



No.: 285323.26

REPORT ON THE RESULTS OF THE SHARE ISSUANCE TO INCREASE SHARE CAPITAL FROM OWNERS' EQUITY

To: State Securities Commission of Vietnam (SSC)

1.0 Introduction to the Issuer

- 1.1 Name of the 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, Sai Gon Ward, 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 opened 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 amendment registered 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 following forms: lending; discounting and rediscounting; bank guarantees; issuance of credit cards; domestic factoring; international factoring for banks permitted to conduct international payments; 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, placing deposits, accepting deposits, and conducting term purchases and sales of valuable papers with credit institutions and foreign bank branches in accordance with regulations of the State Bank of Vietnam;
 - Borrowing from abroad 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 payment accounts overseas 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, 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;
 - Entrustment, acceptance of entrustment, agency activities in banking operations, and payment agency arrangements 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, local government 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; acting as agent for management of 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 08 February 1996 and Establishment and Operation License No. 09/GP-NHNN dated 13 February 2026, supplemented by Decision No. 90/QĐ-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 issuance of shares to increase share capital from owners' equity 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 Proposed number of shares to be issued: 323,380,542 shares

2.5 Entitlement ratio (ratio of bonus shares to be received by shareholders): 9.5%

2.6 Source of capital for the issuance: Reserve Fund for Supplementing Charter Capital and 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.

2.7 Plan for handling fractional shares:

2.7.1 Rounding principles and handling of certain special cases arising from the issuance of shares to increase share capital from owners' equity:

- Rounding principle: the number of shares allocated to existing shareholders shall be rounded down to the nearest whole share. Any decimal fraction (fractional share) shall be handled in accordance with the section "Principles for handling fractional shares and undistributed/unissued shares arising from the issuance of shares to increase share capital from owners' equity to existing shareholders".

Example: Shareholder Nguyen Van A owns 82 shares. The number of additional shares to be received by Shareholder A is calculated as follows: $82 \times 0.095 = 7.79$. Accordingly, Shareholder Nguyen Van A will receive 7 new shares (the fractional 0.79 share shall be handled in accordance with the section "Principles for handling fractional shares and undistributed/unissued shares arising").

- Principle for ensuring the maximum shareholding ratios prescribed by law: VIB must ensure that existing shareholders do not exceed the maximum shareholding ratios prescribed by law following VIB's issuance of shares to increase share capital from owners' equity. Where the number of shares to be received by a shareholder would cause the applicable maximum shareholding ratio to be exceeded (an individual shareholder may own a maximum of 05% of charter capital; an institutional shareholder may own a maximum of 10% of charter capital; a shareholder together with its/his/her related persons may own a maximum of 15% of charter capital; and a foreign strategic shareholder may own a maximum of 20% of charter capital), the number of shares exceeding such ratio shall be deemed fractional shares arising and shall be handled in accordance with the section "Principles for handling fractional shares and undistributed/unissued shares arising from the issuance of shares to increase share capital from owners' equity to existing shareholders".
- Principle for handling undistributed/unissued shares: Where the total number of shares allocated to existing shareholders plus the total number of fractional shares arising is lower than the total number of shares to be issued under the capital increase plan due to application of the rounding principle when calculating the allocation of shares to increase share capital from owners' equity

for each securities account of each shareholder at each securities company, or for any other reason, such difference shall be determined as undistributed/unissued shares and handled in accordance with the section "Principles for handling fractional shares and undistributed/unissued shares arising from the issuance of shares to increase share capital from owners' equity to existing shareholders".

2.7.2 Principles for handling fractional shares and undistributed/unissued shares arising from the issuance of shares to increase share capital from owners' equity to existing shareholders:

- Fractional shares and/or undistributed/unissued shares arising from: (i) the rounding principle, (ii) the principle for ensuring the maximum shareholding ratios prescribed by law, and (iii) the principle for handling undistributed/unissued shares set out in the section "Rounding principles and handling of certain special cases arising from the issuance of shares to increase share capital from owners' equity" above, shall be offered for sale as decided by the Board of Directors at a selling price equal to the average price of the 10 trading sessions immediately preceding the date of the Board of Directors meeting or the date on which written ballots are sent to the Board of Directors regarding the handling of such fractional shares and undistributed/unissued shares. The Chief Executive Officer shall be responsible for selecting and proposing to the Board of Directors the purchasers of such shares for its decision, where applicable.

2.8 Closing date of the issuance: 11 September 2026

2.9 Expected date of share delivery: before 31 December 2026

3.0 Results of the share issuance

3.1 Total number of shares distributed: 323,380,542 shares, of which:

- Shares distributed to shareholders on a pro rata basis: 323,361,021 shares to 61,660 shareholders
- Shares used for handling fractional shares: 19,521 shares, of which:
 - Fractional shares arising from the rounding principle: 19,443 shares
 - Fractional shares arising from the principle for ensuring the maximum shareholding ratios prescribed by law: 0 shares
 - Fractional shares arising from the principle for handling undistributed/unissued shares: 78 shares

3.2 Total number of shares after the issuance to existing shareholders and the issuance under the employee stock ownership plan (as of 11 September 2026): 3,735,386,252 shares, of which:

3.2.1 Number of shares after the issuance to existing shareholders (as of 11 September 2026): 3,727,386,252 shares, specifically:

- Number of outstanding shares: 3,727,386,252 shares.
- Number of treasury shares: 0 shares.

3.2.2 Number of shares after the issuance under the employee stock ownership plan (as of 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 Attachments

- Official Letter No. 7147/UBCK-QLCB dated 30 July 2026 of the State Securities Commission of Vietnam regarding VIB's documents reporting the issuance of shares to increase share capital from owners' equity.
- Board of Directors Resolution No. 053.26.BOD dated 18 September 2026 approving the handling of fractional shares in the 2026 charter capital increase.
- Board of Directors Decision No. 283054.26 dated 18 September 2026 regarding the handling of fractional shares in the 2026 charter capital increase.

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

