most optimal solutions to customers, ensures safe and effective transactions, supports market expansion, and promotes import and export activities. Some specific products include:

Trade Finance Products:

- Export L/C financing: Short-term working capital financing for Enterprises with export activities, meeting the need for loans to purchase, produce, and process export goods by L/C payment method.
- Pre-delivery export financing: Financing working capital for purchasing goods, raw materials, production and processing costs, packaging, transportation, warehousing and other costs to serve Customers in completing the Export Contract signed with the Importer. Form of financing: export contract financing with payment methods L/C, D/P, D/A, T/T.
- Import financing: Providing credit to meet the capital needs of enterprises that are established and operating in accordance with the law and have production and trade

activities of imported goods. Form of financing: import contract financing with payment methods L/C, D/P, D/A, T/T.

- Discount Bills of Exchange and export documents: Meet the working capital needs of businesses after delivery in export business activities. Form of financing: purchase with recourse to a bill of exchange with a set of export documents before payment is due.
- UPAS L/C: Deferred L/C has an immediate payment clause, allowing the beneficiary to receive money immediately upon presenting a set of documents in accordance with the terms and conditions of the L/C. Simultaneously meeting the need for banks to ensure immediate payment of exporters and importers for deferred payment of customers.

International Payment Products:

- Regulations on transferring money from Vietnam to foreign countries for customers: regulations on subjects, purposes, documents, foreign currency transfer limits for individual customers when making transactions at VIETBANK
- Regulations for online international money transfer via VIETBANK Digital App for individual customers: catching up with the trend of digitalization of operations; Improve the quality of VIETBANK's international payment services, diversify VIETBANK's transaction channels, and increase competition in the market with other banks.
- Regulations on current remittance abroad for organizations: to meet the needs of current remittance abroad of organizations related to export and import activities of goods/services
- Regulations on transferring money abroad related to capital transactions: to meet the needs of transferring capital, profits, legal revenue from capital transactions, repayment of principal, interest & loans abroad of individual and institutional customers
- Current money transfer linked product: creating a sales tool between VIETBANK & organizations providing products related to current transactions to increase cross-selling/package selling of products and services, better meeting the needs of individual customers

In 2025, net profit from payment and card activities reached 64.5 billion VND, down 40.37% compared to 2024. In the first 6 months of 2026, net profit from payment and card activities reached 7.4 billion VND.

VIETBANK strives to promote the development of many new products in International Payment and trade finance such as improving, designing, providing specialized products (Upas L/C, foreign currency transfer...) for each customer, at the same time, enhancing the digitization of operating processes and payment service products to improve operational quality and serve a variety of customer needs.

10.1.5. Correspondent banking activities

VIETBANK has established a worldwide Correspondent banking network, meeting essential transaction needs with international banks, mainly money transfer and trade financing for customers with markets around the world quickly, safely, and effectively.

As of June 30, 2026, VIETBANK has agent relationships with 171 banks in 36 countries and territories around the world.

In the coming time, VIETBANK will focus on maintaining, expanding and upgrading agency relationships with traditional partners, focusing on potential markets with the goal of increasing capital mobilization with good interest rates, offering VIETBANK's products and services to increase service fees, and connecting business to expand the customer base.

10.1.6. Other business activities

❖ Financial investment activities

Investment services grew well, focusing on developing quantity and quality of operations to bring high revenue to VIETBANK and fully meet customer needs. Investment activities at VIETBANK include: Government bonds, valuable papers issued by other credit institutions, and corporate bonds.

Table 23: Investment securities and trading securities at VIETBANK (consolidated)²³

Unit: Million VND

Item	At December 31, 2024	At December 31, 2025	At June 30, 2026
Trading securities	340,337	-	-
Debt securities	340,337	-	-
Investment securities	22,417,404	29,155,432	27,151,294
Securities available for sale	2,729,322	7,211,597	2,591,041
Investment securities held to maturity	19,688,082	21,943,835	24,560,253

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 24: Investment securities and trading securities at VIETBANK (separated)²⁴

Unit: Million VND

Item	At December 31, 2024	At December 31, 2025	At June 30, 2026
Trading securities	340,337	-	-
Debt securities	340,337	-	-
Investment securities	22,417,404	29,155,432	27,151,294

Securities available for sale	2,729,322	7,211,597	2,591,041
Investment securities held to maturity	19,688,082	21,943,835	24,560,253

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

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10.2. Assets

10.2.1. Tangible fixed assets

Table 25: Tangible fixed assets (consolidated)25

Unit: Million VND

Category	31/12/2024			31/12/2025			30/06/2026		
	Original price	Remaining value	Remaining value/ Original price	Original price	Remaining value	Remaining value/ Original price	Original price	Residual value	Remaining value/ Original price
Houses and architectural objects	624,193	367,166	58.82%	1,000,337	738,870	73.86%	1,000,246	725,392	72.52%
Management equipment and tools	304,056	142,066	46.72%	325,123	128,980	39.67%	364,111	148,189	40.70%
Means of transport	166,706	30,269	18.16%	176,645	35,412	20.05%	175,653	32,225	18.35%
Other tangible fixed assets	31,042	3,932	12.67%	34,418	6,792	19.73%	34,418	6,456	18.76%
Total	1,125,997	543,433	48.26%	1,536,523	910,054	59.23%	1,574,428	912,262	57.94%

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

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Table 26: Tangible fixed assets (separated)
Unit: Million VND

Category	31/12/2024			31/12/2025			30/06/2026		
	Original price	Remaining value	Remaining value/ Original price	Original price	Remaining value	Remaining value/ Original price	Original price	Residual value	Remaining value/ Original price
Houses and architectural objects	624,193	367,166	58.82%	1,000,337	738,870	73.86%	1,000,246	725,392	72.52%
Management equipment and tools	304,056	142,066	46.72%	325,123	128,980	39.67%	364,111	148,189	40.70%
Means of transport	166,706	30,269	18.16%	176,645	35,412	20.05%	175,653	32,225	18.35%
Other tangible fixed assets	31,042	3,932	12.67%	34,418	6,792	19.73%	34,418	6,456	18.76%
Total	1,125,997	543,433	48.26%	1,536,523	910,054	59.23%	1,574,428	912,262	57.94%

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

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10.2.2. Intangible fixed assets

Table 27: Intangible fixed assets (consolidated)27

Unit: Million VND

Category	31/12/2024			31/12/2025			30/06/2026		
	Original price	Remaining value	Remaining value/ Original price	Original price	Remaining value	Remaining value/ Original price	Original price	Residual value	Remaining value/ Original price
Land use rights	43,131	43,131	100.00%	2,915,187	2,914,795	99.99%	2,915,187	2,878,277	98.73%
Computer software	341,969	112,310	32.84%	346,318	78,540	22.68%	346,318	60,115	17.36%
Total	385,100	155,441	40.36%	3,261,505	2,993,335	91.78%	3,261,505	2,938,392	90.09%

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

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Table 28: Intangible fixed assets (separated)28

Unit: Million VND

Category	31/12/2024			31/12/2025			30/06/2026		
	Original price	Remaining value	Remaining value/ Original price	Original price	Remaining value	Remaining value/ Original price	Original price	Residual value	Remaining value/ Original price
Land use rights	43,131	43,131	100.00%	2,915,187	2,914,795	99.99%	2,915,187	2,878,277	98.73%
Computer software	341,969	112,310	32.84%	346,318	78,540	22.68%	346,318	60,115	17.36%
Total	385,100	155,441	40.36%	3,261,505	2,993,335	91.78%	3,261,505	2,938,392	90.09%

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

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Table 29: Some major assets of VIETBANK as of June 30, 202629

Unit: VND

No	Property name	Original price	Remaining value	Percentage
1	Land use rights at 62A Cach Mang Thang 8, Ho Chi Minh City (Lim II)	2,629,360	2,592,448	98.60%
2	House 62A Cach Mang Thang 8, Ho Chi Minh City (Lim II)	371,213	366,002	98.60%
3	House 70-72 Ba Trieu, Hanoi	363,441	265,198	72.97%
4	Land use rights at 90 Cao Thang, Ho Chi Minh City	75,797	75,797	100.00%

(Source: VIETBANK)

10.3. Risk management and capital preservation

10.3.1. Risk management policies are being applied

Risk is always inherent in the operations of the Bank and its subsidiaries, but is managed through regular detection, assessment and control processes depending on risk limits and other controls. The risk management process is critical to the profitability of the Bank and its subsidiaries and each individual within the Bank and its subsidiaries is responsible for preventing risks related to their job duties. The Bank and its subsidiaries face various types of risks such as: credit risk, liquidity risk, market risk, interest rate risk on the bank book, concentration risk, operational risk.

The Bank and its subsidiaries establish and regulate the organization and operation of the Risk Management Committee ("Risk Management Committee") as follows:

- Risk Management Committee is responsible for:
- Advise the Board of Directors in promulgating processes and policies within its authority related to risk management in banking operations in accordance with the law and charter of the Bank and its subsidiaries;
- Analyze and provide warnings about the level of safety of the Bank and its subsidiaries against potential risks that may affect and preventative measures for these risks in the short term as well as in the long term;
- Review and evaluate the appropriateness and effectiveness of the current risk management policy processes of the Bank and its subsidiaries to make recommendations and proposals to the Board of Directors on requirements to change current processes, policies, and operating strategies;
- Advise the Board of Directors in deciding to approve investments, related transactions, management policies and risk handling plans within the scope of assigned functions and tasks;

- Advise the Board of Directors in handling and overcoming shortcomings and limitations in risk management according to the requirements and recommendations of the State Bank of Vietnam, independent audit organizations and other authorities.
- The Risk Management Committee reports its work to the Board of Directors and can hold regular or extraordinary meetings but at least once a quarter.

❖ **Credit risk management**

- Credit risk is the possibility of loss when customers do not perform or are unable to perform their obligations to fully and on time pay principal and interest of loans granted credit or guaranteed by the Bank.
- In the process of credit risk management, the Bank has issued credit policies as well as implementation instructions to standardize the Bank's credit activities.
- The Bank controls and manages credit risk by setting credit limits corresponding to the level of risk that the Bank can accept for each customer and for each geographical area and industry.

❖ **Managing interest rate risk on bank books**

- Interest rate risk on the banking book arises due to the difference between the maturity date or interest rate re-determination date of assets and liabilities and off-balance sheet instruments in a certain period.
- To manage interest rate risk on the banking book, VIETBANK and its subsidiaries analyze assets and liabilities according to the actual interest rate repricing period.
- The actual interest rate repricing term is the remaining term from the end of the accounting period to the nearest interest rate re-pricing term or the remaining maturity term of the assets and liabilities, whichever comes sooner.
- In addition, VIETBANK sets internal risk limits, periodically monitors, and in case of necessity, uses interest rate risk prevention tools such as interest rate swaps, to ensure stable interest income and capital value in volatile market conditions.
- The following assumptions and conditions are applied in the analysis of the actual interest rate repricing term of assets and liabilities of VIETBANK and its subsidiaries:
 - ✓ Cash; Deposits at the State Bank of Vietnam; Capital contribution and long-term investment; Derivative financial instruments and other financial assets; Other assets (including fixed assets, receivables and other assets) and other debts are classified as non-interest bearing items.
 - ✓ The actual interest rate repricing term of investment securities is calculated based on the actual maturity date from the end of the accounting period of each type of security.
 - ✓ Actual interest rate re-pricing term of Government and SBV debts; Deposits and loans to other credit institutions; Loans to customers; Receivables from debt sales; Deposits and loans from other credit institutions; Customer deposits and valuable

papers issued are determined as follows:

- Items with fixed interest rates throughout the contract period: the actual interest rate repricing period is based on the maturity date calculated from the end of the accounting period.
- Items with floating interest rates: the actual interest rate repricing period is based on the latest interest rate repricing period from the end of the accounting period or the remaining maturity of the items, whichever is earlier.

❖ **Currency risk management**

- Currency risk is the risk that the value of financial instruments will change due to changes in exchange rates.
- VIETBANK and its subsidiaries are established and operating in Vietnam with the reporting currency being VND, the main transaction currency of VIETBANK and its subsidiaries is also VND. Financial assets and financial liabilities of VIETBANK and its subsidiaries are mainly in VND, partly in USD and EUR. However, some other financial assets and financial liabilities of VIETBANK and its subsidiaries are denominated in currencies other than VND, USD and EUR. VIETBANK has launched a limit system to manage the status of currencies. Currency status is managed on a daily basis and hedging strategies are used by VIETBANK and its subsidiaries to ensure that the currency status is maintained within established limits.

❖ **Liquidity risk management**

- Liquidity risk is the risk that VIETBANK and its subsidiaries are unable to fulfill obligations at the time financial obligations arise or are able to fulfill financial obligations when due but must bear costs higher than the average cost of the market according to VIETBANK's internal regulations. To minimize liquidity risk, VIETBANK must mobilize from many diverse sources other than the basic capital of VIETBANK and its subsidiaries, reserve a reasonable amount of highly liquid assets, and at the same time, VIETBANK has a flexible liquidity risk management policy. VIETBANK daily monitors compliance with liquidity safety ratios and at the same time forecasts cash flow fluctuations that impact VIETBANK's liquidity in the future, to ensure at all times to maintain good liquidity, fully comply with the regulations of the State Bank of Vietnam and VIETBANK's internal regulations.
- Liquidity risk is managed through holding large amounts of cash and cash equivalents in the form of Nostro accounts; Deposits at the State Bank of Vietnam; Deposits, loans to other credit institutions and valuable papers. Safety ratios that take into account risk factors are also used to manage liquidity risk.
- Remaining maturity of assets and liabilities represents the remaining time of assets and liabilities from the end of the accounting period until payment according to the provisions of the contract or issuance terms.
- The following assumptions and conditions are applied in the analysis of the maturity of

assets and liabilities of VIETBANK and its subsidiaries:

- ✓ Cash and deposits at the State Bank of Vietnam are classified into a maturity scale of up to 1 month, which includes mandatory reserve deposits.
- ✓ The maturity of investment securities is calculated based on the maturity date of each type of security.
- ✓ The maturity date of debts to the Government and the State Bank of Vietnam, deposits and loans to other credit institutions and loans to customers are determined based on the due date of the specified contract. Actual maturity dates may vary due to loan contracts being extended.
- ✓ The maturity period of capital contributions and long-term investments is considered to be more than five years because these investments do not have a definite maturity date.
- ✓ Deposits and loans from other credit institutions; Derivative financial instruments and other financial assets; Customer deposits; Issuance of valuable papers and other debts are determined based on the nature of these amounts or the maturity date on the contract. Vostro accounts and current deposits are processed at the request of the customer and are therefore classified as non-term. Maturity for loans and term deposits is determined based on the contractual maturity date. In practice, these can be rolled over and thus maintained for longer periods than the original maturity.
- ✓ Maturity of fixed assets and other assets is determined based on the estimated recovery period of the assets.

❖ **Off-balance sheet commitment management**

- Risks from off-balance sheet activities (accounting balance) arise mainly from guarantee commitments and commercial letters of credit (L/C).
- Risks arising from off-balance sheet activities are credit risks in the event that VIETBANK must pay on behalf of customers arising when customers fail to perform or improperly perform their committed obligations.
- To minimize risks in this activity, VIETBANK has issued business processes and conducted careful customer appraisal.
- When being issued a L/C, customers must meet the following factors:
 - ✓ Have financial capacity, experience, management qualifications and reputation in the industry, and have a stable domestic consumption market
 - ✓ Feasible business plan;
 - ✓ Safe margin rate;
- Issuing Organization's activities in the banking and financial sector are governed by the legal system and regulations of the State Bank of Vietnam. Along with the development of the financial market, the legal framework and risk management requirements

continue to be improved. The fact that regulatory agencies, especially the State Bank of Vietnam, promulgate increasingly strict regulations and management standards may increase VIETBANK's compliance and risk management requirements.

❖ **Legal risk management**

- To prevent legal risks, VIETBANK proactively analyzes the market, researches and regularly updates current legal regulations to promptly adapt to changes in the legal framework. At the same time, VIETBANK established a Legal Department with the function of advising, managing and organizing compliance work according to the provisions of law and internal regulations of VIETBANK; Regularly monitor and update legal regulations and advise the Board of Management during the implementation of the Bank's operations to limit legal risks that may arise.
- The SBV issued new Circular No. 02/2025/TT-NHNN dated April 29, 2025 on regulations on issuance of domestic deposit certificates by credit institutions and foreign bank branches ("Circular 02") effective June 16, 2025, replacing Circular No. 01/2021/TT-NHNN dated March 31, 2021 on regulations on the issuance of promissory notes, bills, certificates of deposit, and domestic bonds of credit institutions and foreign bank branches. Accordingly, Circular 02 specifically stipulates that certificates of deposit are a form of deposit in the form of valuable papers, and at the same time more clearly stipulates regulations on issuing certificates of deposit by credit institutions such as clearer regulations on subjects who can buy certificates of deposit, adding measures for buyers to look up information of valuable papers, regulations on methods of receiving transfer of ownership of valuable papers from non-residents (organizations, individuals) and residents. resident as a foreign individual, ... as well as removing some restrictions of previous documents, aiming to help depositors have more confidence and legal basis when depositing money at credit institutions through certificates of deposit, helping to develop the valuable paper market of credit institutions in particular as well as the bond market and valuable paper market in Vietnam in general.
- Regarding the interest rate of certificates of deposit, according to Circular 02, it is stipulated that the interest rate of certificates of deposit is determined by the Issuing Organization and must be "in accordance with the regulations on interest rates announced by the State Bank of Vietnam from time to time". At this time, interest rates on deposits in Vietnamese Dong of organizations and individuals at credit institutions comply with Circular 48/2024/TT-NHNN dated September 30, 2024, accordingly, credit institutions apply interest rates of organizations and individuals that do not exceed the maximum interest rate for demand deposits, deposits with terms of less than 1 month, deposits with terms from 1 month to 6 months decided by the Governor of the State Bank of Vietnam. in each period for each type of credit institution; Interest rates for deposits with terms of 6 months or more from organizations and individuals are based on market capital supply and demand. Regulations on maximum interest rates for deposits in Vietnamese Dong of organizations and individuals at credit institutions and foreign bank branches as prescribed in Circular No. 48/2024/TT-NHNN dated September 30, 2024 are being regulated in Decision 2411/QĐ-NHNN dated November

1, 2024.

- By 2026, the Government has been issued Decree 200/2026/ND-CP to replace Decree 153/2020/ND-CP and related amendments, establishing a new legal framework for private offering and trading of corporate bonds. The Decree continues to orient market development towards transparency, sustainability and stricter risk management, through strengthening the responsibility of issuing businesses and applying investor screening standards based on the risk level of bonds. These changes reflect the trend of improving the legal framework to protect investors and improve the quality of capital flows in the Vietnamese corporate bond market.
- However, there is no guarantee that the above regulations and policies will not develop in a manner that will adversely affect the business, financial situation and results of operations of the Issuer.

❖ Operational risk management

- Is the risk due to inadequate or erroneous internal regulations, human factors, errors, system failures or external factors that cause financial loss and non-financial negative impacts on VIETBANK (including legal risks). Operational Risk does not include Reputation Risk and Strategic Risk.
- On January 30, 2019, the Board of Directors issued the Risk Management Policy (including the operational risk management policy). Periodically every year, VIETBANK organizes a review of the Risk Management Policy, and adjusts the Policy to suit VIETBANK's reality.
- VIETBANK has issued a risk management policy that includes operational risk appetite: on a monthly basis, incidents with losses will be monitored and recoveries will be urged to ensure compliance with operational risk appetite.
- Measuring, monitoring, and controlling operational risks: VIETBANK continues to implement measurement, monitoring, and control of operational risks, specifically:
 - ✓ Collect incidents on a monthly basis across the entire store;
 - ✓ Use the results of Internal Audit and remote monitoring to analyze frequently occurring risk points, thereby analyzing control points and making recommendations to relevant units to limit similar risks that may occur in the future. At the same time, VIETBANK also issued warning and reminder documents to the whole bank ;
 - ✓ For high-risk incidents or serious losses, VIETBANK has a unit to investigate, clarify the cause, have reports, have solutions and discipline related individuals to send to the Board of Directors;
 - ✓ All regulations, processes, and products at VIETBANK must be assessed for operational and legal risks before promulgation. For inappropriate content or without appropriate control barriers, appropriate amendments will be made.

- Transferring risks by purchasing insurance: To transfer risks for some force majeure cases, risks with external causes such as theft, fire, explosion..., VIETBANK has purchased insurance for all property risks throughout the system (cars, tangible fixed assets, labor tools, treasury, money transported on the road, building fire and explosion insurance according to the provisions of the Fire Prevention and Fighting Law).
- Business continuity plan:
 - ✓ To ensure backup measures to minimize risks and respond to disasters, VIETBANK has issued regulations, rules and procedures related to business continuity in crisis conditions such as building a plan to ensure continuity of IT systems, regulations on backup and recovery of applications and databases; develop scenarios and plans for cases of theft and fire and explosion incidents; communication crisis; liquidity crisis.
- Calculating capital for operational risks: VIETBANK calculates capital for operational risks according to the provisions of Circular 41/2016/TT-NHNN dated December 30, 2016 - regulating capital adequacy ratio for banks and foreign bank branches.

❖ **Market risk management**

- VIETBANK's market risk management strategy includes: Market risk management goals in each period; the level of market risk status of the business book that must be hedged against market risks; principles of market risk management under normal conditions, conditions of strong fluctuations in stock prices, commodity prices, exchange rates, gold prices, and interest rates according to VIETBANK's internal regulations; principles for applying market risk prevention measures (which clearly state market risk prevention tools and authority to approve market risk prevention measures).
- Market risk management principles are detailed in documents issued by the Board of Directors and CEO from time to time. Market risk limits are specified in documents issued by the General Director including: Interest rate risk limits; Foreign exchange risk limit; Commodity price risk limit.
- The implementation of measuring, monitoring and controlling market risks always ensures: There are individuals and departments that measure, monitor and control market risks independently of the proprietary trading unit; Have information technology infrastructure and database to measure, monitor and control market risks; Decentralize specific authority to approve and implement market risk prevention measures.
- Methods and models for measuring and monitoring market risks meet the requirements for measuring and monitoring market risk status associated with each type of financial asset, financial liabilities and off-balance sheet items; Parameters and assumptions must be tested and adjusted based on comparison of actual developments and results obtained from these methods and models.
- Market risk control always ensures: Early warning of possible violation of market risk limits; At the end of each trading day, VIETBANK evaluates the ability to comply with

the market risk limit on the basis of the actual market risk status (including market risk hedging transactions) and adjusts the market risk limit (if necessary).

- Periodically at least every 6 months or irregularly, the Risk Management Department has internal reports on market risks.
- ❖ **Risk management for preventing money laundering, terrorist financing, financing the proliferation of weapons of mass destruction**
- VIETBANK complies with the policy on Prevention and combat of money laundering and terrorist financing of weapons of mass destruction of Vietnam, the United Nations, the United States, the European Union, the United Kingdom and other countries involved in the transaction.
- VIETBANK always ensures compliance and effective implementation of the provisions of the Law on preventing money laundering, terrorist financing, financing the proliferation of weapons of mass destruction. The system of internal policies and regulations on AML/CFT is periodically reviewed and promptly adjusted to ensure compliance with legal regulations and the actual operating situation of the banking industry in general and of VIETBANK in particular.
- VIETBANK builds a model of preventing money laundering, terrorist financing, financing the proliferation of weapons of mass destruction according to the structure of 03 defense layers, including: Money laundering preventing teams operate directly at each Branch and Transaction Office with the support, management and supervision of the Money laundering preventing Department at the Head Office and direction and direction from the Money laundering preventing Committee representing the Executive Board.
- VIETBANK always seriously deploys monthly and yearly training courses on knowledge of preventing money laundering and terrorist financing through the online training platform (E-learning) for employees who are required to participate in training according to money laundering preventing regulations. In addition, when the State Bank of Vietnam/Department of Money laundering prevention organizes direct anti-corruption knowledge training classes, VIETBANK always sends employees at the Head Office and Branches and Transaction Offices to participate in updating/supplementing knowledge to improve awareness, understanding and compliance of employees in preventing money laundering, terrorist financing, financing the proliferation of weapons of mass destruction.
- VIETBANK uses the FircoSoft system to screen customers, screen money transfer transactions and compare them with warning lists and sanctions lists according to regulations, thereby supporting the detection, prevention and control of transactions showing signs of risk, contributing to ensuring compliance with VIETBANK's customer acceptance policy and regulations on preventing and combating money laundering and terrorist financing, financing the proliferation of weapons of mass destruction.

❖ **Managing professional standards and internal fraud risks**

- With the desire to build a culture of control, professional ethical standards, and prevent internal fraud, VIETBANK has built professional ethical standards. This standard is based on basic ethical principles to guide employees and management levels to apply in daily communications, contributing to creating unique cultural values of VIETBANK. This standard requires compliance with professional ethics of employees and responsibility for reporting violations that may affect the brand, reputation, and interests of VIETBANK and customers through the bank's hotline channels.
- VIETBANK develops and promulgates appropriate labor regulations, reward and discipline mechanisms publicly throughout the system
- VIETBANK issues a set of risk criteria in operations, recording risk assessments for employees to apply in cases of transfer, reappointment, or job advancement.

❖ **IT system risk management**

VIETBANK has cooperated with Finastra to build a completely new Core banking system and other specialized banking systems (also known as The Transformer - VIETBANK Prime) with full functions. Finastra is a world-leading technology company that has successfully deployed Core projects for many large banks in the world. On September 16, 2019, VIETBANK announced the official operation of the Core banking system and modern systems such as international payment and capital resources. VIETBANK always proactively evaluates security risks, system safety and at the same time deploys many risk control solutions as follows:

- Investing in developing information technology infrastructure, ensuring security and confidentiality of all customer information and transactions, preventing risks when providing electronic banking products and services to customers;
- Enhance capacity building for specialized staff, through courses organized by the State Bank of Vietnam, the Department of Information Technology or partners;
- Regularly monitor and update information security events worldwide and domestically to take timely actions;
- Regularly update patches as recommended by hardware and software solution providers;
- Build and standardize a security event monitoring system in the VIETBANK IT system to centrally monitor individual security systems to detect risks early for timely prevention;
- Evaluate the security of all electronic banking systems, services and key systems before providing them to customers;
- Implement solutions to ensure the readiness of the IT system, and rehearse transferring the main system at the main data center to the backup system at the backup data center to ensure the system is ready to operate in the event of a disaster at the main data center;
- Implement, comply and apply customer security program (CSP) standards for the

SWIFT system; Annually renew payment card data security standards (PCIDSS) certificates for the card system;

- Providing customers with safe and modern electronic transaction authentication solutions;
- Research and test solutions to proactively detect transactions with signs of fraud;
- Propaganda and training to raise information security awareness for the entire Bank;
- Regularly warn customers about security risks in the Bank's services.

❖ **Capital preservation situation**

To complete risk management items according to Basel II international standards, VIETBANK has actively deployed risk management; Improve regulations and processes related to business activities, improve data quality, enhance information technology systems... to bring practical benefits to customers.

Up to now, VIETBANK has basically completed implementing the 3 Basel II pillars as prescribed in Circular 13/2018/TT-NHNN and Circular 41/2016/TT-NHNN:

- ✓ From November 2019, VIETBANK is one of 14 banks approved by the State Bank of Vietnam to apply capital adequacy ratio management according to Circular 41/2016/TT-NHNN ahead of schedule.
- ✓ From 2021, VIETBANK has implemented Capital Adequacy Assessment (ICAAP) according to regulations in Circular 13/2018/TT-NHNN.
- ✓ In June 2021, VIETBANK and conducted an independent audit to assess the level of compliance with the implementation of the 3 pillars of Basel II and the assessment result was "Fully compliant".

Compliance with Basel II standards has helped VIETBANK improve its risk management capacity according to international standards, meaning that VIETBANK has met strict regulations on governance and technology.

To complete risk management items according to Basel II international standards, VIETBANK has actively deployed risk management; Improve regulations and processes related to business activities, improve data quality, enhance information technology systems... to bring practical benefits to customers.

10.3.2. Assessing the implementation situation and solutions to overcome problems and limitations at VIETBANK

Aware that risk management plays an essential role in the operations of a commercial bank, VIETBANK has built a risk management policy and system based on the following principles:

- Comply with the provisions of law and internal regulations during the Bank's operations.
- Ensure harmony of risk management goals with medium and long-term business

development goals.

- Implement risk management in a centralized manner (focused on the Head Office) and in a unified manner (throughout the system, including at the Head Office and business units).
- Spreading risks, diversifying resource allocation, investing in risky assets.
- Moving towards the goal that all types of risks must be measured through models and assessment tools, verifying their suitability and authenticity.
- Risk provisions are fully set aside in accordance with the regulations of the State Bank of Vietnam and VIETBANK's risk management policy.

Corresponding to the above principles, the Bank's risk management system has been organized with three lines of defense and risk control:

- The first line of defense is risk-generating units such as business units (Business Centers, Financial Markets Division, Operations Division), individuals who are Customer Specialists whose tasks are to identify, evaluate, prevent, report and monitor risks arising in business activities and other operational processes.
- The second line is the units in charge of risk management under the Risk Management Division including: credit risk management, market and liquidity risk management, operational risk management, data and technology risk management, integrated risk management.
- The third line of defense is the Board of Supervisors, the Internal Audit Board operates independently of the Board of Management.

From here, the Bank's organizational structure and risk management personnel have been structured and clearly and transparently assigned functions and tasks with the supervision of the Bank's senior management agency including the Board of Directors and the Risk Management Committee assisting the Board of Directors, the General Director and the Risk Council, the ALCO Council, and the Capital Management Council assisting the General Director.

On the other hand, to meet the above risk management requirements, the Bank has established risk appetite and risk control limits, expressed by specific indicators and limits, for each type of risk (including but not limited to credit risk, market risk, liquidity risk, operational risk); each type of business activity; each Business Unit; as well as for each individual participating in transactions that may incur risks. Risk management policies, risk appetite and risk limits are reviewed periodically, at least once a year or in unexpected cases when necessary.

In addition, the Bank has also built an internal document system and management information system on risk management, aiming to provide complete and timely information internally, best meeting the requirements related to the Bank's risk management work.

10.4. Operating market

10.4.1. Network of branches, transaction offices, and representative offices of VIETBANK

After nearly 20 years of construction and development, VIETBANK has now developed according to a multi-function banking model with business terrain and operational network distributed throughout the country. Specifically as of June 30, 2026, the Bank has:

- 01 Head office: 47 Tran Hung Dao, Phu Loi Ward, Can Tho City, Vietnam.
- VIETBANK currently has a network of 132 Business Centers spread across the country, including 30 Branches and 102 Transaction Offices, distributed by region: 36 Business Centers in the North, 22 Business Centers in the Central Region and 74 Business Centers in the South (Details in section IV.3 of this Prospectus).
- 01 Subsidiary.

❖ Network of member companies

Vietnam Thuong Tin Bank Debt Management & Asset Exploitation One Member Company Limited: includes 1 Head office at 90 Cao Thang, Ban Co Ward, City. Ho Chi Minh.

10.4.2. Customer network and types of services for customers

Customer network

VIETBANK has a diverse customer network from Corporate to Individual Customers. Along with the strong development of new products and services for Individual and Business Customers, the number of VIETBANK Customers increased rapidly. The Bank's current main customer portfolio includes individuals with very good financial potential and organizations that are large corporations.

With the goal of becoming a multi-functional bank for key customer groups in Vietnam's economically developed regions, VIETBANK identifies target markets including:

- Individuals and families: People with stable income in urban areas and economically developed regions.
- Enterprises: Are small and medium enterprises with effective operations and financial transparency.
- Institutional Customers: financial institutions across the country.

Services for individual customers

i. Digital Bank

VIETBANK's digital banking service helps customers save time and easily conduct transactions 24/24 at any location with an Internet connection device.

- **Mobile VIETBANK Digital:** Mobile banking application for individual customers. The application is used on devices using iOS and Android operating systems with Mobile VIETBANK Digital allowing customers to perform banking and financial

transactions quickly, safely, and securely such as: Account/Card information; Transfer money inside and outside the system; Fast transfer 24/7; International money transfer, Credit card payment, prepaid card top-up; Deposit and withdraw savings online; QR code payment (QRPay); Pay service bills (electricity, water, ADSL, television, tuition, ...); Top up your phone (Vinaphone, Mobifone, Viettel, ...); Traffic recharge; Book air tickets, trains, taxis, hotels, movie tickets, flowers, delivery orders, golf courses, sports entertainment, VNSHOP shopping;.

- **SMS Banking:** Notify account balance changes via SMS, instant updates, support customers in managing accounts anytime, anywhere.
- **Applying technology to online Customer identification (eKYC):** VIETBANK promotes the application of information technology (OCR, Face matching, Liveness detection) to online Customer identification to replace procedures at the transaction counter; Open an account online; Collect biometrics in compliance with SBV regulations...

ii. Deposits

VIETBANK's deposit products include:

- **"Traditional savings" product:** There are many terms and interest periods (monthly interest, quarterly interest, end-of-term interest, advance interest) for customers to choose according to their appropriate needs.
- **"Online Savings" product:** Solution to increase convenience to help busy customers who do not have time to make direct transactions at the Bank to withdraw and deposit anytime, anywhere, conveniently according to need. In addition, when participating in Online savings, Customers can also participate in promotional programs, with many attractive gifts and receive preferential interest rates higher than traditional savings channels.
- **"Saving options" product:** A solution to help customers with business needs maximize benefits by choosing the actual deposit time in accordance with capital needs, customers proactively choose the exact due date they desire and enjoy term interest rates.
- **"Phat Loc Savings" product:** Diverse products with many terms from short to medium to long term with many benefits and incentives. Customers can flexibly withdraw part of the principal in advance and the remaining capital will still enjoy term interest when due.
- **Certificate of deposit:** Long-term product with extremely attractive preferential interest rates, meeting customers' long-term investment needs, bringing superior returns compared to regular savings but still ensuring safety.
- Besides, VIETBANK also deploys products such as Multi-Utility Savings, Future Accumulated Savings,... serving customers who need to accumulate money periodically.

iii. Cards

Currently, VIETBANK has provided a variety of domestic and international card products for individual customers, including:

- **Visa/Mastercard international credit cards:** VIETBANK Visa My Style/VIETBANK Mastercard Happy (Standard Class), VIETBANK Visa Luxury/VIETBANK Mastercard Lifecare (Platinum Class) with flexible credit limits for customers to choose from 5 million VND to 1 billion, with credit limit forms including secured assets or no secured assets. VIETBANK Visa/Mastercard VIETBANK credit card is a tool to support customers in making payments, withdrawing money, and making online payments (E-com) on the global Visa/Mastercard network with many discounts, refunds, and convenient installment transactions.
- **Napas domestic credit card:** A domestic credit card with a flexible credit limit for customers to choose from 5 million VND to 1 billion VND. The card allows users to make payment transactions for goods and services at card acceptance points and withdraw cash at ATMs in the NAPAS system within Vietnam and countries including Korea, Thailand, and Malaysia with many discounts, refunds, and convenient installment payments.
- **VIETBANK domestic payment card:** Is a domestic debit card that allows customers to use their payment account at VIETBANK, through the Card to make money withdrawals, payments, balance inquiries, account statements at VIETBANK ATM/POS network and all banks in NAPAS.
- **Visa international prepaid card:** VIETBANK issues Visa international prepaid cards without the need for customers to open a payment account at VIETBANK. Customers add money to the card (Top-up) and make payments and withdrawals on the prepaid card balance in a convenient way.
- VIETBANK's card payment acceptance network currently has 34 ATMs, 261 POS machines and is being rapidly expanded nationwide.
- Investment in information safety and security is also focused on by VIETBANK. VIETBANK is currently one of the first banks in Vietnam to meet smart payment standards through Contactless Chip technology (Contactless Chip) both issuing cards (100% of VIETBANK cards issued have used Contactless Chip technology) and accepting card payments (ATM/POS) of the Visa/Mastercard International Card Organization. For domestic cards, VIETBANK issues VCCS domestic Chip cards to ensure high security and compatibility with NAPAS payment systems. VIETBANK has been certified by Control Case Organization to ensure safety in card payments at PCI - DSS Level 1 (3.2.1) at the highest level.

iv. Loan

Loan products are diverse and abundant with preferential interest rates, especially for individual customers.

- **Loans to serve life needs:** VIETBANK provides a variety of loan products to meet customers' life needs, including: loans to buy houses, build and repair houses and

receive land use rights; Project housing loans; loans to buy social housing; car loans; Loans to serve the life needs of employees; Loans are fully secured by highly liquid assets,...

- **Loans for Production and Business:** A financial solution for individual customers to serve business activities with diverse needs: Loans to invest in fixed assets to serve business activities; Loans to supplement working capital; Overdraft loans for production and business; Mortgage loans are fully secured by deposit balances, savings card numbers, and valuable papers for production and business purposes.

VIETBANK promotes lending to key areas according to the direction of the State Bank of Vietnam and the Government such as lending to the fields of agriculture, forestry, fisheries, lending for rice production and trading, etc. VIETBANK implements many preferential loan interest rate programs for young customers buying houses to live in.

v. Insurance

- Regarding the insurance segment, VIETBANK is currently implementing agency activities for two types of insurance: Life Insurance and Non-Life Insurance.
- **Non-life insurance:** VIETBANK is collaborating with 3 non-life insurance companies: Military Insurance Joint Stock Company (MIC), Bao Long Insurance Company, and Petrolimex Insurance Company (Pjico) to provide attractive and diverse insurance products, meeting all needs of customers and technology with products such as: health insurance, personal accident insurance, motor vehicle insurance, civil liability insurance Compulsory car ownership, property risk insurance, apartment insurance...
- **Life insurance:** Hanwha Life - Steadfast Companion, Hanwha Life - Satisfying Living Companion, Hanwha Life - Companion, Hanwha Life - Lifetime Security, in the near future VIETBANK will deploy new product lines with very diverse and flexible product categories, suitable to the needs of all customers to build financial plans from the beginning of work until retirement such as: Investment linked products help customers build assets and invest effectively, Education insurance products help accumulate to ensure their children's educational future, Protection products help customers feel secure against risks in life, along with attached products that provide medical support and advanced health care for customers and their families.

Services for corporate customers

i. Deposits

VIETBANK provides a variety of deposit services to serve the needs of corporate customers:

- **Traditional Deposit Products:** There are many terms and interest periods for customers to choose according to their appropriate needs.
- **"Flexible Deposit" product:** helps customers flexibly use capital when the need to use capital arises. The portion withdrawn before maturity earns non-term interest, the remaining capital still earns term interest.

- **Online Term Deposit Product:** Flexible deposit term, transactions anytime, anywhere 24/7 Customers do not have to go to the transaction counter, do not worry about losing or misplacing the Deposit Contract. Making transactions is simple, safe and secure with the Soft OTP smart authentication method.
- **Margin deposit account:** Meets the need to fulfill the Enterprise's financial obligations to VIETBANK or related parties or quickly complete documents and procedures to supplement business lines.
- **Salary payment products:** Customers make salary payments at VIETBANK with many attractive incentives, helping customers save costs, time, and management personnel.
- **Payment authorization service:** Organizations and individuals who need to transact the sale/transfer of assets, goods, services, etc. Ensure benefits in the sale/transfer transaction: The seller/transfer receives full money, the Buyer/transfer receives all assets, goods, and services as agreed in the contract.
- **Email transaction service:** Enterprises register to use Email transaction service with VIETBANK. With a maximum transaction limit per document of 10 billion VND and a maximum daily transaction limit of 50 billion VND. Simple procedure: Customers only need to scan original documents and email them to VIETBANK to perform the transaction with the registered email address.

ii. Credits

VIETBANK is committed to providing diverse and flexible financial solutions, optimally meeting short-term, medium and long-term capital needs as well as issuing domestic guarantees of businesses such as:

- **Short-term loans:** supplementing working capital, domestic trade financing, domestic output contract financing, import-export financing, overdraft of payment deposit accounts, export document discount, comprehensive financing for affiliated partners, ...
- **Medium and long-term loans:** investment in fixed assets, factories, machinery and equipment, means of transport, investment in new projects, ...
- **Domestic guarantees:** issuing guarantees that provide a solid financial foundation for businesses to optimize capital costs, enhance the business's reputation with partners when conducting sales and bidding transactions, and increase opportunities to develop production and business activities in the most effective way, including the following types of guarantees:
 - o Bid guarantee.
 - o Contract performance guarantee.
 - o Payment guarantee.
 - o Advance payment guarantee/refund of advance payment.

- Warranty guarantee/product quality assurance.
- Guarantee for joint venture contractors.
- In addition, to support corporate customers, VIETBANK also proactively has products to support corporate customers/preferential loan packages such as short-term & medium-long-term preferential packages for corporate customers in 2025, loan interest rate program for the agricultural, forestry and fishery sectors under the credit package of VND 100,000 billion of the State Bank of Vietnam, loan products for corporate customers with guarantees by guarantee deed from the credit guarantee fund. SME application, Short-term loan interest rate incentive package program for corporate customers 2026, ... At the same time, for customers in industry groups prioritized for credit-oriented development, VIETBANK has also developed separate policies to attract and expand this customer file as well as to better serve the needs of customers such as Policies for corporate customers in the construction industry, Policies for corporate customers in the medical pharmaceutical industry...

iii. Payment service

VIETBANK provides fast and accurate domestic and international payment and money transfer services, convenient transactions at any transaction point or modern payment channels of VIETBANK (Internet banking, Mobile banking, ...).

iv. International Payments and Trade Finance

VIETBANK always develops international payment and trade finance products, cooperates with international banks, exploits maximum strengths to bring the most optimal solutions to customers, ensures safe and effective transactions, supports market expansion, and promotes import and export activities. Some specific products include:

- **Export L/C financing:** Short-term working capital financing for Enterprises with export activities, meeting the need for loans to purchase, produce, and process export goods by L/C payment method.
- **Pre-delivery export financing:** Financing working capital for purchasing goods, raw materials, production and processing costs, packaging, transportation, warehousing and other costs to serve Customers in completing the Export Contract signed with the Importer. Form of financing: export contract financing with payment methods L/C, D/P, D/A, T/T.
- **Import financing:** Providing credit to meet the capital needs of enterprises established and operating in accordance with the law and with production and trade activities of imported goods. Form of financing: import contract financing with payment methods L/C, D/P, D/A, T/T.
- **UPAS L/C:** Deferred L/C has an immediate payment clause, allowing the beneficiary to receive money immediately upon presenting a set of documents in accordance with the terms and conditions of the L/C. Simultaneously meeting the need for banks to ensure immediate payment of exporters and importers for deferred payment of

customers.

v. Foreign currency and derivatives trading

Foreign currency and derivative product trading activities: VIETBANK quickly and promptly responds to businesses' foreign currency needs at competitive prices, consulting to support businesses in proactively controlling risks arising from exchange rate fluctuations.

- **Spot foreign currency transactions:** Serving customers' needs in buying and selling foreign currencies for payment for import and export of goods, services, freight, and insurance; Transactions of buying, selling, transferring, and bringing foreign currency abroad for the purpose of studying abroad, traveling, working...
- **Forward foreign currency trading:** Meet customers' needs in import and export payments; Transfer money abroad or invest; Preventing the risk of exchange rate fluctuations affecting future income and expenses.
- **Foreign currency swap transactions:** support customers in effectively managing cash flow, taking advantage of available foreign currency resources; Use foreign currency resources that will be available in the future immediately; Look for profit opportunities from interest rate differences between currencies; Preventing the risk of exchange rate fluctuations negatively affecting future income and expenses.

vi. Electronic banking services

Electronic banking services provided by VIETBANK aim to support businesses in performing financial transactions and managing accounts anytime, anywhere via Internet connection such as: Account information; Statement, transaction history; Transfer money inside and outside the system; 24/7 quick transfer; Deposit and withdraw savings online; Pay service bills (Electricity, water, ADSL, television, tuition, ...).

vii. Insurance

Life insurance: VIETBANK provides suitable and optimal solutions for employees of businesses.

Non-life insurance: Insurance products for corporate customers with reasonable costs such as: property insurance, fire and explosion insurance and special risks; Insurance of goods transported by road, sea, river, rail, and air; Property and damage insurance; Technical insurance; Contractor's machinery and equipment insurance; Construction and installation insurance...

10.4.3. Position of the Issuer in the industry

Vietbank conducted a survey of financial reports up to June 30, 2026 of 27 banks out of a total of 31 Commercial Banks in Vietnam published on the banks' electronic information pages or Vietnam's Stock Exchange. Accordingly, Vietbank's position compared to other businesses in the industry is as follows:

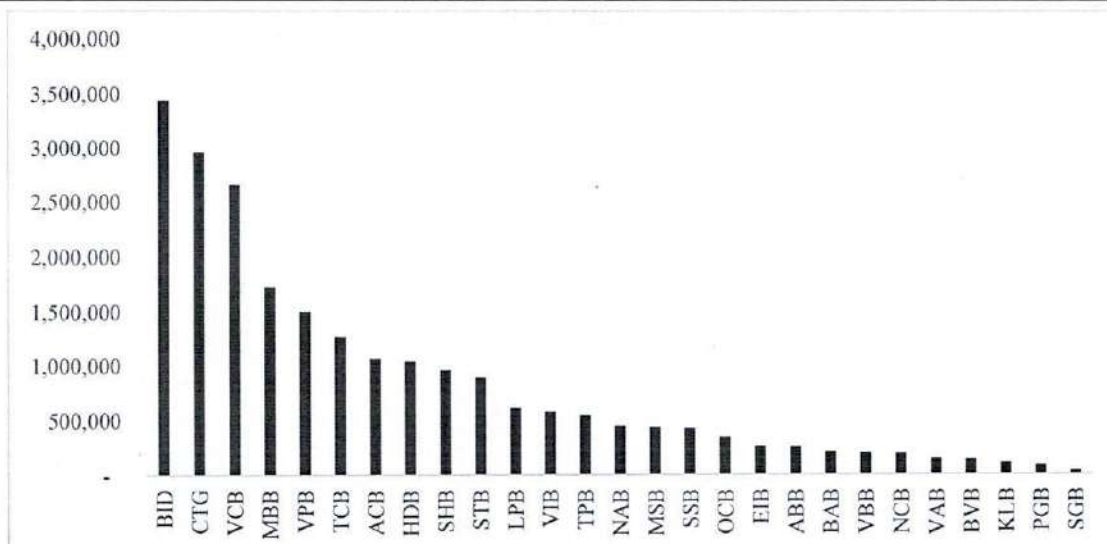
- **Regarding scale of operations:** As of June 30, 2026, the scale of Total Assets, Loans,

Customer Mobilization, Equity, and Charter Capital of Vietbank are as follows:

- + Total assets reached 204,825 billion VND.
- + Credit balance reached 119,949 billion VND.
- + Equity reached 13,154 billion VND.
- + Charter Capital reached 10,769 billion VND.
- **Regarding financial capacity:** Vietbank's equity is in the group with low financial capacity, but still meets capital safety criteria according to regulations.
- **Regarding business results:** Accumulated profit before tax has gradually improved over the years, currently ranked 20/27 in the second quarter of 2026 (in the second quarter of 2025, Vietbank's PBT ranked 23/27 credit institutions). Vietbank pre-tax profit growth in the first half of 2026 reached 83.45%. In addition to income from core business activities, the proportion of income from other activities of Vietbank has also improved over the years thanks to diverse revenue sources.
- **Regarding business scale per branch and per transaction point:** While Vietbank is in the group of banks with the lowest number of branches, with only 30 branches, but has 102 transaction points. Therefore, the scale of business (mobilization and lending) on a branch of Vietbank is relatively large. However, if calculated based on the total number of transaction points, the business scale of each transaction point is low.
- **Regarding network and number of employees:** Vietbank is in the group of banks with relatively few transaction points and a low number of employees compared to the whole industry. As of June 30, 2026, Vietbank has 3,027 employees.
- **Regarding asset quality:** Vietbank manages asset quality in a careful manner, proactively promoting the roadmap for handling bad debts and outstanding debts, setting up enough provisions and managing the bad debt ratio at the planned level.

Detailed information on total assets of commercial banks listed/registered for trading as of June 30, 2026 is as follows:

Figure 5: Total assets of commercial banks listed/registered for trading as of June 30, 2026



Source: Summary of banks' consolidated financial statements for the second quarter of 2026

Vietbank is making efforts to promote building and developing its brand image in a professional, modern and approachable direction, in order to increase brand recognition and strengthen customer trust. Through synchronous communication activities and enhanced service quality improvement, Vietbank gradually enhances its position in the market.

Based on financial and non-financial indicators, Vietbank's operational network and staff are organized in a streamlined and efficient manner. In recent years, the Bank's business performance has continuously improved over the years, showing stable and sustainable growth. Expanding scale and improving operational capacity is creating momentum for Vietbank to seize opportunities, promote potential and move closer to its goal of strong development in the coming time.

❖ Market share and competitiveness

Table 30: Size of equity and outstanding loans of VIETBANK30

Indicators (consolidated as of June 30, 2026)	Total of 27 banks (million VND)	VBB (million VND)	Proportion (%)
Total equity	1,534,409,238	13,154,026	0.86%
Loan balance	15,417,983,535	119,949,248	0.78%

Source: Consolidated financial statements for the second quarter of 2026 of 27 listed/registered banks for trading

As of June 30, 2026, the proportion of Vietnam Thuong Tin Commercial Joint Stock Bank (VIETBANK) in the total equity and outstanding loans in 27 banks currently trading and listed on the Stock Exchange (including: BID, CTG, VCB, MBB, VPB, TCB, ACB, SHB, STB, HDB, LPB, VIB, TPB, SSB, MSB, OCB, NAB, EIB, ABB, BAB, VBB, NCB, VAB, BVB, KLB, PGB, SGB) are 0.86% and 0.78% respectively. However, there is currently no

officially published data on VIETBANK's market share compared to other credit institutions in the industry.

Based on the Consolidated Financial Statements of the Second Quarter of 2026 of a number of banks with similar scale to VIETBANK, VIETBANK can be compared with these banks as follows:

Table 31: Comparison of the scale of VIETBANK and some other banks³¹

Unit: million VND

Bank	Charter Capital	Equity	Total assets	Loans to customers
Ban Viet Commercial Joint Stock Bank	6,408,200	6,407,704	141,974,435	83,385,077
Viet A Commercial Joint Stock Bank	8,163,607	10,809,684	149,129,595	96,199,429
Bac A Commercial Joint Stock Bank	10,721,402	13,739,390	214,351,093	136,219,642
Vietnam Thuong Tin Commercial Joint Stock Bank (VIETBANK)	10,768,974	13,154,026	204,824,910	119,949,248

Source: Semi-annual reviewed consolidated financial statements of BVB, VAB, BAB and VIETBANK banks

10.5. Business development projects

- To realize the set strategic goals, VIETBANK is implementing many projects to develop business activities and enhance competitiveness, improve operational efficiency in many areas such as digital banking, risk management, IT, human resource management.

Table 32: Business development projects ³²

Project Name	Assess the impact of projects on VIETBANK's business activities	Project implementation time
Deploy Mastercard	The Mastercard card line development project is a strategic link in the process of: (1) Promoting digital transformation, improving customer experience and engagement; (2) Enhance competitiveness in the retail market; (3) Positioning the brand in a modern and international direction; (4) Expanding service fee revenue - non-interest income growth, supporting product cross-selling strategy. In particular, in December 2023, the project was honored by the Mastercard International Card Organization in the "Excellence in Innovation" category, affirming the bank's ability to deploy innovative and effective digital products.	Year 2023
Developing Salary and Bonus	Building a salary and bonus policy linked to work performance and business results is not only an essential	From 2022 to 2024

Policy	human resource requirement, but also a strategic lever to promote organizational performance. The project makes an important contribution to the following aspects: 1. Work performance management: creating motivation and linking personal goals with unit goals. 2. Promoting productivity: through salary - bonus personal KPI and unit efficiency, promoting a culture of performance and sense of responsibility. 3. Resource planning: supports strategic human resource assessment, planning and development. 4. Promote fairness: increase transparency and internal fairness, improve satisfaction and retention of key personnel.	
Build and deploy Omni Channel solutions for Institutional Customers	Project to expand multi-point transaction channels, unifying corporate customer experience through digital platforms. Contributes to: (1) improving service capacity, (2) increasing seamless and effective experience, (3) enhancing market competitiveness. This is a strong support platform for multi-channel sales strategy and centralized management of organizational customers	From 2024 to 2026
Design, build and operate the conversion office	The project plays a key role in promoting transformation management and improving the effectiveness of implementing strategic programs. The transformation office is the center for coordinating - monitoring - ensuring the progress and quality of priority initiatives, ensuring (1) effective management, (2) streamlining the organizational model, (3) increasing service quality, and (4) enhancing the transformation value brought to customers and the organization.	Year 2025
Refactor the entire row	The project plays a fundamental role in improving the business capacity of the entire system, optimizing operations throughout from the Head Office to the Business Centers. The project focuses on centralizing the operating model and digitizing and automating operations throughout the bank.	Year 2026
Piloting AI in internal operations	The project demonstrates a vision towards applying advanced technology in operations, keeping up with domestic and world technology trends.	Year 2026
Loyalty program.	The project aims to increase engagement and build long-term relationships between customers and Vietbank, from which customers increase their use of the bank's products and services.	Year 2026
Deploy CRM customer management system	The project is implemented to modernize the management of individual and corporate customers, increasing customer understanding according to a customer-centric business orientation.	Year 2026
Bilateral payment connection	The project aims to connect with the platform of state management agencies, increase the ability to serve customers' financial obligations, thereby improving Vietbank's customer experience	Year 2026
Upgrade Vietbank Digital application	The project aims to upgrade Vietbank's ability to serve individual customers on digital channels, through upgrading service quality and customer experience.	Year 2026

Transforming the solution for initiating and managing credit proposals for corporate customers (CLOS)	The project aims to improve efficiency in serving customers with credit needs through automation and process optimization, reducing processing time.	Year 2026
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Source: VIETBANK

10.6. Business strategy

10.6.1. Overview of strategies

- a. Vision: VIETBANK aims to become one of the leading joint stock commercial banks in safe growth, efficiency, and innovation in the retail and digital banking sectors.
- b. General goals:
 - Safe and sustainable scale growth: Ensuring high asset, mobilization and lending growth rates but coupled with strict risk control.
 - Strong shift to digital and retail banking: Increasing technology application, optimizing customer experience and increasing the proportion of income from services. Thoroughly apply digital banking utilities to enhance competitiveness in the Bank's operations.
 - Enhancing comprehensive competitiveness: Completing the governance model, optimizing operations, and developing high-quality human resources.
 - Ensuring sufficient capital and operational safety: Strictly comply with the State Bank of Vietnam's regulations on capital safety and liquidity, especially effective implementation of ICAAP and complete implementation of Basel III.

10.6.2. Estimated time of implementation

- VIETBANK's business strategy and orientation are implemented according to the medium and long-term roadmap, in accordance with the Development Strategy and business plan approved by competent authorities, while closely following market developments and conditions in each period.
- VIETBANK regularly reviews, evaluates and adjusts business strategies and orientations in accordance with the Bank's operational situation, capacity and resources, market developments and relevant legal regulations.
- The goals of scale growth, digital and retail banking development, improving competitiveness, strengthening financial capacity and ensuring operational safety are implemented according to a medium and long-term roadmap, in accordance with business plans and decisions of competent authorities from time to time.
- By 2030, VIETBANK aims to make important strides in the process of modernization and improving competitiveness, aiming to become a leading modern bank in Vietnam. At the same time, the Bank strives to perfect management standards according to Basel III, improve management capacity and capital safety, strengthen risk management and

strengthen the financial foundation, thereby ensuring safe, effective and sustainable growth.

10.6.3. Expected capital and resources

Aiming for sustainable growth, optimizing operational efficiency and enhancing value for shareholders, VIETBANK focuses on implementing key strategic directions on governance, mobilization and allocation of resources as follows:

a. Management and operation strategy:

The Bank advocates building a modern, transparent management and operation model, both ensuring centralized risk management and cost control capabilities, and giving necessary autonomy to business units to promote flexibility and efficiency.

- Operating Model Optimization:

- ✓ Review and clearly define roles and responsibilities between Head Office and Business Units. Critical functions that require system-wide consistency and centralized risk control (such as credit policy issuance, risk management, liquidity management, internal audit) will be standardized and strictly managed at the Head Office.
- ✓ Give autonomy to Business Units within a clearly defined scope, based on the Authority Hierarchy Matrix. The level of autonomy is associated with the operational performance and risk management capacity of each unit, thereby promoting accountability for business results (P&L).
- Improve management efficiency by function:
 - ✓ Restructuring the management system along the vertical axis, converting the roles of functional Blocks/Departments at the Head Office from simple supervision to Centers of Excellence (CoE). These centers are responsible for providing timely direction, tools and professional support for Business Units to achieve their goals.
 - ✓ Establish and apply a Performance Management Framework with a transparent, weighted system of KPIs, directly linked to the bank's strategic financial indicators (for example: Net interest Margin- NIM, Cost to Income Ratio - CIR, Bad Debt Ratio - NPL, Return on Equity Ratio - ROE).

b. Capital and Resource Allocation Strategy:

- Capital Mobilization and Management Strategy:
 - ✓ Mobilization growth from residential markets and economic organizations: Maintaining an optimal capital mobilization structure, in which customer deposits play the fundamental and leading role.
 - ✓ Proactively mobilize medium and long-term capital: Proactively issue debt instruments such as bonds and certificates of deposit in the capital market to optimize mobilization costs and strictly comply with the State Bank of Vietnam's regulations on the ratio of using short-term capital for medium and long-term loans.
- Strategy to Strengthen Equity Capacity:

- ✓ Increasing Charter Capital: The Bank has developed a plan to increase Charter Capital through issuing shares and/or distributing stock dividends from retained profits, depending on market conditions and approval from competent authorities according to the expected roadmap as follows:
 - 2026: maximum VND 15,548 billion.
 - 2027: maximum 20,000 billion VND.
 - 2028: maximum 25,000 billion VND.
- ✓ Supplementing tier 2 capital: When necessary, the Bank will consider issuing subordinated bonds to maintain and improve the Capital Adequacy Ratio (CAR) according to regulations.
- ✓ Effective use of retained profits: Optimize the use of generated profits for reinvestment, continuously strengthening the equity base.

11. Policies for employees

11.1. Number and structure of employees

Table 33: Number and structure of VIETBANK's employees³³

No	Classification	31/12/2024		31/12/2025		30/06/2026	
		Quantity (people)	Proportion (%)	Quantity (people)	Proportion (%)	Quantity (people)	Proportion (%)
I	By gender	2,864	100.0	3,060	100.0	3,027	100.0
1	Male	1,224	42.7	1,287	42.1	1,285	42.5
2	Female	1,640	57.3	1,773	57.9	1,742	57.5
II	By education level	2,864	100.0	3,060	100.0	3,027	100.0
1	Postgraduate	103	3.6	142	4.6	141	4.7
2	Bachelor	2,403	83.9	2,567	83.9	2,536	83.8
3	College	229	8.0	231	7.5	235	7.8
4	Other	129	4.5	120	3.9	115	3.8
III	By contract type	2,864	100.0	3,060	100.0	3,027	100.0
1	Permanent employee	2,864	100.0	3,060	100.0	3,027	100.0
2	Seasonal employee	0	0.0	0	0.0	0	0.0

Source: VIETBANK

11.2. Training, salary, bonus and allowance policies

❖ Training policy:

- VIETBANK always encourages and creates the best conditions for all employees to develop comprehensively, both in terms of professional qualifications and soft skills suitable for each job position and level through highly applicable training programs. Digitalization of training activities is promoted with important improvements to enhance the experience of employees, thereby promoting the spirit of self-learning. Training programs are deployed through a variety of forms, including: face-to-face classes, classes through online platforms and E-learning to create convenience and flexibility in learning time and location for employees.

- The training program is built on the basis of the Bank's business strategy, short-term and long-term goals combined with the career progress of employees. Training content focuses on practicality, is designed and provided on the basis of necessary competency requirements for the job. Training and development opportunities are equal for all employees based on the employee's development potential, business needs and the Bank's development orientation.
- Bank employees actively study and train to achieve professional standards for their current job and for jobs with higher responsibility in their career progression. The Bank encourages and will create conditions for employees to self-improve their education, skills, and knowledge and actively participate in training activities to improve and share knowledge and experience with colleagues.
- Training must be timely; according to capacity and title standards; according to actual business requirements at the unit and the Bank's human resource development strategy. Training must take efficiency and quality as the motto, meeting the Bank's development needs on the basis of saving time and money.

❖ **Salary, bonus, welfare, allowance and promotion policy:**

- Regarding allowances and social insurance: All official employees of VIETBANK are entitled to allowances, social insurance, health insurance, and unemployment insurance according to the provisions of the Labor Law;
- Welfare regime: VIETBANK's official employees enjoy annual health check-up programs, health and accident insurance, and vacation benefits;
- Salary, bonus and promotion regime:
 - Maintain and ensure income for employees;
 - Maintain a bonus regime based on business performance results at the unit and periodic individual ranking results, implement and implement periodic salary adjustment policies, and incentive mechanisms for exceeding target bonuses for employees of the business force (Individual Customers/Corporate Customers).
 - Career advancement roadmap: The Bank has built a career advancement roadmap for each position at each unit, through which each employee can self-orient and build a career development roadmap for themselves.
- Other regimes: Preferential loan policy for VIETBANK employees: Employees can borrow at VIETBANK with preferential loan interest rates. Loan interest rates are adjusted according to work completion results which are evaluated periodically. The better an employee completes their work, the lower the loan interest rate will be adjusted compared to normal lending interest rates.

11.3. Regulations on issuing shares to employees

The bank does not have regulations on issuing shares to employees that apply to the entire operating process. VIETBANK's General Meeting of Shareholders and Board of Directors

will decide on specific regulations for each issuance.

12. Dividend policy

According to VIETBANK's Charter, dividends are distributed according to the decision of the Annual General Meeting of Shareholders based on the proposal of the Board of Directors. VIETBANK is only allowed to pay dividends to shareholders when its business is profitable, it has fulfilled its tax payment obligations and other financial obligations according to the provisions of Law, appropriated VIETBANK funds and compensated for previous losses in accordance with the provisions of the Charter and Law; Immediately after paying all scheduled dividends, VIETBANK still ensures to fully pay all due debts and other property obligations (if any).

Table 34: Dividend payment ratio in recent years³⁴

Target	Year 2024	Year 2025	Year 2026
Dividend payment ratio (% of Charter Capital)	25% Pay dividends in shares to increase Charter Capital	15% Issuing shares from equity capital to increase Charter Capital	10% Issuing shares from equity capital to increase Charter Capital

Source: VIETBANK

13. Information on the use of capital obtained from the most recent offering

13.1. Information about the Public Offering of additional shares

In the last 02 years up to the time of offering registration, VIETBANK had 02 (two) public stock offerings to existing shareholders in 2024 and 2025, specifically as follows:

❖ Public offering of shares to existing shareholders in 2024:

- a. Information about the offering:
 - Resolution No. 01/2022/NQ-DHDCD dated April 26, 2022 on approving the plan to increase Charter Capital;
 - Resolution No. 35/2022/NQ-HĐQT dated June 1, 2022 and Resolution No. 40/2022/NQ-HĐQT dated June 14, 2022 on supplementing, amending and implementing the plan to increase Charter Capital;
 - Resolution No. 01/2023/NQ-DHDCD dated April 26, 2023 on approving the continued implementation of each plan approved by the 2022 General Meeting of Shareholders;
 - Resolution No. 66/2023/NQ-HĐQT dated June 28, 2023 on implementing documents to increase Charter Capital in 2023 according to Resolution No. 01/2023/NQ-DHDCD dated April 26, 2023;
 - Official Dispatch No. 5872/NHNN-TTGSNH dated July 25, 2023 of the State Bank of Vietnam on approving the Bank's increase in Charter Capital from VND 1,003,133,600,000 through issuing shares to existing shareholders according to the

Charter Capital increase plan approved by the General Meeting of Shareholders in Resolution No. 01/2022/NQ-DHĐCD and Resolution No. 01/2023/NQ-DHĐCD;

- Resolution No. 97/2023/NQ-HĐQT dated August 8, 2023 on approving the continued implementation of the public stock offering plan, the plan for using capital obtained from the offering, the plan to ensure the stock offering meets regulations on the ownership ratio of the state and employees, and the plan to offer shares to strategic investors;
- Certificate No. 437/GCN-UBCK dated December 19, 2023 on issuance of certificate of registration for public offering of shares;
- Decision No. 229/QĐ-UBCK dated February 26, 2024 on approving the extension of certificate No. 437/GCN-UBCK;
- Resolution No. 40/2024/NQ-HĐQT dated April 4, 2024 on approving the results of stock purchase registration of member grounds Trade Unions - Plan for handling the remaining shares of the public offering;
- Resolution No. 50/2024/NQ-HĐQT dated April 16, 2024 on adjusting the results of public stock offerings;
- Report No. 1561/2024/BC-VB dated April 16, 2024 on the results of the public offering of shares sent by the Bank to the State Securities Commission;
- Official Dispatch No. 1563/2024/CV-VB dated April 16, 2024 on the implementation of information disclosure on stock offering results and decisions on current regulations;
- Official Dispatch No. 2478/UBCK-QLCB dated April 19, 2024 on receiving the results of offering additional shares to the public;
- Official Dispatch No. 1862/CQ-UBTVQH2B dated May 2, 2024 of the Bank to the State Bank of Vietnam on reporting the results of capital increase and requesting to amend the Charter Capital level in the Bank's operating license.
- Form of capital increase: Issued to existing shareholders
- Number of issues: 93,470,601 shares
- Issue price: 10,000 VND/share
- b. Results of the stock offering:
 - The date of completion of the offering is April 8, 2024
 - Total shares distributed: 93,470,601 shares
 - Total proceeds from the offering: 934,706,010,000 VND
- c. The situation of using capital obtained from the offering is as follows:

Table 35: Use of capital obtained from the stock offering to existing shareholders in 202435

Unit: VND

Purpose of using stock capital according to the issuance plan	Amount according to usage plan	Use capital according to reality		
		Actual usage plan	Amount used	Difference
Bonds	350,000,000,000	350,000,000,000	350,000,000,000	0
Loans for production and business activities	653,133,600,000	584,706,010,000	584,706,010,000	0
Total	1,003,133,600,000	934,706,010,000	934,706,010,000	0

Source: Report on the use of capital obtained from issuing shares to the public to existing shareholders according to the resolution of the General Meeting of Shareholders No. 01/2023/NQ-DHDCD dated April 26, 2023 for the period from April 23, 2024 to December 31, 2024

- d. Opinions of UHY Auditing and Consulting Co., Ltd. on the Report on the use of capital obtained from the issuance of shares to the public to existing shareholders according to the resolution of the General Meeting of Shareholders No. 01/2023/NQ-DHDCD dated April 26, 2023 for the period from April 23, 2024 to December 31, 2024:

Report on the use of capital obtained from issuing shares to the public to existing shareholders according to the Resolution of the General Meeting of Shareholders No. 01/2023/NQ-DHDCD dated April 26, 2023 for the period from April 23, 2024 to December 31, 2024 of Vietnam Thuong Tin Commercial Joint Stock Bank has reflected honestly and reasonably above. The material aspects of the use of capital obtained from the offering of shares to existing shareholders of the Bank are consistent with the basis of accounting for actual receipts and actual expenditures as described in the Notes to the Report on the use of capital.

❖ **Public offering of shares to existing shareholders in 2025:**

- a. Information about the offering:
- Resolution No. 01/2025/NQ-DHDCD dated April 26, 2025 of the Vietbank General Meeting of Shareholders at the 2025 annual meeting;
 - Resolution No. 65/2025/NQ-HĐQT of the Board of Directors on implementing the plan to offer additional shares to existing shareholders of Vietnam Thuong Tin Commercial Joint Stock Bank;
 - Document No. 4425/NHNN-QLGS dated June 3, 2025 of the State Bank of Vietnam on increasing Charter Capital of Vietbank;
 - Resolution No. 107/2025/NQ-HĐQT dated July 10, 2025 of the Board of Directors on approving the implementation of the plan to offer additional shares to existing shareholders of Vietbank;
 - Certificate of registration for public offering of shares No. 331/GCN-UBCK issued by the Chairman of the State Securities Commission on September 30, 2025;
 - Resolution No. 203/2025/NQ-HĐQT dated December 25, 2025 of the Board of Directors on approving the results of registration and payment of shares purchased by

existing shareholders in the public offering of additional shares, plan to handle the number of undistributed shares, results of offering additional shares to the public through purchasing rights to existing shareholders;

- Report No. 113/2025/BC-VB of Vietnam Thuong Tin Commercial Joint Stock Bank dated December 25, 2025 reporting the results of the public offering of shares;
- Document No. 9314/UBCK-QLCB dated December 26, 2025 of the State Securities Commission regarding the document reporting the results of VBB's public offering of additional shares;
- Decision No. 179/QD-NHNN dated February 5, 2026 on amending the content of Charter Capital in Vietbank's Establishment and Operation License;
- Decision No. 93/QD-SGDHN dated February 6, 2026 of the Hanoi Stock Exchange on approving changes in VIETBANK's stock trading registration.
- Form of capital increase: Issued to existing shareholders
- Number of issues: 255,865,414 shares
- Issue price: 10,000 VND/share

b. Results of the stock offering:

- The completion date of the offering is December 19, 2025
- Total shares distributed: 255,865,414 shares
- Total proceeds from the offering: 2,558,654,140,000 VND

c. The situation of using capital obtained from the offering is as follows:

Table 36: Use of capital obtained from the stock offering to existing shareholders in 202536

Unit: VND

Purpose of using stock capital according to the issuance plan	Amount according to usage plan	Use capital according to reality		
		Actual usage plan	Amount used	Difference
Supplementing business capital	2,709,405,500,000	2,558,654,140,000	2,558,654,140,000	0
Total	2,709,405,500,000	2,558,654,140,000	2,558,654,140,000	0

Source: Report on the use of capital obtained from issuing shares to the public to existing shareholders according to the resolution of the General Meeting of Shareholders No. 01/2025/NQ-DHDCD dated April 26, 2025 for the period from December 31, 2025 to March 31, 2026

- d. Opinions of UHY Auditing and Consulting Company Limited on the Report on the use of capital obtained from the issuance of shares to the public to existing shareholders in 2025 according to the resolution of the General Meeting of Shareholders No.

01/2025/NQ-DHĐCD dated April 26, 2025 for the period from December 31, 2025 to March 31, 2026:

In our opinion, Report on the use of proceeds from the public offering of additional shares to existing shareholders according to Resolution of the General Meeting of Shareholders No. 01/2025/NQ-DHĐCD dated April 26, 2025 for the period from December 31, 2025 to March 31, 2026 of Vietnam Thuong Tin Joint Stock Commercial Bank has honestly and reasonably reflected, in all material aspects, the use of proceeds from the offering of additional shares to existing shareholders of the Bank in accordance with the basis of accounting for actual receipts and actual expenditures as described in the Notes to the Report on the use of funds from the offering of additional shares.

13.2. Information about the public bond offering

Within the last 02 years, VIETBANK has carried out 01 (one) public bond issuance with bond code VBB124001 issued on March 27, 2024, the total issuance value reached 1,000 billion VND. Specific information is as follows:

a. Offering information

- Bond code: VBB124001
- Release date: March 27, 2024
- Total issued par value: 1,000 billion VND
- Term: 07 years.
- Interest rate: First five years: Reference interest rate +2.50%/year; Last two years: Reference interest rate +3.50%/year.
- Purpose of use: Increase the scale of the Bank's tier 2 capital, create additional medium and long-term capital sources to meet the loan needs of individual and institutional customers, and ensure operational safety ratios according to regulations of the State Bank of Vietnam.

b. Results of the offering

Successful offering value: 1,000 billion VND⁷

- c. Capital obtained from the offering has been used according to the issuance purpose of increasing the size of the Bank's tier 2 capital and providing medium and long-term loans.
- d. Opinions of UHY Auditing and Consulting Co., Ltd. on the Audit Report on the use of proceeds from the third public bond issuance in 2022:

Report on the use of proceeds from the third public bond issuance in 2022 of Vietnam Thuong Tin Commercial Joint Stock Bank has been prepared and

⁷The bank has repurchased part of the bond code VBB124007 (VBB124001) ahead of schedule. As of July 31, 2026, the value of the bond code VBB124007 (VBB124001) still outstanding is 83,550,000,000 VND.

presented, in all material aspects, in compliance with Note No. 2 - "Basis for presentation of Report on the use of proceeds from the public bond issuance" of the Notes to the Report on the use of proceeds from the public bond issuance 3rd batch of 2022.

14. Information about the Issuer's unfulfilled commitments

❖ Information about bonds that have been issued but have not yet matured by the Issuer

As of July 31, 2026, the Issuer has bonds that have been issued but have not yet matured, details are as follows:

Total outstanding bond debt (according to par value): 4,312,850,000,000 VND, of which:

- Privately placed bonds : 4,229,300,000,000 VND
- Bonds offered to the public: 83,550,000,000 VND

(Detailed list of outstanding bonds according to table 3, article 8.3. section IV)

For these unmaturing bonds, VIETBANK has been complying with its commitments and obligations to investors regarding bond issuance conditions, ensuring full, accurate and on-time payment of bond principal, interest and other amounts related to bonds (if any) to investors according to the terms and conditions of bonds, ensuring the legitimate rights and interests of investors and other conditions, in accordance with the terms and conditions of the bond. in accordance with the provisions of law.

15. Information on potential debt obligations, litigation disputes related to the Issuer that may affect the business operations, financial situation of the Issuer, the offering, and projects using capital obtained from the offering

Potential obligations and other commitments of VIETBANK in the previous 2 years are presented in the following table:

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Table 37: Potential obligations and other commitments of VIETBANK37
Unit: Million VND

Item	Merge			Individually		
	Year 2024	Year 2025	First 6 months of 2026	Year 2024	Year 2025	First 6 months of 2026
Loan guarantee	50	50	-	50	50	-
Commitment to foreign exchange transactions	35,401,945	53,420,837	135,305,439	35,401,945	53,420,837	135,305,439
<i>Commitment to buying foreign currency</i>	3,330,715	3,084,594	5,269,435	3,330,715	3,084,594	5,269,435
<i>Commitment to selling foreign currency</i>	83,194	927,886	3,108,615	83,194	927,886	3,108,615
<i>Swap Commitment</i>	31,988,036	49,408,357	126,927,389	31,988,036	49,408,357	126,927,389
<i>Commitment in letter of credit operations</i>	21,773	14,254	45,771	21,773	14,254	45,771
<i>Other guarantees</i>	825,609	787,617	772,320	825,609	787,617	772,320
<i>Other commits</i>	8,804,949	15,081,702	9,511,058	8,804,949	15,081,702	9,511,058
Total	45,054,326	69,304,460	145,634,588	45,054,326	69,304,460	145,634,588

Source: Audited financial statements for 2024, 2025 and semi-annual reviewed financial statements for 2026 (merge and separate)

As of the date of issuance of this Prospectus, the Issuer has no litigation disputes related to the Issuer that may affect the business operations, financial situation of the Issuer, the Offerings, and the use of capital obtained from the offering.

16. Information about the commitment of the Issuer not being prosecuted for criminal liability or having been convicted of one of the crimes of violating the economic management order without having his criminal record erased.

As of the date of this Prospectus, the Issuing Organization commits that it is not under criminal prosecution or has been convicted of one of the crimes of violating the economic management order that has not had its criminal record erased.

V. BUSINESS RESULTS, FINANCIAL STATUS AND EXPECTED PLAN

1. Business performance results

1.1. Summary of some indicators of business activities of the Issuer in the last 2 years and accumulated to the most recent quarter

Table 38: Some indicators of VIETBANK's business activities in 2024, 2025 and the first 6 months of 2026 - Consolidated

Unit: Million VND

Target	Year 2024	Year 2025	% increase/decrease 2024/2025	First 6 months of 2026
Total asset value	162,855,332	196,771,033	20.83%	204,824,910
Net interest income	2,811,573	3,326,580	18.32%	1,761,680
Total operating income	3,501,363	3,622,552	3.46%	1,961,368
Net profit from operating activities before credit risk provisions	1,936,137	1,893,771	-2.19%	1,029,453
Profit before tax	1,131,298	1,531,509	35.38%	943,549
Profit after tax	900,925	1,209,590	34.26%	750,757
Dividend rate of profit	27%	119%	N/a	N/a
Dividend payout ratio	25%	15%	N/a	N/a

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 39: Some indicators of business activities in 2024, 2025 and the first 6 months of 2026 – Separated

Unit: Million VND

Target	Year 2024	Year 2025	% increase/decrease 2024/2025	First 6 months of 2026
Total asset value	162,859,431	196,962,024	20.94%	205,017,680
Net interest income	2,811,510	3,319,419	18.07%	1,756,824
Total operating income	3,495,529	3,607,949	3.22%	1,930,686
Net profit from operating activities before credit risk provisions	1,936,137	1,887,165	-2.53%	1,007,238
Profit before tax	1,131,298	1,524,903	34.79%	921,334
Profit after tax	900,925	1,204,342	33.68%	731,975
Dividend rate of profit	27%	119%	N/a	
Dividend payout ratio	25%	15%	N/a	

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

According to the 2025 audited consolidated financial statements, VIETBANK has had positive growth in 2025. VIETBANK's total operating income reached 3,622.6 billion VND, an

increase of 3.46% compared to 2024. Of which, net interest income reached 3,326.6 billion VND, an increase of 18.32% compared to 2024. Profit Consolidated pre-tax profit in 2025 reached 1,531.5 billion VND, reaching 87.5% of the 2025 plan.

According to the 2026 semi-annual reviewed consolidated financial report, pre-tax profit continues to maintain high growth momentum. VIETBANK's total operating income reached 1,961.4 billion VND, an increase of 28.36% over the same period last year. Of which, net interest income reached 1,761.7 billion VND, an increase of 26.75% over the same period last year. Consolidated pre-tax profit in the first 6 months of 2026 reached 943.5 billion VND, reaching 44.93% of the 2026 plan.

❖ Opinion of the independent auditing organization on financial indicators: None.

1.2. Factors affecting the business activities of the Issuer

❖ Main factors affecting the business performance of the Issuer

Economic growth and macro monetary policy

Vietnam's macroeconomic situation, including GDP growth rate, inflation, exchange rate, interest rate and monetary policy of the State Bank of Vietnam have a direct impact on credit demand, capital costs and profitability of the banking system in general and VIETBANK in particular. Policies to support economic growth, stabilize interest rates and control inflation will create favorable conditions for credit activities and banking services.

Operating policies and legal regulations for banking activities

As a credit institution under the strict management of the State Bank of Vietnam, VIETBANK's operations are directly affected by legal regulations on credit limits, capital adequacy ratio, debt classification and risk provisioning, stock ownership limits, industry development orientation... Changes in policies or regulations may affect the strategic orientation, financial structure and operational efficiency of the Bank.

Level of competition in the banking industry

Vietnam's banking industry has an increasingly high level of competition with the participation of many large-scale commercial banks and foreign banks, along with the development of digital banks, financial technology companies (fintech) and electronic payment platforms. Competitive pressure on interest rates, service quality and technology may affect VIETBANK's ability to grow credit, mobilize capital and profit margin.

Risk management ability and asset quality

Asset quality, especially the loan portfolio, is a core factor affecting the financial health of the Bank. The ability to control bad debt, make appropriate provisions and effectively classify credit risks is a prerequisite to ensure stability and sustainable development of VIETBANK, in a context where the economy still has many potential uncertainties, especially in some areas such as real estate and commodity export.

Development strategy and executive management capacity

VIETBANK's medium-long-term development strategy, including directions on network

expansion, product diversification, technology application and digital transformation, will greatly affect growth and improve competitiveness. At the same time, the leadership team and internal management system play a decisive role in effective strategy implementation and comprehensive risk management.

Brand reputation and market trust

Brand reputation, service quality and customer satisfaction are key factors affecting the ability to expand the customer base and maintain a stable source of mobilization. At the same time, VIETBANK's credibility in the eyes of investors, credit rating agencies and financial partners will also affect the ability to access capital and the cost of capital use.

❖ Major fluctuations that may affect the business results of the Issuer since the end of the most recent fiscal year

Interest rate developments and monetary policy

The State Bank of Vietnam continues to operate flexible monetary policy to support economic growth, however, deposit interest rates still fluctuate depending on liquidity cycles and competitive pressures. Changes in market interest rates will affect the Bank's interest margin (NIM) and asset structure - capital resources.

Impact from exchange rate fluctuations and the global economy

The geopolitical situation and monetary policy developments of major central banks can put pressure on exchange rates and international capital flows, affecting international payment activities, foreign exchange services and credit demand from the import-export business sector - one of VIETBANK's potential customer segments.

Fluctuations in market liquidity

Fluctuations in liquidity in the monetary and financial markets, along with changes in the State Bank of Vietnam's monetary policy management and the structure of mobilized capital, may affect the cost of capital, liquidity balance and operational efficiency of the Bank.

Bad debt developments and debt recovery ability

In a context where the economy is still affected by fluctuations in the domestic and foreign economic environment, the ability to generate cash flow and debt repayment capacity of some customers may be affected. This may increase pressure on provisioning and affect the Bank's profit after tax in the current financial year.

Fluctuations of the real estate market

The real estate market is closely related to the Bank's credit granting activities and the value of collateral assets. These market fluctuations can affect the value of collateral assets, debt recovery ability, asset quality and credit risk provisioning requirements, thereby affecting the Bank's business results.

2. Financial situation

2.1. Basic criteria

2.1.1. Report on Charter Capital, business capital and situation of using Charter Capital and business capital

❖ Report on Charter Capital

Vietnam Thuong Tin Commercial Joint Stock Bank was established under Operation License No. 2399/QD-NHNN issued by the State Bank of Vietnam on December 15, 2006 and Business Registration Certificate No. 2200269805 issued by the Department of Planning and Investment of Soc Trang Province (now the Department of Finance of Can Tho City) for the first time on January 12, 2007, revised 28th on August 28, 2023.

The Bank's Operation License No. 2399/QD-NHNN is additionally replaced by the Establishment and Operation License No. 05/GP-NHNN issued by the State Bank of Vietnam on February 24, 2023. The Bank's operating term is 50 years from December 15, 2006. The Bank's Charter Capital as of June 30, 2026 is 10,768,974 million VND.

Table 40: Report on Charter Capital of VIETBANK (consolidated)40

Unit: Million VND

Target	31/12/2024	31/12/2025	30/06/2026
Charter Capital	7,139,413	10,768,974	10,768,974

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026 of VIETBANK

Table 41: Report on Charter Capital of VIETBANK (separated)41

Unit: Million VND

Target	31/12/2024	31/12/2025	30/06/2026
Charter Capital	7,139,413	10,768,974	10,768,974

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026 of VIETBANK

By July 2026, VIETBANK has completed increasing capital from equity sources, thereby increasing Charter Capital to 11,845,866,040,000 VND. Specifically:

- On June 2, 2026, the State Bank of Vietnam issued document No. 4677/NHNN-QLGS approving VIETBANK's increase in maximum Charter Capital by 4,778,732,130,000 VND.
- On June 11, 2026, the State Securities Commission issued document 5311/UBCK-QLCB regarding report documents on share issuance to increase share capital from VIETBANK's equity capital.
- June 29, 2026 is the last registration date to finalize the list of stock owners enjoying the right to buy and issue shares to increase share capital from the Bank's equity capital.
- On July 8, 2026, the State Securities Commission issued a document regarding the document reporting the results of stock issuance to increase share capital from VBB's equity source.

- On July 22, 2026, the State Bank of Vietnam issued Decision No. 1691/QĐ-NHNN on amending the content of Charter Capital in the Establishment and Operation License of VIETBANK.

❖ **Report on business capital sources**

Table 42: Report on business capital of VIETBANK (consolidated)42

Unit: Million VND

No	Target	31/12/2024	31/12/2025	30/06/2026
I	Equity	8,701,053	12,431,567	13,154,026
1	Charter Capital	7,139,413	10,768,974	10,768,974
2	Funds	675,985	657,816	657,816
3	Undistributed profits	885,892	1,005,550	1,731,307
4	Share premium	-237	-773	-973
5	Exchange rate difference	-	-	-3,098
II	Liabilities	154,154,279	184,339,466	191,670,884
1	Government and SBV debts	222,891	4,415,355	5,224,151
2	Deposits and loans from other credit institutions	38,416,167	51,633,361	50,298,957
3	Customer deposits	94,841,470	101,449,573	103,892,733
4	Issuing valuable papers	17,678,260	23,645,110	28,254,940
5	Other debts	2,995,491	3,196,067	4,000,103
Total business capital		162,855,332	196,771,033	204,824,910

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 43: Report on business capital sources of VIETBANK (separated)43

Unit: Million VND

No	Target	31/12/2024	31/12/2025	30/06/2026
I	Equity	8,701,053	12,426,319	13,129,996
1	Charter Capital	7,139,413	10,768,974	10,768,974
2	Funds	675,985	657,816	657,816
3	Undistributed profits	885,892	1,000,302	1,707,277
4	Share premium	-237	-773	- 973

5	Exchange rate difference	-	-	-3,098
II	Liabilities	154,158,378	184,535,705	191,887,684
1	Government and SBV debts	222,891	4,415,355	5,224,151
2	Deposits and loans from other credit institutions	38,416,167	51,633,361	50,298,957
3	Customer deposits	94,845,677	101,645,857	104,114,529
4	Issuing valuable papers	17,678,260	23,645,110	28,254,940
5	Other debts	2,995,383	3,196,022	3,995,107
Total business capital		162,859,431	196,962,024	205,017,680

Source: Separate audited financial statements for 2024, 2025 and separate semi-annual reviewed financial statements for 2026

❖ **Report on the use of Charter Capital and business capital**

Table 44: Status of using Charter Capital and business capital of VIETBANK (consolidated)44

Unit: Million VND

No	Target	31/12/2024	31/12/2025	30/06/2026
1	Cash	548,602	752,782	670,321
2	Deposits at the State Bank of Vietnam	7,024,700	3,932,930	2,875,851
3	Deposits and loans to other credit institutions	35,921,200	51,514,898	46,766,724
4	Trading securities	340,337	-	
5	Derivative financial instruments and other financial assets	89,061	328,330	333,948
6	Loans to customers	92,493,074	103,772,418	118,400,699
7	Investment securities	22,417,404	29,131,152	27,148,707
8	Fixed assets	698,874	3,903,389	3,850,654
9	Other assets	3,322,080	3,435,134	4,778,006
Total		162,855,332	196,771,033	204,824,910

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 45: Situation of using Charter Capital and business capital of VIETBANK (separated)45

Unit: Million VND

No	Target	31/12/2024	31/12/2025	30/06/2026
1	Cash	548,602	752,782	670,321

No	Target	31/12/2024	31/12/2025	30/06/2026
2	Deposits at the State Bank of Vietnam	7,024,700	3,932,930	2,875,851
3	Deposits and loans to other credit institutions	35,921,200	51,514,898	46,766,724
4	Trading securities	340,337	-	-
5	Derivative financial instruments and other financial assets	89,061	328,330	333,948
6	Loans to customers	92,493,074	103,772,418	118,400,699
7	Investment securities	22,417,404	29,131,152	27,148,707
8	Capital contribution, long-term investment	4,126	200,000	200,000
9	Fixed assets	698,874	3,903,389	3,850,654
10	Other assets	3,322,053	3,426,125	4,770,776
Total		162,859,431	196,962,024	205,017,680

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

Capital usage situation: The Bank commits to using capital effectively, serving the Bank's business activities in accordance with the offering purpose approved by the General Meeting of Shareholders in each issuance.

2.1.2. Depreciation of fixed assets

❖ Tangible fixed assets

Tangible fixed assets are expressed at cost less accumulated depreciation.

The historical cost of a tangible fixed asset is all the costs that the Bank has to spend to acquire the tangible fixed asset up to the time the tangible fixed asset is put into a ready-to-use state.

Costs of purchasing, upgrading and renewing tangible fixed assets are recorded as an increase in the historical cost of tangible fixed assets; Maintenance and repair costs are accounted for in the income statement when incurred.

When tangible fixed assets are sold or liquidated, the gain or loss arising from the disposal of the asset (the difference between the proceeds from the sale of the asset and the residual value of the asset) is accounted for in the income statement.

Depreciation of tangible fixed assets is calculated using the straight-line depreciation method throughout the estimated useful life of the fixed asset as follows:

Houses, architectural objects	5 – 50 years
Management equipment and tools	3 – 8 years

Means of transport	6 – 10 years
Other tangible fixed assets	4 – 15 years

❖ Intangible fixed assets

Intangible fixed assets are recorded at cost less accumulated depreciation.

The historical cost of an intangible fixed asset is all the costs that the Bank must spend to acquire the intangible fixed asset up to the time the intangible fixed asset is put into use as planned.

The costs of upgrading and renewing intangible fixed assets are recorded as an increase in the historical cost of the intangible fixed assets and other costs are accounted for in the income statement when incurred.

When intangible fixed assets are sold or liquidated, the gain or loss arising from the disposal of the asset (the difference between the net proceeds from the sale of the asset and the carrying amount of the asset) is accounted for in the income statement.

Depreciation of intangible fixed assets is calculated using the straight-line depreciation method over the estimated useful life of the fixed asset as follows:

Computer software	3 – 15 years
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Land use rights of the Bank that are allocated by the State for an indefinite period are not depreciated. Land use rights with a limited term are depreciated over the period of use.

❖ Changes in depreciation policy: None.

2.1.3. Average salary

The average income of VIETBANK employees in the period of 2024 - the first 6 months of 2026 is specifically as follows:

Table 46: Average income of VIETBANK 46

	2024	2025	June 2026
Average income (million VND/person/month)	21.76	22.74	23.30

Source: Consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026 of VIETBANK

As of June 30, 2026, the average income of VIETBANK employees reached about 23.30 million VND/person/month. The average salary of VIETBANK's employees is relatively competitive compared to the average salary of other businesses in the same industry and in the same area. This income level reflects a reasonable personnel cost policy, consistent with the Bank's current scale of operations. VIETBANK focuses on work efficiency, streamlining the apparatus and optimizing resources in the context of the banking industry's strong shift toward digitalization and risk management. With a focus on digitalization, process improvement and operational network restructuring, VIETBANK expects to significantly improve labor productivity and average income in the next stages.

The average income of some banks of the same scale in the last two years is listed in the table

below:

Table 47: Average income of other banks in the last 2 years⁴⁷

Bank	Charter Capital until December 31, 2025 (billion VND)	2024 (million VND/person/month)	2025 (million VND/person/month)
Ban Viet Commercial Joint Stock Bank	6,408	21.9	24.7
Viet A Commercial Joint Stock Bank	8,163	20.2	22.9
Bac A Commercial Joint Stock Bank	10,032	25.2	23.6

Source: Audited separate financial statements for 2024 and 2025 of banks

2.1.4. Debt situation

VIETBANK makes full and timely payments of receivables and payables and ensures compliance with legal regulations. Details of accounts receivable and payable are as follows:

Table 48: Debt situation - Consolidation⁴⁸

Unit: Million VND

Target	31/12/2024	31/12/2025	30/06/2026
Total Receivables	131,736,354	158,722,450	169,945,429
Deposits at other credit institutions	34,021,200	50,914,898	46,516,724
Loans to other credit institutions	1,900,000	600,000	250,000
Loans to customers	93,637,036	105,235,063	119,949,248
Provision for customer loan losses	-1,143,962	-1,462,645	-1,548,549
Accounts receivable	617,707	474,713	607,403
Interest and fees receivable	2,560,595	2,738,336	3,880,337
Other assets	157,326	236,086	306,532
Risk provisions for assets	-13,548	-14,001	-16,266
Total liabilities	154,154,279	184,339,466	191,670,884
Government and SBV debts	222,891	4,415,355	5,224,151
Deposits and loans from other credit institutions	38,416,167	51,633,361	50,298,957
Customer deposits	94,841,470	101,449,573	103,892,733
Issuing valuable papers	17,678,260	23,645,110	28,254,940
Other debts	2,995,491	3,196,067	4,000,103

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

According to the Consolidated Financial Statements, Total receivables as of December 31, 2025 is VND 158,722 billion, an increase of 20.48% compared to 2024, of which:

- Accounting for the highest proportion is Customer loans (including Provisions) as of December 31, 2025, which is 103,772 billion VND, accounting for 65.38% of total receivables, an increase of 12.19% compared to 2024.
- Deposits and loans to other credit institutions account for 32.46% of VIETBANK's total receivables as of December 31, 2025, accounting for the second highest proportion, growing by 43.41% compared to 2024.
- The remaining receivables account for a low proportion, accounting for 2.16% of total receivables.

Total liabilities as of December 31, 2025 are VND 184,339 billion, an increase of 19.58% compared to 2024, of which:

- Customer deposits reached VND 101,449 billion, accounting for 55.03% of liabilities, an increase of 6.97% compared to 2024.
- Deposits and loans from other credit institutions are at VND 51,633 billion, accounting for 28.01% of total liabilities, an increase of 34.41% compared to 2024.
- Issuing valuable papers reached VND 23,645 billion, accounting for 12.83% of total liabilities, an increase of 33.75% compared to 2024.
- Other debts and debts to the Government and the State Bank of Vietnam only account for 4.13% of total liabilities.

As of June 30, 2026, total receivables reached 169,945 billion VND, an increase of 7.07% compared to the end of 2025, mainly due to customer loans reaching 119,949 billion VND (+13.98%), accounting for 70.58% of total receivables. Provisions for customer loan losses continued to be set aside at an appropriate level, with the provision to loan balance ratio slightly reduced to 1.29%. Regarding liabilities, customer deposits increased by 2.41%, valuable papers issued increased by 19.50%, contributing to meeting the need for credit expansion. Total liabilities reached VND 191,671 billion, an increase of 3.98% compared to the end of 2025, reflecting the trend of expanding the scale of operations.

VIETBANK always pays the interest and principal of due debts in full and on time. Up to now, VIETBANK has no overdue debt.

Table 49: Debt situation – Separated

Unit: Million VND

Target	31/12/2024	31/12/2025	30/06/2026
Total Receivables	131,736,327	158,713,441	169,938,199
Deposits at other credit institutions	34,021,200	50,914,898	46,516,724
Loans to other credit institutions	1,900,000	600,000	250,000
Loans to customers	93,637,036	105,235,063	119,949,248
Provision for customer loan risks	-1,143,962	-1,462,645	-1,548,549

Target	31/12/2024	31/12/2025	30/06/2026
Accounts receivable	617,690	465,557	597,793
Interest and fees receivable	2,560,595	2,738,336	3,880,337
Other Assets	157,316	235,780	306,194
Other risk provisions	-13,548	-13,548	-13,548
Total liabilities	154,158,378	184,535,705	191,887,684
Government and SBV debts	222,891	4,415,355	5,224,151
Deposits and loans from other credit institutions	38,416,167	51,633,361	50,298,957
Customer deposits	94,845,677	101,645,857	104,114,529
Issuing valuable papers	17,678,260	23,645,110	28,254,940
Other debts	2,995,383	3,196,022	3,995,107

Source: Separate audited financial statements for 2024, 2025 and separate semi-annual reviewed financial statements for 2026

According to individual financial statements, total receivables as of December 31, 2025 is VND 158,713 billion, an increase of 20.48% compared to 2024, of which:

- Accounting for the highest proportion is Customer loans (including Provisions) as of December 31, 2025, which is 103,772 billion VND, accounting for 65.38% of total receivables, an increase of 12.19% compared to 2024.
- Deposits and loans to other credit institutions account for 32.46% of VIETBANK's receivables as of December 31, 2025, accounting for the second highest proportion, growing by 43.41% compared to 2024.
- The remaining receivables account for a low proportion, accounting for 2.16% of total receivables.

Total liabilities as of December 31, 2025 are VND 184,536 billion, an increase of 19.71% compared to 2024, of which:

- Customer deposits reached 101,646 billion VND, accounting for 55.08% of total liabilities, an increase of 7.17% compared to 2024.
- Deposits and loans from other credit institutions are at VND 51,633 billion, accounting for 27.98% of total liabilities, an increase of 34.41% compared to 2024.
- Issuing valuable papers reached VND 23,645 billion, accounting for 12.81% of total liabilities, an increase of 33.75% compared to 2024.
- Other debts and debts to the Government and SBV only account for 4.12% of total liabilities

As of June 30, 2026, the data in the separate financial statements did not differ significantly from the consolidated report. As of June 30, 2026, total receivables according to the 2026 semi-annual reviewed separate financial report reached 169,938 billion VND, an increase of 7.07%

compared to the end of 2025. Outstanding customer loans reached 119,949 billion VND, an increase of 13.98%, reflecting continued credit growth momentum. Provision for customer loan losses was set aside at VND 1,549 billion, equivalent to 1.29% of total outstanding loans, down from the end of the previous year (1.39%). Deposits at credit institutions and loans to other credit institutions reached VND 46,767 billion and VND 250 billion, respectively, continuing to contribute to the scale of profitable assets. Total liabilities reached 191,888 billion VND, an increase of 3.98%, mainly due to increased customer deposits (+2.43%) and issuance of valuable papers (+19.50%). Other indicators such as interest, fees receivable and accounts receivable also recorded increases, showing the expansion of business activities and increased income accumulation.

VIETBANK always pays the interest and principal of due debts in full and on time. Up to now, VIETBANK has no overdue debt.

2.1.5. Amounts payable according to law

VIETBANK strictly implements the State's tax policies as well as policies related to employees and always fully fulfills all obligations to pay to the state budget. Details of statutory payables on December 31, 2024, December 31, 2025 and June 30, 2026 are as follows:

Table 50: Details of statutory payables – Consolidated

Unit: Million VND

No	Taxes	31/12/2024	31/12/2025	30/06/2026
1	Corporate income tax	60,661	209,458	161,927
2	Value added tax	1,448	2,251	4,781
3	Personal income tax	7,946	10,028	10,354
Total		70,055	221,737	177,062

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 51: Details of statutory payables – Separated

Unit: Million VND

No	Taxes	31/12/2024	31/12/2025	30/06/2026
1	Corporate income tax	60,661	208,411	158,338
2	Value added tax	1,136	1,983	2,238
3	Personal income tax	7,708	9,724	10,199
Total		69,505	220,118	170,775

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

2.1.6. Appropriation of funds according to law

The Issuer always makes appropriations for funds in accordance with current legal regulations

and the Bank's Charter. Reserve funds are used by VIETBANK for specific purposes and are deducted from the Bank's after-tax profits based on the prescribed ratios in the following order:

- Reserve fund to supplement Charter Capital: 10% of profit after tax (According to Law on Credit Institutions No. 32/2024/QH15), maximum not exceeding VIETBANK's Charter Capital.
- Financial reserve fund: 10% of profit after tax.
- Bonus fund and welfare fund are deducted according to the decision of the General Meeting of Shareholders;
- Other reserve funds: deducted according to current regulations and decisions of the General Meeting of Shareholders.

Table 52: Appropriation of funds of the Bank - Consolidated⁵²

Unit: Million VND

No	Types of funds	31/12/2024	31/12/2025	30/06/2026
1	Financial reserve fund	419,427	527,818	527,818
2	Reserve fund to supplement Charter Capital	256,558	129,998	129,998
Total		675,985	657,816	657,816

Source: Audited consolidated financial statements for 2024, 2025 and semi-annual reviewed consolidated financial statements for 2026

Table 53: Appropriation of funds of the Bank - Separated⁵³

Unit: Million VND

TT	Types of funds	31/12/2024	31/12/2025	30/06/2026
1	Financial reserve fund	419,427	527,818	527,818
2	Reserve fund to supplement Charter Capital	256,558	129,998	129,998
Total		675,985	657,816	657,816

Source: Audited separate financial statements for 2024, 2025 and semi-annual reviewed separate financial statements for 2026

2.1.7. Major fluctuations may affect the financial situation of the Issuer from the end of the most recent fiscal year (December 31, 2025)

The Issuer has not experienced major changes that could affect its financial situation since the end of the most recent fiscal year.

2.2. Main financial indicators

Table 54: Some key financial indicators – Consolidation⁵⁴

Unit: Million VND

Content	Unit of calculation	Year 2024	Year 2025
1. Capital criteria			
Charter Capital	million VND	7,139,413	10,768,974
Own capital	million VND	13,600,279	17,744,187
Capital adequacy ratio (*)	%	11.73%	13.42%
2. Asset quality criteria			
Overdue debt ratio (*)	%	2.42%	2.38%
Bad debt ratio (*)	%	1.86%	1.76%
(Balance of loans and advances to customers + loans to other credit institutions)/Total assets	%	58.66%	53.79%
Earning assets/Total assets on balance sheet	%	97.63%	96.48%
3. Liquidity criteria			
Ratio of average highly liquid assets/Average total assets	%	14.47%	15.21%
Ratio of short-term capital used for medium and long-term loans (*)	%	18.24%	18.54%
Outstanding loans/Total deposits ratio (LDR)	%	64.29%	57.81%
4. Targets on business performance results			
Profit before tax/Average equity ratio	%	14.51%	14.49%
Ratio Profit before tax/Average total assets	%	0.75%	0.85%
Net Interest Margin (NIM)	%	1.92%	1.91%
ROA coefficient	%	0.60%	0.67%
ROE ratio	%	11.55%	11.45%
Earnings per share (EPS)	VND/share	1.381	1.589
Service income/Total income	%	6.62%	7.24%
Net income from service activities/Profit before tax	%	12.09%	10.48%

Source: VIETBANK

Table 55: Some key financial indicators – Separated55

Content	Unit of calculation	Year 2024	Year 2025
1. Capital criteria			
Charter Capital	million VND	7,139,413	10,768,974
Own capital	million VND	13,600,279	17,738,939
Capital adequacy ratio (*)	%	11.74%	13.39%
2. Asset quality criteria			
Overdue debt ratio (*)	%	2.42%	2.38%
Bad debt ratio (*)	%	1.86%	1.76%
(Balance of loans and advances to customers + loans to other credit institutions)/Total assets	%	58.66%	53.73%
Earning assets/Total assets on balance sheet	%	97.63%	96.38%
3. Solvency criteria			
Ratio of average highly liquid assets/Average total assets	%	14.47%	15.21%
Ratio of short-term capital used for medium and long-term loans (*)	%	18.25%	18.54%
Ratio of outstanding loans/Total deposits	%	64.29%	57.81%
4. Targets on business performance results			
Profit before tax/Average equity ratio	%	14.51%	14.44%
Ratio Profit before tax/Average total assets	%	0.75%	0.85%
Net Interest Margin (NIM)	%	1.92%	1.90%
ROA coefficient	%	0.60%	0.67%
ROE ratio	%	11.55%	11.40%
Earnings per share (EPS)	VND/share	1,381	1,582
Service income/Total income	%	6.63%	7.27%
Net income from service activities/Profit before tax	%	11.58%	9.98%

Source: VIETBANK

(*) Note:

1. Capital adequacy ratio (CAR) target is applied by Vietbank according to the provisions of Circular No. 41/2016/TT-NHNN regulating capital adequacy ratio for banks, foreign bank branches and amending and supplementing documents.

2. Overdue debt ratio and bad debt ratio criteria are applied by Vietbank according to the provisions of Circular No. 31/2024/TT-NHNN dated June 30, 2024 regulating the classification of assets in the activities of commercial banks, non-bank credit institutions, foreign bank branches and amending and supplementing documents.

3. Target Ratio of short-term capital used for medium and long-term loans is applied by Vietbank according to the provisions of Circular No. 22/2019/TT-NHNN dated November 15, 2019 stipulating limits and ratios to ensure safety in the operations of banks and foreign bank branches and amending and supplementing documents.

VIETBANK's capital adequacy level is maintained at a level that meets the regulations of the State Bank of Vietnam. The minimum capital adequacy ratio (CAR) at the end of 2024 and 2025 is 11.73% and 13.42%, respectively.

VIETBANK's asset quality and bad debt ratio are controlled. As of December 31, 2024 and December 31, 2025, VIETBANK's bad debt ratio is 1.86% and 1.76%, respectively. The ratio of profitable assets reaches 96.38% of total assets on the balance sheet as of December 31, 2025.

The average ratio of highly liquid assets to the average total assets of VIETBANK at the end of 2024 and 2025 is 14.47% and 15.21%, respectively, showing that the Bank maintains the proportion of highly liquid assets at a relatively good level. The ratio of short-term capital for medium and long-term loans is controlled by VIETBANK below 30% according to regulations (as of December 31, 2025, it is 18.54%). In general, the Bank's liquidity is maintained within the limits prescribed by the State Bank of Vietnam.

VIETBANK's profitability is still quite modest, ROA in 2024 and 2025 reached 0.60% and 0.67%, respectively. In 2025, VIETBANK's ROE reached 11.45%, down slightly compared to 11.55% in 2024.

- ❖ Other indicators (to clarify the financial situation of the Issuer in the last two years): None.
- ❖ Opinion of independent audit organization: None

3. Opinion of the Auditing Organization on the Financial Statements of the Issuing Organization

❖ Opinion of Ernst & Young Vietnam Co., Ltd. on VIETBANK's 2024 separate financial statements

In our opinion, the separate financial statements present fairly, in all material respects, the separate financial position of the Bank as at December 31, 2024, as well as the separate results of operations and separate cash flows for the fiscal year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Credit Institutions Accounting System and legal regulations related to the preparation and present separate financial statements.

❖ Opinion of Ernst & Young Vietnam Co., Ltd. on VIETBANK's 2024 Consolidated Financial Statements

In our opinion, the consolidated financial statements fairly and honestly reflect, in all material respects, the consolidated financial position of the Bank and its subsidiaries as at December 31, 2024, as well as the consolidated results of operations and consolidated cash flows for the fiscal year ended on the same date, in accordance with Vietnamese Accounting Standards, Vietnamese Credit Institutions Accounting System and regulations legal aspects related to the preparation and presentation of consolidated financial statements.

❖ Opinion of Ernst & Young Vietnam Co., Ltd. on Vietbank's separate 2025 financial statements

In our opinion, the separate financial statements present fairly, in all material respects, the

separate financial position of the Bank as at December 31, 2025, as well as the separate results of operations and separate cash flows for the fiscal year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Credit Institutions Accounting System and legal regulations related to the preparation and present separate financial statements.

❖ **Opinion of Ernst & Young Vietnam Co., Ltd. on Vietbank's consolidated 2025 financial statements**

In our opinion, the consolidated financial statements fairly and honestly reflect, in all material respects, the consolidated financial position of the Bank and its subsidiaries as at December 31, 2025, as well as the consolidated results of operations and consolidated cash flows for the fiscal year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Credit Institutions Accounting System and applicable regulations. legal regulations related to the preparation and presentation of consolidated financial statements.

❖ **Opinion of Ernst & Young Vietnam Co., Ltd. on Vietbank's separate 2026 semi-annual financial report**

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not present fairly, in all material respects, the interim separate financial position of the Bank as at June 30, 2026, and the interim separate results of operations and interim separate cash flows for the six-month accounting period then ended, in accordance with the results of our review. in accordance with Vietnamese Accounting Standards, the Accounting System of Vietnamese credit institutions and legal regulations related to the preparation and presentation of interim separate financial statements.

❖ **Opinion of Ernst & Young Vietnam Co., Ltd. on Vietbank's consolidated 2026 semi-annual financial report**

Based on our review, we have found nothing that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the consolidated financial position of the Bank and its subsidiaries as at June 30, 2026, as well as the consolidated results of operations and consolidated cash flows for the accounting period. six months ending on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Credit Institutions Accounting System and legal regulations related to the preparation and presentation of interim consolidated financial statements.

4. Revenue, profit, dividend plan

Table 56: Revenue and profit plan for 202656

Target	Year 2025	Year 2026	
	Implementation	Plan	% increase/decrease compared to 2025
Total operating income (Million VND)	3,622,552	4,965,756	37.08%
Profit after tax (Million VND)	1,209,590	1,680,000	38.89%

Target	Year 2025	Year 2026	
	Implementation	Plan	% increase/decrease compared to 2025
Profit after tax/Total operating income ratio (NST/TOI)	33.39%	33.83%	1.32%
Profit after tax/Average equity ratio	11.45%	$\geq 13.5\%$	$\geq 17.9\%$
Dividend rate	15.00% (*)	10.00% (**)	-

Source: VIETBANK

Notes:

(*) Issuing shares to increase share capital from equity capital of the fiscal year 2024 from equity sources and implemented in 2025.

(**) Issuing shares to increase share capital from equity capital of the fiscal year 2025 from equity sources and implemented in 2026.

❖ **The competent authority approves the 2026 revenue, profit and dividend plan**

The 2026 Annual General Meeting of Shareholders approved the 2026 business plan in resolution No. 01/2026/NQ-DHDCD dated April 24, 2026.

❖ **Basis for achieving the above revenue, profit and dividend plans**

- VIETBANK continues to operate in a sustainable safety direction and ensure safety indicators according to regulations;
- Continue to complete organizational restructuring, business model, retail-oriented mobilization and lending portfolio structure, strict cost management and improved efficiency;
- VIETBANK focuses on developing and expanding the digital banking ecosystem, improving and enhancing financial indicators;
- VIETBANK focuses on increasing capital and growing business according to the Restructuring Project roadmap;
- VIETBANK strengthens control of asset quality and balance sheet profitability; promote debt handling and collection; Improve and enhance the quality of operating processes and business support processes;
- Strengthen risk control and cybersecurity in business and management activities, ensuring compliance with Basel II regulations; Develop a management team and build a professional working environment;
- Strictly comply with the State Bank of Vietnam's guiding decisions on monetary, credit and foreign exchange policy solutions.

❖ **Evaluation of the consulting organization on revenue, profit and dividend plans**

As a financial consulting organization, MB Securities Joint Stock Company has collected information, researched, analyzed and evaluated the business activities of Vietnam Thuong Tin Commercial Joint Stock Bank as well as the business field in which the Issuer is operating.

We see that the business activities of Vietnam Thuong Tin Commercial Joint Stock Bank are

stable and have development potential. The Issuer's revenue and profit plan is made on the basis of forecasts about the macro economy, the banking industry in general and forecasts of potential risks, as well as the current status and business prospects of the Issuer in particular. Based on the positive business results that the Issuer has achieved as well as the current positive financial situation, it can be said that the business plan, revenue/income and profit that VIETBANK has proposed in the coming years are feasible if there are no unusual fluctuations affecting the bank's operations.

We would also like to note that the above comments are made from the perspective of an assessment by a professional consulting organization, based on information selectively provided by the Issuer and based on theory of securities finance without implying a guarantee of the value of the securities or the certainty of the Bank's forecast figures. This comment is for investors' reference only. Potential investors need to consider carefully when making their own decisions to invest in VIETBANK shares.

VI. INFORMATION ABOUT FOUNDING SHAREHOLDERS, MAJOR SHAREHOLDERS, MEMBERS OF THE BOARD OF DIRECTORS, INSPECTOR, GENERAL DIRECTOR, DEPUTY GENERAL DIRECTOR, CHIEF ACCOUNTANT

1. Information about founding shareholders

According to the provisions of Clause 3, Article 120 of Enterprise Law No. 59/2020/QH14:

"Within 03 years from the date the company is granted the Business Registration Certificate, common shares of founding shareholders are freely transferable to other founding shareholders and can only be transferred to people who are not founding shareholders if approved by the General Meeting of Shareholders."

Vietnam Thuong Tin Commercial Joint Stock Bank was granted Business Registration Certificate No. 2200269805 by the Department of Planning and Investment of Soc Trang Province (now the Department of Finance of Can Tho City) for the first time on January 12, 2007. Up to now, all shares of VIETBANK's founding shareholders have expired.

2. Information about major shareholders

As of June 30, 2026, VIETBANK has no major shareholders.

3. Information about members of the Board of Directors, Controllers, General Director, Deputy General Director, Chief Accountant

3.1. Board of Directors

Table 57: List of members of the Board of Directors of VIETBANK⁵⁷

No	Name	Position
1	Mr. Duong Nhat Nguyen	Chairman of the Board of Directors
2	Mr. Nguyen Huu Trung	Vice Chairman of the Board of Directors and independent

		member of the Board of Directors
3	Ms. Luong Thi Huong Giang	Member of the Board of Directors
4	Ms. Quach To Dung	Member of the Board of Directors
5	Ms. Le Thi Xuan Lan	Member of the Board of Directors

Source: VIETBANK

3.1.1. Mr. Duong Nhat Nguyen – Chairman of the Board of Directors

Full name: **Duong Nhat Nguyen**

Year of birth: 1983

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Master of Business Administration

Work process:

Time	Place of work – Position
10/2008 - 08/2009	Investment Director - Hoa Lam Investment and Development Joint Stock Company
09/2009 - 10/2011	MBA Student, Devry University and Keller Graduate, San Jose, CA, USA
11/2011 - 01/2013	Chairman of the Board of Members and Director, Hoa Lam Pharmaceutical Company Limited
02/2013 - 05/2016	Deputy General Director of VIETBANK
05/2016 - 05/2016	Member of the Board of Directors and Deputy General Director of VIETBANK
05/2016 - 08/2017	Vice Chairman of the Board of Directors and Deputy General Director of VIETBANK
08/2017 – 04/2021	Vice Chairman of the Board of Directors of VIETBANK
04/2021 – present	Chairman of the Board of Directors for the term 2021 - 2025 of VIETBANK

Positions held and held at the Issuing Organization: Chairman of the Board of Directors

Positions held and held at other organizations: None

Number and ratio of stock ownership at VIETBANK
(as of July 31, 2026):

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 56,821,517 shares, 4.8% of Charter Capital
- Number and ownership ratio of related people: 117,942,577 shares, 9.95% Charter Capital

Information, quantity, share ownership ratio of related people who are also shareholders and insiders of VIETBANK as of July 31, 2026:

No	Full name	Relationship	Position held at VIETBANK	Number of shares	Holding rate
1	DUONG NGOC HOA	Father	No	34,379,664	2.90
2	TRAN THI LAM	Mom	No	20,086,349	1.70
3	DUONG BAO ANH	You	No	12,846,226	1.08
4	DUONG MAI ANH	You	No	15,920,784	1.34
5	DUONG NHAT KHOI	Child	No	34,709,554	2.93

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank and Mr. Duong Nhat Nguyen and related people as of June 30, 2026:
None.
- + Remuneration, salary and other benefits: Mr. Duong Nhat Nguyen's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	13,500	13,556	6,889
Salary (million VND):	0	0	0
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: 309,703,060 VND.

- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

3.1.2. Mr. Nguyen Huu Trung - Vice Chairman of the Board of Directors and independent member

Full name: **Nguyen Huu Trung**

Year of birth: 1951

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Master of Business Administration

Work process:

Time	Place of work – Position
08/1975 - 01/1984	Branch Manager, CEO Bank of Montreal, Canada
02/1984 - 08/2008	Executive Vice President Caisse Centrale Desjardin, Canada
09/2008 - 01/2009	Retirement according to regime
02/2009 - 04/2015	Advisor to the Board of Directors of Mekong Delta Housing Development Trading Joint Stock Company
06/2011 - 04/2013	Financial Advisor, Company of the Canadian International Development Agency (CIDA)
05/2016 - 06/2020	Managing Director of Consulting Division of IDG International Data Group
15/10/2021 – 13/08/2023	Vice Chairman of the Board of Directors and independent member of the Board of Directors at VIETBANK and Acting General Director at VIETBANK
26/04/2021 - present	Vice Chairman of the Board of Directors and independent member of the Board of Directors at VIETBANK

Positions held and held at the Issuing Organization: Vice Chairman of the Board of Directors and independent member of the Board of Directors

Positions held and held at other organizations: None

Number and ratio of stock ownership at VIETBANK (as of July 31, 2026): 0 shares, 0.00% Charter Capital

- Owner representative: 0 shares, 0.00% Charter Capital

- Individual owns: 0 shares, 0.00% Charter Capital

Number and share ownership ratio of related people who are also shareholders and insiders of VIETBANK: 0 shares, 0.00% Charter Capital

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank and Mr. Nguyen Huu Trung and related persons as of June 30, 2026:
None.
- + Remuneration, salary and other benefits: Mr. Nguyen Huu Trung's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	4,083	8,222	5,889
Salary (million VND):	0	0	0
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: 54,937,874 VND

- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

3.1.3. Ms. Luong Thi Huong Giang – Member of the Board of Directors

Full name: **Luong Thi Huong Giang**

Year of birth: 1976

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Bachelor of Economics

Work process:

Time	Place of work – Position
09/1998 - 01/2016	Head of Accounting Department, Branch Director of Hoa Lam Investment and Development Joint Stock Company
02/2016 - 08/2016	Chief representative of Berjaya Gia Thinh Technical Investment Joint Stock Company

09/2016 - 04/2021	Deputy Director of Marketing Communications, Deputy Northern Regional Office of VIETBANK
04/2021 – 30/8/2023	Member of the Board of Directors of VIETBANK concurrently holds the position of Deputy Head of the Northern Regional Office of VIETBANK.
01/9/2023 - present	Member of the Board of Directors of VIETBANK

Positions held and held at the Issuing Organization: Member of the Board of Directors of VIETBANK

Positions held and held at other organizations: None

Number and ratio of stock ownership at VIETBANK (as of July 31, 2026): 10,815,750 shares, 0.91% Charter Capital

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 10,815,750 shares, 0.91% Charter Capital

Number and share ownership ratio of related people who are also shareholders and insiders of VIETBANK: 0 shares, 0.00% Charter Capital

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank and Ms. Luong Thi Huong Giang and related people as of June 30, 2026: None.
- + Remuneration, salary and other benefits: Ms. Luong Thi Huong Giang's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	842	849	460
Salary (million VND):	0	0	0
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: None

- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

3.1.4. Ms. Quach To Dung – Member of the Board of Directors

Full name: **Quach To Dung**

Year of birth: 1957

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Bachelor of Economic and Financial Management;
Bachelor of Business Administration;
Bachelor of Politics

Work process:

Time	Place of work – Position
05/1975 - 05/1978	Officer - Women's Union District 11, Ho Chi Minh City
06/1978 - 05/1988	Vice Chairman, Chairman, Secretary of Ward 4 - People's Committee of Ward 4, District 11, Ho Chi Minh City
06/1988 - 05/1994	Member of Standing Committee of District 11 Party Committee - People's Committee of Ward 6, District 11, Ho Chi Minh City
06/1994 - 12/1999	Member of the Standing Committee of the District Party Committee, Vice Chairman of the People's Committee of District 11 - People's Committee 11, Ho Chi Minh City
01/2000 - 12/2012	Standing Deputy Director - Department of Industry, later Ho Chi Minh City Department of Industry and Trade
01/2013 - 03/2018	Retirement according to regime
02/2020 - 04/2020	Chairman of Board of Members - Nguyen Khang Real Estate Company Limited
04/2018 – 06/2025	Chairman of the Board of Members - City International Hospital Company Limited
01/2020-05/2024	Chairman of the Board of Members - Vu Quang Dung Company Limited
01/2020 – 17/06/2026	Chairman of the Board of Members - Sy Phat Company Limited

05/2020 - present	Member of the Board of Directors – Vietnam Thuong Tin Commercial Joint Stock Bank
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Positions held and held at the Issuing Organization: Member of the Board of Directors of VIETBANK

Positions held and held at other organizations: None

Number and ratio of stock ownership at VIETBANK (as of July 31, 2026): 0 shares, 0% Charter Capital

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 0 shares, 0.00% Charter Capital

Number and share ownership ratio of related people who are also shareholders and insiders of VIETBANK: 0 shares, 0.00% Charter Capital

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank related persons and Ms. Quach To Dung and related persons as of June 30, 2026: None.
- + Remuneration, salary and other benefits: Ms. Quach To Dung's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	911	933	533
Salary (million VND):	0	0	0
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: 31,079,852 VND

- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

3.1.5. Ms. Le Thi Xuan Lan

Full name: **Le Thi Xuan Lan**

Year of birth: 1961

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Bachelor of Economics

Work process:

Time	Place of work – Position
03/1979 - 06/1983	Accounting of Jackie Chan Production Team
07/1983 - 11/1987	Chairman of Thanh Long Cooperative
12/1987 - 01/1996	Chief Accountant of Dai Hong Phat Company
02/1996 - 12/1999	Chief Accountant of Dai Dong Nguyen Company
01/2000 - 12/2010	Chief Accountant of Hoa Lam Investment and Development Joint Stock Company
01/2011 - 07/2014	Financial Management of Bar Lacing Production Facility
08/2014 - 06/2015	Chief Accountant of Cho Dui Trading Service Company Limited
06/2015 - 10/2015	Member of VIETBANK Supervisory Board
10/2015 - 04/2021	Head of VIETBANK Supervisory Board
04/2021 - present	Member of the Board of Directors for the term 2021 - 2025 of Vietbank

Positions held and held at the Issuing Organization: Member of the Board of Directors

Positions held and held at other organizations: None

Number and ratio of stock ownership at 0 shares, 0.00% Charter Capital VIETBANK (as of July 31, 2026):

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 0 shares, 0.00% Charter Capital

Number and share ownership ratio of related people who are also shareholders and insiders of VIETBANK: 0 shares, 0.00% Charter Capital

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank related persons and Ms. Le Thi Xuan Lan and related persons as of June 30, 2026: None.
- + Remuneration, salary and other benefits: Ms. Le Thi Xuan Lan's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	744	778	444
Salary (million VND):	0	0	0
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: 1,116,800 VND.
- Relevant interests at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None

3.2. Supervisory Board

Table 58: List of members of VIETBANK Supervisory Board

No	Name	Position
1	Mr. Hua Ngoc Nghia	Head of the Supervisory Board
2	Ms. Nguyen Do Xuan Dung	Full-time member
3	Mr. Mac Huu Danh	Full-time member

Source: VIETBANK

3.2.1. Mr. Hua Ngoc Nghia – Head of the Supervisory Board

Full name: **Hua Ngoc Nghia**

Year of birth: 1980

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Bachelor of Economics

Work process:

Time	Place of work – Position
11/2002 - 01/2008	Staff, specialists - Saigon Thuong Tin Commercial Joint Stock Bank

02/2008 – 11/2009	Deputy Head of Internal Control Inspection Department of Saigon Thuong Tin Commercial Joint Stock Bank
12/2009 - 04/2011	Deputy Internal Auditor of Vietnam Thuong Tin Commercial Joint Stock Bank
04/2011 - 06/2012	Deputy Internal Auditor of Vietnam Thuong Tin Commercial Joint Stock Bank
06/2012 - 06/2018	Deputy Internal Auditor of Vietnam Thuong Tin Commercial Joint Stock Bank
07/2018 - 04/2020	Quit your job
05/2020 – 04/2021	Member of the Supervisory Board - Vietnam Thuong Tin Commercial Joint Stock Bank
04/2021 – present	Head of Supervisory Board - Vietnam Thuong Tin Commercial Joint Stock Bank

Positions held and held at the Issuing Organization: Head of the Supervisory Board

Positions held and held at other organizations: None

Number and ratio of stock ownership at 0 shares, 0.00% Charter Capital VIETBANK (as of July 31, 2026):

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 0 shares, 0.00% Charter Capital

Number and share ownership ratio of related people 0 shares, 0.00% Charter Capital who are also shareholders and insiders of VIETBANK:

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between persons related to Vietbank and Mr. Hua Ngoc Nghia and related persons as of June 30, 2026:

None.

- + Remuneration, salary and other benefits: Mr. Hua Ngoc Nghia's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	743	930	569

Salary (million VND):	0	0	0
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: None
- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

3.2.2. Ms. Nguyen Do Xuan Dung – Member of the Supervisory Board

Full name: **Nguyen Do Xuan Dung**

Year of birth: 1987

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Bachelor of Economics

Work process:

Time	Place of work – Position
2011 - 2015	Internal Auditor - Vietnam Thuong Tin Commercial Joint Stock Bank
2015 – present	Member of the Supervisory Board - Vietnam Thuong Tin Commercial Joint Stock Bank

Positions held and held at the Issuing Organization: Member of the Supervisory Board

Positions held and held at other organizations: None

Number and ratio of stock ownership at 0 shares, 0.00% Charter Capital
VIETBANK (as of July 31, 2026):

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 0 shares, 0.00% Charter Capital

Number and share ownership ratio of related people 0 shares, 0.00% Charter Capital
who are also shareholders and insiders of
VIETBANK:

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between Persons related to Vietbank and Ms. Nguyen Do Xuan Dung and related persons as of June 30, 2026: None.

- + Remuneration, salary and other benefits: Ms. Nguyen Do Xuan Dung's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	381	404	236
Salary (million VND):	0	0	0
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: 506,535,077 VND

- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

3.2.3. Mr. Mac Huu Danh – Member of the Supervisory Board

Full name: **Mac Huu Danh**

Year of birth: 1969

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Bachelor of Banking University

Work process:

Time	Place of work – Position
1991 - 1995	Deputy Department of Foreign Affairs - Bank for Investment and Development of Vietnam, Ho Chi Minh Branch
1995 - 2005	Head of Payment & Transfer Department – Deutsche Bank, Ho Chi Minh Branch
2005 - 2006	Deputy General Director – Saigon Thuong Tin Commercial Joint Stock Bank
2006 - 2013	Deputy General Director – Saigon Thuong Tin Bank Securities Joint Stock Company
2013 - 2017	Member of the Supervisory Board - Hong Leong Bank Vietnam Limited
2019 - 2020	Deputy of Internal Audit Department - Vietnam Thuong Tin Commercial Joint Stock Bank

05/2020 - present	Member of the Supervisory Board - Vietnam Thuong Tin Commercial Joint Stock Bank
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Positions held and held at the Issuing Organization: Member of the Supervisory Board

Positions held and held at other organizations: None

Number and ratio of stock ownership at 0 shares, 0.00% Charter Capital VIETBANK (as of July 31, 2026):

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 0 shares, 0.00% Charter Capital

Number and share ownership ratio of related people 0 shares, 0.00% Charter Capital who are also shareholders and insiders of VIETBANK:

Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between persons related to Vietbank and Mr. Mac Huu Danh and related persons as of June 30, 2026:
None.
- + Remuneration, salary and other benefits: Mr. Mac Huu Danh's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	937	987	569
Salary (million VND):	0	0	0
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: None.
- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

3.3. Board of General Directors

Table 59: List of members of VIETBANK's Board of General Directors

No	Name	Position
1	Mr. Pham Linh	Deputy General Director in charge of operations

No	Name	Position
2	Ms. Tran Thi Ngoc Ly	Deputy General Director
3	Mr. Gorski JR Chester Edward	Deputy General Director
4	Ms. Nguyen Thi Thuy Minh	Chief Accountant

Source: VIETBANK

3.3.1. Mr. Pham Linh - Deputy General Director in charge of operations

Full name: **Pham Linh**

Year of birth: 1974

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Doctor of Business Administration

Work process:

Time	Place of work – Position
03/1996 - 02/2003	Head of Credit Management - United Overseas Bank (Vietnam)
03/2003 – 07/2007	Sales Director – Vietnam International Commercial Joint Stock Bank
08/2007 – 12/2008	Deputy General Director - Vietnam International Securities Joint Stock Company
12/2008 – 02/2011	General Director - Vietnam International Securities Joint Stock Company
03/2011- 05/2014	Deputy General Director – Orient Commercial Joint Stock Bank
06/2014 – 01/2025	Deputy General Director – Viet A Commercial Joint Stock Bank
01/2025 – 6/2026	Deputy General Director – Vietnam Thuong Tin Commercial Joint Stock Bank
7/2026 - present	Deputy General Director in charge of operations – Vietnam Thuong Tin Commercial Joint Stock Bank

Positions held and held at the Issuing Organization: Deputy General Director in charge of operations

Positions held and held at other organizations: None

Number and ratio of stock ownership at 0 shares, 0% Charter Capital VIETBANK (as of July 31, 2026):

- Owner representative: 0 shares, 0% Charter Capital
- Individual owns: 0 shares, 0% Charter Capital

Number and share ownership ratio of related people who are also shareholders and insiders of VIETBANK: None

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank and Mr. Pham Linh and related people as of June 30, 2026: None.
- + Remuneration, salary and other benefits: Mr. Pham Linh's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	0	0	0
Salary (million VND):	0	7,955	2,425
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: 19,006,381 VND

- Relevant interests at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None

3.3.2.Ms. Tran Thi Ngoc Ly - Deputy General Director

Full name: **Tran Thi Ngoc Ly**

Year of birth: 1971

Nationality: Vietnam

Education level: 12/12

Professional qualifications: Master of Economics

Work process:

Time	Place of work – Position
02/2026 - present	Deputy General Director – Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank)
01/2026 - 02/2026	Director of Human Resources Department, Vietbank
03/2025 - 12/2025	Director of Human Resources Division, Vietbank
05/2024 - 02/2025	Director of Wealth Management Department - ShinhanBank Vietnam
02/2020 - 04/2024	Human Resources Director of SmartCredit Division - ShinhanBank Vietnam
01/2018 - 01/2020	Head of Human Resources Department, Mass Customer Division - OCB
10/2015 - 12/2017	Deputy Director of Human Resources - HDBank
01/2013 - 01/2015	Head of Human Resources Department - MHB
01/2006 - 12/2012	Deputy Head, Head of Industrial Management & Technology Development Department - MHB
01/1998 - 12/2005	Auditor, Advance Fund Control, Deputy Head of Accounting Department, Director of Transaction Office, Director of Branch - MHB

Positions held and held at the Issuing Organization: Deputy General Director

Positions held and held at other organizations: None

Number and ratio of stock ownership at 0 shares, 0.00% Charter Capital VIETBANK (as of July 31, 2026):

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 0 shares, 0.00% Charter Capital
- Number and share ownership ratio of related people who are also shareholders and insiders of VIETBANK: None

- Related benefits for the Bank:

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank and Ms. Tran Thi Ngoc Ly and related people as of June 30, 2026:

None.

- + Remuneration, salary and other benefits: Ms. Tran Thi Ngoc Ly's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
Remuneration (million VND):	0	0	0
Salary (million VND):	0	0	1,087
Other benefits (million VND):	0	0	0

- Debts to the Bank as of June 30, 2026: 4,111,895 VND
- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

3.3.3. Mr. Gorski JR Chester Edward

Full name:	Gorski JR Chester Edward
Year of birth:	1965
Nationality:	United States
Education level:	12/12
Professional qualifications:	Master
Work process:	

Time	Place of work – Position
18/09/2026 - present	Deputy General Director – Vietnam Thuong Tin Commercial Joint Stock Bank (Vietbank)
11/2024 – 08/2026	Independent consultant
02/2016 – 12/2023	Techcombank (Vietnam) with the position of Senior Advisor - Transformation Director, Managing Director - Chief Technology and Operations Officer (CTOO).
09/2010 – 02/2016	Vice President – Financial Operations, Operational Excellence - ANTHEM (USA).
04/2008 – 09/2010	WELLS FARGO – Consumer Lending Education Finance (USA) with the position of Senior Vice President – Corporate Officer, Senior Vice President – Chief Operating Officer (Senior Vice President – Chief Operating Officer)
12/2006 – 04/2008	Vice President – Strategy, AON CORPORATION (USA).
03/2003 – 04/2006	Vice President – Technology, SALLIE MAE (USA).
08/2000 – 12/2002	Associate Principal, MCKINSEY & COMPANY (USA).
09/1996 – 08/2000	Implementation Project Leader in strategy, operations and technology, A.T. KEARNEY (USA).
1991 – 09/1996	Management Consulting Services, PRICE WA-TERHOUSE (USA).

Positions held and held at the Issuing Deputy General Director Organization:

Positions held and held at other organizations: None

Number and ratio of stock ownership at 0 shares, 0.00% Charter Capital VIETBANK (as of July 31, 2026):

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 0 shares, 0.00% Charter Capital

Number and share ownership ratio of related None people who are also shareholders and insiders of VIETBANK:

- Related benefits for the Bank:

None

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank and Mr. Gorski JR Chester Edward and related people as of June 30, 2026: None.
- + Remuneration, salary and other benefits: Remuneration, salary and other benefits from 2024 to 6 months 2026 of Mr. Gorski JR Chester Edward are as follows: None.

- Debts to the Bank as of June 30, 2026: None.

- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

(*) Mr. Gorski JR Chester Edward was appointed as Deputy General Director from September 18, 2026 according to Decision No. 207/2026/QĐ-HĐQT dated September 18, 2026 of the Board of Directors.

3.3.4. Ms. Nguyen Thi Thuy Minh Chief Accountant

Full name: **Nguyen Thi Thuy Minh**

Year of birth: 1979

Nationality: Vietnam

Education level: 12/12

Professional qualifications: University of Accounting

Work process:

Time	Place of work – Position
10/2002 – 05/2019	Working at OCB, positions: + September 2014 – May 2019: Chief Accountant – Head Office + June 2012 - September 2014: Head of Accounting Department - Head Office + July 2008 - June 2012: Deputy Finance and Accounting Department - Head Office + December 2007 - June 2008: Deputy Head Office Accounting Department - Head Office + September 2007 – December 2007: Accounting Specialist - Head Office + 07/2006 – 09/2007: Controller - Head office

	+ August 2005 - June 2006: Head of Accounting Department - Khanh Hoa Branch + October 2004 – July 2005: Head of Accounting Department – Bac Lieu Branch + October 2003 - September 2004: Deputy Accounting Department - Tay Do Branch + October 2002 – September 2003: Credit Officer, Accounting Officer - Head Office
06/2020 – 04/2025	Head of Supervisory Board - OCB
03/6/2025 – 27/6/2025	Head of Accounting Department - VIETBANK Finance Division
28/6/2025 – 01/2026	Chief Accountant and Head of Accounting Department - VIETBANK Finance Division
01/2026 – present	Chief Accountant and Director of General Accounting Department - Finance Division of Vietnam Thuong Tin Commercial Joint Stock Bank

Positions held and held at the Issuing Chief Accountant Organization:

Positions held and held at other organizations: None

Number and ratio of stock ownership at 0 shares, 0.00% Charter Capital VIETBANK (as of July 31, 2026):

- Owner representative: 0 shares, 0.00% Charter Capital
- Individual owns: 0 shares, 0.00% Charter Capital

Number and share ownership ratio of related None people who are also shareholders and insiders of VIETBANK:

- Related benefits for the Bank:

None

- + Information on ongoing or signed and unrealized contracts and transactions between Vietbank and Ms. Nguyen Thi Thuy Minh and related people as of June 30, 2026: None.
- + Remuneration, salary and other benefits: Ms. Nguyen Thi Thuy Minh's remuneration, salary and other benefits from 2024 to 6 months 2026 are as follows:

	2024	2025	June 2026
--	------	------	-----------

Remuneration (million VND)	0	0	0
Salary (million VND)	0	867	955
Other benefits (million VND)	0	0	0

- Debts to the Bank as of June 30, 2026: 9,896,436 VND
- Relevant benefits at other businesses operating in the same field as VIETBANK or being major customers/suppliers of VIETBANK: None.

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VII. INFORMATION ON THE OFFERING

1. Share type

Ordinary shares.

2. Par value of shares: VND 10,000/share.

The par value of the offered shares is 10,000 VND/share.

3. Total number of shares offered

The total number of shares offered is 296,146,651 shares.

4. Total value of shares offered at par value

Total value of shares offered at par value is 2,961,466,510,000 VND.

5. Expected offering price

Offering additional shares to existing shareholders by way of exercising rights: 10,000 VND/share.

6. Pricing method

❖ Pricing method

- Book value as of December 31, 2025 (based on the audited 2025 consolidated financial statements): 11,544 VND/share.
- The average stock trading price in the session on August 10, 2026 is 13,145 VND/share

❖ Determine the asking price

Based on VIETBANK's development strategy and capital needs, and to encourage shareholders to stick with and contribute to VIETBANK's development, the Board of Directors submitted and received the 2026 Annual General Meeting of Shareholders' approval of the offering price for existing shareholders of 10,000 VND/share.

7. Distribution method

- Additional shares are offered to existing shareholders by exercising rights with a ratio of 100:25 (shareholders owning 1 share corresponds to 1 right, 100 rights can buy 25 new shares). The offering is not underwritten.
- The specific time for closing the list of shareholders with the right to buy additional shares will be announced by VIETBANK to all shareholders within 07 working days from the effective date of the Certificate of registration for additional public offering.
- Rounding principle: For fractional shares (if any) arising when shareholders exercise their rights, to ensure that the number of shares issued does not exceed the number offered, the number of shares purchased by shareholders will be rounded down to the unit.

The number of shares issued is calculated as an integer, the decimal part will not be rounded to 01 share.

Example: Shareholder A owns 279 shares on the listing closing date. Shareholder A will receive 279 rights to buy new shares. When exercising the right to buy at the ratio of 100:25, shareholder A will be able to buy 69.75 new shares. However, according to the rounding principle, shareholders are only entitled to buy 69 new shares.

- Method for handling remaining undistributed shares:
 - The remaining undistributed shares ("Remaining Shares") include:
 - + Number of shares that the shareholder did not exercise the right to buy in full or only partially exercised the right to buy or did not pay the purchase price within the prescribed time limit;
 - + The number of odd shares arises due to rounding down when calculating shares purchased by existing shareholders.
 - + The difference in number of shares arising between the total number of shares expected to be issued and the total number of shares actually issued with the exercise ratio of 100:25 (if any);
 - Based on the authorization of the General Meeting of Shareholders, the Board of Directors will consider and decide to end the offering or continue to offer the remaining Shares to other investors at an offering price of 10,000 VND/share, equal to the offering price to existing shareholders.
 - In case of further offering of the remaining Shares to other investors, the selection of investors, distribution and disposal of the remaining undistributed Shares shall be carried out according to the decision of the Board of Directors and relevant legal regulations, specifically as follows:
 - + The Board of Directors approved the criteria for selecting investors to offer the remaining undistributed shares as follows:
 - Domestic organizations and individuals expressed interest, desire and financial capacity to invest in VBB shares;
 - Investors have the ability to contribute to the development of VIETBANK;
 - Investors do not have business activities that affect the interests of VIETBANK.
 - + The remaining Shares mentioned above when offered for sale to other subjects according to the decision of the Board of Directors will be restricted from transfer within 01 year from the date of completion of the offering.
 - + The distribution of the remaining Shares to other investors must meet the conditions under the Enterprise Law 2020, Securities Law 2019, Decree No. 155/2020/ND-CP and related legal regulations, including but not limited to the following conditions:
 - Comply with the provisions of Clause 2, Article 195 of the Law on Enterprises 2020: "Subsidiary companies are not allowed to invest in buying shares or contribute capital to the parent company. Subsidiaries of the same parent company are not allowed to simultaneously contribute capital or buy shares to

cross-own each other."

- Ensuring the offering conditions specified in Article 42 of Decree No. 155/2020/ND-CP issued by the Government on December 31, 2020 on detailed regulations and implementation of a number of articles of the Securities Law.

8. Share purchase registration

- Deadline for registering to buy shares:

The time to register to buy shares will depend on the time of stock distribution. VIETBANK will announce the specific registration time in the Issuance Notice and ensure the registration period for investors to buy securities is at least 20 (twenty) days in accordance with regulations.

- Number of shares registered to buy:

Is the number of shares that existing shareholders are entitled to buy according to the ratio or/and the number of shares from receiving transfer of purchase rights or/and the number of unsold shares that the Board of Directors decides to further distribute.

- Registration method:

- For registered shareholders: Shareholders carry out procedures to register to buy shares through the securities company where the shareholder opens a securities trading account.
- For non-custodial shareholders: Shareholders carry out procedures to register to buy shares at Vietnam Thuong Tin Commercial Joint Stock Bank during office hours from Monday to Friday.
- Address: VIETBANK Board of Directors Office, 11th Floor, Lim II Building, No. 62A Cach Mang Thang 8, Xuan Hoa Ward, Ho Chi Minh City
- Phone: 0862 918 100 (5511)

- Payment and stock transfer methods:

Payment method

Within at least 20 days from the effective date of the purchase right, shareholders on the List of purchase right owners will register to exercise the right to purchase shares and pay money according to the prescribed purchase rate. Shareholders deposit/transfer money to buy shares into the blocked account (details of the blocked account are in section VII.12 below).

Transfer of shares:

After VIETBANK completes the offering and completes the securities registration change; Additional issued shares will be allocated by Vietnam Securities Depository and Clearing Corporation to the securities accounts of shareholders who have deposited securities; Shareholders who have not yet deposited securities will receive a certificate of ownership of additional shares issued at VIETBANK Headquarters, or information about the number of new shares will be added to the issued Share Ownership Certificate.

- **Benefits of stock buyers:**

Additional shares issued to existing shareholders are common shares, with no transfer restrictions.

- **Minimum number of shares to order:**

There is no limit to the minimum number of shares ordered.

- **Handling method in case the number of shares registered to buy does not reach the minimum level (if any):**

None.

- **Rounding principle:** For fractional shares (if any) arising when shareholders exercise their rights, to ensure that the number of shares issued does not exceed the number offered, the number of shares purchased by shareholders will be rounded down to the unit.

- **Time limit and method of returning stock subscription money in case the number of shares registered to buy does not reach the minimum level:**

The minimum successful offering rate of the offering is: Not applicable because the issuer offers to existing shareholders according to ownership ratio. Therefore, there is no case where the number of registered shares does not reach the minimum level, VIETBANK does not have to return money to investors who have exercised the right to buy according to the list of allocation of rights to buy VBB shares issued on the last registration date to exercise the right to buy additional shares issued to existing shareholders provided by VSDC.

In case the investor pays more than the amount to exercise the right to buy according to the list of allocation of rights to buy additional shares issued to existing shareholders provided by VSDC, VIETBANK will return the excess payment after the end of the offering. VIETBANK reports the issuance results to the State Securities Commission and the State Securities Commission notifies in writing of having received the Report on the results of the offering of VIETBANK.

9. Estimated schedule for share distribution

- The distribution of additional shares is expected to be conducted within 90 days from the effective date of the Certificate of registration for additional public offering. The expected issuance time is in 2026. The stock distribution schedule is as follows:

TT	Job content	Time
1	Effective date of the Certificate of registration for additional public offering of shares issued by the State Securities Commission	D
2	Announce the release notice on 01 electronic newspaper or print newspaper in 03 consecutive issues as prescribed in Clause 3, Article 25 of the Securities Law and disclose information on the	D to D+7

TT	Job content	Time
	electronic information pages of VIETBANK, HOSE, and State Securities Commission. Announcing the official Prospectus on MBS's website.	
3	Announcing information about the final registration date to close the list to exercise the right to buy additional shares issued on the website of the issuing organization, HOSE; Send dossier Notifying the final registration date to finalize the list to exercise the right to buy additional issued shares to Vietnam Securities Depository and Clearing Corporation	D+1 to D+3
4	Ex-rights date	D+12
5	Last registration date to close the list to exercise the right to buy additional issued shares	D+13
6	Vietnam Securities Depository and Clearing Corporation provides a List of allocation of rights to buy additional issued shares	D+13 to D+15
7	Existing shareholders transfer the right to buy	D+19 to D+34
8	Existing shareholders register to exercise their right to buy and pay money to buy additional shares	D+19 to D+39
9	Summary of the exercise of purchasing rights of existing shareholders Prepare a report to submit to the Board of Directors so that the Board of Directors can decide how to handle the remaining undistributed shares.	D+39 to D+49
10	Handling remaining undistributed shares after existing shareholders exercise their right to buy	D+49 to D+62
11	Report the results of the offering to the State Securities Commission	D+64 to D+74
12	Carrying out additional securities registration at VSDC, additional listing registration at HOSE, transferring shares to investors	D+72 to D+92

10. Method of exercising rights (in case of offering preferential shares):

- VIETBANK's offering is a common stock offering and not a preferred stock offering.

11. Restrictions related to the transfer of shares

- Shareholders have the right to transfer the right to buy their shares but can only transfer it once.
- The number of shares issued to existing shareholders are common shares with no transfer restrictions from the date of distribution.
- The remaining undistributed shares after offering to existing shareholders include:
 - Number of shares that the shareholder did not exercise the right to buy in full or only partially exercised the right to buy or did not pay the purchase price within the prescribed time limit;
 - The number of odd shares arises due to rounding down when calculating shares purchased by existing shareholders.
 - The difference in number of shares arising between the total number of shares expected to be issued and the total number of shares actually issued with the exercise ratio of 100:25 (if any);
- The remaining undistributed shares mentioned above when offered for sale to other subjects according to the decision of the Board of Directors will be restricted from transfer within 01 year from the date of completion of the offering.

12. Blocked account for receiving subscription payments for shares

All proceeds from the issuance will be transferred to the blocked account as follows:

- Bank Name: Vietnam Joint Stock Commercial Bank for Industry and Trade - Ho Chi Minh Branch
- Account No: 134000000959
- Account holder: Vietnam Thuong Tin Commercial Joint Stock Bank.

13. Opinions of competent authorities on the increase in Charter Capital of the Issuer

- Document No. 4677/NHNN-QLGS dated June 2, 2026 of the State Bank of Vietnam, accordingly, the Governor of the State Bank of Vietnam approved VIETBANK to increase its maximum Charter Capital by 4,778,732,130,000 VND, of which the capital increase was through the form of up to VND 2,961,467,800,000 through issuance to existing shareholders according to the Plan to increase Charter Capital approved by the General Meeting of Shareholders of VIETBANK in Resolution No. 01/2026/NQ-DHDCD dated April 24, 2026 and the Board of Directors of VIETBANK in Resolution No. 86/2026/NQ-HĐQT dated May 13, 2026.

14. Cancellation of the offering

The proceeds from the offering are not used to implement the project and are offered to existing shareholders, so they are not subject to cancellation of the offering when the minimum offering success rate of 70% is not guaranteed.

15. Measures to ensure compliance with foreign ownership regulations

The Board of Directors has approved a plan to ensure that the issuance of shares meets the regulations on foreign ownership ratio as prescribed in Clause 2, Article 12 of Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Securities Law as follows:

Pursuant to Official Dispatch No. 2294/UBCK-PTTT dated May 25, 2021 of the State Securities Commission, the maximum foreign ownership ratio at Vietbank is 30%.

- Based on the List of shareholders dated July 31, 2026 provided by VSDC to VIETBANK, the foreign ownership ratio at VIETBANK is 0.02%. To ensure the issuance of shares meets regulations on foreign ownership ratio, accordingly:
- Existing shareholders are only allowed to transfer their right to buy shares to domestic organizations and individuals.
- The remaining shares, if further distributed, will only be distributed to domestic organizations and individuals.

16. Relevant taxes

For individual investors

- Income from securities transfer:

The tax rate on income from securities transfer is 0.1% on the selling price of securities each time as prescribed in Clause 10, Article 2 of Decree No. 12/2015/ND-CP dated February 12, 2015 of the Government detailing the implementation of the law amending and supplementing a number of articles of Tax Laws and amending and supplementing a number of articles of Tax Decrees (which have been amended and supplemented). each period).

- Dividend income:

Also according to Circular No. 111/2013/TT-BTC (amended and supplemented from time to time), personal income from dividends is also considered taxable income with a full tax rate of 5%. In case the investor receives dividends in cash, personal income tax is calculated by multiplying each dividend payment by the tax rate of 5%. In case of receiving dividends in shares or bonus shares, the investor does not have to pay tax when receiving the shares, but when transferring these shares, the investor must pay personal income tax on income from capital investment and income from securities transfer according to the provisions of Point d, Clause 2, Article 11 of Circular 111/2013/TT-BTC.

For institutional investors

- Income from securities transfer:

Income from capital transfer and securities transfer is other income subject to the Corporate Income tax rate of 20%.

17. Information about commitments

VIETBANK commits to registering additional securities at VSDC, registering additional listing of shares on HOSE, ensuring compliance with the regulations that the Issuer must complete the additional listing registration documents within 30 days from the end of the public offering of additional shares.

18. Information about other securities offered and issued in the same offering

None.

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VIII. PURPOSE OF OFFERING

In Resolution No. 01/2026/NQ-DHDCD dated April 24, 2026, VIETBANK's 2026 Annual General Meeting of Shareholders approved the policy of increasing Charter Capital to:

- Invest in fixed assets, information technology systems;
- Supplement business capital, developing and expanding the Bank's operational network;
- Ensure compliance with safety ratios in operations and profitability for the Bank's business activities.

The above purpose of using capital is to be used from the total expected increase in Charter Capital of 4,778,732.13 million VND, including: 1,076,897.38 million VND from the issuance of shares from equity sources; 2,961,467.8 million VND from the public offering of shares to existing shareholders; and VND 740,366.95 million from the issuance of shares under the employee selection program in 2026.

The General Meeting of Shareholders also authorized the Board of Directors to adjust and supplement the plan for using capital obtained from the offering to ensure compliance with legal regulations, in accordance with the actual situation and optimize the efficiency of capital use. Based on the above authorization content, in Resolution No. 165/2026/NQ-HĐQT dated August 12, 2026, the Board of Directors approved a plan to use the proceeds from the public offering of shares to supplement business capital, serving the credit granting needs to increase the scale of the Bank's operating capital to meet the business growth target in 2026 and the following years. Other goals according to the Resolution of the General Meeting of Shareholders (such as investing in fixed assets, developing information technology systems, expanding operating networks) will be implemented from other available capital sources of the Bank, without directly using the proceeds from the stock offering to existing shareholders.

Therefore, all proceeds from the public offering of shares to existing shareholders are expected to be used for the purpose of supplementing business capital, serving the credit granting needs to increase the scale of the Bank's operating capital to meet the business growth target in 2026 and the following years, in accordance with the law on credit institutions.

IX. PLAN FOR USING THE PROCEEDS FROM THE OFFERING

The Board of Directors approved the plan to use the proceeds from the public offering of shares in Resolution No. 165/2026/NQ-HĐQT dated August 12, 2026.

The entire capital increase from issuing shares to existing shareholders in 2026 of VND 2,961,466,510,000 is expected to be used for the purpose of supplementing business capital, serving credit granting needs to increase the scale of the Bank's operating capital to meet the business growth target in 2026 and the following years, in accordance with the legal regulations on credit institutions.

The expected proceeds from the offering will be used for the following purposes:

TT	Content	Value (VND)	Expected disbursement time
	Supplementing business capital		Quarter IV/2026 to 2027
1	Lending to individual customers	1,011,466,510,000	
2	Lending to SME corporate customers	850,000,000,000	
3	Lending to large corporate customers	1,100,000,000,000	
	Total	2,961,466,510,000	

In case the amount of money collected from the plan to offer additional shares to existing shareholders is not enough to use for all of the above purposes, the order of purposes will be in the descending order of priority mentioned above, specifically as follows:

Priority 1: Lending to individual customers;

Priority 2: Lending to SME corporate customers;

Priority 3: Lending to large corporate customers.

In the event that at the end of the stock offering period to existing shareholders according to regulations, VIETBANK does not offer all the shares as registered, the proceeds from the offering are not enough as expected, depending on the actual situation, the Board of Directors implements the following solutions:

- Apply for the extension of the offering period to continue offering all remaining shares to ensure compliance with the provisions of law;
- In addition, if the expected mobilization amount of the offering is not collected, VIETBANK will use other capital sources in accordance with the provisions of law and VIETBANK's internal regulations to implement the set plans.

The General Meeting of Shareholders has authorized the Board of Directors to completely amend and supplement the Offering Plan, according to which the Board of Directors decides to adjust the allocation of proceeds from the offering for the purposes of using approved capital and/or change the purpose of using capital obtained from the offering to suit the actual situation, ensuring compliance with the law and will report to the nearest General Meeting of Shareholders on related adjustments. to the plan for using this capital.

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X. Partners involved in the offering**1. Partners involved in the offering****Consulting organization****MB Securities Joint Stock Company**

Address: Area 1, Floor 7-8, MB Building, No. 21 Cat Linh, O Cho Dua Ward, Hanoi City

Phone: 024 7304 5688

Website: www.mbs.com.vn

Audit organization

The 2024 and 2025 financial statements and the 2026 semi-annual financial statements are audited/reviewed by:

Ernst & Young Vietnam Company Limited

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

Phone: (028) 3824 5252 Fax: (028) 3824 5250

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

2. Opinion of the advisory organization on the public offering

As the Consulting Organization, We have participated in preparing this Prospectus together with the Issuer. Accordingly, We would like to note that the content presented includes and is not limited to data, information, images, statistics... within the scope of this document provided by the Issuer itself and We do not conduct any inventory, assessment, review, verification, or traceability procedures, nor have we verified the accuracy, truthfulness, comprehensiveness, completeness, or certainty of such information and data.

The contents presented in this Prospectus are for general information only for investors to know and read for reference. We recommend that investors learn, evaluate, and analyze investment opportunities and risks on their own and make investment decisions in accordance with each investor's investment risk appetite, investment strategy, and financial plan at each time.

This Prospectus and other documents of the offering of the Issuer and the opinions of the Consulting Organization are not analytical documents and investment recommendations and do not imply, in one way or another, or in one form or another, to provide guidance or imply investment recommendations and also do not guarantee the value of securities at any time.

Investors need to analyze, evaluate, learn and make their own investment decisions in accordance with their purposes, risk appetite, and investment strategy.

3. Opinions of experts on the offering

None.

XI. OTHER IMPORTANT INFORMATION THAT MAY INFLUENCE INVESTORS' DECISIONS

None.

XII. DATE, SIGNATURE AND SEALS OF THE REPRESENTATIVES OF THE ISSUER (CHAIRMAN OF THE BOARD OF DIRECTORS, CHIEF EXECUTIVE OFFICER, CHIEF ACCOUNTANT) AND OF THE ADVISORY ORGANIZATION

Can Tho City, September 24, 2026

REPRESENTATIVE OF THE ISSUER
VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed and sealed)

Duong Nhat Nguyen

**DEPUTY GENERAL DIRECTOR IN
CHARGE OF OPERATIONS**

(Signed)

CHIEF ACCOUNTANT

(Signed)

Pham Linh

Nguyen Thi Thuy Minh

Hanoi, September 24, 2026

REPRESENTATIVE OF THE CONSULTING ORGANIZATION
MB Securities Joint Stock Company
ACTING DIRECTOR OF INVESTMENT BANKING SERVICES DIVISION

(Signed and sealed)

Le Thi Thu Hien



XIII.APPENDIX

1. Enterprise Registration Certificate No. 2200269805 of Vietnam Thuong Tin Commercial Joint Stock Bank issued by the Department of Planning and Investment of Soc Trang Province (now the Department of Finance of Can Tho City), initially issued on January 12, 2007, changed for the 28th time on August 28, 2023.
2. 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 amending the content of Charter Capital; Decision No. 57/QD-QLGS5 dated June 26, 2026 supplementing operational content.
3. Charter of Vietnam Thuong Tin Commercial Joint Stock Bank in 2026.
4. Resolution No. 01/2026/NQ-DHĐCD dated April 24, 2026 of the 2026 Annual General Meeting of Shareholders approving the plan to increase Vietbank's Charter Capital in 2026 (attached to the Proposal to the 2026 Annual General Meeting of Shareholders dated April 21, 2026 on approving the plan to increase Vietbank's Charter Capital in 2026 2026 and Minutes of the 2026 Annual General Meeting of Shareholders No. 01/2026/BBH-DHĐCD dated April 24, 2026).
5. Resolution No. 86/2026/NQ-HĐQT dated May 13, 2026 of the Board of Directors on implementing the plan to increase Vietbank's Charter Capital in 2026.
6. Resolution No. 87/2026/NQ-HĐQT dated May 13, 2026 of the Board of Directors on approving the proposal of the Office of the Board of Directors on the plan to increase Vietbank's Charter Capital in 2026.
7. Resolution No. 165/2026/NQ-HĐQT dated August 12, 2026 of the Board of Directors on approving the implementation of the plan for the public offering of shares.
8. Consolidated and separate audited financial statements for 2024 and 2025; Semi-annual reviewed consolidated and separate financial statements for 2026.
9. Report on the use of capital obtained from issuing shares to the public to existing shareholders according to Resolution of the General Meeting of Shareholders No. 01/2025/NQ-DHĐCD dated April 26, 2025 for the period from December 31, 2025 to March 31, 2026.
10. Report on the use of capital obtained from the third public bond issuance in 2022.