VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE	**THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
No: 1013/HDQT-NHCT-VPHDQT1 *Re: Disclosure of BoDs' Resolution approving the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period.*	*Hanoi, 17th October 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:**

Pursuant to Resolution of the 2025 Annual General Meeting of Shareholders (AGM) of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) No. 29/NQ-DHCD dated 18/04/2025, in which *"The AGM approved the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and of 2009-2016 period; authorized and assigned the BoD to decide and adjust the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and of 2009-2016 period based on the approval of the competent State authorities";*

Pursuant to Official Dispatch No. 9402/VPCP-DMDN dated 01/10/2025 of the Government Office on stock dividend payment to increase charter capital from accumulated remaining profits in the period 2009-2016 and 2021, 2022 of VietinBank;

Pursuant to Decision No. 3414/QD-NHNN dated 08/10/2025 of the State Bank of Vietnam on approving the plan for additional investment in State capital at VietinBank;

On 17/10/2025, VietinBank's Board of Directors issued Resolution No. 410/NQ-HDQT-NHCT-VPHDQT1 on approving the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period.

3. The information is announced on electronic website of VietinBank on 17/10/2025 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.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
M.S.D.N: 0100111948 - C.T.C.P
TP. HÀ NỘI

Tran Minh Binh

Recipients:

- As above;
- Archive in VP, VPHDQT1.

Attachments:

- Resolution No.410 /NQ-HDQT-NHCT-VPHDQT1 dated 17/10/2025.

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

No.:410/NQ-HDQT-NHCT-VPHDQT1

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, 17th October 2025

RESOLUTION
BOARD OF DIRECTORS OF VIETNAM JOINT STOCK COMMERICAL BANK FOR INDUSTRY AND TRADE

Approval of the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period

BOARD OF DIRECTORS OF VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024;

Pursuant to the Charter on Organization and Operation of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank);

Pursuant to the Regulation on Organization and Operation of the Board of Directors of VietinBank;

Pursuant to the Resolution of 2025 General Meeting of Shareholders of VietinBank No.29/NQ-DHDCD dated 18/04/2025;

Pursuant to Official Dispatch No. 9402/VPCP-DMDN dated 01/10/2025 of the Government Office on stock dividend payment to increase charter capital from accumulated remaining profits in the period 2009-2016 and 2021, 2022 of VietinBank;

Pursuant to Decision No. 3414/QD-NHNN dated 08/10/2025 of the State Bank of Vietnam on approving the plan for additional investment in State capital at VietinBank;

Pursuant to the voting Minutes of VietinBank Board of Directors' Decision No. 352 /BBKP-HDQT-NHCT-2025 dated 17 /10/2025 on approval of the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and of 2009-2016 period;

According to proposal of General Director of VietinBank dated 15/10/2025 on approval of the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period.

DECIDED:

Article 1. Approve the Plan on charter capital increase through the issuance of stock dividend from remaining profits of 2021, 2022 and 2009-2016 period *(detailed attached).*

Article 2. Execution provisions

1. This Resolution takes effect from signing date.

2. The members of the Board of Directors, members of the Board of Management; Competent authorities; Head of operational divisions; Head of departments, centers and units at the Head Office; Branches and affiliated units and individuals in VietinBank system shall be responsible for the implementation of this Resolution.

Recipients:
- As per Artical 2;
- Chief of Supervisory Board;
- Head of BoDs' Office;
- Director of Finance Division;
- Planning and Financial Management Department;
- Archive: VP, VPHDQT1.

ON BEHALF OF THE BODs
CHAIRMAN

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
M.S.D.N: 0100111948 - C.T.C.P
TP. HÀ NỘI

Tran Minh Binh

VietinBank

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

108 Tran Hung Dao, Cua Nam, Ha Noi
Tel: 024.39421030
Business Registration Certificate No. 0100111948
13th revision dated January 8th, 2024

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, October 17th, 2025

PLAN ON CHARTER CAPITAL INCREASE THROUGH THE ISSUANCE OF STOCK DIVIDEND FROM REMAINING PROFITS OF 2021, 2022 AND 2009-2016 PERIOD

I. RATIONALE FOR CHARTER CAPITAL INCREASE

- Over the last few years, VietinBank has always taken the initiative in thorough adoption of multiple solutions to strengthen financial capacity, from successfully implementing the privatization, selecting strategic partners to collaborate on business development; to aggressively restructuring business operations towards efficiency, safety and sustainability in order to accumulate financial resources for incremental Tier 1 capital; restructuring the portfolio of assets in the direction of reducing the proportion of high risk-weighted assets, issuing subordinated bonds to increase tier 2 capital. To meet VietinBank's development needs in the coming time, promote the role of a key bank, a pillar of the economy in execution of the policies and orientations of the State Bank of Vietnam (SBV) and the Government, one of the prerequisites is that VietinBank needs to further improve financial capacity, meet the requirements on equity capital to ensure compliance with the regulations on capital adequacy ratio as prescribed in Circular 41/2016/TT-NHNN, have a reserve buffer level according to Circular 13/2018/TT-NHNN, strive for the target of capital adequacy ratio according to Decision No. 412/QD-TTg dated 31/03/2022 on approving the Project to improve national credit rating by 2030, and move towards compliance with Circular 14/2025/TT-NHNN according to Basel III international standards.
- Charter capital is one of the critical considerations taken by international credit rating agencies during evaluation to decide whether to upgrade or downgrade the credit rating of VietinBank; thereby, affecting the forecast of international credit rating agencies on the outlook of Vietnam's banking and finance industry in particular and Vietnam's economy in general.
- In addition, the charter capital serves as the basis for determining fixed asset investment, equity investment, and credit limits, etc. Therefore, raising charter capital is a prerequisite to meet the demand for business expansion through increasing credit, investment limits, etc.; thereby, enhancing the ability to grant credit to the economy, helping to promote economic growth and ensuring social security, delivering macro-economic objectives as directed by the Government and the SBV.

II. LEGAL GROUNDS

- Law on Enterprises No. 59/2020/QH14 dated 17/6/2020 and amended and supplemented documents, guiding documents;
- Law on Credit Institutions No. 32/2024/QH15 dated 18/01/2024 and amended and supplemented documents;
- Law on Securities No. 54/2019/QH4 dated 26/11/2019 and amended and supplemented documents;
- Law on Management and Investment of State Capital in Enterprises No. 68/2025/QH15 dated 14/6/2025;
- Decree No. 91/2015/ND-CP dated 13/10/2015 of the Government on state capital investment in enterprises and management and use of capital and assets at enterprises, amended and supplemented by a number of articles of Decree No. 32/2018/ND-CP dated 08/03/2018, Decree No. 121/2020/ND-CP dated 09/10/2020, Decree No. 140/2020/ND-CP dated 30/11/2020 and Decree No. 167/2024/ND-CP dated 26/12/2024;
- Decree No. 155/2020/ND-CP dated 31/12/2020 elaborating on a number of articles of the Law on Securities and amended and supplemented documents;
- Circular No. 118/2020/TT-BTC dated 31/12/2020 providing several guidelines on offering, issue of securities, tender offer, repurchase of shares, listing and delisting of public companies;
- Circular No. 50/2018/TT-NHNN dated 31/12/2018 stipulating the documents, processes, and procedures for approval of a number of changes in commercial banks and foreign bank branches and amended and supplemented documents;
- Statute on direct owners' representatives, State capital representatives at credit institutions, financial institutions and enterprises managed by the SBV, issued under Decision No. 1500/QD-NHNN dated 20/09/2021 and amended and supplemented documents;
- Regulations on listing and trading of listed securities promulgated under Decision No. 22/QD-HDTV dated 18/04/2025 by the Vietnam Stock Exchange;
- Regulations on exercising rights for securities owners at Vietnam Securities Depository and Clearing Corporation (VSDC) issued under Decision No. 38/QD-HDTV dated 29/04/2025 by the VSDC;
- Regulations on securities registration and transfer of ownership at VSDC issued under Decision No. 37/QD-HDTV dated 29/04/2025 by the VSDC;
- Charter on organization and operation of VietinBank;
- Other relevant Vietnamese legal documents.

III. PLAN ON CHARTER CAPITAL INCREASE THROUGH THE ISSUANCE OF SHARES FOR STOCK DIVIDEND PAYMENT

1. Amount of incremental charter capital

- ***Current charter capital***: VND 53,699,917,480,000.

- ***Expected charter capital increase through the issuance of stock dividend***: VND 23,969,808,790,000.
- ***Expected charter capital after successful issuance of full amount of shares for dividend payout***: VND 77,669,726,270,000 (up 44.63658403% compared to pre-issuance).

2. Detailed plan on the issuance of stock dividend

- ***Type of shares***: Common share.
- ***Par value***: VND 10,000/share (Ten thousand dongs per share).
- ***Number of outstanding shares:*** 5,369,991,748 shares.
- ***Number of treasury shares:*** 0 share.
- ***Volume, total value, ratio of issue:***
  - Maximum number of shares to be issued: 2,396,980,879 shares.
  - Total value of issued shares at par value: VND 23,969,808,790,000.
  - Expected issue ratio: 44.63658403% of expected outstanding shares.
- ***Issued to:*** existing shareholders in VietinBank's list of shareholders as at the time of closing the list of shareholders receiving stock dividend under the capital increase plan approved by the GMS and in compliance with current legal provisions.
- ***Source of fund:*** from the remaining profits in 2021, 2022 and of 2009-2016 period *(details in Part 2, Appendix 01 enclosed herewith)*.
- ***Issue date:*** Expected in Quarter IV/2025 - Quarter I/2026.
- ***Completion date of charter capital increase:*** is in accordance with the permit/approval by the competent authorities.
- ***Solution for dealing with fractional shares:*** The number of shares issued to pay dividend to shareholders will be rounded down to the nearest unit, the resulting decimal fraction *(if any)* will be removed.

  For example: On the last registration date to exercise the right to receive stock dividends, shareholder A owns 100 shares. Thus, shareholder A will receive the corresponding number of shares (100 x 44.63658403): 100 = 44.63658403 shares. According to the above rounding principle, the number of shares to pay dividends that shareholder A receives is 44 shares, the decimal number of shares is 0.63658403 shares will be canceled.

3. Adjusting information on the number of registered securities, additional listing and putting securities into trading: Additional issued shares will be adjusted for the number of shares registered at VSDC and additional listing at the Ho Chi Minh City Stock Exchange according to current legal regulations.

IV. PLAN ON USE OF INCREMENTAL CHARTER CAPITAL AND CAPITAL EFFICIENCY

1. Plan on use of incremental charter capital

The entire incremental charter capital is expected to be used for and allocated to VietinBank's business activities with an appropriate structure on the principle of ensuring safety, efficiency and bringing the highest benefits to shareholders.

The progress of using the incremental charter capital for business activities is in line with the capital use demand and market situation, subject to the authority of the BoD (or otherwise as delegated and authorized by the BoD). It is expected to be used for the following areas:

- Investing in infrastructure, technology platforms, and services development: Investing in projects to modernize, enhance banking governance capacity; upgrading technical and technology infrastructure, boosting modern products and services, increasing customer offerings;
- Expanding VietinBank's credit, investment activities and other business activities.

2. Capital efficiency

- Charter capital increase lays the foundation for VietinBank to enhance financial capacity, position and competitiveness in line with the bank's business scale. It also serves as a basis to ensure consistent compliance with capital adequacy ratio under Basel II, aiming towards Basel III and further promote the role as a credit supplier to the economy and align with the common development trend of Vietnam's banking industry, secure the successful delivery of business strategic objectives, improve profitability, bring increasing higher returns on the capital paid up by shareholders.
- Based on the capital increase plan and 2025 business plan, VietinBank sets forth some financial targets as follows:

Indicators	Targets for 2025
Total assets	Grow by 8% – 10%
Credit exposure	Follow the credit growth quota as approved by the SBV and the credit management policy as directed by the SBV from time to time
Deposits	In line with credit growth rate to secure liquidity ratios
NPL ratio out of credit exposure according to Circular 31	< 1.8%
Separate profit before tax	32,500 billion VND

3. Rights and obligations of shareholders as recipient of additional shares

- Organizations and individuals as recipients of additional shares issued to increase charter capital of VietinBank are responsible for complying with the provisions of applicable laws, the regulations of the SBV, the Charter of VietinBank and the provisions of the Charter Capital Increase Plan attached hereto.

- Organizations and individuals as recipients of additional shares issued to increase charter capital of VietinBank are treated fairly and entitled to all benefits of VietinBank shareholders in accordance with the applicable laws.

V. CURRENT SHAREHOLDING STRUCTURE AND EXPECTED STRUCTURE AFTER CHARTER CAPITAL INCREASE

Please see the current and post-capital-increase shareholding structure in the Appendix 02 attached hereto.

P.P. THE BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N: 0100111948 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
TP. HÀ NỘI

Tran Minh Binh

APPENDIX 1: SOURCES OF FUND FOR CHARTER CAPITAL INCREASE

1. *Information on additional charter capital reserve fund, share capital surplus, retained earnings and other funds*

Unit: Million VND

No.	Individual targets	31/12/2024 (*)
1	Additional Reserve Fund for Charter Capital	9,613,231
2	Share Surplus	8,969,827
3	Undistributed Profits	55,642,753
4	Financial Reserve Fund	14,828,980

(*) According to the audited separate financial statements for 2024.

2. *Information on capital sources for increasing charter capital*

Unit: VND

Indicator	Amount
Charter capital	**53,699,917,480,000**
Remaining profits after tax, appropriation to funds and cash dividends of 2009-2016 period	2,725,859,000,000
Remaining profit after tax, appropriation to funds of 2021	9,597,275,440,650
Remaining profit after tax, appropriation to funds of 2022	11,647,928,185,434
Remaining profits after tax, appropriation to funds and cash dividends of 2009-2016 period, of 2021 and 2022	***23,971,062,626,084***
Maximum stock dividend payment	23,969,808,790,000
Equivalent to a stock dividend ratio (*)	44.63658403%
Expected increase in capital	23,969,808,790,000
Expected charter capital after stock dividends	77,669,726,270,000

(*) Based on the principle for handling fractional shares: the number of shares issued to pay dividend to shareholders will be rounded down to whole-number part, any decimal part will be removed.

APPENDIX 2: CURRENT SHAREHOLDING STRUCTURE AND EXPECTED STRUCTURE AFTER CHARTER CAPITAL INCREASE

(as of the closing date of the list of shareholders on 30/09/2025)

1. *List of shareholders with ownership ratio of 5% or more*

No.	Name of shareholders	Business code/ Ownership registration number	Current number of shares	Ownership ratio	Address of the company's head office	Legal representative	Title	Number of additional shares to be issued as stock dividend	Value of additional shares to be issued	Expected number of shares after charter capital increase	Expected ownership ratio after charter capital increase
1	**State shareholder (State Bank of Vietnam)**	15/SL	3,461,676,283	64.46%	No, 49 Ly Thai To, Hoan Kiem, Hanoi	Nguyen Thi Hong	Governor	1,545,174,042	15,451,740,420,000	5,006,850,325	64.46%
	Represented by:										
1.1	*Mr, Tran Minh Binh - Chairman of the Board of Directors of VietinBank, representing 25% of State capital*		*865,419,072*	*16.12%*				*386,293,512*	*3,862,935,120,000*	*1,251,712,584*	*16.12%*
1.2	*Mr, Nguyen Tran Manh Trung- Member of the Board of Directors and General Director representing 15% of State capital*		*519,251,443*	*9.67%*				*231,776,106*	*2,317,761,060,000*	*751,027,549*	*9.67%*
1.3	*Mr, Tran Van Tan - Member of the Board of Directors, representing 10% of State capital*		*346,167,628*	*6.45%*				*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*

No.	Name of shareholders	Business code/ Ownership registration number	Current number of shares	Ownership ratio	Address of the company's head office	Legal representative	Title	Number of additional shares to be issued as stock dividend	Value of additional shares to be issued	Expected number of shares after charter capital increase	Expected ownership ratio after charter capital increase
1.4	*Mr, Le Thanh Tung - Member of the Board of Directors, representing 10% of State capital*		*346,167,628*	*6.45%*				*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
1.5	*Mr, Nguyen The Huan - Member of the Board of Directors, representing 10% of State capital*		*346,167,628*	*6.45%*				*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
1.6	*Ms, Pham Thi Thanh Hoai - Member of the Board of Directors, representing 10% of State capital*		*346,167,628*	*6.45%*				*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
1.7	*Mr, Nguyen Van Anh - Member of the Board of Directors, representing 10% of State capital*		*346,167,628*	*6.45%*				*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
1.8	*Mr, Nguyen Viet Dung - Member of the Board of Directors, representing 10% of State capital*		*346,167,628*	*6.45%*				*154,517,404*	*1,545,174,040,000*	*500,685,032*	*6.45%*
2	**MUFG Bank, Ltd,**	0100-01-008846	1,059,477,261	19.73%	1-4-5, Marunouchi, Chiyoda-ku, Tokyo, Japan,	Junichi Hanzawa	President & CEO	472,914,457	4,729,144,570,000	1,532,391,718	19.73%

2. ***List of shareholders and related persons with ownership ratio of 20% or more: None***

3. ***Information about the total ownership ratio of foreign investors***

Shareholders	Current number of shares	Ownership ratio	Number of shares as at the time of issuance	Number of additional shares to be issued as stock dividends	Value of additional shares to be issued	Expected number of shares after charter capital increase
Foreign investors	1,409,991,154	26.26%	629,371,886	6,293,718,860,000	2,039,363,040	26.26%

(*) Actual shareholding structure after charter capital increase is based on the results of issue of shares for dividend payout by VietinBank.