

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

No: ~~667~~ /HĐQT-NHCT-VPHDQT1

*Re: Disclosure of report on using the proceeds from
public offering bonds (according to the Certificate of
Registration for public offering bonds No. 233/GCN-
UBCK dated 16/12/2024)*

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 21st July 2025

PERIODIC 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) would like to disclose report on using the proceeds from public offering bonds (*according to the Certificate of Registration for public offering bonds No. 233/GCN-UBCK dated 16/12/2024*) that had been audited by PwC Viet Nam Co. Ltd., (*Detailed report attached*).

3. The information is announced on electronic website of VietinBank on 21 /07/2025 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, VPHDQT1.

Attachments:

- Report on using the proceeds from public offering bonds.

**LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs**

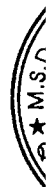


Trần Minh Bình

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

**REPORT ON THE USE OF FUNDS
FROM PUBLIC PLACEMENT OF BONDS**

*(Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the
Chairman of the State Securities Commission on 16 December 2024)*



VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

**REPORT ON THE USE OF FUNDS
FROM PUBLIC PLACEMENT OF BONDS**

(Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024)

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VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

THE BANK'S INFORMATION

Establishment and Operation Licence

No. 142/GP-NHNN dated 3 July 2009

The Establishment and Operation Licence was issued by the State Bank of Vietnam ("the SBV") for a period of 99 years from the date of the licence.

Replaced by:

Establishment and Operation Licence

No. 13/GP-NHNN dated 17 June 2022

The latest decision amending and supplementing the Establishment and Operation Licence was issued by the SBV on 28 April 2025.

Enterprise Registration Certificate

No. 0100111948 dated 3 July 2009 was initially issued by the Department of Planning and Investment of Hanoi City. The latest (13th) amendment to the Enterprise Registration Certificate was issued on 8 January 2024.

Board of Directors

Mr. Tran Minh Binh	Chairman
Mr. Cat Quang Duong	Independent Member
Mr. Nguyen Duc Thanh	Member (until 17/4/2025)
Mr. Nguyen The Huan	Member
Ms. Pham Thi Thanh Hoai	Member
Mr. Tran Van Tan	Member
Mr. Le Thanh Tung	Member
Mr. Koji Iriguchi	Member
Mr. Takeo Shimotsu	Member
Mr. Nguyen Tran Manh Trung	Member
Mr. Nguyen Viet Dung	Member
Mr. Nguyen Van Anh	Member (from 18/4/2025)

Board of Supervision

Ms. Le Anh Ha	Chief Supervisor
Ms. Nguyen Thi Anh Thu	Member
Ms. Pham Thi Thom	Member
Mr. Nguyen Hai Dang	Member (from 18/4/2025)
Ms. Pham Thi Thu Huyen	Member (from 18/4/2025)
Ms. Mai Huong Thao	Member (from 1/7/2025)

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

THE BANK'S INFORMATION (CONTINUED)

Board of Management	Mr. Nguyen Tran Manh Trung	General Director
	Mr. Do Thanh Son	Deputy General Director
	Mr. Le Duy Hai	Deputy General Director
	Mr. Tran Cong Quynh Lan	Deputy General Director
	Ms. Le Nhu Hoa	Deputy General Director
	Mr. Koji Iriguchi	Deputy General Director
	Mr. Nguyen Duc Thanh	Deputy General Director (from 18/4/2025)
	Mr. Duong Van Quan	Deputy General Director (from 28/5/2025)
	Ms. Nguyen Bao Thanh Van	Deputy General Director (from 28/5/2025)
	Ms. Dang Thi Viet Ha	Deputy General Director (from 1/6/2025)
Legal Representative	Mr. Nguyen Hai Hung	Chief Accountant
	Mr. Tran Minh Binh	Chairman
Registered Office	No. 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam	
Auditor	PwC (Vietnam) Limited	

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT OF THE BOARD OF MANAGEMENT

Responsibility of the Board of Management of the Bank in respect of the report on the use of funds from public placement of bonds

The Board of Management of Vietnam Joint Stock Commercial Bank for Industry and Trade ("the Bank") is responsible for preparing the report on the use of funds from public placement of bonds in accordance with the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission ("SSC") on 16 December 2024 ("Report on the use of funds") including the Report on the use of funds from public placement of bonds and notes to Report on the use of funds as set out on pages 6 to 12 prepared in accordance with the basis of preparation and accounting principles as presented in Note 2 of Report on the use of funds.

In preparing this Report on the use of funds, the Board of Management is required to:

- comply with the requirements of Decree 155/2020/ND-CP dated 31 December 2020, detailing the implementation of certain provisions of the Securities Law in the preparation and use of Report on the use of funds;
- establish and apply appropriate accounting principles as a basis to prepare and present the Report on the use of funds from public placement of bonds, including assumptions used to determine the use of funds from public placement of bonds which the Bank considers appropriate to the actual operating practice of the Bank and apply them consistently;
- be responsible for ensuring that proper internal procedures and accounting records have been initially established (or re-established for the purpose of complying with the requirements of this report) and for maintaining accounting records to present the Bank's use of funds from the public placement of bonds with reasonable accuracy at any time and enable the preparation of the Report on the use of funds in compliance with the basis of preparation presented in Note 2 of the Report on the use of funds. The Board of Management is also responsible for taking reasonable steps for the prevention and detection of fraud or error.

Approval of the Report on the use of funds

We hereby approve the Report on the use of funds including the Report on the use of funds and notes as set out on pages 6 to 12. This Report on the use of funds is prepared in accordance with the basis of preparation as described in Note 2 of the Report on the use of funds.

The Chairman of the Bank has authorised Mr. Le Duy Hai, Deputy General Director of the Bank, to approve and sign Report on the use of funds as per Power of Attorney No 1679/UQ-HĐQT-NHCT18 dated 28 December 2021.

On behalf of the Board of Management



Le Duy Hai

Deputy General Director
Authorised signatory

Hanoi, SR Vietnam
15 July 2025



INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDER OF VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

We have audited the accompanying report on the use of funds from public placement of bonds pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024 ("Report on the use of funds") of the Vietnam Joint Stock Commercial Bank for Industry and Trade ("the Bank") approved by the Board of Management of the Bank on 15 July 2025. This Report on the use of funds comprises the Report on the use of funds from public placement of bonds and notes as set out on pages 6 to 12.

The Board of Management's Responsibility

The Board of Management of the Bank is responsible for the preparation and presentation of the Report on the use of funds in accordance with the basis of preparation and accounting principles set out in Note 2 to the Report on the use of funds, and for such internal controls as the Board of Management determines is necessary to enable the preparation and presentation of the Report on the use of funds that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on the Report on the use of funds based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical standards and requirements and plan and perform the audit in order to obtain reasonable assurance as to whether the Report on the use of funds is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Report on the use of funds. The procedures selected depend on the auditor's judgment, including an assessment of the risks of material misstatement of the Report on the use of funds, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and presentation of the Report on the use of funds in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Management, as well as evaluating the overall presentation of the Report on the use of funds.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Auditor's Opinion

In our opinion, the Report on the use of funds of the Bank has been prepared, in all material respects, in accordance with the basis of preparation and accounting principles set out in Note 2 to the Report on the use of funds.

Basis of preparation of the Report on the use of funds

With at modifying our opinion, we draw attention to Note 2 to the Report on the use of funds which describes the basis of preparation and accounting principles applied for the preparation of the Report on the use of funds. The Report on the use of funds is prepared for the Bank to report to the State Securities Commission in accordance with the requirements of Decree 155/2020/ND-CP dated on 31 December 2020 of the Government, detailing the implementation of certain provisions of the Securities Law. Therefore, the Report on the use of funds may not be suitable for another purpose.

Other Matter

The independent auditor's report is prepared in Vietnamese and English. Should there be any conflict between the Vietnamese and English versions, the Vietnamese version shall take precedence

For and on behalf of PwC (Vietnam) Limited



Tran Hong Kien
Audit Practising Licence:
No. 0298-2023-006-1
Authorised signatory

Nguyen Van Nam
Audit Practising Licence:
No. 5082-2024-006-1

Report reference number: HAN 4159
Ho Chi Minh City, 15 July 2025

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF FUNDS FROM PUBLIC PLACEMENT OF BONDS

(Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024)

I THE ISSUING ORGANISATION'S INFORMATION

1. Name of the issuing organisation: Vietnam Joint Stock Commercial Bank for Industry and Trade
2. Registered Office: No. 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam
3. Phone number: (+84 24) 3941 8868
Website: <https://vietinbank.vn/>
4. Charter capital: VND 53,699,917,480,000 (in accordance with the latest (13th) amendment to the Enterprise Registration Certificate dated 8 January 2024).
5. Stock trading code: CTG
6. Bank of registered payment account: Head Office of Vietnam Joint Stock Commercial Bank for Industry and Trade

Account number: 224450200
7. Enterprise Registration Certificate: No. 0100111948 dated 3 July 2009 was initially issued by the Department of Planning and Investment of Hanoi City. The latest (13th) amendment to the Enterprise Registration Certificate was issued on 8 January 2024.
8. Principal activities: The principal activities of the Bank include receiving demand deposits, term deposits, savings deposits and other types of deposits; credit granting; opening current accounts for customers; providing domestic payment services, etc.
9. Establishment and Operation Licence: No. 13/GP-NHNN dated 17 June 2022 was issued by the State Bank of Vietnam ("the SBV") (replacing Decision No. 142/GP-NHNN dated 3 July 2009). The latest decision amending and supplementing the Establishment and Operation Licence was issued by the SBV on 28 April 2025.

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF FUNDS FROM PUBLIC PLACEMENT OF BONDS

(Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024)

II BONDS ISSUED

1. Bond name: 8-year Bonds and 10-year Bonds

Tranche	Bond code	Securities code	Term
Tranche 1	CTG2432T2/01	CTG125001	8 years
	CTG2434T2/01	CTG125002	10 years
Tranche 2	CTG2432T2/02	CTG125013	8 years
	CTG2434T2/02	CTG125014	10 years

2. Type of bond: Non-convertible bonds, without warrants, unsecured and satisfying conditions for being counted as the Bank's tier 2 capital in accordance with prevailing legal regulations.

3. Par value: VND 100,000 per bond

4. Certificate of Public Placement of Bonds: No. 233/GCN-UBCK UBCK issued by the Chairman of the State Securities Commission on 16 December 2024

5. Expected quantity of bonds to be issued:

Tranche	Bond code	Quantity
Tranche 1	CTG2432T2/01	30,000,000
	CTG2434T2/01	10,000,000
Tranche 2	CTG2432T2/02	30,000,000
	CTG2434T2/02	10,000,000

6. Total expected offering value at par value: VND 8,000,000,000,000

7. Actual quantity of bonds issued:

Tranche	Bond code	Quantity
Tranche 1	CTG2432T2/01	30,000,000
	CTG2434T2/01	10,000,000
Tranche 2	CTG2432T2/02	30,000,000
	CTG2434T2/02	10,000,000

8. Total proceeds raised: VND 8,000,000,000,000

9. Commencement and completion dates of the issuance:

Tranche	Commence-ment date	Completion date	Date of SSC acknowledges placement results
Tranche 1	23/12/2024	15/1/2025	17/1/2025
Tranche 2	20/3/2025	16/4/2025	18/4/2025

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF FUNDS FROM PUBLIC PLACEMENT OF BONDS

(Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024)

III THE UTILISATION OF FUNDS OBTAINED FROM THE PLACEMENT

1 Project progress in accordance with the disclosed implementation plan

In accordance to the Resolution No. 240/NQ-HĐQT-NHCT-VPĐQT1 dated 3 July 2024 by the Board of Directors of the Bank ("the Board of Directors Resolution") and Decision No. 2894/QĐ-TGD-NHCT-KDVTT2 dated 19 November 2024 by the General Director of the Bank, regarding the revision and supplementation of the placement plan, repayment plan for the funds obtained from the public placement of bonds, the purpose of the public placement of bonds is to enhance the scale of operating capital, increase tier 2 capital, and ensure compliance with operational safety ratios as required by the SBV, as well as to provide lendings to economic sectors and industries as listed below, which are complied with prevailing regulations on credit institutions and the internal regulations of the Bank:

No	Industry name	Utilisation plan (VND)	Planned disbursement period
I	Tranche 1	4,000,000,000,000	Q4/2024 – Q2/2025
1	Electricity and gas production and distribution	2,000,000,000,000	
2	Processing and manufacturing industry	1,000,000,000,000	
3	Other industries	1,000,000,000,000	
II	Tranche 2	4,000,000,000,000	Q1/2025 – Q4/2025
1	Electricity and gas production and distribution	2,000,000,000,000	
2	Processing and manufacturing industry	1,000,000,000,000	
3	Other industries	1,000,000,000,000	
	Total	8,000,000,000,000	

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF FUNDS FROM PUBLIC PLACEMENT OF BONDS

(Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024)

III THE UTILISATION OF FUNDS OBTAINED FROM THE PLACEMENT (CONTINUED)

2 Current utilisation progress

Tranche 1:

Industry	Utilisation plan (VND)	Proceeds from the public placement of bonds (VND)	Actual disbursed amount (VND)	Disbursement period
Electricity and gas production and distribution	2,000,000,000,000	4,000,000,000,000	2,000,000,000,000	From 11/4/2025 to 28/4/2025
Processing and manufacturing industry	1,000,000,000,000		1,000,000,000,000	From 21/1/2025 to 18/6/2025
Other industries	1,000,000,000,000		1,000,000,000,000	Form 14/2/2025 to 15/4/2025
Total	4,000,000,000,000	4,000,000,000,000	4,000,000,000,000	

Tranche 2:

Industry	Utilisation plan (VND)	Proceeds from the public placement of bonds (VND)	Actual disbursed amount (VND)	Disbursement period
Electricity and gas production and distribution	2,000,000,000,000	4,000,000,000,000	2,000,000,000,000	From 21/4/2025 to 28/5/2025
Processing and manufacturing industry	1,000,000,000,000		1,000,000,000,000	From 18/4/2025 to 18/6/2025
Other industries	1,000,000,000,000		1,000,000,000,000	From 22/4/2025 to 16/6/2025
Total	4,000,000,000,000	4,000,000,000,000	4,000,000,000,000	

3 **Changes:** None

4 **Reason for changes:** None

5 **Report published at:** the Bank's website at <https://investor.vietinbank.vn/Filings.aspx>, the information disclosure system of the State Securities Commission, and websites of the Stock Exchanges in Vietnam within 5 working days from 15 July 2025.

On behalf of the Board of Management of
Vietnam Joint Stock Commercial Bank for Industry and Trade



Le Duy Hai
Deputy General Director
Authorised signatory

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

NOTES TO THE REPORT ON THE USE OF FUNDS FROM PUBLIC PLACEMENT OF BONDS (Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024)

1 GENERAL INFORMATION

Vietnam Joint Stock Commercial Bank for Industry and Trade ("the Bank") is a joint stock bank registered in the SR Vietnam. The Bank was incorporated on the basis of equitising Vietnam Bank for Industry and Trade, a state-owned commercial bank that was incorporated under the name of Vietnam Industrial and Commercial Bank in accordance with Decree No. 53/ND-HDBT dated 26 March 1988 of the Council of Ministers on the organisation of the State Bank of Vietnam ("SBV"). The Bank was officially renamed to Vietnam Bank for Industry and Trade in accordance with Decision No. 402/CT dated 14 November 1990 granted by the Chairman of the Council of Ministers and remodelled to become a state corporation under Decision No. 285/QD-NH5 dated 21 September 1996 of the SBV. On 25 December 2008, Vietnam Bank for Industry and Trade successfully carried out its initial public offering.

On 3 July 2009, the Bank was equitised and renamed to Vietnam Joint Stock Commercial Bank for Industry and Trade according to Establishment in accordance to the Operation License No. 142/GP-NHNN dated 3 July 2009 for a period of 99 years from the date of the licence issued by the SBV and the Business Registration Certificate No. 0103038874 dated 3 July 2009 issued by Hanoi Authority for Planning and Investment. The latest amendment to the Enterprise Registration Certificate No. 0100111948 (13th) was issued by the Hanoi Authority for Planning and Investment on 8 January 2024. On 17 June 2022, the SBV granted Establishment and Operation Licence No. 13/GP-NHNN to replace the Establishment and Operation Licence No. 142/GP-NHNN dated 3 July 2009 and those amending and supplementing decisions from 2017 to 2021. The latest decision amending and supplementing the Establishment and Operation Licence was issued by the SBV on 28 April 2025.

The Bank is listed in on Ho Chi Minh City Stock Exchange with stock trading code CTG. In accordance to the latest (13th) amended Enterprise Registration Certificate, the Bank's charter capital is VND 53,699,917,480,000.

The principal activities of the Bank are to carry out banking transactions which include receiving demand deposits, term deposits, savings deposits and other types of deposits; credit granting; opening current accounts for customers; providing domestic payment services; opening accounts; organising internal payment and joining the national interbank payment system; providing cash management, banking and financial advisory services; services of managing, preserving assets, leasing cabinets, safe boxes; participating in bidding, purchasing and selling for treasury bills, negotiable instruments, government bonds, the SBV bills and other valuable papers on the money market; buying and selling Government bonds and corporate bonds; issuing certificates of deposit, promissory notes, treasury bills and bonds to mobilise capital according to the provisions of Law on credit institutions, Law on securities, the Government's regulations and the SBV's guidance; borrowing capital from the SBV in the form of refinancing according to the provisions of the Laws on the SBV and the SBV's guidance; having borrowings to/from and deposits at/from other credit institutions, branches of foreign banks, domestic and foreign financial institutions according to the provisions of law and the SBV's guidance; carrying out capital contribution, shares acquisition according to the provisions of law and the SBV's guidance; acting as trustor, trustee and agent in banking-related activities, insurance business and asset management according to the provisions of law and the SBV's guidance; trading and providing foreign exchange services on the domestic and international market within the scope prescribed by the SBV; trading, supplying interest rate derivatives; providing securities depository and gold trading services; e-wallet; supplying commodity price derivative products; investing in Government bond futures contracts; providing clearing and settlement services for securities transactions in accordance with the Law on securities; supervising bank according to securities regulation; agent in settlement; treasury services for credit institutions, branches of foreign banks.

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

NOTES TO THE REPORT ON THE USE OF FUNDS FROM PUBLIC PLACEMENT OF BONDS *(Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024)*

2 BASIS OF PREPARATION OF REPORT ON THE USE OF FUNDS

2.1 Purpose of the Report on the use of funds

The Report on the use of funds has been prepared for the use of funds from the following public placements of bonds:

Tranche 1: from 23 December 2024 to 15 January 2025; and
Tranche 2: from 20 March 2025 to 16 April 2025.

The Report on the use of funds is prepared for the Bank to report to the State Securities Commission in compliance with the requirements of Decree 155/2020/ND-CP dated 31 December 2020 of the Government, detailing the implementation of certain provisions of the Securities Law. Therefore, the Report on the use of funds may not be suitable for another purpose.

2.2 Basis of preparation and accounting principles

- (a) The Report on the use of funds is prepared based on the accounting books and documents prepared by the Bank for the purpose of reflecting bond placement transactions and identifying transactions that utilised proceeds from public placement of bonds.
- (b) Due to the characteristics of business operations and the Bank's capital management policy, the cash flows from public placement of bonds, along with the cash flows from other mobilised capital sources, are combined into the overall capital of the Bank. The Report on the use of funds is prepared on the basis of actual cash inflows and outflows and is a part of the Bank's total cash flows, on the following basis:
 - Proceeds of public placement of bonds from 23 December 2024 to 15 January 2025 (tranche 1) and from 20 March 2025 to 16 April 2025 (tranche 2): are the actual amounts received from investors (excluding the transaction costs from public placement of bonds);
 - Amounts utilised from the proceeds of public placement of bonds: are the actual amounts disbursed from 21 January 2025 to 18 June 2025 (tranche 1) and from 18 April 2025 to 18 June 2025 (tranche 2) to customers operating in industries and sectors defined in the bond placement plans, and as identified by the Bank to be funded by the proceeds of the bond placements, ensuring there is no duplication with other funding sources.
- (c) The proceeds from the public placement of bonds and the use of funds are determined on the historical cost basis.
- (d) The Report on the use of funds only presents the initial use of funds from the bond placement and does not include any reinvestment or re-use (if any) of the funds.
- (e) The purposes for which the funds are used are determined in accordance with the implementation plan approved by the Board of Directors of the Bank prior to each placement of bonds.

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

NOTES TO THE REPORT ON THE USE OF FUNDS FROM PUBLIC PLACEMENT OF BONDS
(Pursuant to the Certificate of public placement of bonds No. 233/GCN-UBCK issued by the Chairman of the State Securities Commission on 16 December 2024)

2 BASIS OF PREPARATION OF REPORT ON THE USE OF FUNDS (CONTINUED)

2.3 Currency

The currency used in preparation and presentation of the Report on the use of funds is Vietnamese Dong ("VND").

The Report on the use of funds were approved by the Board of Directors for issuance on 15 July 2025.



Le Duy Hai
Deputy General Director
Authorised signatory
15 July 2025