

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

No: ~~1132~~/HĐQT-NHCT-VPHDQT1

Re: Information disclosure on the first issuance of public offering bonds (according to the Certificate of registration of public offering bonds No. 420/GCN-UBCKNN dated 12/11/2025)

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 20th November 2025

EXTRAORDINARY INFORMATION DISCLOSURE

- Respectfully to:**
- The State Securities Commission;
 - VietNam Stock Exchange;
 - Ho Chi Minh Stock Exchange;
 - Ha Noi Stock Exchange.

1. Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade

- Securities code: CTG.
- Head office: 108 Tran Hung Dao, Cua Nam ward, Ha Noi city.
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn

2. Content of information disclosure:

Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) discloses information on the first issuance of public offering bonds as follows:

1. First issuance announcement of public offering bonds (*according to the Certificate of registration of public offering bonds No. 420/GCN-UBCKNN dated 12/11/2025*);
2. Prospectus for public offering bonds approved by the State Securities Commission, with appendices, including:
 - **Appendix I:** VietinBank's Business Registration Certificate No. 0100111948, first issued by the Department of Planning and Investment of Hanoi City on 3/7/2009, 13th revision on 8/1/2024;
 - **Appendix II:** VietinBank's establishment and operation License No. 13/GP-NHNN issued by the State Bank of Vietnam on 17/6/2022 and the Decisions on amendments and supplements (*Decision No. 2080/QĐ-NHNN dated 3/11/2023; Decision No. 2472/QĐ-NHNN dated 28/12/2023; Decision No. 86/QĐ-TTGSNH1 dated 21/2/2025; Decision No. 744/QĐ-QLGS2 dated 28/4/2025; Decision No. 1889/QĐ-QLGS2 dated 5/8/2025*);

- **Appendix III:** Charter of organization and operation of VietinBank, revised on 25/6/2024 (please refer to the link: <https://investor.vietinbank.vn>, Section "Corporate governance" -> "Governance documents" -> "Bank charter");
 - **Appendix IV:** Resolution of the Board of Directors No. 303/NQ-HĐQT-NHCT-VPHĐQT1 dated 7/8/2025;
 - **Appendix V:** Audited separate and consolidated FS for 2023, 2024; Reviewed separate and consolidated FS for 1H2025; 3Q2025 separate and consolidated FS (prepared by VietinBank) (please refer to the link: <https://investor.vietinbank.vn>, Section "Documents for Investors" -> "Financial statements");
 - **Appendix VI:** Commitment to perform VietinBank's obligations to investors regarding conditions of issuance, payment, ensuring the legitimate rights and interests of investors and other conditions as prescribed by law;
 - **Appendix VII:** Bond holders Representative Service Contract for public offering bonds between VietinBank and Vndirect Securities Joint Stock Company.
3. The information is announced on electronic website of VietinBank on 20/11/2025 at <https://investor.vietinbank.vn/Filings.aspx>.

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

Recipients:

- As above;
- Archive in VP, VPHĐQT1.

**LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs**



Tran Minh Binh