JSC BANK FOR FOREIGN TRADE OF VIETNAM

No:22052 /VCB-CL&TKHDQT
Re: BOD passed the adjustment of the credit limit for VCBNeo

SOCIALIST REPUBLIC OF VIETNAM
Independent – Freedom – Happiness

Ha Noi, November 17, 2026

EXTRAORDINARY INFORMATION DISCLOSURE

Attention:

- State Securities Commission;
- Vietnam Stock Exchange;
- Hanoi Stock Exchange;
- Ho Chi Minh Stock Exchange.

1. Organization: Joint Stock Commercial Bank for Foreign Trade of Vietnam

Securities code: **VCB**

Head office: 198 Tran Quang Khai Street, Hoan Kiem Ward, Hanoi

Telephone: 0243 – 9343137

Email: cltkhdqt.ho@vietcombank.com.vn.

2. Content of Disclosure:

On November 16, 2026, the Board of Directors of the JSC Bank for Foreign Trade of Vietnam (VCB) issued Resolution No. 564 /NQ-VCB-HDQT passing the adjustment of the credit limit for Vietcombank Neo Limited – VCBNeo *(Vietnam Construction One-member Limited Liability Bank was renamed as VCBNeo from 17/01/2025, which is a bank owned by VCB with 100% charter capital under the mandatory transfer plan).*

3. This information was disclosed on VCB's website from 17/11/2026 at: https://vietcombank.com.vn/en/Nha-dau-tu

We hereby certify the truthfulness of the information stated above and take the full responsibility before the law for the disclosed information./.

Recipients:
- As above;
- Chairman, CEO (for report);
- BOD, BOM (for notice);
- Archive: VT, CL&TKHDQT.

AUTHORIZED PERSON TO DISCLOSE INFORMATION
DEPUTY CEO

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN NGOẠI THƯƠNG VIỆT NAM

Le Hoang Tung

Signature Not Verified
Ký bởi: Ngân Hàng Thương Mại Cổ Phần Ngoại Thương Việt Nam
Ký ngày: 17/11/2026 17:16:25