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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*: 7121 /26/BVBank/CBTT-TGĐ	*ngày 06 tháng 11 năm 2026* *November 06th, 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
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Website: https://bvbank.net.vn/

Nội dung thông tin công bố:
Content of Disclosure:

Ngày 05/11/2026, Hội đồng Quản trị Ngân hàng TMCP Bản Việt đã ban hành các công văn sau:
On November 05th , 2026, the Board of Directors of Viet Capital Commercial Joint Stock Bank issued the following Official letters:

- Báo cáo số 7083/26/BVBank/BC-TGĐ về việc báo cáo kết quả phát hành cổ phiếu theo chương trình lựa chọn cho người lao động trong công ty
  Report No. 7083/26/BVBank/BC-TGD regarding the results of share issuance under the Employee Stock Plan (ESOP)
- Nghị quyết số 156/26/BVBank/NQ-HĐQT về việc thông qua kết quả phát hành cổ phiếu theo chương trình lựa chọn cho Người lao động (ESOP) năm 2026.
  Resolution No. 156/26/BVBank/NQ-HDQT Regarding the approval of the share issuance results under the 2026 Employee Stock Ownership Plan (ESOP)

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT
Ký ngày: 6/11/2026 16:45:23

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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 , 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 7083/26/BVBank/BC-TGĐ ngày 05/11/2026*
  Report No. 7083/26/BVBank/BC-TGD dated November 05th, 2026
- *Nghị quyết số 156/26/BVBank/NQ-HĐQT ngày 05/11/2026*
  Resolution No. 7083/26/BVBank/NQ-HDQT dated November 05th,2026

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

M.S.D.N: 0301378808 C.T.C.P. NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT THÀNH PHỐ HỒ CHÍ MINH

Nguyễn Thanh Tú
Nguyen Thanh Tu

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No: 7083/26/BVBank/BC-TGĐ

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ho Chi Minh City, November 05th, 2026

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

To: STATE SECURITIES COMMISSION
HO CHI MINH CITY STOCK EXCHANGE

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
5. Website: https://bvbank.net.vn/
6. Charter capital: 9,609,081,710,000 VND (In words: Nine thousand six hundred and nine billion, zero hundred and eighty-one million, seven hundred and ten thousand VND) (Charter capital after the end of the public offering of additional shares to existing shareholders)
7. Stock code: BVB
8. Place of opening payment account: Operations Centre, State Bank of Vietnam
9. Account number: 119989\
10. Enterprise registration certificate enterprise code 0301378892 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on October 16, 1992, 30th amendment on June 19, 2023\
11. Main business line: Monetary intermediation (Industry code: 6419)
12. 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.

13. 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

1. Name of share: Share of Viet Capital Commercial Joint Stock Bank
2. Type of share: Ordinary share
3. Number of shares before issuance:
   - Total issued shares: 960,908,171 shares (*)
   - Outstanding shares: 960,908,171 shares (*)
   - Treasury shares: 0 shares

(*) The above issued and outstanding shares are calculated after the public offering to existing shareholders.

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4. Number of expected shares to be issued: 30,000,000 shares
5. Transfer restriction period: 01 year from the end of the issuance (from November 02, 2026 to November 01, 2027)
6. Issuing price: 10,000 VND/share
7. Issuance capital source: Not applicable.
8. End date of issuance: November 2, 2026
9. Expected share transfer date: Expected in November - December 2026.

III. RESULTS OF STOCK ISSUANCE

1. Number of distributed shares: 10,989,729 shares, equivalent to 36.63% of total expected shares to be issued.
2. Number of employees distributed: 70 people.
3. Total number of shares after the issuance (November 2nd, 2026): 971,897,900 shares, in which:
   - Outstanding shares: 971,897,900 shares
   - Treasury shares: 0 shares.

IV. ATTACHED DOCUMENTS

1. List of employees participating in purchasing shares under the ESOP;
2. Decision of the Board of Directors No. 145/26/BVBank/QD-HDQT dated October 27, 2026 regarding the approval of the share issuance results and the plan for handling undistributed shares under the 2026 Employee Stock Ownership Plan (ESOP);
3. Resolution of the Board of Directors No. 156/26/BVBank/NQ-HDQT dated 05/11/2026 regarding the approval of the share issuance results under the 2026 Employee Stock Ownership Plan;
4. Confirmation document of BIDV - Nam Ky Khoi Nghia Branch on the proceeds from the issuance;
5. Official Dispatch No. 157/26/BVBank/CV-TGD dated 05/11/2026 regarding the explanation of the separation of votes of members of BOD in connection with the approval of the plan for handling undistributed shares under the Employee Stock Ownership Plan (ESOP);
6. Official Dispatch No. 7085/26/BVBank/CV-TGD dated 05/11/2026 regarding Reporting the results of the ESOP share issuance

VIET CAPITAL COMMERCIAL
JOINT STOCK BANK
LEGAL REPRESENTATIVE
GENERAL DIRECTOR

(Signed and sealed)

LY HOAI VAN

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List of employees receiving shares under the ESOP 2026 program

No.	EID	Full Name	Position	Number of shares distributed
1	00062	Nguyễn Thụy Ái Vân	Team Leader, Customer Service	34.300
2	00068	Lưu Văn Học	Security Staff	7.100
3	00070	Võ Quốc Vương	Director, Strategic Partnership Department	690.100
4	00151	Tạ Quang Lộc	Director, IT Infrastructure Department	372.900
5	00235	Trần Trịnh Mỹ Thanh	Officer, Customer Service	11.400
6	00315	Vũ Anh Tuấn	Director, IT Infrastructure Department	507.200
7	00316	Lý Thành Trung	Manager, Retail Banking	7.000
8	00323	Nguyễn Trung Thành	Deputy Manager, HO Credit Administration Department	253.600
9	00352	Nguyễn Thị Ngọc	Officer, Credit Transaction Processing Department	11.400
10	00402	Dương Trọng Anh	Director, Business Analysis & Implementation Department	357.200
11	00501	Dư Chí Linh	Branch Manager	30.000
12	00511	Nguyễn Thị Kim Loan	Manager, Customer Service	5.000
13	00556	Huỳnh Mỹ Nghi	Director, Accounting Department	15.000
14	00586	Nguyễn Thị Hồng Hải	Deputy Director, Accounting Department	5.000
15	00587	Nguyễn Ngọc Thao	Deputy Head of Information Technology	671.600
16	00601	Lê Văn Bình	Officer, Board Of Directors Office	181.400
17	00661	Nguyễn Thị Thu Thủy	Officer, Customer Service Policy	11.400

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No.	EID	Full Name	Position	Number of shares distributed
18	00701	Lê Đào Phương Trang	Officer, Board Of Directors Office	241.400
19	00705	Nguyễn Phúc Huy	Deputy Head of Credit Appraisal	871.600
20	00801	Trần Thị Phương Thảo	Officer, Fixed Asset Accounting	3.000
21	00903	Nguyễn Thị Hải Châu	Officer, Fixed Asset Accounting	211.400
22	01034	Nguyễn Hoàng Thiên Phương	Deputy Director, Customer Service Center	35.700
23	01078	Nguyễn Xuân Khang	Deputy Director, Collateral Asset Valuation Center	490.100
24	01158	Trần Thị Huỳnh Như	Officer, Credit Transaction Processing Department	14.000
25	01205	Liêu Mỹ Phương	Officer, Operations Supervision	17.100
26	01403	Huỳnh Thị Ánh Nguyệt	Officer, Board Of Directors Office	278.600
27	01412	Bùi Thị Thanh Thúy	Branch Manager	20.000
28	01429	Ngô Viết Thịnh	Deputy Director, Strategic Partnership Department	603.600
29	01862	Trần Quốc Đại	Senior Officer, Business Banking	1.000
30	01956	Võ Thị Anh Quân	Officer, Board Of Directors Office	167.100
31	02240	Nguyễn Thanh Hà	Deputy Director, Application Development Department	44.700
32	02344	Lê Cảnh Lương	Assistant Branch Manager	10.000
33	02513	Từ Lê Hiền Đức	Branch Manager	10.000
34	02734	Hồ Huỳnh Kim Ngân	Assistant Branch Manager	44.700
35	02833	Nguyễn Như Quỳnh	Deputy Head of Risk Management	543.000
36	02948	Chu Quỳnh Hoa	Director, Brand and Communication	10.000

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No.	EID	Full Name	Position	Number of shares distributed
			Department	
37	03550	Phan Thị Kim Hồng	Officer, Customer Service	1.000
38	03651	Trần Lê Nhựt Phương	Director, Administration Department	30.000
39	03706	Nguyễn Ngọc Pháp	Director, Credit Risk Management Department	521.500
40	03712	Nguyễn Ngọc Huyền Anh	Team Leader, Customer Service	5.000
41	03903	Nguyễn Hoàng Oanh	Team Leader, Customer Service Policy	12.000
42	04160	Phạm Thị Ngọc Thảo	Team Leader, Retail Banking	1.000
43	04267	Lưu Thị Bảo Oanh	Officer, Customer Service	1.000
44	04365	Phan Thanh Hải	Chairperson's Assistant, Board Of Directors Office	807.200
45	04934	Phạm Thị Thảo Nguyên	Chairperson's Assistant, Board Of Directors Office	298.100
46	04956	Nguyễn Thị Như Ý	Deputy Director, Administration Department	23.800
47	05287	Nguyễn Vĩnh Chương	Team Leader, Large Corporate Credit Appraisal Center	7.100
48	06243	Huỳnh Kim Phước Xuân	Officer, Merchandising	5.700
49	06484	Nguyễn Thị Mỹ Phượng	Deputy Director, Training Center	47.200
50	06545	Nguyễn Minh Khôi	Officer, Large Corporate Credit Appraisal Center	8.500
51	06746	Lương Thị Thìn	Team Leader, Credit Transaction Processing Department	5.000
52	07333	Bùi Văn Hiếu	Branch Manager	19.000
53	07444	Trần Thị Tú Trinh	Team Leader, Retail Banking	1.000

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No.	EID	Full Name	Position	Number of shares distributed
54	07459	Nguyễn Thị Kim Lệ Hà	Officer, Retail Banking	3.800
55	07475	Lưu Đức Anh	Assistant Branch Manager	23.800
56	07629	Nguyễn Văn Hiếu	Branch Manager	19.000
57	08180	Nguyễn Thành Tấn	Officer, Board Of Directors Office	126.029
58	08331	Đào Thị Mỹ Trà	Officer, Business Banking	3.800
59	08534	Ngô Minh Quang	Branch Manager	19.000
60	08742	Thái Văn Duy	Assistant Branch Manager	13.000
61	08977	Trần Việt Phương	Head of Northern Regional Office	38.100
62	08978	Nguyễn Lê Hạnh San	Officer, Board Of Directors Office	105.700
63	09038	Đinh Anh Tài	Branch Manager	11.900
64	09121	Đàm Huy Hoàng	Branch Manager	11.900
65	09223	Hoàng Vy Long	Head of Financial Market Division	900.000
66	09317	Lê Đặng Hà Phương	Director, Financial Institutions Department	5.000
67	09318	Trần Thị Hoàng Oanh	Director, Fixed Income Department	548.600
68	09406	Trần Thiện Tâm	CEO's Secretary	548.600
69	09500	Trần Ngọc Thanh	Team Leader, Retail Banking	3.800
70	09660	Nguyễn Đình Trung	Deputy Head of Digital Banking Division	25.000
Total				**10.989.729**

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No.: 145/26/BVBank/QD-HDQT

Ho Chi Minh, October 27th ,2026

DECISION

Regarding the approval of the share issuance results and the plan for handling undistributed shares under the 2026 Employee Stock Ownership Plan (ESOP)

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 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 Government Decree No. 155/2020/ND-CP dated December 31, 2020, detailing the implementation of certain articles of the Law on Securities, and its 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 the Regulations on the 2026 Employee Stock Ownership Plan promulgated under Resolution No. 81/26/BVBank/NQ-HDQT dated June 25, 2026;*
- *Pursuant to Resolution of the Board of Directors No. 91/26/BVBank/NQ-HDQT dated July 3, 2026, regarding the implementation of the 2026 charter capital increase plan;*
- *Pursuant to Resolution of the Board of Directors No. 127/26/BVBank/NQ-HDQT dated October 1, 2026, regarding amendments and supplements to certain contents of the 2026 ESOP share issuance plan;*
- *Considering Proposal No. 54/26/BVBank/TTr-VP.HDQT dated 26/10/2026 regarding the approval of the share issuance results and the plan for handling undistributed shares under the ESOP;*
- *Pursuant to the Minutes of Vote Counting for Solicitation of Opinions from the Board of Directors No. 15/10/26/BBKP dated 27/10/2026 concerning the approval of the Board of Directors' Opinion Solicitation Form No. 15/10/26/PLYK-HDQT dated 27/10/2026;*
- *Based on the actual circumstances,*

DECIDES:

Article 1. To approve the results of the share issuance to employees under the ESOP upon expiry of the subscription period, as follows:

- Total expected number of shares to be issued: 30,000,000 shares;
- Number of shares subscribed for and paid for by employees: 2,339,400 shares (details of the employee list in Appendix 01);

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- Number of remaining undistributed shares: 27,660,600 shares;

Article 2. To approve the plan for handling shares remaining undistributed under the ESOP, as follows:

- Handling principles: According to the issuance plan and the Regulation on issuing shares under the Employee Stock Ownership Plan (ESOP) approved by the Board of Directors, any ESOP shares that are not fully subscribed to by participating employees will be redistributed by decision of the Board of Directors to certain subjects within the Bank who meet the criteria set forth in the Regulation. These shares shall be subject to a transfer restriction of 01 year from the ending date of the issuance;
- Number of redistributed shares: 8,650.329 shares;
- Issuance price: VND 10,000/share;
- Eligible recipients: Details of the employee list in Appendix 02;
- Period for share subscription and payment: From 27/10/2026 to 02/11/2026;

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

ON BEHAVE OF THE BOARD OF DIRECTORS
CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed and sealed)

LE ANH TAI

Appendix 01

LIST OF EMPLOYEES WITH VALID SHARE SUBSCRIPTION AND PAYMENTS

(Attached Decision No. 145/26/BVBank/QD-HDQT dated October 27, 2026)

No.	EID	Full name of employee	ID	Amount Paid (Dong)	Number of shares to be distributed
1	00352	Nguyễn Thị Ngọc		114.000.000	11.400
2	01158	Trần Thị Huỳnh Như		140.000.000	14.000
3	06746	Lương Thị Thìn		50.000.000	5.000
4	01034	Nguyễn Hoàng Thiên Phương		357.000.000	35.700
5	00661	Nguyễn Thị Thu Thủy		114.000.000	11.400
6	08534	Ngô Minh Quang		190.000.000	19.000
7	03706	Nguyễn Ngọc Pháp		715.000.000	71.500
8	00402	Dương Trọng Anh		572.000.000	57.200
9	00315	Vũ Anh Tuấn		572.000.000	57.200
10	00151	Tạ Quang Lộc		729.000.000	72.900
11	09318	Trần Thị Hoàng Oanh		486.000.000	48.600
12	00587	Nguyễn Ngọc Thao		1.716.000.000	171.600
13	00070	Võ Quốc Vương		901.000.000	90.100
14	00705	Nguyễn Phúc Huy		1.716.000.000	171.600
15	03903	Nguyễn Hoàng Oanh		120.000.000	12.000
16	05287	Nguyễn Vĩnh Chương		71.000.000	7.100
17	06545	Nguyễn Minh Khôi		85.000.000	8.500
18	02344	Lê Cảnh Lương		100.000.000	10.000
19	09406	Trần Thiện Tâm		486.000.000	48.600
20	04160	Phạm Thị Ngọc Thảo		10.000.000	1.000
21	09223	Hoàng Vy Long		3.000.000.000	300.000
22	03712	Nguyễn Ngọc Huyền Anh		50.000.000	5.000
23	01429	Ngô Viết Thịnh		536.000.000	53.600
24	01078	Nguyễn Xuân Khang		901.000.000	90.100
25	02833	Nguyễn Như Quỳnh		1.430.000.000	143.000
26	00323	Nguyễn Trung Thành		536.000.000	53.600
27	04365	Phan Thanh Hải		572.000.000	57.200
28	04267	Lưu Thị Bảo Oanh		10.000.000	1.000
29	09660	Nguyễn Đình Trung		250.000.000	25.000
30	00501	Dư Chí Linh		300.000.000	30.000
31	00316	Lý Thành Trung		70.000.000	7.000
32	01412	Bùi Thị Thanh Thúy		200.000.000	20.000
33	01862	Trần Quốc Đại		10.000.000	1.000
34	02734	Hồ Huỳnh Kim Ngân		447.000.000	44.700
35	09317	Lê Đặng Hà Phương		50.000.000	5.000
36	07475	Lưu Đức Anh		238.000.000	23.800
37	07459	Nguyễn Thị Kim Lệ Hà		38.000.000	3.800

No.	EID	Full name of employee	ID	Amount Paid (Dong)	Number of shares to be distributed
38	06484	Nguyễn Thị Mỹ Phượng		472.000.000	47.200
39	00068	Lưu Văn Học		71.000.000	7.100
40	08977	Trần Việt Phương		381.000.000	38.100
41	00235	Trần Trịnh Mỹ Thanh		114.000.000	11.400
42	09121	Đàm Huy Hoàng		119.000.000	11.900
43	07629	Nguyễn Văn Hiếu		190.000.000	19.000
44	03651	Trần Lê Nhựt Phương		300.000.000	30.000
45	04956	Nguyễn Thị Như Ý		238.000.000	23.800
46	01205	Liêu Mỹ Phương		171.000.000	17.100
47	07444	Trần Thị Tú Trinh		10.000.000	1.000
48	03550	Phan Thị Kim Hồng		10.000.000	1.000
49	08331	Đào Thị Mỹ Trà		38.000.000	3.800
50	00586	Nguyễn Thị Hồng Hải		50.000.000	5.000
51	02240	Nguyễn Thanh Hà		447.000.000	44.700
52	00511	Nguyễn Thị Kim Loan		50.000.000	5.000
53	09038	Đinh Anh Tài		119.000.000	11.900
54	06243	Huỳnh Kim Phước Xuân		57.000.000	5.700
55	00062	Nguyễn Thụy Ái Vân		343.000.000	34.300
56	07333	Bùi Văn Hiếu		190.000.000	19.000
57	00556	Huỳnh Mỹ Nghi		150.000.000	15.000
58	02948	Chu Quỳnh Hoa		100.000.000	10.000
59	09500	Trần Ngọc Thanh		38.000.000	3.800
60	00601	Lê Văn Bình		214.000.000	21.400
61	00903	Nguyễn Thị Hải Châu		214.000.000	21.400
62	04934	Phạm Thị Thảo Nguyên		381.000.000	38.100
63	00701	Lê Đào Phương Trang		214.000.000	21.400
64	01403	Huỳnh Thị Ánh Nguyệt		286.000.000	28.600
65	01956	Võ Thị Anh Quân		171.000.000	17.100
66	08742	Thái Văn Duy		130.000.000	13.000
67	00801	Trần Thị Phương Thảo		30.000.000	3.000
68	08978	Nguyễn Lê Hạnh San		57.000.000	5.700
69	08180	Nguyễn Thành Tấn		57.000.000	5.700
70	02513	Từ Lê Hiền Đức		100.000.000	10.000
Total				**23.394.000.000**	**2.339.400**

Appendix 02

LIST OF EMPLOYEES ELIGIBLE FOR REDISTRIBUTION OF UNSUBSCRIBED SHARES

(Attached Decision No.145/26/BVBank/QD-HDQT dated October 27, 2026)

No.	Full name of employee	EID	ID	Number of shares to be redistributed
1	Nguyễn Ngọc Thao	00587		500.000
2	Nguyễn Như Quỳnh	02833		400.000
3	Nguyễn Phúc Huy	00705		700.000
4	Phan Thanh Hải	04365		750.000
5	Tạ Quang Lộc	00151		300.000
6	Võ Quốc Vương	00070		600.000
7	Vũ Anh Tuấn	00315		450.000
8	Ngô Viết Thịnh	01429		550.000
9	Nguyễn Xuân Khang	01078		400.000
10	Hoàng Vy Long	09223		600.000
11	Trần Thiện Tâm	09406		500.000
12	Nguyễn Ngọc Pháp	03706		450.000
13	Trần Thị Hoàng Oanh	09318		500.000
14	Dương Trọng Anh	00402		300.000
15	Nguyễn Trung Thành	00323		200.000
16	Lê Văn Bình	00601		160.000
17	Lê Đào Phương Trang	00701		220.000
18	Nguyễn Thị Hải Châu	00903		190.000
19	Huỳnh Thị Ánh Nguyệt	01403		250.000
20	Võ Thị Anh Quân	01956		150.000
21	Nguyễn Thành Tấn	08180		120.329
22	Nguyễn Lê Hạnh San	08978		100.000
23	Phạm Thị Thảo Nguyên	04934		260.000
Tổng cộng				**8.650.329**

BVBank
Ngân hàng Bản Việt

No: 156/26/BVBank/NQ-HDQT Ho Chi Minh City, November 05th, 2026

RESOLUTION

On approving the results of the stock issuance under the Employee Stock Ownership Plan (ESOP) in 2026

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. 56/26/BVBank/TTr-VP.HĐQT on approving the results of the stock issuance under the Employee Stock Ownership Plan (ESOP) in 2026;*
- *Pursuant to the Vote Counting Minutes of the Board of Directors No 02/11/26/BBKP dated 04/11/2026 on passing the Written Opinion Collection Form of the Board of Directors No. 02/11/26/PLYK-HĐQT dated 03/11/2026;*

RESOLVES:

Article 1. Approve the results of the stock issuance under the Employee Stock Ownership Plan (ESOP) in 2026, detailed as follows:

- Total expected number of shares to be issued: 30,000,000 shares;
- Number of distributed shares: 10,989,729 shares;
- Number of employees distributed: 70 people (List of employees distributed is in Appendix 01 attached to this Resolution);
- Total number of shares after the issuance (November 2nd, 2026): 971,897,900 shares, in which:
  + Number of outstanding shares: 971,897,900 shares
  + Number of treasury shares: 0 shares

Article 2. Approve the registration to increase the Bank's charter capital after the end of the ESOP share issuance, specifically as follows:

- Registered charter capital: 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);
- Charter capital after change: 9,718,979,000,000 VND (Nine thousand seven hundred and eighteen billion, nine hundred and seventy-nine million 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 9,718,979,000,000 VND (Nine thousand seven hundred and eighteen billion, nine hundred and seventy-nine million VND). The total charter capital of the Bank is divided into 971,897,900 shares (Nine hundred and seventy-one million, eight hundred and ninety-seven thousand, nine hundred shares) with a par value of 10,000 VND/share (ten thousand VND per share)."

Article 4. Approve that all shares arising from the issuance of shares to employees under the ESOP program 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.

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 share issuance to employees under the ESOP program 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 issuance with the competent state agency;
- Carry out necessary tasks to register for depository and additional listing of shares arising from the share issuance to employees under the ESOP program 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.

BVBank
Ngân hàng Bản Việt

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 Board of Directors, Supervisor Board, the Executive Board, 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

List of employees receiving shares under the ESOP 2026 program

No.	EID	Full Name	Position	Number of shares distributed
1	00062	Nguyễn Thụy Ái Vân	Team Leader, Customer Service	34.300
2	00068	Lưu Văn Học	Security Staff	7.100
3	00070	Võ Quốc Vương	Director, Strategic Partnership Department	690.100
4	00151	Tạ Quang Lộc	Director, IT Infrastructure Department	372.900
5	00235	Trần Trịnh Mỹ Thanh	Officer, Customer Service	11.400
6	00315	Vũ Anh Tuấn	Director, IT Infrastructure Department	507.200
7	00316	Lý Thành Trung	Manager, Retail Banking	7.000
8	00323	Nguyễn Trung Thành	Deputy Manager, HO Credit Administration Department	253.600
9	00352	Nguyễn Thị Ngọc	Officer, Credit Transaction Processing Department	11.400
10	00402	Dương Trọng Anh	Director, Business Analysis & Implementation Department	357.200
11	00501	Dư Chí Linh	Branch Manager	30.000
12	00511	Nguyễn Thị Kim Loan	Manager, Customer Service	5.000
13	00556	Huỳnh Mỹ Nghi	Director, Accounting Department	15.000
14	00586	Nguyễn Thị Hồng Hải	Deputy Director, Accounting Department	5.000
15	00587	Nguyễn Ngọc Thao	Deputy Head of Information Technology	671.600
16	00601	Lê Văn Bình	Officer, Board Of Directors Office	181.400
17	00661	Nguyễn Thị Thu Thủy	Officer, Customer Service Policy	11.400

BVBank
Ngân hàng Bản Việt

No.	EID	Full Name	Position	Number of shares distributed
18	00701	Lê Đào Phương Trang	Officer, Board Of Directors Office	241.400
19	00705	Nguyễn Phúc Huy	Deputy Head of Credit Appraisal	871.600
20	00801	Trần Thị Phương Thảo	Officer, Fixed Asset Accounting	3.000
21	00903	Nguyễn Thị Hải Châu	Officer, Fixed Asset Accounting	211.400
22	01034	Nguyễn Hoàng Thiên Phương	Deputy Director, Customer Service Center	35.700
23	01078	Nguyễn Xuân Khang	Deputy Director, Collateral Asset Valuation Center	490.100
24	01158	Trần Thị Huỳnh Như	Officer, Credit Transaction Processing Department	14.000
25	01205	Liêu Mỹ Phương	Officer, Operations Supervision	17.100
26	01403	Huỳnh Thị Ánh Nguyệt	Officer, Board Of Directors Office	278.600
27	01412	Bùi Thị Thanh Thúy	Branch Manager	20.000
28	01429	Ngô Viết Thịnh	Deputy Director, Strategic Partnership Department	603.600
29	01862	Trần Quốc Đại	Senior Officer, Business Banking	1.000
30	01956	Võ Thị Anh Quân	Officer, Board Of Directors Office	167.100
31	02240	Nguyễn Thanh Hà	Deputy Director, Application Development Department	44.700
32	02344	Lê Cảnh Lương	Assistant Branch Manager	10.000
33	02513	Từ Lê Hiền Đức	Branch Manager	10.000
34	02734	Hồ Huỳnh Kim Ngân	Assistant Branch Manager	44.700
35	02833	Nguyễn Như Quỳnh	Deputy Head of Risk Management	543.000
36	02948	Chu Quỳnh Hoa	Director, Brand and Communication	10.000

BVBank
Ngân hàng Bản Việt

No.	EID	Full Name	Position	Number of shares distributed
			Department	
37	03550	Phan Thị Kim Hồng	Officer, Customer Service	1.000
38	03651	Trần Lê Nhựt Phương	Director, Administration Department	30.000
39	03706	Nguyễn Ngọc Pháp	Director, Credit Risk Management Department	521.500
40	03712	Nguyễn Ngọc Huyền Anh	Team Leader, Customer Service	5.000
41	03903	Nguyễn Hoàng Oanh	Team Leader, Customer Service Policy	12.000
42	04160	Phạm Thị Ngọc Thảo	Team Leader, Retail Banking	1.000
43	04267	Lưu Thị Bảo Oanh	Officer, Customer Service	1.000
44	04365	Phan Thanh Hải	Chairperson's Assistant, Board Of Directors Office	807.200
45	04934	Phạm Thị Thảo Nguyên	Chairperson's Assistant, Board Of Directors Office	298.100
46	04956	Nguyễn Thị Như Ý	Deputy Director, Administration Department	23.800
47	05287	Nguyễn Vĩnh Chương	Team Leader, Large Corporate Credit Appraisal Center	7.100
48	06243	Huỳnh Kim Phước Xuân	Officer, Merchandising	5.700
49	06484	Nguyễn Thị Mỹ Phượng	Deputy Director, Training Center	47.200
50	06545	Nguyễn Minh Khôi	Officer, Large Corporate Credit Appraisal Center	8.500
51	06746	Lương Thị Thìn	Team Leader, Credit Transaction Processing Department	5.000
52	07333	Bùi Văn Hiếu	Branch Manager	19.000
53	07444	Trần Thị Tú Trinh	Team Leader, Retail Banking	1.000

BVBank
Ngân hàng Bản Việt

No.	EID	Full Name	Position	Number of shares distributed
54	07459	Nguyễn Thị Kim Lệ Hà	Officer, Retail Banking	3.800
55	07475	Lưu Đức Anh	Assistant Branch Manager	23.800
56	07629	Nguyễn Văn Hiếu	Branch Manager	19.000
57	08180	Nguyễn Thành Tấn	Officer, Board Of Directors Office	126.029
58	08331	Đào Thị Mỹ Trà	Officer, Business Banking	3.800
59	08534	Ngô Minh Quang	Branch Manager	19.000
60	08742	Thái Văn Duy	Assistant Branch Manager	13.000
61	08977	Trần Việt Phương	Head of Northern Regional Office	38.100
62	08978	Nguyễn Lê Hạnh San	Officer, Board Of Directors Office	105.700
63	09038	Đinh Anh Tài	Branch Manager	11.900
64	09121	Đàm Huy Hoàng	Branch Manager	11.900
65	09223	Hoàng Vy Long	Head of Financial Market Division	900.000
66	09317	Lê Đặng Hà Phương	Director, Financial Institutions Department	5.000
67	09318	Trần Thị Hoàng Oanh	Director, Fixed Income Department	548.600
68	09406	Trần Thiện Tâm	CEO's Secretary	548.600
69	09500	Trần Ngọc Thanh	Team Leader, Retail Banking	3.800
70	09660	Nguyễn Đình Trung	Deputy Head of Digital Banking Division	25.000
Total				**10.989.729**

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

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 3925/GXN-GDKH

Ho Chi Minh City, 03 November 2026

To: Viet Capital Commercial Joint Stock Bank

Pursuant to the Request for Information dated 03 November 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 contents in the Operation License of Viet Capital Commercial Joint Stock Bank.
- Enterprise Registration Certificate, enterprise code No. 0301378892, first issued by the Ho Chi Minh City Department of Planning and Investment on 16 October 1992, with the 30th amendment issued 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: 8610035989.
- Account status: Active.
- As at 23:59 on 02 November 2026:

  Available balance: VND 109,897,434,967 (in words: One hundred and nine billion eight hundred and ninety-seven million four hundred and thirty-four thousand nine hundred and sixty-seven Vietnamese dong).

  Blocked amount: VND 109,897,434,967 (in words: One hundred and nine billion eight hundred and ninety-seven million four hundred and thirty-four thousand nine hundred and sixty-seven Vietnamese dong).

  Of which:

  - Proceeds from the capital increase: VND 109,897,290,000 (in words: One hundred and nine billion eight hundred and ninety-seven million two hundred and ninety thousand Vietnamese dong).
  - Demand deposit interest: VND 254,967 (in words: Two hundred and fifty-four thousand nine hundred and sixty-seven Vietnamese dong).
  - Less account maintenance fee paid: VND 110,000 (in words: One hundred and ten thousand Vietnamese dong).
- Release condition: The account shall remain blocked until receipt of the Bank's official letter requesting release of the account, accompanied by a document from the State Securities Commission acknowledging receipt of the report on the results of the Bank's offering.

Respectfully,

Recipients (05 copies):

– As above (03 copies);

– Filed at: Customer Transaction Department; Organization and Administration Department.

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*

BVBank
Ngân hàng Bản Việt

No.: 157/26/BVBank/CV-CT.HDQT

Regarding the explanation of separate voting by members of the Board of Directors in connection with the approval of the plan for handling undistributed shares under the 2026 Employee Stock Ownership Plan (ESOP)

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

Ho Chi Minh City, November 05th, 2026

To: STATE SECURITIES COMMISSION

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

In connection with the dossier reporting the results of the Bank's share issuance under the 2026 Employee Stock Ownership Plan (ESOP), we hereby provide an explanation regarding the separate voting by members of the Board of Directors on the approval of the plan for handling shares remaining undistributed under the ESOP (hereinafter referred to as the "Unsubscribed Shares") under Decision No. 145/26/BVBank/QD-HDQT of the Board of Directors dated 27 October 2026, as follows:

The Bank's Board of Directors comprises seven (07) members. None of the members of the Board of Directors is allocated any of the Unsubscribed Shares, nor does any member have a related person who is allocated any of the Unsubscribed Shares. Accordingly, no member of the Board of Directors was disqualified from voting on Decision No. 145/26/BVBank/QD-HDQT. Therefore, with the affirmative votes of seven out of seven (07/07) members of the Board of Directors, Decision No. 145/26/BVBank/QD-HDQT satisfies the approval threshold prescribed by law and the Bank's Charter.

We respectfully request that the State Securities Commission consider and approve the results of the Bank's share issuance under the 2026 Employee Stock Ownership Plan (ESOP).

Respectfully,

Recipients:

– As above;

– Filed at: Office of the Board of Directors.

VIET CAPITAL COMMERCIAL JOINT STOCK BANK

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed and stamped)

LE ANH TAI

BVBank
Ngân hàng Bản Việt

No.: 7085/26/BVBank/CV-TGD
Re: Reporting the results of the ESOP share issuance

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ho Chi Minh City, November 05th 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.

Pursuant to Official Letter No. 9947/UBCK-QLCB dated 7 October 2026 issued by the State Securities Commission of Vietnam, we have completed all procedures for the issuance of shares under the Employee Stock Ownership Plan in accordance with the approved plan. Enclosed with this Official Letter, we hereby submit to the Commission the dossier reporting the results of the share issuance, comprising:

1. Report on the Results of the Issuance of Shares under the Employee Stock Ownership Plan of the Company No. 7083/26/BVBank/BC-TGD dated 05/11/2026;

2. Official Letter No. 3925/GXN-GDKH dated 03/11/2026 issued by the Joint Stock Commercial Bank for Investment and Development of Vietnam – Nam Ky Khoi Nghia Branch, confirming the proceeds from the issuance as of 23:59 on 2 November 2026, with details as follows:

   Total amount in the escrow account: 109,897,434,967 VND, of which:

   • Demand deposit interest: 109,897,290,000 VND

   • Account maintenance fee: 110,000 VND

3. Decision of the Board of Directors No. 145/26/BVBank/QĐ-HĐQT dated 27 October 2026 regarding the approval of the share issuance results and the plan for handling undistributed shares under the 2026 Employee Stock Ownership Plan (ESOP);

4. Resolution of the Board of Directors No. 156/26/BVBank/QĐ-HĐQT dated 05/11/2026 regarding the approval of the results of the issuance of shares under the 2026 Employee Stock Ownership Plan (ESOP);

5. Official Letter No. 157/26/BVBank/CV-CT.HDQT dated 05/11/2026 explaining the separation of votes of members of the Board of Directors in connection with the approval of the plan for handling undistributed shares under the 2026 Employee Stock Ownership Plan (ESOP).

Accordingly, Viet Capital Commercial Joint Stock Bank has completed the issuance of shares under the Employee Stock Ownership Plan in accordance with the plan approved by the Bank's General Meeting of Shareholders and the State Securities Commission of Vietnam, and in compliance with applicable laws.

BVBank
Ngân hàng Bản Việt

We respectfully notify the State Securities Commission of Vietnam accordingly and undertake to bear full legal responsibility for the information disclosed.

Respectfully yours,

Recipients:
- *As above;*
- *Filed: Administration Department.*

VIET CAPITAL COMMERCIAL JOINT STOCK BANK
LEGAL REPRESENTATIVE
GENERAL DIRECTOR

(signed and sealed)

LY HOAI VAN