VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE

THE SOCIAL REPUBLIC OF VIETNAM Independence – Freedom - Happiness

Hanoi, 24th December 2025

No: 1284/HDQT-NHCT-VPHDQT1

Re: Disclosure of BoDs' approval regarding the Registration Agent and Payment Agent Contract for bonds issued to the public between VietinBank and VBSE.

EXTRAORDINARY INFORMATION DISCLOSURE

Respectfully to: - The State Securities Commission;

- Viet Nam Stock Exchange;
- Ho Chi Minh 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:

On 23/ 12/2025, the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) issued Resolution No.517/NQ-HDQT-NHCT-VPHDQT1. Accordingly, the Board of Directors of VietinBank unanimously approved the Registration Agent and Payment Agent Contract for bonds issued to the public between VietinBank and VietinBank Securities Joint Stock Company - VBSE (a subsidiary of VietinBank).

3. The information is announced on electronic website of VietinBank on 24/12/2025 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.

LEGAL REPRESENTATIVE

CHAIRMAN OF THE BODS

NGÂN HÀNG C THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠM

Tran Minh Binh