VPBank
Vì một Việt Nam thịnh vượng

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No. 148/2026/CVHDQT-VPB

Hanoi, September 10, 2026

NOTICE

of record date of share issuance for dividend payment

To: - Vietnam Securities Depository and Clearing Corporation

Name of the Securities Registration Organization: Vietnam Prosperity Joint Stock Commercial Bank

Transaction name: VPBank

Head office: 89 Lang Ha, Dong Da, Hanoi

Phone: 84-24 3928 8869 Fax: 84-24 3928 8867

We hereby notify the Vietnam Securities Depository and Clearing Corporation (VSDC) and the Ho Chi Minh Stock Exchange (HOSE) of the record date for determining the list of securities holders entitled to the following securities:

Stock Name: Shares of Vietnam Prosperity Commercial Joint Stock Bank
Stock Ticker: VPB
Stock Type: Ordinary Shares
Face Value: 10,000 VND/share
Exchange: HOSE
The record date: 25/09/2026

1. Reason and purpose: to pay share dividends

2. Specific content"

- Exercise ratio: 26.04104%/share (A shareholder holding 10,000,000 ordinary shares entitled to the distribution will receive an additional 2,604,104 new shares).
- Rounding and handling of fractional shares and odd-lot shares: The number of shares to be issued to each shareholder under the rights distribution ratio shall be rounded down to the nearest whole share. All fractional shares resulting from the aggregation of fractional entitlements allocated to shareholders, together with any unsubscribed shares arising from the allocation of rights (representing the difference between the total number of 2,066,076,399 shares authorized for issuance, and the actual number of shares issued), shall be allocated to the Trade Union of Vietnam Prosperity Joint Stock Commercial Bank (Head Office) to ensure the full allocation of the 2,066,076,399 shares, thereby raising the Bank's charter capital to an even figure of VND 100,000 billion.

Example 1: As of the record date for the exercise of rights, Shareholder A holds 15,800 shares; the calculated entitlement is 15,800 x 26.04104% = 4,114.48432 shares. Applying the aforementioned principle of taking the integer part, Shareholder A is entitled to 4,114 shares. The fractional portion of 0.4843 along with other fractional shares arising from the allocation to other shareholders and the variance between the pro-rata allocation (at the 26.04104% ratio) and the total volume of 2,066,076,399 shares to be distributed will be allocated to the Trade Union of Vietnam Prosperity Joint Stock Commercial Bank (Head Office).

Location:

- ✓ For deposited securities: Securities holders shall complete the procedures for receiving dividends at the relevant Depository Members where their securities accounts are maintained.
- ✓ For undeposited securities: Securities holders shall complete the procedures for receiving dividends at VPBank Securities Joint Stock Company (VPBankS), 21st Floor, 25 VPBank Tower, 89 Lang Ha Street, Dong Da District, Hanoi, on business days. To receive the dividends, shareholders are required to present their Identity Card/Citizen Identity Card/Passport and Shareholder Certificate. Specific procedures shall be carried out in accordance with VPBankS's instructions.

We hereby request VSDC to prepare and send to our Company the list of securities holders as of the aforementioned record date via VSDC's electronic communication portal.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BOARD OF DIRECTORS

Recipients:
- As above;
- HOSE;
- Filed at VPBank.

<Signed>

NGÔ CHÍ DŨNG

Attachment:

- Copy of the Resolution of the General Meeting of Shareholders of VPBank dated 22/04/2026.