Ngân Hàng Thương Mại Cổ Phần Việt Nam Thịnh Vượng
Digitally signed by Ngân Hàng Thương Mại Cổ Phần Việt Nam Thịnh Vượng
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VPBank
Vì một Việt Nam thịnh vượng

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

Số: 188 /2026/CV-HDQT
No.: 188 /2026/CV-HDQT

Hà Nội, ngày 23 tháng 11 năm 2026
Hanoi, November 23 , 2026

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
IRREGULAR INFORMATION DISCLOSURE

Kính gửi: Ủy ban Chứng khoán Nhà nước
Sở Giao dịch chứng khoán TP HCM
Sở Giao dịch chứng khoán HN

To: State Securities Commission
Ho Chi Minh Stock Exchange
Hanoi Stock Exchange

1. **Tên tổ chức/*Organization:* Ngân hàng Thương mại Cổ phần Việt Nam Thịnh Vượng**/*Vietnam Prosperity Joint-Stock Commercial Bank ("VPBank")*

   - Mã chứng khoán/*Stock symbol:* VPB
   - Địa chỉ/*Address:* 89 Láng Hạ, Phường Đống Đa, Thành phố Hà Nội/ *89 Lang Ha, Dong Da ward, Hanoi*
   - Điện thoại/*Telephone:* (84-24) 3928 8869
   - Fax: (84-24) 3928 8867

2. **Nội dung thông tin công bố**/*Content of disclosure*

Ngân hàng TMCP Việt Nam Thịnh Vượng (VPBank) công bố thông tin về Nghị quyết Hội đồng quản trị số 334/2026/NQ-HĐQT ngày 23/11/2026 về việc phê duyệt Phương án mua lại trước hạn Trái phiếu mã VPB 12517 do VPBank phát hành.

Vietnam Prosperity Joint Stock Commercial Bank (VPBank) hereby discloses information regarding the Board of Directors' Resolution No 334 /2026/NQ-HĐQT dated November 23, 2026 on the early redemption of bonds Ticker Symbol VPB12517 issued by VPBank.

3. **Thông tin này đã được công bố trên trang thông tin điện tử của VPBank vào ngày 23/11/2026 tại đường dẫn: https://www.vpbank.com.vn/en/quan-he-nha-dau-tu**/*The information was published on VPBank's website on November 23, 2026 at the link: https://www.vpbank.com.vn/en/quan-he-nha-dau-tu.*

Chúng tôi 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 are hereby committed that the information provided is true and correct and we are completely responsible before the law for the published information./.*

ĐẠI DIỆN CỦA TỔ CHỨC
NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT
CHỦ TỊCH HĐQT
ORGANIZATION REPRESENTATIVE
LEGAL REPRESENTATIVE
CHAIRMAN

M.S.D.N: 0100233583 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN VIỆT NAM THỊNH VƯỢNG
THÀNH PHỐ HÀ NỘI

NGÔ CHÍ DŨNG

33583 - C.T.C.P
HÀNG
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VƯỢNG
Ố HÀ NỘI

VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK (VPBANK)
Address: 89 Lang Ha, Dong Da, Hanoi
Business code: 0100233583

No. 334 /2026/NQ-HDQT

Hanoi, November 25, 2026

RESOLUTION OF VPBANK BOARD OF DIRECTORS

On approval of the plan to early redeem VPB12517 bonds issued by VPBank

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VPBANK BOARD OF DIRECTORS

- *Pursuant to the Law on Credit Institutions No. 32/2024/QH15 dated January 18, 2024 and guiding documents;*
- *Pursuant to the Law on Enterprises No. 59/2020/QH14 approved by the National Assembly on June 17, 2020 and replacing, amending and supplementing documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 approved by the National Assembly on 26/11/2019 and replacing, amending and supplementing documents;*
- *Pursuant to the Government's Decree No. 200/2026/ND-CP dated June 5, 2026 on offering and trading privately placed corporate bonds in the domestic market and offering corporate bonds to the international market and amending, supplementing and implementation guiding documents;*
- *Pursuant to Circular No. 138/2026/TT-BTC dated 25 September 2026 of the Minister of Finance guiding the implementation of certain provisions of Decree No. 200/2026/ND-CP on the offering and trading of privately placed corporate bonds in the domestic market and the offering of corporate bonds in international markets;*
- *Pursuant to the prevailing Charter of Vietnam Prosperity Joint Stock Commercial Bank ("VPBank");*
- *Pursuant to the Regulation on organization and operation of the Board of Directors of VPBank;*
- *Pursuant to the information disclosure of private placement of bonds in the domestic market ("OC") of the bond VPB12517 issued on December 19, 2025;*
- *Pursuant to the Proposal dated 16 November 2026 regarding the approval of the Early Redemption Plan for Bond Code VPB12517 issued by VPBank.*

RESOLVED:

Article 1. Approving **the plan for early redemption of bonds** *as detailed in the attachment.*

Article 2. Assign the CEO, Deputy CEO cum BFM Director to direct, organize and implement direct, organize, and implement the early bond redemption plan, ensuring compliance with the relevant transaction documents, VPBank's internal regulations, and applicable laws and regulations.

Article 3. This Resolution takes effect from the date of signing. Members of the Board of Directors, the CEO and relevant departments shall be responsible for the implementation of this Resolution.

Recipients:
- *The Board of Directors & the Supervisory Board;*
- *As in Article 3 (for implementation);*
- *Saved at the BOD office.*

PP. BOARD OF DIRECTORS
CHAIRMAN

M.S.D.N: 0100233583 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN VIỆT NAM THỊNH VƯỢNG
THÀNH PHỐ HÀ NỘI

NGO CHI DZUNG

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN VIỆT NAM THỊNH VƯỢNG (VPBANK)
Địa chỉ: 89 Láng Hạ, Đống Đa, Hà Nội
Mã số doanh nghiệp: 0100233583

EARLY BOND REDEMPTION PLAN

(attached to Resolution No. 334../2026/NQ-HDQT dated 23../11/2026 on the approval of the Early Redemption Plan of VPB12517 Bonds issued by VPBank)

1. ISSUER INFORMATION

- Vietnamese name : **VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK**
- Establishment and operation license : License No. 45/GP-NHNN dated 31/07/2026 of the Governor of the State Bank of Vietnam.
- Business Registration Certificate : The enterprise code 0100233583, issued by the Department of Planning and Investment of Hanoi City for the 45th time
- Headquarters : VPBank Building, No. 89, Lang Ha Street, Dong Da Ward, Hanoi
- Phone Number : +84 24 3928 8900
- Fax : +84 24 3928 8901
- Email address : ir@vpbank.com.vn
- Type of Business : Domestic commercial bank established and organized in the form of joint stock company (Public company)
- Main business activities: Banking Activities
- Tax code: 0100233583

2. EARLY REDEMPTION PLAN

a. Information about the bond planned to buy back before maturity

Vietnam Prosperity Joint Stock Commercial Bank (VPBank) conducts early redemption of all bonds with Bond Ticker Symbol VPB12517 with specific information as follows:

STT	Bond Ticker Symbol	Total redemption value at par value (billion VND)	Issue Date	Maturity Date	Date of performance of the early redemption obligation	Coupon Rate (%/year)
1	VPB12517	2.000	24/12/2025	24/12/2027	24/12/2026	7,6%
	Total	**2.000**				

b. Method of early bond redemption

VPBank buys back all VPB12517 bonds on the Date of Performance of the Early Redemption Obligation from Bondholders *(24/12/2026)*.

c. Purpose of early redemption of bonds

VPBank redeems the bonds VPB12517 early at the request of the bondholder.

d. Sources of capital for early redemption of bonds

The buyback will be carried out using all funds from legally raised sources, operating profits, and other financial resources of VPBank.

e. ***Redemption price per bond***

The redemption price of each bond shall be equal to the face value of the bond, interest and all other payable obligations that have been incurred but not yet paid (if any) for the bonds as of (but does not include) the date of performance of the early redemption obligation.

f. Other provisions on early redemption of bonds

Comply with specific regulations on early bond redemption in the information disclosure on private placement of bonds in the domestic market of the bond VPB12517.

3. IMPLEMENTATION

Assign the CEO, Deputy CEO cum BFM Director to organize and implement the early redemption plan for the VPB12517 bonds, including but not limited to carrying out procedures for the early redemption of the bonds in accordance with the Bond Documentation; fulfilling reporting and information disclosure requirements; and completing procedures related to the amendment or cancellation of bond registration and depository records, adjustment of the quantity of bonds registered for trading, or deregistration of the bonds, in compliance with applicable laws and regulations.