BVBank
Ngân hàng Bản Việt

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Số: 7255 /26/BVBank/CBTT-TGĐ
No: 7255 /26/BVBank/CBTT-TGD

TP. HCM, ngày 12 tháng 11 năm 2026
Ho Chi Minh City, November 12 , 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 Information Disclosure:

Ngày 12/11/2026, Ngân hàng TMCP Bản Việt công bố thông tin Thông báo chào bán trái phiếu ra công chúng số 7231/26/BVBank/TB-TGĐ.

On November 12, 2026, Viet Capital Commercial Joint Stock Bank announced the Notice of Public Offering of Bonds No. 7231/26/BVBank/TB-TGD.

Thông tin này được công bố trên trang thông tin điện tử của Ngân hàng TMCP Bản Việt vào ngày 12/11/2026 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 12, 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.

Signature Not Verified
Ký bởi: NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT
Ký ngày: 12/11/2026 15:46:48

BVBank
Ngân hàng Bản Việt

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:
- *Thông báo chào bán trái phiếu ra công chúng / Notice of Public Offering of Bonds*

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

M.S.D.N: 0301378892 - C.T.N.H.H - NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT - THÀNH PHỐ HỒ CHÍ MINH

Nguyễn Thanh Tú
Nguyen Thanh Tu

BVBank
Ngân hàng Bản Việt

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN BẢN VIỆT

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

No.: 7231/26/BVBank/TB-TGĐ

Ho Chi Minh City, November 11, 2026

ANNOUNCEMENT

Public Offering of Bonds

(Certificate of Registration for Public Offering of Bonds No. 668/GCN-UBCK issued by the Chairman of the State Securities Commission on 06/11/2026)

I. INTRODUCTION TO THE ISSUER

1. Name of Issuer: **Viet Capital Commercial Joint Stock Bank**

2. Abbreviated name: **Viet Capital Bank**

3. Head office address: HMTown Building, 412 Nguyen Thi Minh Khai Street, Ban Co Ward, Ho Chi Minh City

4. Telephone: (84-8) 6267 9679 Fax: (84-8) 6263 8668
Website: www.bvbank.net.vn

5. Charter capital: VND **6,408,200,000,000** (six trillion four hundred eight billion two hundred million Vietnamese dong).

6. Stock ticker: **BVB**

7. Bank at which payment account is maintained: Transaction Office of the State Bank of Vietnam
Account No.: 119989

8. Enterprise Registration Certificate, enterprise identification number 0301378892, initially issued by the Department of Planning and Investment of Ho Chi Minh City on October 16, 1992, and amended for the 30th time on June 19, 2023.

– Principal business line: Other monetary intermediation. Code: 6419.

– Principal products/services:

• Mobilizing short-, medium- and long-term funds in the form of term deposits, demand deposits and certificates of deposit;

• Extending credit in the forms of: leaning, discounting, bank guarantee, credit card issuance, factoring, letter of credit;

• Setting up accounts for customers;

• Provision of payment instruments;

• Provision of account-based payment services: provision of domestic payment services; provision of international payment services

• And other products/services in accordance with the Enterprise Registration Certificate, the License for Establishment and Operation, and provisions of law.

9. Establishment and Operation License No. 0025/NH-GP issued by the State Bank of Vietnam on August 22, 1992, and Decision No. 3902/QĐ-NHNN dated December 15, 2025 of the State Bank of Vietnam regarding amendment of the charter capital particulars in the Operation License of Viet Capital Commercial Joint Stock Bank and other Decisions on amendments and supplements.

II. PURPOSE OF THE OFFERING

Viet Capital Bank offers bonds to the public to increase its operating capital, increase Tier 2 capital, ensure compliance with prudential ratios prescribed by the State Bank of Vietnam, and meet customers' borrowing needs.

III. OFFERING PLAN

1. Bond name: BVBank Bonds Offered to the Public in 2026

2. Bond type: Non-convertible, warrant-free, unsecured subordinated bonds satisfying the conditions for inclusion in Tier 2 capital of Viet Capital Bank under applicable laws.

3. Bond code: To be assigned by the Vietnam Securities Depository and Clearing Corporation (VSDC) in accordance with applicable regulations after BVBank completes the offering and centralized registration procedures with VSDC.

4. Bond denomination: VND 100,000 (one hundred thousand Vietnamese dong) per bond.

5. Total number of bonds offered: 13,000,000 (thirteen million) bonds.

6. Total par value of bonds offered: VND 1,300,000,000,000 (one trillion three hundred billion Vietnamese dong).

7. Offering price: VND 100,000 (one hundred thousand Vietnamese dong) per bond.

8. Interest rate and principles for determining the Interest Rate

The interest rate of the Bonds (the "Interest Rate") is a floating rate (subject to periodic adjustment), expressed as a percentage per annum (% p.a.).

Principle for determining the Interest Rate:

$$\textit{Interest Rate} = \textit{Reference Interest Rate} + \textit{Margin}$$

Where:

• "**Reference Interest Rate**" means the average interest rate on personal savings deposits denominated in Vietnamese dong with a 12-month term (or equivalent), with interest paid at maturity, as published on the official websites of four (04) Vietnamese commercial banks, namely Vietcombank, VietinBank, BIDV and Agribank (each a "Reference Bank"), on the Interest Rate Determination Date. Where a website displays rates for multiple locations/regions, preference shall be given to the rates applicable in the locality of the Reference Bank's head office. The Reference Interest Rate shall be rounded to two decimal places.

• "**Margin**" means a fixed additional percentage per annum added to the Reference Interest Rate, **fixed at 3.6% p.a**.

• "**Interest Period**" means each recurring period of one (01) year from the Bond Issue Date. Interest shall be calculated based on the actual number of days elapsed and a 365-day year.

• "**Interest Rate Determination Date**" shall be officially announced in the information disclosure made before each Interest Period.

The Interest Rate for the first Interest Period is 9.5% p.a.(This Interest Rate shall be calculated in accordance with the aforesaid Interest Rate determination principles, wherein the Interest Rate Determination Date is October 13, 2026 and the Reference Rate is 5.9% per annum)

The Interest Rate Determination Date for each subsequent Interest Period is the seventh (07th) business day preceding the first day of that Interest Period and shall be announced on BVBank's website within two (02) business days from the Interest Rate Determination Date.

9. Bond tenor: **Seven (07)** years from the Issue Date.

10. Interest payment frequency:

Interest shall be paid in arrears annually on each successive anniversary of the Issue Date, up to but excluding the Maturity Date, the Call Option Exercise Date or any other due date.

11. Distribution method:

Direct offering and issuance to investors through BVBank's Head Office, branches and/or transaction offices throughout its network.

12. Minimum subscription quantity:

– Individual investors: A minimum subscription of **100 (one hundred)** bonds or multiples of 100 (one hundred) bonds.

– Institutional investors: A minimum subscription of **1,000 (one thousand)** bonds or multiples of 1,000 (one thousand) bonds.

13. Subscription registration period: **From November 19, 2026 to December 9, 2026.**

14. Places for receipt of bond subscription registrations: Head Office, branches/transaction offices of Viet Capital Bank nationwide.

15. Period for receipt of bond subscription payments: **From November 19, 2026 to December 9, 2026.**

16. Escrow account for receipt of bond subscription payments:

– Account No.: 1023752050

– Account holder: Viet Capital Commercial Joint Stock Bank

– Opened at: Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ho Chi Minh City Branch.

17. Publication of the Prospectus: The Prospectus and other relevant documents are published at:

– Viet Capital Bank's website: www.bvbank.net.vn

– ACB Securities Company Limited's website: www.acbs.com.vn

IV. RELATED ORGANIZATIONS

1. Advisory organization and Bondholders' Representative

BVBank
Ngân hàng Bản Việt

ACB SECURITIES COMPANY LIMITED

– Address: 3rd Floor, Léman Luxury Building, 117 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City.

– Telephone: (028) 7300 7000 Fax: (028) 7300 3751

2. Auditing organization:

ERNST & YOUNG VIETNAM LIMITED

– Address: 20th Floor, Bitexco Financial Tower, 2 Hai Trieu Street, Sai Gon Ward, Ho Chi Minh City.

– Telephone: (84-28) 3824 5252 Fax: (84-28) 3824 5250

Ho Chi Minh City, November 11, 2026

VIET CAPITAL COMMERCIAL JOINT STOCK BANK

GENERAL DIRECTOR

(signed and sealed)

LY HOAI VAN