JSC BANK FOR FOREIGN TRADE OF VIETNAM	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No: 22385/VCB-CL&TKHDQT Re: The State Bank of Vietnam approved VCB's charter capital increase	*Hanoi, November 03, 2026*

EXTRAORDINARY INFORMATION DISCLOSURE

To:

- State Securities Commission;
- Vietnam Stock Exchange;
- Ho Chi Minh Stock Exchange;
- Hanoi Stock Exchange;

1. Organization: Joint Stock Commercial Bank for Foreign Trade of Vietnam

Securities code: **VCB**

Head office: 198 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi

Telephone: 0243 – 9343137

Email: cltkhdqt.ho@vietcombank.com.vn.

2. Content of Disclosure:

On November 2, 2026, the Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) received Official Letter No. 10074/NHNN-QLGS dated October 30, 2026, from the State Bank of Vietnam, approving VCB's charter capital increase through a private placement of shares, in accordance with the plan approved by VCB's General Meeting of Shareholders under Resolution No. 18/TN2025/NQ-DHDCD dated April 26, 2025, and Resolution No. 19/TN2026/NQ-DHDCD dated April 24, 2026.

3. This information was disclosed on VCB's website from 03/11/2026 at: https://vietcombank.com.vn/en/Nha-dau-tu

We hereby certify the truthfulness of the information stated above and take the full responsibility before the law for the disclosed information./.

Recipients:
- As above;
- Chairman, CEO (for report);
- BOD, BOM (for notice);
- Archived: VT, CL&TKHDQT.

Tài liệu đính kèm:
- Official Letter No. 10074/NHNN-QLGS.

AUTHORIZED PERSON TO DISCLOSE INFORMATION
DEPUTY CEO

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN NGOẠI THƯƠNG VIỆT NAM

Le Hoang Tung

Signature Not Verified
Ký bởi: Ngân Hàng Thương Mại Cổ Phần Ngoại Thương Việt Nam
Ký ngày: 3/11/2026 08:56:10

STATE BANK OF VIETNAM

SOCIALIST REPUBLIC OF VIETNAM
Independent – Freedom – Happiness

No: 10074/NHNN-QLGS

Ha Noi, October 30, 2026

Re: VCB Charter capital increase

JSC BANK FOR FOREIGN TRADE OF VIETNAM
Incoming Official Dispatch No.: 3033
Date: 02 November 2026
Moving: .....
Number and File symbol: .....

To: Joint Stock Commercial Bank for Foreign Trade of Vietnam

With regard to the proposal for an increase in charter capital of the Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB), as set out in Official Letter No. 19668/VCB-CLTKHDQT dated October 7, 2026, and the accompanying dossier, the State Bank of Vietnam (SBV) hereby provides its opinion as follows:

1. Approving VCB's charter capital increase by a maximum amount of VND 5,431,000,000,000 (in words: Five trillion four hundred and thirty-one billion Vietnamese dong), through a private placement of shares to increase its charter capital, in accordance with the plan approved by VCB's General Meeting of Shareholders under Resolution No. 18/TN2025/NQ-DHDCD dated April 26, 2025, adopted at VCB's 18th Annual General Meeting of Shareholders, and Resolution No. 19/TN2026/NQ-DHDCD dated April 24, 2026, adopted at VCB's 19th Annual General Meeting of Shareholders.

VCB shall be responsible for the contents, information and figures provided in the dossier submitted to the SBV. VCB shall organize and implement the private placement of shares to professional securities investors in strict compliance with the provisions of the 2019 Law on Securities (as amended and supplemented), Decree No. 155/2020/ND-CP dated December 31, 2020, of the Government detailing the implementation of certain articles of the Law on Securities (as amended and supplemented), and other relevant laws and regulations, ensuring consistency with the contents approved under Decision No. 2054/QD-TTg dated October 27, 2026, issued by the Prime Minister[1]. VCB shall also comply with the provisions of the 2024 Law on Credit Institutions (as amended and supplemented), relevant laws and regulations governing share

ownership ratios, including those applicable to shareholders, shareholders and their related persons, and foreign investors purchasing and holding shares in Vietnamese credit institutions, as well as the SBV's directives.

2. Within a maximum period of 15 working days from the end date of the share offering, in accordance with applicable laws and regulations, VCB shall be responsible for submitting an application to the SBV for an amendment to the charter capital amount specified in its License, in accordance with Article 12 of Circular No. 50/2025/TT-NHNN dated December 24, 2025, issued by the Governor of the SBV, prescribing the application dossiers and procedures for approval of certain amendments to commercial banks and foreign bank branches (as amended and supplemented).

3. This document shall remain valid for a period of 12 months from its signing date.

The SBV hereby notifies VCB for its information and implementation./.

Recipients:
- As stated above;
- The Governor (for reporting);
- Deputy Governor Pham Quang Dung;
- The representatives of state capital at VCB (for monitoring purposes);
- Archived: VT, QLGS2.NHNhung.

ON BEHALF OF THE GOVERNOR
DEPUTY GOVERNOR

(signed and sealed)

Pham Quang Dung

(This English translation is for references purposes only)

[1] Decision No. 2054/QD-TTg dated October 27, 2026, issued by the Prime Minister, approving the Plan for restructuring state capital in enterprises for the 2026–2030 period, applicable to enterprises specified in Clause 1, Article 5 of Decision No. 40/2026/QD-TTg dated August 5, 2026, issued by the Prime Minister, on the Criteria for classifying enterprises for the purpose of restructuring state capital in state-owned enterprises and enterprises with state capital.