

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

No: 084 /HĐQT-NHCT-VPHDQT1

*Re: Information disclosure of report on the first public offering bonds result (according to the Certificate of registration of public offering bonds No. 420/GCN-UBCKNN dated 12/11/2025)*

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

Hanoi, 23<sup>rd</sup> January 2026

**EXTRAORDINARY INFORMATION DISCLOSURE**

**Respectfully to:**

- The State Securities Commission;
- Viet Nam 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) discloses report on the first public offering bonds result (*according to the Certificate of registration of public offering bonds No. 420/GCN-UBCKNN dated 12/11/2025*) No. 065 /BC-TGD-NHCT-KDVTT2 dated 23 /01/2026.

**3. The information is announced on electronic website of VietinBank on 23/01/2026 at <https://investor.vietinbank.vn/en/extraordinaryreports.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 the first public offering bonds result No. 065 /BC-TGD-NHCT-KDVTT2 dated 23 /01/2026.

**LEGAL REPRESENTATIVE**  
**CHAIRMAN OF THE BODs**



**Tran Minh Binh**

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

Số: 065/BC-TGD-NHCT- KDVTT2

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

Hanoi, January 23<sup>rd</sup>, 2026

## **NOTICE**

### **Result of the Public Offering of Bonds (Phase 1)**

*(Certificate of Registration for Public Offering of Bonds No. 420/GCN-UBCK issued by the Chairperson of the State Securities Commission on November 12, 2025)*

**To: The State Securities Commission**

#### **I. Introduction of the Issuer:**

1. Full name of Issuer: **VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE**
2. Abbreviation: VietinBank or VIETINBANK
3. Head Office address: 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City.
4. Telephone: 024 3941 8868      Fax: 024 3942 1032      Website: www.vietinbank.vn
5. Charter Capital: **77.669.446.370.000 VND** *(Seventy-seven trillion, six hundred sixty-nine billion, four hundred forty-six million, three hundred seventy thousand Vietnamese Dong).*
6. Stock Code: CTG, listed on Ho Chi Minh City Stock Exchange (HOSE).
7. Place for opening payment account: Head Office of Vietnam Joint Stock Commercial Bank for Industry and Trade  
Account Number: 224450200
8. Business Registration Certificate No. 0100111948, initially issued by the Department of Planning and Investment of Hanoi City on July 03, 2009, with the 13th amendment dated January 08, 2024.
9. Establishment and Operation License: No. 13/GP-NHNN initially issued by the State Bank of Viet Nam (SBV) on June 17, 2022, Decision No. 2080/QĐ-NHNN dated November 03, 2023 of the SBV on amendments of operational contents in VietinBank's Establishment and Operation License; Decision No. 2472/QĐ-NHNN dated December 28, 2023 of the SBV on amendments of charter capital in VietinBank's Establishment and Operation License; Decision No. 86/QĐ-TTGSNH1 dated February 21, 2025 of the SBV on supplementation of operational contents in VietinBank's Establishment and Operation License; Decision No. 755/QĐ-QLGS2 dated April 28, 2025 of the SBV on supplementation of operational contents in VietinBank's Establishment and Operation License; Decision No. 1889/QĐ-QLGS2 dated August 05, 2025 of the SBV on amendments of contents in VietinBank's Establishment and Operation License and Decision No. 47/QĐ-NHNN dated January 14, 2026 of the SBV on

amendments of charter capital contents in VietinBank's License for Establishment and Operation.

## **II. Offering Plan**

### **A. General information about the offering phases**

VietinBank has been granted the Certificate of Registration for Public Offering of Bonds No. 420/GCN-UBCK dated November 12, 2025 by the State Securities Commission, with specific information as follows:

1. Type of securities: Non-convertible bonds, without warrants, unsecured and satisfying conditions to be included in Tier 2 Capital of VietinBank in accordance with applicable laws.
2. Bond Face Value: 100.000 VND/bond (One hundred thousand Vietnamese Dong per bond)
3. Total number of bonds offered to the public: 100.000.000 Bonds (One hundred million bonds), divided into three (03) Phases:
  - Phase 1: 40.000.000 Bonds (CTG2634T2/01);
  - Phase 2: 40.000.000 Bonds (CTG2634T2/02);
  - Phase 3: 20.000.000 Bonds (CTG2634T2/03).

### **B. Information about the Public Offering of Bonds in Phase 1**

1. Bond name: Publicly Offered Bonds of VietinBank
2. Bond type: Non-convertible bonds, without warrants, unsecured and satisfying conditions to be included in Tier 2 Capital of VietinBank in accordance with applicable laws.
3. Bond code (Phase 1): CTG2634T2/01  
*(When the Bonds are centrally registered at Vietnam Securities Depository and Clearing Corporation (VSDC) and listed on Hanoi Stock Exchange, VSDC will issue different bond code in accordance with current laws)*
4. Bond Face Value: 100.000 VND/bond (One hundred thousand Vietnamese Dong per bond)
5. Total number of bonds offered in Phase 1: 40.000.000 (Forty million) Bonds.  
*If Phase 1 does not fully distribute all the expected volume, the unsold portion will be offered in Phase 2.*
6. Total value of bonds offered in Phase 1 (at face value): 4.000.000.000.000 (Four trillion) VND.  
*If Phase 1 does not fully distribute all the expected volume, the unsold portion will be offered in Phase 2.*
7. Bond Tenor: 08 (eight) years.
8. Interest rate:

The interest rate is floating rate (periodically adjusted), applicable throughout the Bond Tenor, calculated as an annual percentage rate (%/year) and determined by the following formula:

$$\text{Bond Interest Rate} = \text{Reference Interest Rate} + 1,25\%/year$$

Where:

“*Reference Interest Rate*” means the annual interest rate (%/year) used to determine the Bond Interest Rate for each Interest Calculation Period or Interest Payment Period. Reference Interest Rate is the average interest rate of VND individual savings deposits, paid in arrears, with a 12-month tenor (or equivalent tenor), as publicly announced on the Interest Rate Determination Date on the official websites of Reference Banks (including: Vietnam Joint Stock Commercial Bank for Industry and Trade, Joint Stock Commercial Bank for Investment and Development of Vietnam, Joint Stock Commercial Bank for Foreign Trade of Vietnam and Vietnam Bank for Agriculture and Rural Development). For clarity, if the Reference Interest Rate is not an integer, it shall be rounded to two (02) decimal places (specifically: if the third decimal digit is equal to or greater than 5, it shall be rounded up; otherwise, it shall be rounded down).

“*Interest Rate Determination Date*” means the Bond Issuance Date for the first Interest Calculation Period and the seventh (7th) business day prior to the first day of each subsequent Interest Calculation Periods.

9. Interest payment period: Bond Interest shall be paid semi-annually on each Interest Payment Date, which is every six (06) months from the Bond Issuance Date during the bond tenor.
10. Offering price: **100.000 VND/Bond** (One hundred thousand Vietnamese Dong per Bond).
11. Distribution Method: Direct offering at VietinBank branches and transaction offices in nationwide.
12. Subscription period: **From December 15, 2025 to January 20, 2026**
13. Closing date of the offering: January 20, 2026
14. Expected delivery date of Bond Certificate: Within thirty (30) days from the closing date of the offering (January 20, 2026), VietinBank shall deliver the Certificates of Bond Ownership to bond purchasers (investors) at the branches/transaction offices of VietinBank where the investors subscribed for the bonds.





### III. Results of the Bond Offering - Phase 1

Investor category	Offering price (VND/bond)	The number of Bonds offered	The number of Bonds subscribed	The number of Bonds distributed	The number of subscribing investors	The number of distributed investors	The number of undistributed investors	The number of undistributed Bonds	The ratio of distributed Bonds
1	2	3	4	5	6	7	8=6-7	9=3-5	10=5/3
<b>1. Individual Investors:</b>			<b>16.871.850</b>	<b>16.871.850</b>	<b>1.081</b>	<b>1.081</b>	<b>0</b>		
- Domestic investors	100.000	40.000.000	16.870.850	16.870.850	1.080	1.080	0	23.129.150	42,1771%
- Foreign investors	100.000	40.000.000	1.000	1.000	01	01	0	39.999.000	0,0025%
<b>2. Institutional Investors:</b>			<b>5.343.100</b>	<b>5.343.100</b>	<b>35</b>	<b>35</b>	<b>0</b>		
- Domestic investors	100.000	40.000.000	5.343.100	5.343.100	35	35	0	34.656.900	13,3578%
- Foreign investors, economic organizations with foreign investors holding more than 50% of charter capital	100.000	40.000.000	0	0	0	0	0	40.000.000	0,0000%
<b>Tổng số</b>		<b>40.000.000</b>	<b>22.214.950</b>	<b>22.214.950</b>	<b>1.116</b>	<b>1.116</b>	<b>0</b>	<b>17.785.050</b>	<b>55,5374%</b>

#### IV. Result of the Bond Offering - Phase 1

1. Total number of bonds distributed: **22.214.950 Bonds**, equivalent to 55,5374% of the total bonds offered.
2. Total proceeds from the offering: **2.221.495.000.000 VND** (in words: Two trillion, two hundred twenty-one billion, four hundred ninety-five million Vietnamese Dong).
3. Total expenses: **2.364.200.000 VND** (VAT included) (in words: Two billion, three hundred sixty-four million, two hundred thousand Vietnamese Dong), including:
  - Fee for consulting services for the preparation of bond offering and listing registration (VAT included, if any): 940.000.000 VND (in words: Nine hundred forty million Vietnamese Dong)<sup>1</sup>.
  - Service fee for registration and paying agent (VAT included, if any): 519.200.000 VND (in words: Five hundred nineteen million, two hundred thousand Vietnamese Dong)<sup>2</sup>
  - Service fee for bondholders' representative (VAT included, if any): 880.000.000 VND (in words: Eight hundred eighty million Vietnamese Dong)<sup>3</sup>
  - Fee for issuance of the Certificate of Registration for public offering of bonds (VAT included, if any): 25.000.000 VND (in words: Twenty-five million Vietnamese Dong).
4. Net proceeds from the offering: **2.219.130.800.000 VND** (in words: Two trillion, two hundred nineteen billion, one hundred thirty million, eight hundred thousand Vietnamese Dong).

#### V. Capital Structure of the Issuer after the Offering

Items	Before the offering (end of 15/12/2025)	After the offering (end of 20/01/2026)
1. Total liabilities (VND million)	<b>2.506.674.929</b>	<b>2.470.109.134</b>
- Short-term liabilities (VND million)	1.752.201.060	1.711.947.691
- Long-term liabilities (VND million)	754.473.869	758.161.443
<i>Of which: Outstanding bonds (VND million)</i>	53.499.570	55.721.065
2. Total equity (VND million)	<b>166.267.259</b>	<b>175.692.009</b>
3. Debt-to-equity ratio (times)	15,076	14,059

#### VI. Enclosed documents

Confirmation letter No. 61/CV-VCB.HGM dated January 21, 2026 issued by Joint Stock

<sup>1</sup> The above fee is the total fee for consulting services for the preparation of bond offering and listing registration of all three (03) offering phases.

<sup>2</sup> The above fee is the total fee for registration and paying agent of all three (03) offering phases.

<sup>3</sup> The above fee is the total fee for bondholders' representative of all three (03) offering phases.

Commercial Bank for Foreign Trade of Vietnam - Hoang Mai Branch, where VietinBank opens the escrow account.

*Recipients:*

- *As above;*
- *Board of Directors (for report);*
- *Executive Board (for report);*
- *Alco Department;*
- *IR Department (for coordination);*
- *Archived: Administration Dept., Capital Market Dept.*

*Hanoi, January 23<sup>rd</sup>, 2026*

**VIETNAM JOINT STOCK COMMERCIAL BANK *Dw***  
**FOR INDUSTRY AND TRADE**  
**BY AUTHORIZATION OF THE LEGAL**  
**REPRESENTATIVE**  
**DIRECTOR OF TREASURY & MARKET DIVISION**



**Nguyen Anh Tuan**