

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

No: 708 /HĐQT-NHCT-VPHDQT1

Re: Disclosure of periodic report on principal and interest payments of VietinBank's public offering bonds (Reporting period from 01/01/2025 to 30/06/2025)

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 23rd 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 periodic report on principal and interest payments of VietinBank's public offering bonds (*Reporting period from 01/01/2025 to 30/06/2025*) (*Detailed report attached*).

3. The information is announced on electronic website of VietinBank on 23 /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.

Attachment:

- Periodic report on principal and interest payments of VietinBank's public offering bonds (*Reporting period from 01/01/2025 to 30/06/2025*)

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs



Tran Minh Binh

PERIODIC REPORT
On principal and interest payments of public offering bonds

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

Pursuant to Point c, Clause 2, Article 19 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance on guidance on information disclosure on the stock market, Vietnam Joint Stock Commercial Bank for Industry and Trade ("VietinBank") would like to send the periodic report on principal and interest payments of VietinBank's public offering bonds as follows:

1. Report on principal and interest payments of public offering bonds

(Reporting period from 01/01/2025 to 30/06/2025)

Details in **Appendix 01** attached.

2. Report on public offering bond ownership according to the type of investors

(Reporting period from 01/01/2025 to 30/06/2025)

Details in **Appendix 02** attached.

Recipients:

- As above;
- Archive in VP, KDVTT2, VPHDQT1.

**LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs**



Tran Minh Binh

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE

Appendix 01: Report on principal and interest payments of public offering bonds

(Reporting period from 01/01/2025 to 30/06/2025)

Unit: dong

No.	Bond code	Securites code	Period	Issue date	Maturity	Opening balance - 01.01.2025		Payment during the period		Closing balance - 30.06.2025	
						Principal	Interest (*)	Principal	Interest	Principal	Interest (*)
1	CTG2030T2/01		10 year	30/7/2020	30/7/2030	3,500,000,000,000	0	0	0	3,500,000,000,000	0
2	CTG2030T2/02		10 year	24/9/2020	24/9/2030	1,282,450,000,000	0	0	0	1,282,450,000,000	0
3	CTG2131T2	CTG121031	10 year	18/11/2021	18/11/2031	3,492,200,000,000	0	0	0	3,492,200,000,000	0
4	CTG2230T2/01	CTG123018	8 year	20/07/2023	20/07/2031	2,000,000,000,000	0	0	0	2,000,000,000,000	0
5	CTG2232T2/01	CTG123019	10 year	20/07/2023	20/07/2033	3,000,000,000,000	0	0	0	3,000,000,000,000	0
6	CTG2230T2/02	CTG123033	8 year	1/11/2023	1/11/2031	1,500,000,000,000	0	0	0	1,500,000,000,000	0
7	CTG2232T2/02	CTG123034	10 year	1/11/2023	1/11/2033	1,592,370,000,000	0	0	0	1,592,370,000,000	0
8	CTG2432T2/01	CTG125001	8 year	15/1/2025	15/1/2033	0	0	0	0	3,000,000,000,000	0
9	CTG2434T2/01	CTG125002	10 year	15/1/2025	15/1/2035	0	0	0	0	1,000,000,000,000	0
10	CTG2432T2/02	CTG125013	8 year	16/4/2025	16/4/2033	0	0	0	0	3,000,000,000,000	0
11	CTG2434T2/02	CTG125014	10 year	16/4/2025	16/4/2035	0	0	0	0	1,000,000,000,000	0
	Total					16,367,020,000,000	0	0	0	24,367,020,000,000	0

Notes:

(*) The interest balance at the beginning and end of the period is 0 because the bond interest is periodically paid (once a year)

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY & TRADE

Appendix 02: Report on public offering bond ownership according to the type of investors
(Reporting period from 01/01/2025 to 30/06/2025)

Unit: dong

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
(1)	CTG2030T2/01						
I	Domestic investors	3,500,000,000,000	100.00%	0	0.00%	3,500,000,000,000	100.00%
1	Institutional investors	1,328,400,000,000	37.95%	16,300,000,000	0.47%	1,344,700,000,000	38.42%
	a) Credit institutions	19,700,000,000	0.56%	80,000,000,000	2.29%	99,700,000,000	2.85%
	b) Investment funds	0	0.00%	0	0.00%	0	0.00%
	c) Securities companies	77,650,000,000	2.22%	-29,650,000,000	-0.85%	48,000,000,000	1.37%
	d) Insurance companies	100,000,000,000	2.86%	0	0.00%	100,000,000,000	2.86%
	đ) Other organisations	1,131,050,000,000	32.32%	-34,050,000,000	-0.97%	1,097,000,000,000	31.34%
2	Individual investors	2,171,600,000,000	62.05%	-16,300,000,000	-0.47%	2,155,300,000,000	61.58%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2030T2/01	3,500,000,000,000	100.00%	0	0.00%	3,500,000,000,000	100.00%
(2)	CTG2030T2/02						
I	Domestic investors	1,282,450,000,000	100.00%	0	0.00%	1,282,450,000,000	100.00%
1	Institutional investors	454,160,000,000	35.41%	0	0.00%	454,160,000,000	35.41%
	a) Credit institutions	12,250,000,000	0.96%	0	0.00%	12,250,000,000	0.96%
	b) Investment funds	0	0.00%	0	0.00%	0	0.00%
	c) Securities companies	5,000,000,000	0.39%	0	0.00%	5,000,000,000	0.39%
	d) Insurance companies	0	0.00%	0	0.00%	0	0.00%
	đ) Other organisations	436,910,000,000	34.07%	0	0.00%	436,910,000,000	34.07%
2	Individual investors	828,290,000,000	64.59%	0	0.00%	828,290,000,000	64.59%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2030T2/02	1,282,450,000,000	100.00%	0	0.00%	1,282,450,000,000	100.00%
(3)	CTG2131T2 (Securities code: CTG121031)						
I	Domestic investors	3,477,992,400,000	99.59%	-2,092,400,000	-0.06%	3,475,900,000,000	99.53%
1	Institutional investors	1,296,403,200,000	37.12%	6,238,200,000	0.18%	1,302,641,400,000	37.30%
	a) Credit institutions	350,000,000,000	10.02%	150,000,000,000	4.30%	500,000,000,000	14.32%

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
	<i>b) Investment funds</i>	21,950,800,000	0.63%	-8,333,600,000	-0.24%	13,617,200,000	0.39%
	<i>c) Securities companies</i>	11,462,400,000	0.33%	-4,198,200,000	-0.12%	7,264,200,000	0.21%
	<i>d) Insurance companies</i>	25,000,000,000	0.72%	0	0.00%	25,000,000,000	0.72%
	<i>d) Other organisations</i>	887,990,000,000	25.43%	-131,230,000,000	-3.76%	756,760,000,000	21.67%
2	Individual investors	2,181,589,200,000	62.47%	-8,330,600,000	-0.24%	2,173,258,600,000	62.23%
II	Foreign investors	14,207,600,000	0.41%	2,092,400,000	0.06%	16,300,000,000	0.47%
1	Institutional investors	5,000,000,000	0.14%	0	0.00%	5,000,000,000	0.14%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Other organisations</i>	5,000,000,000	0.14%	0	0.00%	5,000,000,000	0.14%
2	Individual investors	9,207,600,000	0.26%	2,092,400,000	0.06%	11,300,000,000	0.32%
	Total CTG2131T2 (Securities code: CTG121031)	3,492,200,000,000	100.00%	0	0.00%	3,492,200,000,000	100.00%
(4)	CTG2230T2/01 (Securities code: CTG123018)						
I	Domestic investors	1,987,600,000,000	99.38%	0	0.00%	1,987,600,000,000	99.38%
1	Institutional investors	854,499,200,000	42.72%	2,690,000,000	0.13%	857,189,200,000	42.86%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	3,209,200,000	0.16%	300,000,000	0.02%	3,509,200,000	0.18%
	<i>c) Securities companies</i>	200,000,000,000	10.00%	0	0.00%	200,000,000,000	10.00%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Other organisations</i>	651,290,000,000	32.56%	2,390,000,000	0.12%	653,680,000,000	32.68%
2	Individual investors	1,133,100,800,000	56.66%	-2,690,000,000	-0.13%	1,130,410,800,000	56.52%
II	Foreign investors	12,400,000,000	0.62%	0	0.00%	12,400,000,000	0.62%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	12,400,000,000	0.62%	0	0.00%	12,400,000,000	0.62%
	Total CTG2230T2/01 (Securities code: CTG123018)	2,000,000,000,000	100.00%	0	0.00%	2,000,000,000,000	100.00%
(5)	CTG2232T2/01 (Securities code: CTG123019)						
I	Domestic investors	2,998,990,000,000	99.97%	0	0.00%	2,998,990,000,000	99.97%
1	Institutional investors	1,769,642,700,000	58.99%	-7,900,700,000	-0.26%	1,761,742,000,000	58.72%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	2,202,700,000	0.07%	2,499,300,000	0.08%	4,702,000,000	0.16%
	<i>c) Securities companies</i>	0	0.00%	23,100,000,000	0.77%	23,100,000,000	0.77%
	<i>d) Insurance companies</i>	300,000,000,000	10.00%	100,000,000,000	3.33%	400,000,000,000	13.33%
	<i>d) Other organisations</i>	1,467,440,000,000	48.91%	-133,500,000,000	-4.45%	1,333,940,000,000	44.46%

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
2	Individual investors	1,229,347,300,000	40.98%	7,900,700,000	0.26%	1,237,248,000,000	41.24%
II	Foreign investors	1,010,000,000	0.03%	0	0.00%	1,010,000,000	0.03%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	1,010,000,000	0.03%	0	0.00%	1,010,000,000	0.03%
	Total CTG2232T2/01 (Securities code: CTG123019)	3,000,000,000,000	100.00%	0	0.00%	3,000,000,000,000	100.00%
(6)	CTG2230T2/02 (Securities code: CTG123033)						
I	Domestic investors	1,497,115,000,000	99.81%	1,951,000,000	0.13%	1,499,066,000,000	99.94%
1	Institutional investors	824,498,900,000	54.97%	4,442,700,000	0.30%	828,941,600,000	55.26%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	30,000,000	0.00%	0	0.00%	30,000,000	0.00%
	<i>c) Securities companies</i>	502,418,900,000	33.49%	2,902,700,000	0.19%	505,321,600,000	33.69%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	322,050,000,000	21.47%	1,540,000,000	0.10%	323,590,000,000	21.57%
2	Individual investors	672,616,100,000	44.84%	-2,491,700,000	-0.17%	670,124,400,000	44.67%
II	Foreign investors	2,885,000,000	0.19%	-1,951,000,000	-0.13%	934,000,000	0.06%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	2,885,000,000	0.19%	-1,951,000,000	-0.13%	934,000,000	0.06%
	Total CTG2230T2/02 (Securities code: CTG123033)	1,500,000,000,000	100.00%	0	0.00%	1,500,000,000,000	100.00%
(7)	CTG2232T2/02 (Securities code: CTG123034)						
I	Domestic investors	1,592,370,000,000	100.00%	0	0.00%	1,592,370,000,000	100.00%
1	Institutional investors	1,273,770,000,000	79.99%	-7,700,000,000	-0.48%	1,266,070,000,000	79.51%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>	1,100,000,000,000	69.08%	0	0.00%	1,100,000,000,000	69.08%
	<i>đ) Other organisations</i>	173,770,000,000	10.91%	-7,700,000,000	-0.48%	166,070,000,000	10.43%
2	Individual investors	318,600,000,000	20.01%	7,700,000,000	0.48%	326,300,000,000	20.49%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2232T2/02 (Securities code: CTG123034)	1,592,370,000,000	100.00%	0	0.00%	1,592,370,000,000	100.00%
(8)	CTG2432T2/01 (Securities code: CTG125001)						
I	Domestic investors	0	0.00%	3,000,000,000,000	100.00%	3,000,000,000,000	100.00%

No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
1	Institutional investors	0	0.00%	1,506,300,000,000	50.21%	1,506,300,000,000	50.21%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	1,350,000,000,000	45.00%	1,350,000,000,000	45.00%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	0	0.00%	156,300,000,000	5.21%	156,300,000,000	5.21%
2	Individual investors	0	0.00%	1,493,700,000,000	49.79%	1,493,700,000,000	49.79%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2432T2/01 (Securities code: CTG125001)	0	0.00%	3,000,000,000,000	100.00%	3,000,000,000,000	100.00%
(9)	CTG2434T2/01 (Securities code: CTG125002)						
I	Domestic investors	0	0.00%	1,000,000,000,000	100.00%	1,000,000,000,000	100.00%
1	Institutional investors	0	0.00%	1,000,000,000,000	100.00%	1,000,000,000,000	100.00%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	1,000,000,000,000	100.00%	1,000,000,000,000	100.00%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2434T2/01 (Securities code: CTG125002)	0	0.00%	1,000,000,000,000	100.00%	1,000,000,000,000	100.00%
(10)	CTG2432T2/02 (Securities code: CTG125013)						
I	Domestic investors	0	0.00%	3,000,000,000,000	100.00%	3,000,000,000,000	100.00%
1	Institutional investors	0	0.00%	2,705,000,000,000	90.17%	2,705,000,000,000	90.17%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	2,700,000,000,000	90.00%	2,700,000,000,000	90.00%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>đ) Other organisations</i>	0	0.00%	5,000,000,000	0.17%	5,000,000,000	0.17%
2	Individual investors	0	0.00%	295,000,000,000	9.83%	295,000,000,000	9.83%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%



No	Type of investors	Opening balance		Changes during the period		Closing balance	
		Value	Percentage	Value	Percentage	Value	Percentage
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2432T2/02 (Securities code: CTG125013)	0	0.00%	3,000,000,000,000	100.00%	3,000,000,000,000	100.00%
(11)	CTG2434T2/02 (Securities code: CTG125014)						
I	Domestic investors	0	0.00%	1,000,000,000,000	100.00%	1,000,000,000,000	100.00%
1	Institutional investors	0	0.00%	290,400,000,000	29.04%	290,400,000,000	29.04%
	<i>a) Credit institutions</i>	0	0.00%	0	0.00%	0	0.00%
	<i>b) Investment funds</i>	0	0.00%	0	0.00%	0	0.00%
	<i>c) Securities companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Insurance companies</i>	0	0.00%	0	0.00%	0	0.00%
	<i>d) Other organisations</i>	0	0.00%	290,400,000,000	29.04%	290,400,000,000	29.04%
2	Individual investors	0	0.00%	709,600,000,000	70.96%	709,600,000,000	70.96%
II	Foreign investors	0	0.00%	0	0.00%	0	0.00%
1	Institutional investors	0	0.00%	0	0.00%	0	0.00%
2	Individual investors	0	0.00%	0	0.00%	0	0.00%
	Total CTG2434T2/02 (Securities code: CTG125014)	0	0.00%	1,000,000,000,000	100.00%	1,000,000,000,000	100.00%