NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUỐC TẾ VIỆT NAM
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NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM
VIETNAM INTERNATIONAL BANK

Số: 354610.26
No.: 354610.26

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

TP. Hồ Chí Minh, ngày 19 tháng 11 năm 2026
Ho Chi Minh City, 19 November 2026

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE

Kính gửi/*To*: Ủy ban Chứng khoán Nhà nước/*State Securities Commission*
Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Exchange*
Sở Giao dịch Chứng khoán Thành phố Hồ Chí Minh/*Hochiminh Stock Exchange*
Sở giao dịch Chứng khoán Thành phố Hà Nội/*Hanoi Stock Exchange*

Tên tổ chức/*Name of organization*:	NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM (VIB) *VIETNAM INTERNATIONAL BANK (VIB)*
Mã chứng khoán/*Stock code:*	VIB
Địa chỉ trụ sở chính/*Address*:	Tầng 1 (tầng trệt) và tầng 2 tòa nhà Sailing Tower, số 111A Pasteur, phường Sài Gòn, thành phố Hồ Chí Minh *1st floor (ground floor) and 2nd floor of Sailing Tower building, 111A Pasteur, Saigon ward, Ho Chi Minh city*
Điện thoại/*Tel.*: (028) 62999039	Fax: (028) 62999040
Email:	congbothongtin@vib.com.vn

1. Nội dung thông tin công bố/ *Contents of disclosure*:
Ngày 19.11.2026, VIB gửi Phiếu lấy ý kiến cổ đông VIB số 001.26.GSM để lấy ý kiến cổng đông thông qua (i) Quy chế nội bộ về Quản trị công ty, (ii) Quy chế Tổ chức và Hoạt động của Hội đồng Quản trị, (iii) Quy chế Tổ chức và Hoạt động của Ban Kiểm soát, (iv) Phương án khắc phục dự kiến trong trường hợp được can thiệp sớm.
On 19 November 2026, VIB sent out Shareholders' written opinion form No. 001.26.GSM to obtain shareholders' approval of (i) the Regulation on Internal Corporate Governance, (ii) the Regulation on Organization and Operation of the Board of Directors, (iii) the Regulation on Organization and Operation of the Board of Supervisors, and (iv) the Remedial Plan expected in the event of early intervention.

2. Thông tin và tài liệu lấy ý kiến cổ đông bằng văn bản được công bố trên trang thông tin điện tử của VIB vào ngày 19.11.2026 tại đường dẫn
https://www.vib.com.vn/vn/nha-dau-tu/cong-bo-thong-tin
This information and documents for obtaining shareholders' opinions in writing was published on the VIB's website on 19 November 2026, at the link https://www.vib.com.vn/vn/nha-dau-tu/cong-bo-thong-tin

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VIB 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 provided is true and correct and we bear the full responsibility to the law.

Đại diện tổ chức/*Organization representative*

Người được ủy quyền CBTT

Person authorized to disclose information

M.S.D.N: 0[illegible]488 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUỐC TẾ VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

Nguyễn Minh Huệ

Nguyen Minh Hue

0233488 - C.T.C.P
N HÀNG
ẠI CỔ PHẦN
ỐC TẾ
T NAM
Ố HỒ CHÍ MINH

PYK No.: 001.26.GSM: Approval of (i) the Regulation on Internal Corporate Governance, (ii) the Regulation on Organization and Operation of the Board of Directors, (iii) the Regulation on Organization and Operation of the Board of Supervisors, (iv) the Remedial Plan expected in the event of early intervention

Ho Chi Minh City, November 18, 2026

VIB
Ngân hàng Quốc Tế

SHAREHOLDERS' WRITTEN OPINION FORM

Re: Voting in writing to obtain shareholder to approve: (i) the Regulation on Internal Corporate Governance, (ii) the Regulation on Organization and Operation of the Board of Directors, (iii) the Regulation on Organization and Operation of the Board of Supervisors, (iv) the Remedial Plan expected in the event of early intervention

To: Values Shareholders of Vietnam International Commercial Joint Stock Bank (VIB)

Vietnam International Commercial Joint Stock Bank (VIB)

Address: Floor 1 (ground floor) and Floor 2, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

Business Registration Certificate No. 0100233488, first registered on February 14, 1996.

Establishment License No. 2300/GP-UB dated February 8, 1996.

License for Establishment and Operation No. 09/GP-NHNN dated February 13, 2026, as amended by Decision No. 90/QĐ-QLGS dated June 30, 2026 and Decision No. 2344/QĐ-NHNN dated October 21, 2026.

1.0 Purpose of the consultation

1.1 Background and necessity

– In recent times, a number of legal normative documents relating to the organization, governance and operation of banks have been promulgated, amended and supplemented, including: Law No. 76/2025/QH15 dated June 17, 2025 of the National Assembly amending and supplementing a number of articles of the Law on Enterprises; Decree No. 135/2025/NĐ-CP dated June 12, 2025 of the Government; Decree No. 245/2025/NĐ-CP dated September 11, 2025 of the Government amending and supplementing a number of articles of Decree No. 155/2020/NĐ-CP dated December 31, 2020; Circular No. 14/2025/TT-NHNN dated June 30, 2025 of the Governor of the State Bank of Vietnam ("SBV") prescribing capital adequacy ratios for commercial banks and foreign bank branches; Circular No. 83/2025/TT-NHNN dated December 31, 2025 of the Governor of the SBV prescribing the internal control system of commercial banks and foreign bank branches; and other relevant legal provisions. These changes, together with practical governance and operational requirements, necessitate the continued review, updating and improvement of VIB's internal regulatory system in order to ensure compliance, consistency and effectiveness in implementation.

- To prepare the remedial plan expected for the case of early intervention, in compliance with Article 143 of the Law on Credit Institutions 2024 and its amending and supplementing documents.
- On that basis, VIB has reviewed and updated its internal documents, specifically:
  - Regulation on Internal Corporate Governance; Regulation on Organization and Operation of the Board of Directors; Regulation on Organization and Operation of the Board of Supervisors; in order to ensure consistency and alignment with the VIB Charter approved by the 2026 Annual General Meeting of Shareholders ("GMS") on April 8, 2026 and effective from April 15, 2026; and at the same time to apply the recommendations of the 2026 Vietnam Code of Corporate Governance Principles in order to improve the quality of governance, strengthen supervisory responsibility and approximate good governance standards and practices.
  - The remedial plan expected in the event of early intervention (the "Plan"): to be reviewed and updated in accordance with Article 143 of the Law on Credit Institutions 2024 and the requirements of the SBV in Official Letter No. 995/QLGS4 dated March 27, 2026, on the basis of the Plan whose main contents were approved by the 2025 Annual GMS and whose details were approved by the Board of Directors ("BOD") in Resolution No. 030.25.BOD dated June 16, 2025. The update is intended to reflect the current organizational, financial and operational status of VIB; to assess the shortcomings and limitations that may lead to early intervention; and to specify appropriate remedial measures, ensuring feasibility and effectiveness in implementation.

1.2 Basis and form of shareholder consultation

- For the 03 internal Regulations of VIB: Pursuant to point c, clause 3, Article 67 of the Law on Credit Institutions 2024, clause 2, Article 270 of Decree No. 155/2020/NĐ-CP dated December 31, 2020 of the Government and clause 3, Article 31 of the VIB Charter No. 1001.BOD.2026(1), the approval of the above 03 Regulations falls within the authority of the GMS.
- For the Remedial Plan expected in the event of early intervention: Pursuant to clause 5, Article 143 of the Law on Credit Institutions 2024, the Plan, after being updated and adjusted, must be approved by the GMS and sent to the SBV within 10 days from the date of its approval.
- Pursuant to point a, clause 4, Article 67 of the Law on Credit Institutions 2024 and Articles 148 and 149 of the Law on Enterprises 2020, the BOD of VIB has issued Resolution No. 056.26.BOD.2 dated October 30, 2026 approving the conduct of a written consultation of shareholders to approve 04 (four) items in accordance with the law and the VIB Charter, specifically:
  - (i) Approval of the Regulation on Internal Corporate Governance No. 1002.BOD, version 2026(1)
  - (ii) Approval of the Regulation on Organization and Operation of the Board of Directors No. 1003.BOD, version 2026(1)
  - (iii) Approval of the Regulation on Organization and Operation of the Board of Supervisors No. 1001.BOS, version 2026(1)
  - (iv) Approval of the Remedial Plan expected in the event of early intervention.

2.0 Matters for consultation

2.1 Item 1: Approval of the Regulation on Internal Corporate Governance No. 1002.BOD, version 2026(1), replacing the Regulation on Internal Corporate Governance No. 1002.BOD, version 2024(1) dated June 11, 2024.

2.2 Item 2: Approval of the Regulation on Organization and Operation of the Board of Directors No. 1003.BOD, version 2026(1), replacing the Regulation on Organization and Operation of the Board of Directors No. 1003.BOD, version 2024(1) dated July 1, 2024.

2.3 Item 3: Approval of the Regulation on Organization and Operation of the Board of Supervisors No. 1001.BOS, version 2026(1), replacing the Regulation on Organization and Operation of the Board of Supervisors No. 1001.BOS, version 2024(1) dated July 1, 2024.

2.4 Item 4: Approval of the Remedial Plan expected in the event of early intervention.

Details of the drafts of (i) the Regulation on Internal Corporate Governance, (ii) the Regulation on Organization and Operation of the Board of Directors, (iii) the Regulation on Organization and Operation of the Board of Supervisors, and (iv) the Remedial Plan expected in the event of early intervention are posted on VIB's official website at: https://www.vib.com.vn/vn/nha-dau-tu/thong-tin-co-dong

3.0 Deadline for response to the Consultation Form

– Before 17:00 (Vietnam time) on December 4, 2026.

4.0 Instructions for responding to the Consultation Form

4.1 Voting method

– Shareholders (or authorized representatives) exercise the voting right by deciding on and marking "√" or "X" in the selected option (in 01 of the 03 boxes "Approve", "Disapprove" and "No opinion") for each item to be voted on in the VIB Shareholder Consultation Form.

4.2 Valid Consultation Form

– A valid Consultation Form is a Form issued/sent by VIB to the shareholder (or authorized representative), bearing the seal of VIB; the information in the Consultation Form must not have been amended or supplemented; the Consultation Form must be signed by the shareholder (or authorized representative) and sent to VIB within the time limit stated in Section 3.0 above, either in person or by post/email.

– A valid Consultation Form must have at least 01 item voted on in the proper manner stated in Section 4.1 of this Form (the shareholder (or authorized representative) selects only 01 option for each item in the Consultation Form).

– A Consultation Form in which no "√" or "X" is marked in any voting box, or in which the shareholder (or authorized representative) selects more than 01 option for the same item, shall be deemed to have No opinion on that item to be voted on.

Shareholders of VIB are requested to review the contents carefully, state their opinions, sign, write their full names, and return this Form (enclosed in a sealed envelope) by express delivery, or send a scanned copy of the Form by email, to the BOD Secretariat of VIB within the above time limit[1].

[1] Note:
If further information is needed, please contact the Shareholder Management Department – BOD Secretariat:
Telephone: (+84 28) 6.299 9039; extension 8189; Email: shareholders.service@vib.com.vn
Address: Floor 2, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

On behalf of the Board of Directors	Legal Representative
Chairman	General Director
(Signed & sealed)	*(Signed)*
Dang Khac Vy	Han Ngoc Vu

CONSULTATION SECTION

Shareholders of VIB cast their votes by marking "√" or "X" in the corresponding box below, selecting one of the following three options:

Item 1: Approval of the Regulation on Internal Corporate Governance No. 1002.BOD, version 2026(1), replacing the Regulation on Internal Corporate Governance No. 1002.BOD, version 2024(1) issued on June 11, 2024.

☐ Approve ☐ Disapprove ☐ No opinion

Item 2: Approval of the Regulation on Organization and Operation of the Board of Directors No. 1003.BOD, version 2026(1), replacing the Regulation on Organization and Operation of the Board of Directors No. 1003.BOD, version 2024(1) issued on July 1, 2024.

☐ Approve ☐ Disapprove ☐ No opinion

Item 3: Approval of the Regulation on Organization and Operation of the Board of Supervisors No. 1001.BOS, version 2026(1), replacing the Regulation on Organization and Operation of the Board of Supervisors No. 1001.BOS, version 2024(1) issued on July 1, 2024.

☐ Approve ☐ Disapprove ☐ No opinion

Item 4: Approval of the Remedial Plan expected in the event of early intervention.

☐ Approve ☐ Disapprove ☐ No opinion

_____, _____2026

Shareholder

(Signature, full name and Citizen ID card number)[2]

[2] If the shareholder is an enterprise: the signature must be that of the legal representative or authorized representative, together with the seal of the enterprise.