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VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE

No: 923 /HDQT-NHCT-VPHDQT1

Re: Disclosure of BoDs' Decision on the termination of operations of the Representative Office of VietinBank in Da Nang.

THE SOCIAL REPUBLIC OF VIETNAM

Independence – Freedom - Happiness

Hanoi, 04/11/ 2026

EXTRAORDINARY INFORMATION DISCLOSURE

Respectfully to:
- **The State Bank of Vietnam;**
- **The State Securities Commission;**
- **Viet Nam Stock Exchange;**
- **Ho Chi Minh Stock Exchange;**
- **Ha Noi Stock Exchange;**
- **Ministry of Finance.**

1. Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade

- Securities code: CTG.
- Head office: 108 Tran Hung Dao, Cua Nam ward, Hanoi city.
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn

2. Content of information disclosure:

On 03 /11 /2026, the Board of Director of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) has issued Decision No. 536 /QD-HDQT-NHCT-NS1 regarding the termination of operations of the Representative Office of VietinBank in Da Nang, effective from 15/11/2026.

3. The information is announced on electronic website of VietinBank on 04/11/2026 at https://investor.vietinbank.vn/en/extraordinaryreports.aspx/.

We hereby commit that the disclosed information above is true and entirely responsible for the contents of published information.

Recipients:
- As above;
- Archive in VP, VPHDQT1.

Attached document:
- Decision No. 536/QD-HDQT-NHCT-NS1 dated 03/11/ 2026.

LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

M.S.D.N: 0100111948 - C.T.
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
T.P. HÀ NỘI

Tran Minh Binh

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

No.: 536 QĐ-HĐQT-NHCT1-NS1

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Hanoi, 2nd Nov 2026

DECISION

Re: Termination of operations of the Representative Office of Vietnam Joint Stock Commercial Bank for Industry and Trade in Da Nang

THE BOARD OF DIRECTORS OF VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

Pursuant to the Law on Credit Institutions dated January 18, 2024;

Pursuant to the Charter on Organization and Operation of VietinBank;

Pursuant to Resolution No. 362 /NQ-HĐQT-NHCT-VPHĐQT1 dated 10/9/2026 on the termination of operations of the Representative Office of Vietnam Joint Stock Commercial Bank for Industry and Trade in Da Nang;

At the proposal of VietinBank Human Resources Division,

HEREBY DECIDES:

Article 1. To terminate the operations of the Representative Office of Vietnam Joint Stock Commercial Bank for Industry and Trade ("VietinBank Representative Office") in Da Nang.

Article 2. To hand over the functions and duties of the VietinBank Representative Office in Da Nang to the following units:

1. **Functions to be handed over to Head Office departments:** (i) Terminate the general coordination function of the Representative Office in Da Nang; business divisions at Head Office shall prepare reports on business performance and service quality in accordance with their assigned functions and duties; (ii) Transfer the functions of HR administration, payroll calculation for Head Office staff to the Human Resources Division.
2. **Functions to be handed over to the Representative Office in Ho Chi Minh City:** (i) Remaining functions relating to administrative, management, and logistics functions currently performed by the Representative Office in Da Nang; (iii) Accounting for incurred expenses and accounting of assets, tools, and equipment.

Article 3. The Representative Office in Da Nang shall carry out procedures for tax finalization, termination of the tax identification number, return of its seal, and procedures for termination of the representative office's operations with the provincial-level business registration authority, ensuring compliance with relevant laws and regulations.

Article 4. VietinBank shall carry out procedures for reporting to the State Bank of Vietnam on the voluntary termination of operations of the Representative Office in Da Nang.

Article 5. This Decision takes effect from 15/11/2026.

Article 6. The General Director of VietinBank shall be responsible for organizing the implementation of this Decision; relevant units and individuals of VietinBank shall be responsible for the execution of this Decision.

Recipients:
- Board of Directors, Supervisory Board, Board of Management;
- As stated in Article 6;
- Archived at VietinBank Office, HR Policy & Organization Development Department.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN

M.S.D.N: 0100111... NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM TP HÀ NỘI

Tran Minh Binh