

No: 565 /HDQT-NHCT-VPHDQT1

Hanoi, 01st July 2026

Re: *Announcement of changes to VietinBank's
Establishment and Operation License.*

ANNOUNCEMENT OF CHANGES TO ESTABLISHMENT AND ORGANIZATION LICENSE

- Respectfully to:**
- **Ministry of Finance;**
 - **State Bank of Vietnam;**
 - **The State Securities Commission;**
 - **Viet Nam Stock Exchange;**
 - **Ho Chi Minh Stock Exchange;**
 - **Ha Noi Stock Exchange.**

Pursuant to Decision No. 80/QD-QLGS2 dated 30/06/2026 of the State Bank of Vietnam (SBV), Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) respectfully announces the amendment and supplementation of the business activities in Establishment and Operation License No. 13/GP-NHNN dated 17/06/2022 issued by the Governor of the SBV to VietinBank as follows:

- Name of organization: **Viet Nam Joint Stock Commercial Bank for Industry and Trade**
- Securities code: CTG.
- Head office: 108 Tran Hung Dao Street, Cua Nam Ward, Ha Noi City.
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn

1. Information before the change:

Article 4 of Establishment and Operation License No. 13/GP-NHNN dated 17/06/2022 issued by the Governor of the SBV to VietinBank: regulates the contents of VietinBank's operations.

2. Information after the change:

Add the following activity to Article 4 of Establishment and Operation License No. 13/GP-NHNN dated 17/06/2022 issued by the Governor of the SBV to VietinBank:

- “Participation in the Society for Worldwide Interbank Financial Telecommunication - SWIFT”;
- “Participation in international card payment systems of card organizations including Visa, Mastercard, JCB, Amex, UPI, DCI”;
- “Participation in bilateral QR payment connectivity between Vietnam and Laos through Lao National Payment Network Co., Ltd. (LAPNET)”;
- “Participation in bilateral QR payment connectivity between Vietnam and Thailand through National ITMX Company Limited (ITMX)”.



3. Reason for change: Supplementing the scope of operations in accordance with Article 1 of Decision No. 80/QD-QLGS2 dated 30/06/2026, issued by the SBV (*Decision No. 80/QD-QLGS2 is an integral part of Establishment and Operation License No. 13/GP-NHNN dated 17/06/2022 issued by the Governor of the SBV to VietinBank*).

4. Effective date: 30/06/2026.

5. Receipt date of the Decision on adding the activity to VietinBank's Establishment and Operation License: **01/07/2026**.

6. The information is announced on electronic website of VietinBank on **01/07/2026** at <https://investor.vietinbank.vn/en/extraordinaryreports.aspx>.

We hereby commit that the disclosed information above is true and entirely responsible for the contents of published information.

Recipients:

- As above;
- Archive in VP, VPHDQT1.

Attachments:

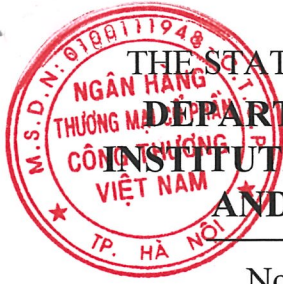
- Decision No. 80/QD-QLGS2 dated 30/06/2026;
- Establishment and Operation License No. 13/GP-NHNN dated 17/06/2022.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs



Tran Minh Binh





THE STATE BANK OF VIETNAM
DEPARTMENT OF CREDIT
INSTITUTIONS MANAGEMENT
AND SUPERVISION

No: 80/QD-QLGS2

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 30th June 2026

DECISION

Regarding the addition of business activities to the Establishment and Operation License of Vietnam Joint Stock Commercial Bank for Industry and Trade

DIRECTOR OF THE DEPARTMENT OF CREDIT INSTITUTION MANAGEMENT AND SUPERVISION

Pursuant to the Law on the State Bank of Vietnam No. 46/2010/QH12 dated 16/06/2010, as amended and supplemented by Law No. 14/2022/QH15 dated 15/11/2022;

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024, as amended and supplemented by Law No. 96/2025/QH15 dated 27/06/2025;

Pursuant to Decree No. 26/2025/ND-CP dated 24/02/2025 of the Government, regulating the functions, tasks, powers, and organizational structure of the State Bank of Vietnam;

Pursuant to Decision No. 276/QD-NHNN dated 24/02/2025 of the Governor of the State Bank of Vietnam, regulating the functions, tasks, powers, and organizational structure of the Department of Credit Institution Management and Supervision;

Pursuant to Decree No. 52/2024/ND-CP dated 15/05/2024 of the Government, regulating non-cash payments;

Pursuant to Circular No. 34/2024/TT-NHNN dated 30/06/2024 of the Governor of the State Bank of Vietnam, which regulates the issuance of license renewals, the addition of business activities to licenses, and the organization and operation of commercial banks, branches of foreign banks, and representative offices in Vietnam of foreign credit institutions and other foreign organizations engaged in banking activities, as amended and supplemented by Circular No. 66/2025/TT-NHNN dated 31/12/2025 and Circular No. 11/2026/TT-NHNN dated 19/05/2026;

Upon consideration of Proposal No. 369/HDQT-NHCT-NS1 dated 23/04/2026, and Proposal No. 520/HDQT-NHCT-NS1 dated 18/06/2026, regarding the addition of the following items to the License for Establishment and Operation: “Participation in the Society for Worldwide Interbank Financial Telecommunication – SWIFT”, “Participation in international card payment systems of card organizations including Visa, Mastercard, JCB, Amex, UPI, DCI”, “Participation in bilateral QR payment connectivity between Vietnam and Laos through Lao National Payment Network Co., Ltd. (LAPNET)”, “Participation in bilateral QR payment connectivity between Vietnam and Thailand through National ITMX Company Limited (ITMX)”; Document No. 4787/TGD-NHCT-CNTT3 dated 26/05/2026, providing clarifications as requested in Official Letter No. 1950/QLGS2 dated 15/05/2026 from the Department of Credit Institution Management and Supervision - State Bank of Vietnam; Document No.



5707/TGD-NHCT-CNTT3 dated 17/06/2026, regarding the commitment to fully implement technical solutions meeting Level 3 information system requirements; Document No. 5708/TGD-NHCT-CNTT3 dated 17/06/2026, regarding the commitment to fully implement technical solutions meeting Level 3 information system requirements; Document No. 6205/TGD-NHCT-CNTT3 dated 29/06/2026 from VietinBank, regarding supplementary documentation on the technical infrastructure for system connectivity between VietinBank and DCI, along with the accompanying records and documents from Vietnam Joint Stock Commercial Bank for Industry and Trade;

As requested by the Head of the Department of Management and Supervision of State-owned Commercial Banks.

DECISION

Article 1. The following activities are added to Article 4 of the License for Establishment and Operation of a Joint Stock Commercial Bank No. 13/GP-NHNN dated 17/06/2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade:

- “Participation in the Society for Worldwide Interbank Financial Telecommunication - SWIFT”;
- “Participation in international card payment systems of card organizations including Visa, Mastercard, JCB, Amex, UPI, DCI”;
- “Participation in bilateral QR payment connectivity between Vietnam and Laos through Lao National Payment Network Co., Ltd. (LAPNET)”;
- “Participation in bilateral QR payment connectivity between Vietnam and Thailand through National ITMX Company Limited (ITMX)”

Article 2. Vietnam Joint Stock Commercial Bank for Industry and Trade shall be responsible for carrying out the procedures prescribed in Clause 4, Article 37 of the Law on Credit Institutions No. 32/2024/QH15 and other relevant legal provisions concerning the operational contents amended and supplemented under Article 1 of this Decision.

Article 3. This Decision shall take effect from the date of signing and is an integral part of the Establishment and Operation License No. 13/GP-NHNN dated 17/06/2022 issued by the Governor of the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade.

Article 4. The Chairman and members of the Board of Directors; the Chief and members of the Supervisory Board; and the General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade are responsible for implementing this Decision.

Recipients:

- As per Article 4;
- Governor (for reporting);
- Deputy Governor Pham Quang Dung (for reporting);
- Director (for reporting);
- Hanoi City Department of Finance;
- State Bank of Vietnam Branch Region 1;
- Units: Payment Department, Information Technology Department, International Cooperation Department, State Bank of Vietnam Inspectorate, Banking Management Department, Anti-Money Laundering Department, Office;
- Vietnam Deposit Insurance Corporation;
- Archive in: VT, QLGS2. PTHTRANG.

**ON BEHALF OF DIRECTOR
DEPUTY DIRECTOR**

(Signed and stamped)

Dau Thi Mai Huong





THE STATE BANK OF VIETNAM

THE SOCIAL REPUBLIC OF VIETNAM

Independence – Freedom - Happiness

Hanoi, 17th June 2022

LICENSE

THE ESTABLISHMENT AND OPERATION OF COMMERCIAL BANK

GOVERNOR OF THE STATE BANK OF VIETNAM

Pursuant to the Law on the State Bank of Vietnam dated 16/06/2010;

Pursuant to the Law on Credit Institutions dated 16/6/2010 and the Law amending and supplementing certain articles of the Law on Credit Institutions dated 20/11/2017;

Pursuant to the Decree No.16/2017/ND-CP dated 17/02/2017 of the Government stipulating the functions, tasks, powers and organizational structure of the State Bank of Vietnam;

Pursuant to the Circular No.40/2011/TT-NHNN dated 15/12/2011 of the Governor of the State Bank of Vietnam on the regulations regarding issuance of license for the establishment and operation of commercial bank, foreign bank branches, representative offices of foreign credit institutions, and other foreign organizations conducting banking activities in Vietnam and Circular No.17/2017/TT-NHNN dated 20/11/2017 of the Governor of the State Bank of Vietnam amending and supplementing certain articles of Circular No.40/2011/TT-NHNN dated 15/12/2011;

Considering the application No.508/HDQT-NHCT1.2 dated 12/4/2022 requesting for amendment and supplementation of activity to license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade;

As requested by the Chief Inspector of Banking Supervision,

DECIDED:

Article 1. Approve the Renewal of Commercial Joint Stock Bank Operating License No. 142/GP-NHNN dated 03/7/2009 for Vietnam Joint Stock Commercial Bank for Industry and Trade as follows:

1. Bank Name:

- Full name (in Vietnamese): NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM.

- Full name (in English): VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE.

- Trading name (or abbreviated name): VietinBank.



2. Head office address: 108 Tran Hung Dao Street, Cua Nam Ward, Hoan Kiem District, Ha Noi City, Viet Nam.

Article 2: Charter capital of VietinBank is 48,057,506,090,000 Vietnamese Dong (in words: Forty-eight thousand fifty-seven billion five hundred six million ninety thousand Vietnamese dong).

Article 3. The operating period of Vietnam Joint Stock Commercial Bank for Industry and Trade is 99 years from 3/7/2009.

Article 4. Main activities:

Vietnam Joint Stock Commercial Bank for Industry and Trade is entitled to conduct the activities of a commercial bank in accordance with the provisions of law and the regulations of the State Bank of Vietnam, including the following activities:

1. Taking demand deposits, term deposits, savings deposits, and other types of deposits.
2. Extending credit in the following forms:
 - a) Lending;
 - b) Discounting and rediscounting negotiable instruments and other valuable papers;
 - c) Providing bank guarantees;
 - d) Issuing credit cards;
 - dd) Domestic factoring.
3. Opening current accounts for customers.
4. Providing domestic payment services:
 - a) Supplying payment instruments;
 - b) Providing payment services such as cheque payment, payment orders, collection orders, collection authorization, letters of credit, bank cards, collection and disbursement services.
5. Opening accounts:
 - a) Opening accounts at the State Bank of Vietnam;
 - b) Opening accounts at other credit institutions or branches of foreign banks.
6. Organizing internal payment and participating in the national interbank payment system.
7. Providing cash management services, banking and financial consultancy; asset management and custody services, safe deposit box and vault rental.
8. Providing corporate financial consultancy, consultancy on mergers, acquisitions, consolidation, and investment.
9. Participating in bidding, purchasing, and selling treasury bills, negotiable instruments, government bonds, State Bank bills, and other valuable papers on the money market.
10. Purchasing and selling government bonds and corporate bonds.

11. Issuing certificates of deposit, promissory notes, bills, and bonds to raise capital in accordance with the Law on Credit Institutions, the Law on Securities, government regulations, and the guidance of the State Bank of Vietnam.
12. Borrowing from the State Bank of Vietnam in the form of refinancing in accordance with the Law on the State Bank of Vietnam and the guidance of the State Bank of Vietnam.
13. Borrowing, lending, depositing, and taking deposits from credit institutions, branches of foreign banks, and domestic and foreign financial institutions in accordance with the law and the guidance of the State Bank of Vietnam.
14. Contributing capital and purchasing shares in accordance with the law and the guidance of the State Bank of Vietnam.
15. Acting as trustor or trustee, and acting as agent in banking activities, insurance business, and asset management in accordance with the law and the guidance of the State Bank of Vietnam.
16. Trading and providing foreign exchange services in the domestic and international markets within the scope prescribed by the State Bank of Vietnam.
17. Trading and providing interest rate derivative products.
18. Securities depository services.
19. Trading in gold bullion.
20. E-wallet services.
21. Providing commodity price derivative products.
22. Investing in government bond futures contracts.

Article 5. During its operation, Vietnam Joint Stock Commercial Bank for Industry and Trade must comply with Vietnamese law.

Article 6. This license is effective from the date of signing and replaces Commercial Joint Stock Bank Operating License No. 142/GP-NHNN dated 03/7/2009, issued by the State Bank of Vietnam to Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 1831/QĐ-NHNN dated 29/8/2017 on the amendment and supplementation to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 1912/QĐ-NHNN dated 05/10/2018 on the supplementation of activity to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 2223/QĐ-NHNN dated 12/11/2018 on the amendment of activity to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 743/QĐ-NHNN dated 10/4/2019 on the supplementation of activity to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 1912/QĐ-NHNN dated 09/11/2020 on the supplementation of activity to the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade; Decision No. 1340/QĐ-NHNN dated 20/8/2021 on the amendment of charter capital at the license for the establishment and operation and attached documents of Vietnam Joint Stock Commercial Bank for Industry and Trade.



Article 7. The renewal license of Vietnam Joint Stock Commercial Bank for Industry and Trade is made in five (05) original copies: one (01) copy for Vietnam Joint Stock Commercial Bank for Industry and Trade; one (01) copy for business registration; three (03) copies kept at the State Bank of Vietnam (one copy kept at the Office of the State Bank of Vietnam, one copy kept at the State Bank of Vietnam Hanoi Branch, one copy kept in the file for renewal of the operating license Vietnam Joint Stock Commercial Bank for Industry and Trade)/.

Recipients:

- As per Article 7;
- The State Bank of Vietnam's leadership (for reporting);
- Hanoi City People's Committee;
- Ministry of Public Security;
- Ministry of Planning and Investment;
- Archived at: Office; Banking inspectors and supervisors.

**PP. GOVERNOR
DEPUTY GOVERNOR**

(Signed and sealed)

Doan Thai Son