

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

**THE SOCIAL REPUBLIC OF VIETNAM**  
**Independence – Freedom – Happiness**

*Hanoi, 17th June, 2026*

No: **5790**/TGĐ-NHCT-KDVTT2

*Ref: Notice of the Record Date for interest payment  
and principal redemption of CTG2230T2/01 bonds  
due to full premature redemption (Ticker:  
CTG123018)*

**To: Bondholders**

Pursuant to the Public Offering Prospectus of Vietnam Joint Stock Commercial Bank for Industry and Trade (“VietinBank”) issued on June 5<sup>th</sup>, 2023;

VietinBank hereby announces the Record Date for the interest payment and principal redemption of CTG123018 bonds due to the Issuer’s full premature redemption, with the detailed information as follows:

1	Issuer	Vietnam Joint Stock Commercial Bank for Industry and Trade
2	Bond Name	8-year Bond (CTG2230T2/01)
3	Issue Code	<b>CTG2230T2/01</b>
4	Ticker Symbol	<b>CTG123018</b>
5	Issue Date	July 20 <sup>th</sup> , 2023
6	Maturity Date	July 20 <sup>th</sup> , 2031
7	Par Value	VND 100,000/Bond
8	Type of Offering	Public Offering
9	Total Volume Outstanding	20,000,000 Bonds
10	Record Date	<b>July 6<sup>th</sup>, 2026</b>
11	Purpose	To pay bond interest from July 20, 2025 up to, but excluding July 20, 2026, and to redeem the principal of CTG123018 bonds due to the Issuer’s full premature redemption.
12	Coupon Rate	<b>5.88%/annum</b>
13	Payout Ratio	01 Bond receives VND 105,880
14	Payment Date	<b>July 20<sup>th</sup>, 2026</b>

15	Place of Payment	<p>+ For deposited securities: Bondholders shall receive the interest and principal of the prematurely redeemed bonds at the Depository Members where their depository accounts are opened.</p> <p>+ For undeposited securities: Bondholders shall receive the interest and principal payments via their accounts registered with VietinBank as of July 20th, 2026.</p>
16	Validity of Bonds	<p>In accordance with the terms and conditions of the bonds, bondholders are obligated to sell back all bonds to the Issuer. All bonds, upon being repurchased, shall be canceled. The Bond Ownership Certificate shall automatically become invalid from the date VietinBank exercises its call option.</p>

For any inquiries, please contact the Capital Market Department at email: [nganhangluuky@vietinbank.vn](mailto:nganhangluuky@vietinbank.vn), phone number: 024.3942.0402 for clarification and support. *Dw*

**Recipients:**

- As above;
- CEO (for reporting);
- VietinBank Branches;
- Archived at Admin, CMD.

**BY ORDER OF THE BOARD OF DIRECTORS  
DEPUTY HEAD OF CAPITAL MARKET DEPT.**

*(Sign, full name and stamp)*



**Doan Ngoc Doan**