

Name of warrant	VIB.10M.SSI.C.EU.CASH-15
Company name	Sai Gon Securities Incorporation
Subject	Certificate for initial Offering of Covered Warrant

Content:

The State Securities Commission of Vietnam (SSC) granted Certificate for Offering of Covered Warrant No.343/GCN-UBCK Securities Incorporation as follows:

1. Name of warrant:	Warrant VIB.10M.SSI.C.EU.CASH-15
2. Code of underlying security:	VIB
3. Issuer of underlying security:	VIETNAM International commercial Joint stock bank
4. Quantity of warrants registered for offering:	20,000,000
5. Conversion ratio:	4:1
6. Warrant type (call/ put):	Call
7. Warrant style:	European-style
8. Payment method for exercise of warrants:	cash
9. Duration:	10 months
10. Depository bank of collateral:	Viet Nam Joint Stock Commercial Bank For Industry

dated October 09,2023 to Sai Gon

And Trade