BVBank
Ngân hàng Bản Việt

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:*7218 /26/BVBank/CBTT-TGĐ	*ngày 11 tháng 11 năm 2026* *November 11 , 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 10/11/2026, Hội đồng Quản trị Ngân hàng TMCP Bản Việt đã ban hành Báo cáo số 7195/26/BVBank/BC-TGĐ về việc báo cáo kết quả đợt chào bán cổ phiếu ra công chúng thay thế cho Báo cáo số 7046/26/BVBank/BC-TGĐ ngày 04/11/2026, cụ thể như sau:
On November 10, 2026, the Board of Directors of Viet Capital Commercial Joint Stock Bank issued Report No. 7195/26/BVBank/BC-TGD reporting the results of the public stock offering, replacing Report No. 7046/26/BVBank/BC-TGD dated November 04, 2026, with details as follows:

Nội dung hiện tại
Existing provision:
III. Kết quả chào bán cổ phiếu/ *Results of share offering*

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Đối tượng mua cổ phiếu	Giá chào bán (đồng/ cổ phiếu)	Số cổ phiếu chào bán	Số cổ phiếu được đăng ký mua	Số cổ phiếu được phân phối	Số nhà đầu tư đăng ký mua	Số nhà đầu tư được phân phối	Số nhà đầu tư không được phân phối	Số cổ phiếu còn lại	Tỷ lệ cổ phiếu được phân phối
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Chào bán cổ phiếu ra công chúng	10.000	320.410.000	232.588.671	232.588.171	4.491	4.490	1	87.821.829	72,59%
2. Xử lý cổ phiếu không phân phối hết	10.000	87.821.829	87.500.000	87.500.000	10	10	0	321.829	27,31%
Tổng số		**320.410.000**	**320.088.671**	**320.088.171**	**4.492 (1)**	**4.491(1)**	**1**	**321.829**	**99,90%**
1. Nhà đầu tư trong nước	10.000	319.978.333	319.774.728	319.774.228	4.473	4.472	1	204.105	99,80%
2. Nhà đầu tư nước ngoài, Tổ chức kinh tế có nhà đầu tư nước ngoài nắm giữ trên 50% vốn điều lệ	10.000	431.667	313.943	313.943	19	19	0	117.724	0,1%
Tổng số		**320.410.000**	**320.088.671**	**320.088.171**	**4.492 (1)**	**4.491 (1)**	**1**	**321.829**	**99,90%**

Lưu ý:
(1) Trong số 10 nhà đầu tư được phân phối tiếp số lượng cổ phiếu lẻ, cổ phiếu không đặt mua hết có 09 nhà đầu tư là cổ đông hiện hữu đã thực hiện quyền mua cổ phiếu phát hành thêm trong đợt chào bán.

Nội dung điều chỉnh:
Amended provision:

III. Kết quả chào bán cổ phiếu/ *Results of share offering*

Đối tượng mua cổ phiếu	Giá chào bán (đồng/ cổ phiếu)	Số cổ phiếu chào bán	Số cổ phiếu được đăng ký mua	Số cổ phiếu được phân phối	Số nhà đầu tư đăng ký mua	Số nhà đầu tư được phân phối	Số nhà đầu tư không được phân phối	Số cổ phiếu còn lại	Tỷ lệ cổ phiếu được phân phối
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Chào bán cổ phiếu ra công chúng	10.000	320.410.000	232.588.171	232.588.171	4.490	4.490	0	87.821.829	72,59%
2. Xử lý cổ phiếu không phân phối hết	10.000	87.821.829	87.500.000	87.500.000	10	10	0	321.829	27,31%
Tổng số		**320.410.000**	**320.088.171**	**320.088.171**	**4.491 (1)**	**4.491(1)**	**0**	**321.829**	**99,90%**

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Đối tượng mua cổ phiếu	Giá chào bán (đồng/ cổ phiếu)	Số cổ phiếu chào bán	Số cổ phiếu được đăng ký mua	Số cổ phiếu được phân phối	Số nhà đầu tư đăng ký mua	Số nhà đầu tư được phân phối	Số nhà đầu tư không được phân phối	Số cổ phiếu còn lại	Tỷ lệ cổ phiếu được phân phối
1	2	3	4	5	6	7	8=6-7	9=3-5	10
1. Nhà đầu tư trong nước	10.000	319.978.333	319.774.228	319.774.228	4.472	4.472	0	204.105	99,80%
2. Nhà đầu tư nước ngoài, Tổ chức kinh tế có nhà đầu tư nước ngoài nắm giữ trên 50% vốn điều lệ	10.000	431.667	313.943	313.943	19	19	0	117.724	0,1%
Tổng số		**320.410.000**	**320.088.171**	**320.088.171**	**4.491** (1)	**4.491** (1)	**0**	**321.829**	**99,90%**

Lưu ý:
(1) Trong số 10 nhà đầu tư được phân phối tiếp số lượng cổ phiếu lẻ, cổ phiếu không đặt mua hết có 09 nhà đầu tư là cổ đông hiện hữu đã thực hiện quyền mua cổ phiếu phát hành thêm trong đợt chào bán.

Thông tin này được công bố trên trang thông tin điện tử của Ngân hàng TMCP Bản Việt vào ngày 11 /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 11 , 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 7195/26/BVBank/BC-TGĐ ngày 11/11/2026*
  Report No. 7195/26/BVBank/BC-TGD dated November 11th, 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: 7195/26/BVBank/BC-TGD
(Replacing Report No: 7046/26/BVBank/BC-TGD dated November 04th, 2026)

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Ho Chi Minh City, November 11th , 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	4,490	4,490	0	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**	**4,491[1]**	**4,491[1]**	**0**	**321,829**	**99.90%**
1. Domestic investors	10,000	319,978,333	319,774,728	319,774,228	4,472	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**	**4,491 (1)**	**4,491 (1)**	**0**	**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