



No.: 285330.26

**REPORT ON THE RESULTS OF THE SHARE ISSUANCE
UNDER THE EMPLOYEE STOCK OWNERSHIP PLAN**

To: State Securities Commission (SSC)

1.0 Introduction to the issuer

- 1.1 Name of issuer: Vietnam International Commercial Joint Stock Bank
- 1.2 Abbreviated name: VIB
- 1.3 Head office address: 1st Floor (Ground Floor) and 2nd Floor, Sailing Tower, 111A Pasteur Street, Ben Nghe Ward, District 1, Ho Chi Minh City
- 1.4 Telephone: 0283 6299 9039 Fax: 0283 6299 9040 Website: vib.com.vn
- 1.5 Charter capital: VND 34,040,057,100,000 (Thirty-four trillion, forty billion, fifty-seven million, one hundred thousand Vietnamese dong).
- 1.6 Stock code: VIB
- 1.7 Payment account maintained at: State Bank of Vietnam – Ho Chi Minh City Branch
Account No.: 191477
- 1.8 Enterprise Registration Certificate No. 0100233488, first issued by the Hanoi Department of Planning and Investment on 14 February 1996, with the 38th amended registration issued by the Ho Chi Minh City Department of Planning and Investment on 23 August 2023.

– Principal business activities:

- Accepting demand deposits, term deposits, savings deposits and other types of deposits;
- Issuing certificates of deposit;
- Extending credit in the forms of: lending; discounting and rediscounting; bank guarantees; issuance of credit cards; domestic factoring; international factoring for banks permitted to conduct international payment activities; letters of credit;
- Opening payment accounts for customers;
- Providing payment instruments;
- Providing the following account-based payment services: domestic payment services including cheques, payment orders, payment mandates, collection orders, collection mandates, money transfers, bank cards, collection and payment services; and international payment services in accordance with regulations of the State Bank of Vietnam;
- Borrowing from the State Bank of Vietnam in the form of refinancing;
- Purchasing and selling valuable papers with the State Bank of Vietnam;
- Lending, borrowing, depositing, accepting deposits, and purchasing and selling valuable papers on a term basis with credit institutions and foreign bank branches in accordance with regulations of the State Bank of Vietnam;
- Borrowing from overseas in accordance with law;
- Opening payment accounts at the State Bank of Vietnam;

- Opening payment accounts at credit institutions permitted to provide account-based payment services;
 - Opening payment accounts at credit institutions permitted to provide account-based payment services;
 - Opening overseas payment accounts in accordance with foreign exchange laws;
 - Organizing internal payments and participating in the national interbank payment system;
 - Participating in international payment systems: Visa, MasterCard, JCB and Amex;
 - Making capital contributions and purchasing shares in accordance with law and guidance of the State Bank of Vietnam;
 - Trading in and providing domestic and overseas customers with foreign exchange services and products within the scope prescribed by the State Bank of Vietnam;
 - Trading in and providing domestic and overseas customers with interest-rate derivative services and products in accordance with law and guidance of the State Bank of Vietnam;
 - Providing entrustment, receiving entrustment and agency services in banking activities, and acting as a payment agent in accordance with regulations of the State Bank of Vietnam;
 - Acting as an insurance agent in accordance with insurance business laws and within the scope of insurance agency activities prescribed by the State Bank of Vietnam;
 - Other business activities: cash management services; treasury services for credit institutions and foreign bank branches; asset custody services and rental of safe-deposit boxes and safes; provision of money transfer, collection and payment services not conducted through accounts; purchase and sale of State Bank bills and corporate bonds; trading in Government debt instruments, Government-guaranteed bonds, municipal bonds and other valuable papers; money brokerage services; gold trading (in accordance with law and guidance of the State Bank of Vietnam); other services related to factoring and letters of credit; consultancy on banking activities and other business activities specified in the license; bond issuance; securities depository services; custodian banking operations; and acting as an agent to manage collateral for lenders that are international financial institutions, foreign credit institutions, credit institutions or foreign bank branches;
 - Investing in Government bond futures contracts;
 - Providing clearing and settlement services for securities transactions;
 - Debt purchase.
 - Participating in the system of the Society for Worldwide Interbank Financial Telecommunication (SWIFT).
- Business line code: 6419
- 1.9 Establishment License No. 2300/GP-UB dated 8 February 1996 and Establishment and Operation License No. 09/GP-NHNN dated 13 February 2026, as supplemented by Decision No. 90/QD-QLGS4 dated 30 June 2026 (replacing Operation License No. 23/GP-NHNN dated 19 September 2022), with a term of 99 years from the date of the first license, i.e. 25 January 1996.

2.0 Plan for share issuance under the Employee Stock Ownership Plan in 2026

- 2.1 Name of shares: Vietnam International Commercial Joint Stock Bank
- 2.2 Type of shares: Ordinary shares
- 2.3 Number of shares prior to the issuance:
- Total number of issued shares: 3,404,005,710 shares
 - Number of outstanding shares: 3,404,005,710 shares
 - Number of treasury shares: 0 shares
- 2.4 Expected number of shares to be issued: 8,000,000 shares, representing 0.24% of the total outstanding shares (equivalent to 0.21% after the charter capital increase through the issuance of bonus shares to existing shareholders at a rate of 9.5%).
- 2.5 Transfer restriction period: Bonus shares issued to employees shall be subject to a transfer restriction for 01 year from the closing date of the issuance.
- 2.6 Issue price: The shares are issued as bonus shares to employees under the ESOP. No payment shall be collected from employees participating in the ESOP.
- 2.7 Source of capital for the issuance: Undistributed profit after tax as at 31 December 2025, as recorded in the audited 2025 consolidated financial statements of Vietnam International Commercial Joint Stock Bank.
- 2.8 Closing date of the issuance: 11 September 2026
- 2.9 Expected share delivery date: before 31 December 2026

3.0 Results of the share issuance

- 3.1 Total number of shares distributed: 8,000,000 shares, of which:
- Number of shares distributed to employees on a pro rata basis: 7,999,561 shares to 845 employees
 - Number of shares used to handle fractional shares: 439 shares, of which:
 - Fractional shares arising from the rounding principle: 439 shares
 - Fractional shares arising from the principle of ensuring the maximum shareholding ratios prescribed by law: 0 shares
 - Fractional shares arising from the principle for handling undistributed/unissued shares: 0 shares
- 3.2 Number of employees receiving shares: 845 employees
- 3.3 The total number of shares after the issuance to existing shareholders and the issuance under the Employee Stock Ownership Plan (as of 11 September 2026) is 3,735,386,252 shares, of which:
- 3.3.1 Number of shares after the issuance to existing shareholders (11 September 2026): 3,727,386,252 shares, specifically:
- Number of outstanding shares: 3,727,386,252 shares.
 - Number of treasury shares: 0 shares
- 3.3.2 Number of shares after the issuance under the Employee Stock Ownership Plan (11 September 2026): 3,735,386,252 shares, specifically:

- Number of outstanding shares: 3,735,386,252 shares.
- Number of treasury shares: 0 shares

4.0 Enclosed documents

- 4.1 Official Letter No. 7812/UBCK-QLCB dated 14 August 2026 of the State Securities Commission regarding VIB's reporting documents for the share issuance under the Employee Stock Ownership Plan.
- 4.2 Board of Directors Resolution No. 053.26.BOD dated 18 September 2026 approving the handling of fractional shares in the 2026 charter capital increase.
- 4.3 Board of Directors Decision No. 283054.26 dated 18 September 2026 regarding the handling of fractional shares in the 2026 charter capital increase.
- 4.4 Board of Directors Resolution No. 051.26.BOD.2 dated 17 September 2026 approving the final list of VIB employees eligible to receive bonus shares under VIB's 2026 Employee Stock Ownership Plan.
- 4.5 List of share issuance under VIB's Employee Stock Ownership Plan.

Ho Chi Minh City, 21 September 2026

VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK

Legal Representative

CHIEF EXECUTIVE OFFICER

(Signed)

Han Ngoc Vu

Recipients:

- As above;
- SSC, VNX, HSX;
- Board of Directors, Supervisory Board;
- Filed by Administration.

