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NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT ***VIET CAPITAL COMMERCIAL JOINT STOCK BANK*** ---	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** **THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness** ---
Số/*No:* 7095 /26/BVBank/CBTT-TGĐ	*ngày 05 tháng 11 năm 2026* *November , 2026*

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: - Ủy ban Chứng khoán Nhà nước;
- Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh;
- Sở Giao dịch Chứng khoán Hà Nội;
To: - The State Securities Commission;
- The Ho Chi Minh Stock Exchange;
- The Hanoi Stock Exchange;

Tên tổ chức: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT
Name of organization: VIET CAPITAL COMMERCIAL JOINT STOCK BANK
Mã chứng khoán: BVB
Securities code: BVB
Địa chỉ: Tòa nhà HM Town, số 412, Đường Nguyễn Thị Minh Khai, Phường Bàn Cờ, Thành phố Hồ Chí Minh.
Address: HM Town Building, No. 412, Nguyen Thi Minh Khai Street, Ban Co Ward, Ho Chi Minh City.
Điện thoại: (+84 028) 62 679 679 Fax: (+84 028) 62 638 668
Phone: (+84 028) 62 679 679 Fax: (+84 028) 62 638 668
Email: bvbank247@bvbank.net.vn
Website: https://bvbank.net.vn/

Nội dung thông tin công bố:
Content of Disclosure:

Ngày 04/11/2026, Hội đồng Quản trị Ngân hàng TMCP Bản Việt đã ban hành các công văn sau:
On November 11th , 2026, the Board of Directors of Viet Capital Commercial Joint Stock Bank issued the following Official letters:

- Báo cáo số 7046/26/BVBank/BC-TGĐ về việc báo cáo kết quả đợt chào bán cổ phiếu ra công chúng
  Report No.7046/26/BVBank/BC-TGD regarding the results of the public offering of shares
- Nghị quyết số 149/26/BVBank/NQ-HĐQT về việc thông qua kết quả chào bán thêm cổ phiếu ra công chúng cho cổ đông hiện hữu
  Resolution No. 149/26/BVBank/NQ-HDQT Regarding the results of the additional public offering of shares to existing shareholders
- Thông báo số 7047/26/BVBank/TB-TGĐ về việc thông báo thay đổi số lượng cổ phiếu có quyền biểu quyết
  Notification No. 7047/26/BVBank/TB-TGD regarding the change in the number of voting shares

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT
Ký ngày: 5/11/2026 16:51:38

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Thông tin này được công bố trên trang thông tin điện tử của Ngân hàng TMCP Bản Việt vào ngày /11/2026 tại đường dẫn https://bvbank.net.vn/thong-tin-co-dong

This information is disclosed on the website of Viet Capital Commercial Joint Stock Bank on November , 2026 as in the link https://bvbank.net.vn/thong-tin-co-dong

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the information disclosed above is true and accurate, and we take full responsibility in accordance with the law for the content of this information disclosure.

Nơi nhận/Recipients:
- *Như Kính gửi*
  As above
- *Lưu P.Hành chính*
  Archive: AD.

Tài liệu đính kèm/ Attached documents:
- *Báo cáo số 7046/26/BVBank/BC-TGĐ ngày 04/11/2026*
  Report No. 7046/26/BVBank/BC-TGD dated November 04th, 2026
- *Nghị quyết số 149/26/BVBank/NQ-HĐQT ngày 04/11/2026*
  Resolution No. 149/26/BVBank/NQ-HDQT dated November 04th,2026
- *Thông báo số 7047/26/BVBank/TB-TGĐ ngày 04/11/2026*
  Notification No. 7047/26/BVBank/TB-TGD dated November 04th,2026

NGƯỜI ỦY QUYỀN CÔNG BỐ THÔNG TIN
PHÓ TỔNG GIÁM ĐỐC
PERSON AUTHORIZED FOR INFORMATION DISCLOSURE
DEPUTY GENERAL DIRECTOR

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT

Nguyễn Thanh Tú
Nguyen Thanh Tu

BVBank
Ngân hàng Bản Việt

No: 7046/26/BVBank/BC-TGĐ

SOCIALIST REPUBLIC OF VIETNAM
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Ho Chi Minh City, November 04th , 2026

REPORT
Results of the public offering of shares

(According to the Certificate of registration for public offering of shares No. 430/GCN-UBCK issued by the Chairman of the State Securities Commission on September 11, 2026)

To: State Securities Commission

A. FOR THE ISSUER

I. Introduction to The Issuer

1. Name of issuer: **Viet Capital Commercial Joint Stock Bank**
2. Abbreviation: Viet Capital Bank
3. Head office address: HM Town Building, 412 Nguyen Thi Minh Khai, Ban Co Ward, HCMC
4. Phone: +84 (028) 6267 9679 Fax: +84 (028) 6263 8668
   Website: https://bvbank.net.vn/
5. Charter capital: 6,408,200,000,000 VND.
6. Stock code: BVB
7. Place of opening payment account: Operations Centre, State Bank of Vietnam
   Account number: 119989
8. Enterprise registration certificate enterprise code 0301378892 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on Octoberober 16, 1992, 30th amendment on June 19, 2023

8.1. Main business line: Monetary intermediation (Industry code: 6419)

8.2. Main products/services:

- Short-term, medium-term, and long-term capital mobilization in the form of term deposits, demand deposits, certificates of deposit;
- Receiving investment and development capital, borrowing from other credit institutions;
- Short, medium, and long-term lending; factoring operations; bank guarantees;
- Discounting commercial papers, bonds, and valuable papers;
- Providing payment services among customers; trading foreign currency, gold and silver, international payments, mobilizing capital from abroad, and other banking services in foreign relations when approved by SBV;
- Pawn services;
- Issuing credit cards, bank cards;

- Buying and selling Government bonds; corporate bonds for profit-making from margin and for investment in accordance with relevant laws and SBV guidelines;
- Entrusting, receiving loan entrustment;
- Corporate finance consulting, M&A consulting, and investment consulting;
- Providing cash management services, banking and financial consulting; asset management, safekeeping, safe deposit box leasing;
- Monetary brokerage services;
- Capital contribution, purchase of shares of other credit institutions and enterprises;
- Debt purchasing operations;
- Granting credit in the form of domestic factoring;
- Opening payment accounts for customers;
- Providing domestic payment services:

➢ Providing payment instruments;

➢ Performing payment services by cheques, payment orders, collection orders, letters of credit, bank cards, cash collection and payment services.

- Opening accounts:

➢ Opening accounts at the State Bank.

➢ Opening accounts at credit institutions, foreign bank branches.

- Organizing internal payment, participating in the national interbank payment system;
- Participating in bidding, buying, and selling Treasury bills, negotiable instruments, Government bonds, SBV bills, and other valuable papers on the money market;
- Issuing certificates of deposit, promissory notes, bills, bonds to mobilize capital;
- Borrowing from the State Bank in the form of refinancing;
- Entrusting, receiving entrustment, agency in fields related to banking operations, insurance business, asset management;
- Trading, providing foreign exchange services;
- Trading, providing derivative products on interest rates. Supplying commodity price derivative products. Investing in Government bond futures contracts. Securities depository. Providing clearing and settlement services for securities transactions. Supervisory bank;
- Acting as payment agent as prescribed by the Governor of the State Bank;
- Treasury services for credit institutions, foreign bank branches.

9. License for establishment and operation: License No. 0025/NH-GP dated August 22, 1992 issued by the Governor of the State Bank of Vietnam and Decision No. 3902/QD-NHNN dated December 15, 2025 on amending the charter capital in the Operating License of Viet Capital Commercial Joint Stock Bank.

II. Issuance Plan

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1. Name of share: Share of Viet Capital Commercial Joint Stock Bank
2. Type of share: Ordinary share
3. Number of shares before issuance: 320,410,000 shares, in which:
   - Number of shares offered by the Issuer: 320,410,000 shares;
   - Number of shares offered by shareholders: 0 shares.
4. Offering price: 10,000 VND/share.
5. Total expected mobilized capital value: 3,204,100,000,000 VND, in which:
   - Mobilized capital value of the Issuer: 3,204,100,000,000 VND;
   - Mobilized capital value of shareholders: 0 VND.
6. Distribution method: Offering additional shares to the public by exercising rights
7. Time to receive purchase registration and payment:
   - Time to receive purchase registration and payment of existing shareholders: From Sep 29, 2026 to October 19, 2026
   - Time to continue distributing fractional shares, shares not fully subscribed: Until the end of Nov 02, 2026
8. End date of issuance: Nov 02, 2026
9. Expected share transfer date: Expected in Nov-Dec 2026
10. **III. Results of share offering**

Target investors	Offering price (VND/ share)	Number of offered shares	Number of registered shares	Number of distributed shares	Number of registered investors	Number of distributed investors	Number of undistributed investors	Remaining shares	Distribution ratio
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Public offering	10,000	320,410,000	232,588,171	232,588,171	4,491	4,490	1	87,821,829	72.59%
2. Handling of undistributed shares	10,000	87,821,829	87,500,000	87,500,000	10	10	0	321,829	27.31%
Total		**320,410,000**	**320,088,671**	**320,088,171**	**4,492[1]**	**4,491[1]**	**0**	**321,829**	**99.90%**
1. Domestic investors	10,000	319,978,333	319,774,728	319,774,228	4,473	4,472	1	204,105	99.80%
2. Foreign investors, Economic organizations with foreign investors holding over 50%	10,000	431,667	313,943	313,943	19	19	0	117,724	0.1%

of charter capital									
Total		**320,410,000**	**320,088,671**	**320,088,171**	**4,492 (1)**	**4,491 (1)**	**1**	**321,829**	**99.90%**

Note:

(1) Among 10 investors who are redistributed fractional shares and shares not fully subscribed, there are 09 investors who are existing shareholders having exercised the right to buy additional issued shares in the offering.

- In case of underwriting, state the results of distributing shares to the underwriter according to the commitment in the contract (*quantity, price, in case of an underwriting syndicate, specify each organization*): None.
- In case of distributing the remaining shares to one or several specified investors:

No.	Name/Organization Name	Relationship with the redistributed investor	ID/CCCD/ERC Number	Quantity, ratio of shares distributed over charter capital in this offering		Ratio of shares distributed over charter capital in offerings, issuances in the last 12 months	Ownership ratio after this offering
				Number of shares	Distribution ratio		
I. Investors receiving redistributed shares							
1	Nguyen Thanh Phuong			16,500,000	2.57%	0%	4.66%
2	Ngo Quang Trung			16,702,000	2.61%	0%	3.76%
3	Nguyen Lan Trung Anh			9,480,316	1.48%	0%	2.54%
4	Nguyen Thanh Tu			13,170,991	2.06%	0%	2.34%
5	To Hai			20,883,223	3.26%	0%	4.02%
6	Huynh Viet Tham			12,678,927	1.98%	0%	1.88%
7	Tran Minh Chi			21,580,292	3.37%	0%	2.99%
8	Vo Thanh Lam			8,847,302	1.38%	0%	2.35%
9	Vu Minh Tu			8,506,756	1.33%	0%	1.2%
10	Ton Minh Phuong			18,000,000	2.81%	0%	1.87%
	Total I			**146,349,807**	**22.85%**	**0%**	**27.61%**
II. Related persons of Investors receiving redistributed shares							
1	Nguyen Tran Thanh Truc	Older sister of shareholder Nguyen Thanh Tu		2,371,874	0.37%	0%	0.74%
	Total II			**2,371,874**	**0.37%**	**0%**	**0.74%**
	Total I + II			**148,721,681**	**23.22%**	**0%**	**28.35%**

IV. Summary of the share offering results

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1. Total number of distributed shares: 320,088,171 shares, accounting for 99.90% of total shares offered, in which:
   - Number of shares of the Issuer: 320,088,171 shares;
   - Number of shares of shareholders: 0 shares.
2. Total proceeds from the offering: 3,200,881,710,000 VND, in which:
   - Total amount of the Issuer: 3,200,881,710,000 VND;
   - Total amount of shareholders: 0 VND.
3. Total expenses: 370,400,000 VND.
   - Issuance consulting fee: 330,000,000 VND.
   - Share distribution fee: 0 VND.
   - Audit fee: 0 VND.
   - Fee for issuing certificate of registration for public offering of securities: 25,000,000 VND
   - Other expenses: Service fee for providing the list of securities owners: 15,400,000 VND
4. Total net proceeds from the offering: 3,200,511,310,000 VND.

V. Capital structure of the Issuer after the offering

1. Capital structure

No.	Category	Number of shareholders	Number of owned shares	Value of owned shares by par value	Ownership ratio
I	**Domestic, foreign shareholders**				
1	**Domestic**	**17,143**	**959,730,894**	**9,597,308,940,000**	**99.8775%**
1.1	State	0	0	0	0%
1.2	Organization	40	59,207,057	592,070,570,000	6.1616%
1.3	Individual	17,103	900,523,837	9,005,238,370,000	93.7159%
2	**Foreign**	**50**	**1,177,277**	**11,772,770,000**	**0.1225%**
2.1	Foreign organizations, Economic organizations with foreign investors holding over 50% of charter capital	2	693,750	6,937,500,000	0.0722%
2.2	Individual	48	483,527	4,835,270,000	0.0503%
	Total (1 + 2)	**17,193**	**960,908,171**	**9,609,081,710,000**	**100.00%**
II	**Founding shareholders, major shareholders, other shareholders**				
1	Founding shareholders	0	0	0	0%
2	Major shareholders	0	0	0	0%
3	Shareholders holding less than 5% of voting shares	17,193	960,908,171	9,609,081,710,000	100%
	Total (1 + 2 + 3)	**17,193**	**960,908,171**	**9,609,081,710,000**	**100.00%**

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2. List and ownership ratio of major shareholders

No.	Shareholder Name	Enterprise Registration Certificate number or other equivalent document/ID/CCCD/Passport	Number of owned shares	Ownership ratio
None				

VI. Attached documents

1. Official Letter No. 3924/GXN-GDKH dated 03/11/2026 of Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) - Nam Ky Khoi Nghia branch confirming the proceeds from the offering;
2. Decision of the Board of Directors No. 141/26/BVBank/QD-HDQT dated October 20, 2026 on approving the plan to offer fractional shares and remaining shares due to shareholders not fully registering to buy;
3. Decision of the Board of Directors No. 144/26/BVBank/QĐ-HDQT dated October 26, 2026 on approving the results of share issuance to existing shareholders by exercising rights and approving the list of investors redistributed fractional shares and shares not fully subscribed;
4. Resolution of the Board of Directors No. 149/26/BVBank/NQ-HDQT dated 04/11/2026 on approving the results of the public offering of additional shares to existing shareholders;
5. Official Letter No. 150/26/BVBank/CV-CT.HDQT dated 04/11/2026 explaining the separation of voting slips of BOD members related to the approval of the list of investors redistributed fractional shares and shares not fully subscribed.

Ho Chi Minh City, November 04th, 2026
VIET CAPITAL COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE
GENERAL DIRECTOR

(signed and sealed)

LY HOAI VAN

JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM
NAM KY KHOI NGHIA BRANCH

No.: 3924/GXN-GDKH

SOCIALIST REPUBLIC OF VIETNAM
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Ho Chi Minh City, 03 November 2026

To: Viet Capital Commercial Joint Stock Bank

Pursuant to the Request for Information dated November 03, 2026 of Viet Capital Commercial Joint Stock Bank, the Joint Stock Commercial Bank for Investment and Development of Vietnam – Nam Ky Khoi Nghia Branch hereby confirms the following:

- **Name of organization:** Viet Capital Commercial Joint Stock Bank
- **Establishment and Operation License:** License No. 0025/NH-GP dated 22 August 1992 issued by the Governor of the State Bank of Vietnam, and Decision No. 3902/QD-NHNN dated 15 December 2025 regarding amendments to the charter capital stated in the Establishment and Operation License of Viet Capital Commercial Joint Stock Bank.
- **Enterprise Registration Certificate:** Enterprise code No. 0301378892, initially issued by the Ho Chi Minh City Department of Planning and Investment on 16 October 1992 and amended for the 30th time on 19 June 2023.
- **Address:** HM Town Building, No. 412 Nguyen Thi Minh Khai Street, Ban Co Ward, Ho Chi Minh City, Vietnam.
- **Customer ID:** 4781365
- **Account number:** 8690035990
- **Account status:** Active
- **As at 23:59 on 02 November 2026:**
- **Available balance:** VND 3,201,200,874,565 (In words: Three trillion two hundred and one billion two hundred million eight hundred and seventy-four thousand five hundred and sixty-five Vietnamese dong).
- **Blocked amount:** VND 3,201,200,874,565 (In words: Three trillion two hundred and one billion two hundred million eight hundred and seventy-four thousand five hundred and sixty-five Vietnamese dong).

Including:

- **Amount received from the capital increase:** VND 3,200,886,710,000 (In words: Three trillion two hundred billion eight hundred and eighty-six million seven hundred and ten thousand Vietnamese dong).
- **Non-term interest:** VND 314,324,683 (In words: Three hundred and fourteen million three hundred and twenty-four thousand six hundred and eighty-three Vietnamese dong).
- **Less account management fee:** VND 160,118 (In words: One hundred and sixty thousand one hundred and eighteen Vietnamese dong).

- **Conditions for release of blocked funds:** Upon receipt of the Bank's written request for release of the account, accompanied by a document issued by the State Securities Commission confirming receipt of the report on the results of the Bank's offering.

Respectfully,

Recipients (05):
- As above (03b);
- Filed at: P.GDKH, P.TCHC

FOR THE DIRECTOR
DEPUTY DIRECTOR

(Signed and stamped)

Hoang Van Son

***Note: This English translation is for reference purposes only. In the event of any dispute or discrepancy, the original Vietnamese verson shall prevail*

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No: 141/26/BVBank/QD-HDQT *Ho Chi Minh City,October 20th, 2026*

DECISION

On the approval of the plan to offer odd shares and remaining shares unsubscribed by shareholders

THE BOARD OF DIRECTORS
OF BAN VIET COMMERCIAL JOINT STOCK BANK

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024, and its amending and supplementing documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated November 26, 2019, and its amending and supplementing documents;*
- *Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Law on Securities, and its amending and supplementing documents;*
- *Pursuant to the Charter of Ban Viet Commercial Joint Stock Bank;*
- *Pursuant to the Resolution of the General Meeting of Shareholders No. 02/25/BVBank/NQ-DHDCD BT dated December 26, 2025;*
- *Pursuant to the Resolution of the 2026 Annual General Meeting of Shareholders No. 01/26/BVBank/NQ-DHDCD dated April 16, 2026;*
- *Pursuant to the Resolution of the Board of Directors No. 91/26/BVBank/NQ-HDQT dated July 03, 2026 on the implementation of the plan to increase charter capital in 2026;*
- *Considering the Proposal No. 51/26/BVBank/TTr-VP.HDQT dated 20/10/2026 on the approval of the plan to offer fractional shares and remaining shares unsubscribed by shareholders;*
- *Pursuant to the Vote Counting Minutes of the Board of Directors No.12/10/26/BBKP dated 20/10/2026 on the approval of the Voting Ballot of the Board of Directors No. 12/10/26/PLYK-HDQT dated 20/10/2026;*
- *Pursuant to the actual situation,*

DECIDES:

Article 1. To approve the plan to offer odd shares and remaining shares unsubscribed by existing shareholders (hereinafter referred to as the "Offering Plan") under the plan to increase charter capital in the form of public offering (issuance to existing shareholders) according to Resolution No. 91/26/BVBank/NQ-HDQT dated July 03, 2026, specifically as follows:

- **Shares to be offered and offering volume:** Maximum number of odd shares and remaining shares unsubscribed by existing shareholders (Shareholders who do not register to buy/refuse to exercise their right to buy/do not pay for the purchase/do not pay on time/shares that have not been fully distributed in other cases) in the public offering plan (issuance to existing shareholders);

- **Offering price:** VND 10,000/share

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- **Transfer restriction:** 01 year from the end date of the offering, ensuring that the offering conditions, rights, and obligations of the professional investors receiving the offer are not more favorable than the offering conditions for existing shareholders.

- **Target offerees and investor selection criteria:** Professional securities investors according to the provisions of the Law on Securities and included in the list approved by the Board of Directors. The distribution to investors must ensure it does not fall under the cases that require the approval of the General Meeting of Shareholders in accordance with Clause 3, Article 42 of Decree 155/2020/ND-CP (amended and supplemented).

- **Selection of professional investors for the offering and the number of shares offered to each investor:** The Board of Directors assigns the Chairman of the Board of Directors to organize the implementation of searching, negotiating, and selecting professional securities investors and the number of shares offered to each investor; proposing specific target offerees and the number of shares offered to each investor for the Board of Directors' approval, ensuring compliance with current legal regulations.

- **Address for execution**: Professional securities investors shall carry out the procedures for registering to purchase the right to buy shares at Ban Viet Commercial Joint Stock Bank: No. 412 Nguyen Thi Minh Khai, Ban Co Ward, Ho Chi Minh City.

Article 2. Assign and authorize the Chairman of the Board of Directors to decide on the specific contents of the Offering Plan, sign and issue related documents/reports/records, and direct the Office of the Board of Directors and relevant departments to organize the implementation and completion of the Offering Plan, ensuring the harmony of shareholders' interests, complying with regulations on share ownership limits, conforming to legal provisions, Resolutions of the General Meeting of Shareholders, and approvals of the Board of Directors.

Article 3. Assign the Office of the Board of Directors to act as the focal point for receiving the procedures for registering to purchase the right to buy shares from Investors and carrying out the subsequent procedures as prescribed.

Article 4. This Decision takes effect from the date of signing and is uniformly applied throughout the system of Ban Viet Commercial Joint Stock Bank. The General Director, relevant units, and individuals of Ban Viet Commercial Joint Stock Bank are responsible for implementing this Decision.

Recipients:
- BOD, Supervisory Board (for information);
- As Article 4 (for implementation);
- Archive: BOD Office.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN
(signed and sealed)

LE ANH TAI

BVBank
Ngân hàng Bản Việt

No.: 144/26/BVBank/QD-HDQT

Ho Chi Minh City, October 26th ,2026

DECISION

Regarding approval of the results of the share issuance to existing shareholders through the exercise of rights and approval of the list of investors eligible for redistribution of odd shares and unsubscribed shares

BOARD OF DIRECTORS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 adopted by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024, and the amending and supplementing documents;*
- *Pursuant to the Securities Law No. 54/2019/QH14 dated November 26, 2019, and the amending and supplementing documents;*
- *Pursuant to Government Decree No. 155/2020/ND-CP dated December 31, 2020, detailing the implementation of certain articles of the Securities Law, and the amending and supplementing documents;*
- *Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;*
- *Pursuant to Resolution of the General Meeting of Shareholders No. 02/25/BVBank/NQ-DHDCDBT dated December 26, 2025;*
- *Pursuant to Resolution of the 2026 Annual General Meeting of Shareholders No. 01/26/BVBank/NQ-DHDCD dated April 16, 2026;*
- *Pursuant to Resolution of the Board of Directors No. 91/26/BVBank/NQ-HDQT dated July 3, 2026, on implementation of the 2026 charter capital increase plan;*
- *Pursuant to Decision No. 141/26/BVBank/QD-HDQT dated October 20, 2026, on approval of the plan for offering odd shares and remaining shares not fully subscribed for by shareholders;*
- *Considering Proposal No. 53/26/BVBank/TTr-VP.HDQT dated 26/10/2026 on reporting the results of the share issuance to existing shareholders through the exercise of rights and submitting for approval the list of investors eligible for redistribution of odd shares and unsubscribed shares;*
- *Pursuant to the Minutes of Vote Counting for Collection of Opinions of the Board of Directors No. 14/10/26/BBKP dated 26/10/2026 regarding approval of the Board of Directors' Opinion Collection Form No. 14/10/26/PLYK-HDQT dated 26/10/2026;*
- *Pursuant to the actual circumstances,*

DECIDES:

Article 1. To approve the results of the share issuance to existing shareholders through the exercise of rights and the list of investors eligible for redistribution of odd shares and unsubscribed shares by existing shareholders, with the following details:

- Expected number of shares to be issued: 320,410,000 shares;
- Number of shares distributed through the exercise of rights: 232,588,171 shares;

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- Number of odd shares and unsubscribed shares by existing shareholders: 87,821,829 shares;
- Number of odd shares and unsubscribed shares by existing shareholders expected to be redistributed: 87,500,000 shares;
- List of investors eligible for redistribution of odd shares and unsubscribed shares: as per the attached list;
- Offering price: VND 10,000 per share;
- Payment period: until the end of 02/11/2026;
- Transfer restrictions: These redistributed shares shall be subject to transfer restrictions for one year from the closing date of the offering.

Article 2. To authorize the Office of the Board of Directors to receive subscribed share allocations from approved investors and complete all prescribed statutory procedures.

Article 3. This Decision shall take effect from the date of signing and shall apply uniformly throughout the Bank's system. The General Director, the Bank's units and relevant individuals shall be responsible for implementing this Decision.

Recipients:
- BOD, SB (for information);
- As stated in Article 3 (for implementation);
- Archives: Office of the Board of Directors.

FOR THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed and sealed)

LE ANH TAI

LIST OF INVESTORS ELIGIBLE FOR REDISTRIBUTION OF FRACTIONAL SHARES AND UNSUBSCIBED SHARES

(Attacked Decision No. 144/26/BVBank/QD-HDQT dated 26/10/2026)

No.	Investors's Full name	ID NUMBERS	Number of shares to be redistributed
1	Nguyễn Thanh Phượng		3.000.000
2	Ngô Quang Trung		7.000.000
3	Nguyễn Lân Trung Anh		2.000.000
4	Nguyễn Thanh Tú		8.500.000
5	Tô Hải		12.000.000
6	Huỳnh Việt Thắm		10.000.000
7	Trần Minh Chí		18.000.000
8	Võ Thành Lâm		2.000.000
9	Vũ Minh Tú		7.000.000
10	Tôn Minh Phương		18.000.000
Total			**87.500.000**

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Ngân hàng Bản Việt

No: 149/26/BVBank/NQ-HDQT Ho Chi Minh City, November 04th, 2026

RESOLUTION

On approving the results of the public offering of additional shares to existing shareholders

THE BOARD OF DIRECTORS OF VIET CAPITAL COMMERCIAL JOINT STOCK BANK

- *Pursuant to the Enterprise Law No. 59/2020/QH14 passed by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020 and its amending and supplementing documents;*
- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 passed by the National Assembly of the Socialist Republic of Vietnam on January 18, 2024 and its amending and supplementing documents;*
- *Pursuant to the current Securities Law;*
- *Pursuant to Decree No. 155/2020/ND-CP dated December 31, 2020 of the Government detailing the implementation of a number of articles of the Securities Law and its amending and supplementing documents;*
- *Pursuant to the Charter of Viet Capital Commercial Joint Stock Bank;*
- *Considering the Proposal No. 55/26/BVBank/TTr-VP.HĐQT on approving the results of the public offering of additional shares to existing shareholders;*
- *Pursuant to the Vote Counting Minutes of the Board of Directors No. 01/11/26/BBKP dated 03/11/2026 on passing the Written Opinion Collection Form of the Board of Directors No. 01/11/26/PLYK-HĐQT dated 03/11/2026;*

RESOLVES:

Article 1. Approve the entire results of the public offering of shares to existing shareholders as follows:

- Shares offered: Shares of Viet Capital Commercial Joint Stock Bank;
- Type of share: Ordinary share;
- Offering price: 10,000 VND/share;
- Total number of shares offered to the public to existing shareholders approved by the State Securities Commission according to the Certificate of registration for public offering of additional shares No. 430/GCN-UBCK dated September 11, 2026: 320,410,000 shares;
- Number of shares successfully offered to the public (including offering to existing shareholders by exercising rights and redistributing fractional shares, shares not fully subscribed to other investors): 320,088,171 shares. In which:
  + Number of shares distributed by exercising rights: 232,588,171 shares;
  + Number of fractional shares, shares not fully subscribed redistributed: 87,500,000 shares (List of investors offered/redistributed is stated in the attached Appendix)

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- Total number of shares after the issuance: 960,908,171 shares, in which:
  + Number of outstanding shares: 960,908,171 shares
  + Number of treasury shares: 0 shares
- Total proceeds from the share offering: 3,200,881,710,000 VND, in which:
  + Amount paid by existing shareholders to buy shares by exercising rights: 2,325,881,710,000 VND
  + Proceeds from the redistribution of fractional shares, shares not fully subscribed to other investors: 875,000,000,000 VND
- Number of fractional shares and unsubscribed shares not subject to further distribution: 321,829 shares. Pursuant to the authorization granted by the General Meeting of Shareholders under resolution No. 02/25/BVBank/NQ-ĐHĐCĐBT dated December 26th, 2025, the Board of Directors decides to cancel and not proceed with the further distribution of these shares.

Article 2. Approve the registration to increase the Bank's charter capital after the end of the public offering of additional shares, specifically as follows:

- Registered charter capital: 6,408,200,000,000 VND (Six thousand four hundred and eight billion, two hundred million VND);
- Charter capital after change: 9,609,081,710,000 VND (Nine thousand six hundred and nine billion, zero hundred and eighty-one million, seven hundred and ten thousand VND)

Article 3. Approve the amendment of Clause 13.2, Article 13 of the Bank's Charter according to the new charter capital, specifically as follows:

"The Bank's charter capital at the time of approving this Charter is 9,609,081,710,000 VND (Nine thousand six hundred and nine billion, zero hundred and eighty-one million, seven hundred and ten thousand VND). The total charter capital of the Bank is divided into 960,908,171 shares (Nine hundred and sixty million, nine hundred and eight thousand, one hundred and seventy-one shares) with a par value of 10,000 VND/share (ten thousand VND per share)."

Article 4. Approve that all shares arising from the public offering of additional shares shall be registered for depository at the Vietnam Securities Depository and Clearing Corporation (VSDC) and registered for additional listing at the Ho Chi Minh City Stock Exchange (HOSE) in accordance with relevant laws.

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Article 5. Authorize the Chairman of the Board of Directors and/or the General Director of the Bank to decide on tasks and sign relevant documents, including but not limited to the following tasks:

- Carry out necessary procedures to report the results of the public offering of additional shares to the State Securities Commission (SSC);
- Carry out necessary procedures related to amending and supplementing contents related to charter capital and shares in the Bank's Charter and changing the business registration/License for establishment and operation of the Bank related to the change in charter capital according to the results of the above offering with the competent state agency;
- Carry out necessary tasks to register for depository and additional listing of shares arising from the public offering of additional shares at the Vietnam Securities Depository and Clearing Corporation (VSDC) and the Ho Chi Minh City Stock Exchange (HOSE);
- Carry out other necessary tasks to complete the above-mentioned contents.

Article 6. This Resolution takes effect from the date of signing and is applied uniformly throughout the system of Viet Capital Commercial Joint Stock Bank. Members of the Board of Directors, the Supervisory Board, The Board of Executive Management, Executive Management, relevant units and individuals of Viet Capital Commercial Joint Stock Bank are responsible for implementing this Resolution.

Recipients:
- BOD, Supervisory Board (for acknowledgement);
- As Article 6 (for implementation);
- Save: BOD Office.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN
(signed and sealed)

LE ANH TAI

BVBank
Ngân hàng Bản Việt

Appendix: List of investors redistributed fractional shares, shares not fully subscribed

(Attached to Resolution No. 149/26/BVBank/NQ-HDQT dated 04/11/2026)

No.	Investor Name	ID/CCCD Number	Number of redistributed shares
1	Nguyen Thanh Phuong		3,000,000
2	Ngo Quang Trung		7,000,000
3	Nguyen Lan Trung Anh		2,000,000
4	Nguyen Thanh Tu		8,500,000
5	To Hai		12,000,000
6	Huynh Viet Tham		10,000,000
7	Tran Minh Chi		18,000,000
8	Vo Thanh Lam		2,000,000
9	Vu Minh Tu		7,000,000
10	Ton Minh Phuong		18,000,000
Total			**87,500,000**

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Ngân hàng Bản Việt

No.: 150/26/BVBank/CV-CT.HDQT
Re: Explanation regarding the separate voting by members of the Board of Directors in connection with the approval of the list of investors to whom fractional shares and unsubscribed shares are to be reallocated

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ho Chi Minh City, November 04th, 2026

To: **STATE SECURITIES COMMISSION OF VIETNAM**

Viet Capital Commercial Joint Stock Bank ("the Bank", "BVBank") respectfully extends its greetings to the State Securities Commission of Vietnam.

With reference to the dossier reporting the results of the additional public offering of shares to the Bank's existing shareholders, we hereby provide an explanation regarding the separate voting by members of the Board of Directors on the approval of the list of investors to whom fractional shares and unsubscribed shares (hereinafter collectively referred to as the "Unsubscribed Shares") are to be reallocated/offered, under Decision No. 144/26/BVBank/QD-HDQT dated October 26th, 2026 as follow:

The Bank's Board of Directors consists of 07 members. None of the members of the Board of Directors has been allocated any Unsubscribed Shares, nor has any member of the Board of Directors had a related person allocated any Unsubscribed Shares. Accordingly, no member of the Board of Directors was disqualified from voting on Decision No. 144/26/BVBank/QD-HDQT. Therefore, with 07 out of 07 members of the Board of Directors voting in favor, Decision No. 144/26/BVBank/QD-HDQT satisfies the approval threshold prescribed by law and the Bank's Charter.

We respectfully request the State Securities Commission of Vietnam to review and approve the results of the additional public offering of shares to Viet Capital Commercial Joint Stock Bank's existing shareholders.

Respectfully yours./.

Recipients:
- *As above;*
- *Filed at the Office of BOD*

VIET CAPITAL COMMERCIAL JOINT STOCK BANK
CHAIRMAN OF THE BOARD OF DIRECTORS

(signed and sealed)

LE ANH TAI

VIET CAPITAL COMMERCIAL JOINT STOCK BANK

No: 7047/26/BVBank/TB-TGD

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Ho Chi Minh City, November 04th , 2026

NOTIFICATION ON CHANGING THE NUMBER OF VOTING SHARES

To: - State Securities Commission (SSC)
- Ho Chi Minh City Stock Exchange (HOSE)
- Hanoi Stock Exchange (HNX)

1. Name of issuer: Viet Capital Commercial Joint Stock Bank
2. Securities code: BVB
3. Head office address: HM Town Building, 412 Nguyen Thi Minh Khai, Ban Co Ward, HCMC
4. Phone: +84 (028) 6267 9679 Fax: +84 (028) 6263 8668\
5. Website: https://www.bvbank.net.vn.

No.	Content	Before change	Change	After change	Reason for change
1	Charter capital (VND)	6,408,200,000,000	3,200,881,710,000	9,609,081,710,000	Public offering of additional shares to existing shareholders
2	Total number of shares	640,820,000	320,088,171	960,908,171	
3	Number of treasury shares	-	-	-	
4	Number of voting shares	640,820,000	320,088,171	960,908,171	
5	Number of other shares (if any)	-	-	-	

Sincerely notify./.

Recipients:
- As addressed;
- BOD, Supervisory Board (to report);
- Save HC.

VIET CAPITAL COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE
GENERAL DIRECTOR

(signed and sealed)

LY HOAI VAN