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VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY &TRADE

No: 961 /HĐQT-NHCT-VPHDQT1

Re: Information disclosure on the second issuance of public offering bonds (according to the Certificate of registration of public offering bonds No. 471/GCN-UBCKNN dated 06/10/2026)

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom - Happiness

Hanoi, 25th November 2026

EXTRAORDINARY INFORMATION DISCLOSURE

Respectfully to:
- **The State Securities Commission;**
- **VietNam Stock Exchange;**
- **Ho Chi Minh Stock Exchange;**
- **Ha Noi Stock Exchange.**

1. Name of organization: Viet Nam Joint Stock Commercial Bank for Industry & Trade

- Stock code: CTG.
- Address: 108 Tran Hung Dao, Cua Nam Ward, Ha Noi City.
- Telephone: +84 24.39421030
- Email: investor@vietinbank.vn

2. Contents of the disclosure:

According to the certificate of public offering bonds 471/GCN-UBCK dated 06/10/2026 of the State Securities Commission (SSC), Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) was approved to issue public offering bonds by 02 sessions.

VietinBank completed the first issuance of public offering bond and disclosed information in the dispatch No. 927/HĐQT- NHCT-VPHĐQT1 dated 05/11/2026.

On 25/11/2026, VietinBank received dispatch No.11402/UBCK-QLCB dated 17/11/2026 of the SSC on "reporting documents on the second issuance of public offering bonds of VietinBank". Accordingly, VietinBank would like to disclose information related to the second issuance of public offering bonds as follows:

- Dispatch No. 11402/UBCK-QLCB dated 17/11/2026 of the SSC on "reporting documents on the second issuance of public offering bonds of VietinBank";
- Second issuance announcement of public offering bonds *(according to the Certificate of registration of public offering bonds No. 471/GCN-UBCKNN dated 06/10/2026)* No. 1989/TB-TGD-NHCT-KDVTT2 dated 25/11/2026;
- Updates on VietinBank's Offering circular *(according to the Certificate of registration of public offering bonds No. 471/GCN-UBCKNN dated 06/10/2026)* dated 09/11/2026;
  (Offering circular and attached appendices had been disclosed by VietinBank at the first issuance announcement of public offering bonds in the dispatch No.850/HĐQT-NHCT-VPHDQT1 dated 09/10/2026).

3. This information was published on VietinBank's website on 25 /11/2026, as in the link: https://investor.vietinbank.vn/en/extraordinaryreports.aspx.

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Organization representative
LEGAL REPRESENTATIVE
CHAIRMAN OF THE BODs

M.S.D.N: 0100111948 - C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM
TP. HÀ NỘI

Tran Minh Binh

Recipients:
- As above;
- Archive in VP, VPHDQT1.

Attachment:
- Dispatch No. 11402/UBCK-QLCB dated 17/11/2026 of the SSC;
- Second issuance announcement of public offering bonds;
- Updates on VietinBank's Offering circular.

MINISTRY OF FINANCE
STATE SECURITIES COMMISSION

No. 11402/UBCK-QLCB
Re: Documents reporting the implementation of the 2nd Tranche of bond public offering of VietinBank

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, November 17, 2026

To: Vietnam Joint Stock Commercial Bank for Industry and Trade

The State Securities Commission (SSC) has received documents reporting the implementation of the 2nd Tranche of bond public offering pursuant to Official Letter No. 11620/TGĐ-NHCT-KDVTT2 dated November 09, 2026 of Vietnam Joint Stock Commercial Bank for Industry and Trade (the Bank, ticker symbol: CTG, listed on the Ho Chi Minh City Stock Exchange). The SSC hereby provides its opinions as follows:

1. The Bank shall conduct the 2nd Tranche of bond public offering in accordance with the contents of Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK issued by the Chairman of the SSC on October 06, 2026, Resolution of the Board of Directors No. 377/NQ-HĐQT-NHCT-VPHĐQT1 dated September 16, 2026, the Prospectus dated September 30, 2026, and the Updated Prospectus Information Document dated November 09, 2026.

2. Within 07 working days from the date on which the SSC notifies the receipt of the documents reporting the implementation of the 2nd Tranche of bond public offering, the Bank must publish the Issuance Announcement (2nd Tranche) in 01 electronic newspaper or print newspaper for 03 consecutive issues in accordance with the provisions of Clause 5, Article 41 of Decree No. 155/2020/NĐ-CP dated December 31, 2020, as amended and supplemented by Point b, Clause 19, Article 1 of Decree No. 245/2025/NĐ-CP dated September 11, 2025. The Updated Prospectus Information Document dated November 09, 2026 must be concurrently posted on the websites of the Bank and the Stock Exchange.

3. Within 10 days from the closing date of the offering tranche (2nd Tranche), the Bank must submit a report on the offering results to the SSC, accompanied by a written confirmation from the bank where the escrow account is opened regarding the proceeds raised from the offering tranche in accordance with the provisions of Clause 7, Article 41 of Decree No. 155/2020/NĐ-CP.

The SSC hereby notifies the Bank for information and implementation./.

Recipients:
- As above;
- Chairman of the SSC (for reporting);
- HNX;
- VSDC;
- Public Companies Supervision Department (GSĐC);
- CTS;
- Archived: Filing (VT), Securities Offering Management Department (QLCB) (08b).

FOR THE CHAIRMAN
DIRECTOR OF THE SECURITIES OFFERING MANAGEMENT DEPARTMENT

[Signed and Sealed]

Khuong Tien Hung

This translation is for reference purpose only

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

THE SOCIAL REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No.: 1989/TB-TGĐ-NHCT-KDVTT2

Hanoi, November 25th, 2026

NOTICE
PUBLIC OFFERING OF BONDS (SECOND TRANCHE)

(Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK issued by the Chairman of the State Securities Commission on October 6, 2026)

I. OVERVIEW OF THE ISSUER

1. Full name of the Issuer: VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
2. Abbreviated name: VietinBank or VIETINBANK
3. Head office address: 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam.
4. Telephone number: 024 3941 8868 Fax: 024 3942 1032 Website: www.vietinbank.vn
5. Charter capital: VND 77,669,446,370,000 *(Seventy-seven trillion, six hundred sixty-nine billion, four hundred forty-six million, three hundred seventy thousand Vietnamese Dong)*
6. Stock code: CTG, listed on the Ho Chi Minh City Stock Exchange (HOSE).
7. Place of opening payment account: Head Office of Vietnam Joint Stock Commercial Bank for Industry and Trade

   Account number: 224450200
8. Enterprise Registration Certificate: No. 0100111948, first issued by the Hanoi Department of Planning and Investment on July 03, 2009, with the 13th amendment registered on January 08, 2024.

- Principal business line: "*Other monetary intermediation*" – Industry code 6419. The principal business activities of VietinBank include banking operations and other activities permitted under its Establishment and Operating License and Decisions on supplementation of operational contents to the Establishment and Operating License granted by the State Bank of Vietnam ("SBV"); Enterprise Registration Certificate and VietinBank's Charter on the Organization and Operation, in accordance with applicable laws, including:
  + Receiving demand deposits, term deposits, savings deposits and other types of deposits.
  + Extending credit via: lending; discounting and rediscounting negotiable instruments and other valuable papers; bank guarantees; issuing credit cards; domestic factoring.
  + Opening payment accounts for customers.
  + Providing domestic payment services: providing payment instruments; performing payment services by cheque, payment orders, collection orders, letters of credit, bank cards, cash collection and disbursement services.

+ Opening accounts: Opening accounts at the State Bank of Vietnam; Opening accounts at other credit institutions and foreign bank branches.

+ Organizing internal settlement, participating in the national interbank payment system.

+ Cash management services, banking and financial advisory; asset management and safekeeping services, safe-deposit box leasing.

+ Corporate finance advisory; advisory on mergers and acquisitions (M&A) and investment advisory.

+ Participating in bidding, purchasing and selling: Treasury bills; Negotiable instruments; Government bonds; State Bank bills; Other valuable papers on the money market.

+ Purchasing and selling Government bonds and corporate bonds.

+ Issuing certificates of deposit, promissory notes, and bonds to mobilize capital in accordance with the Law on Credit Institutions, Law on Securities, Government regulations, and SBV guidelines.

+ Borrowing funds from the SBV under the form of refinancing in accordance with the Law on the State Bank of Vietnam and SBV guidelines.

+ Borrowing, lending, depositing, and accepting deposits with other credit institutions, foreign bank branches, and domestic and foreign financial institutions pursuant to laws and SBV guidelines.

+ Capital contribution and share purchase in accordance with laws and SBV guidelines.

+ Entrusting, accepting entrustment, and acting as agents in fields related to banking operations, insurance business, and asset management in accordance with laws and SBV guidelines.

+ Trading and providing foreign exchange services in domestic and international markets within the scope permitted by the SBV.

+ Trading and providing interest rate derivative products.

+ Securities depository.

+ Trading in gold bars.

+ E-wallets.

+ Providing commodity price derivative products.

+ Investing in Government bond futures contracts.

+ Providing clearing and settlement services for securities transactions under Point a, Clause 4, Article 56 of the Law on Securities.

+ Supervisory bank under securities law.

+ Assigning payment agency.

+ Treasury/cash vault services for credit institutions and foreign bank branches.

+ Participating in international payment systems: Network for Electronic Transfers (Singapore) Pte. Ltd.; Liquid Group Pte. Ltd.

+ Participating in the Society for Worldwide Interbank Financial Telecommunication (SWIFT).

+ Participating in international card payment systems of of international card organizations: Visa; Mastercard; JCB; American Express (Amex); UnionPay International (UPI); Diners Club International (DCI).

+ Participating in the bilateral QR code retail payment system between Vietnam and Laos via Lao National Payment Network Co., Ltd. (LAPNET).

+ Participating in the bilateral QR code retail payment system between Vietnam and Thailand via National ITMX Company Limited (ITMX).

- Main products and services:

  + Products and services for individual customers: *Deposits; loans; payment services; card services; digital banking services; remittance services; foreign currency trading; insurance products and other related services.*

  + Products and services for corporate customers: *Deposits; loans; payment services; cash flow management; guarantee services; discounting; supply chain finance and reverse factoring; international payment and trade finance; foreign exchange trading and capital market services; electronic banking services; card services; insurance-related services and other financial products.*

- Establishment and Operating License: No. 13/GP-NHNN issued by the Governor of the State Bank of Vietnam on June 17, 2022. Decision No. 2080/QD-NHNN dated November 03, 2023 of the SBV on amending business activities in VietinBank's Operating License; Decision No. 86/QD-TTGSNH1 dated February 21, 2025 of the SBV on supplementing business activities into VietinBank's Operating License; Decision No. 755/QD-QLGS2 dated April 28, 2025 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License; Decision No. 1889/QD-QLGS2 dated August 05, 2025 of the SBV on amending VietinBank's Establishment and Operating License; Decision No. 47/QD-NHNN dated January 14, 2026 of the SBV on amending the charter capital in VietinBank's Establishment and Operating License; Decision No. 37/QD-QLGS2 dated June 02, 2026 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License; and Decision No. 80/QD-QLGS2 dated June 30, 2026 of the SBV on supplementing business activities into VietinBank's Establishment and Operating License.

II. Purpose of the Public Offering

The purpose of VietinBank's public offering of Bonds is to expand its operational capital scale, augment Tier 2 capital, ensure prudential operating ratios in accordance with SBV regulations, and finance the economy through lending activities.

III. Offering Plan

A. General information about the offering tranches

VietinBank has been granted the Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK dated October 6, 2026 by the State Securities Commission, with specific information as follows:

1. Type of securities: Non-convertible bonds, without warrants, unsecured, and qualifying for inclusion in VietinBank's Tier 2 capital under prevailing laws.

2. Bond par value: VND 100,000 per Bond (One hundred thousand Vietnamese Dong per Bond).

3. Total number of Bonds offered to the public: 160,000,000 Bonds (One hundred sixty million Bonds), divided into two offering tranches:

- Tranche 1: 120,000,000 Bonds (CTG2632T2/01);
- Tranche 2: 40,000,000 Bonds (CTG2632T2/02)

B. Information about the Bonds Offered to the Public in the Second Tranche

1. Bond Name: 6-Year Bond

2. Bond Type: Non-convertible, without warrants, unsecured, and qualifying for inclusion in VietinBank's Tier 2 capital under prevailing laws.

3. Bond Code of the Second Tranche: CTG2632T2/02

(When the Bonds are centrally registered at the Vietnam Securities Depository and Clearing Corporation ("VSDC") and listed on the Hanoi Stock Exchange ("HNX"), the Bonds shall be assigned a new bond code by VSDC in accordance with applicable law)

4. Bond par value: VND 100,000 per Bond (One hundred thousand Vietnamese Dong per Bond).

5. Total Number of Bonds offered in the Second Tranche: 40,000,000 Bonds (Forty million Bonds).

6. Total Value of Bonds offered in the Second Tranche (at par value): VND 4,000,000,000,000 (Four trillion Vietnamese Dong).

7. Offering Price: **VND 100,000 per Bond (One hundred thousand Vietnamese Dong per Bond).**

8. Interest Rate or Interest Rate Determination Principle:

The interest rate of the Bonds ("**Bond Interest Rate**") shall be a floating interest rate (periodically adjusted), applicable throughout the tenor of the Bonds, calculated on a percentage per annum basis (%/year) and determined under the following formula:

Bond Interest Rate (CTG2632T2/02) = Reference Interest Rate + 2.75%/year.

In case VietinBank does not redeem the bonds on the Optional Redemption Date, the Bond Interest Rate for the final year shall equal: Reference Interest Rate + 5.25%/year.

In which:

"Reference Interest Rate" means the interest rate calculated as a percentage per annum (%/year) used to determine the Bond Interest Rate for each Interest Calculation Period or Interest Payment Period. The Reference Interest Rate is the average of individual 12-month VND savings deposit interest rates (paid in arrears, or interest rate of an equivalent tenor) published on the Interest Determination Date on the official websites of the Reference Banks. For the avoidance of doubt, if the Reference Interest Rate is not an integer, it shall be rounded to two decimal places (specifically: if the third decimal digit is 5 or greater, round up; if less than 5, round down).

"Interest Determination Date" means the Bond Issue Date for the first Interest Calculation Period, and the 7th (seventh) Business Day preceding the Interest Accrual Start Date for subsequent Interest Calculation Periods.

9. Bond Tenor: 06 (six) years

10. Interest Payment Frequency: Bond interest shall be paid periodically every six (06) months on the Interest Payment Date, which is the day falling exactly 6 months after the Bond Issue Date throughout the Bond tenor.

11. Distribution Method: VietinBank will directly distribute and offer the Bonds to investors through VietinBank's Branches and Transaction Offices nationwide.

12. Minimum Bond Subscription Volume: **100 (one hundred) Bonds**, equivalent to **VND 10,000,000 (ten million Vietnamese Dong)** at par value. *For the avoidance of doubt*, investors may only register to subscribe for a minimum of 100 Bonds or integral multiples of 100 Bonds.

13. Bond Subscription period: **From December 16, 2026 to January 12, 2027**

14. Bond Subscription locations:

    At VietinBank's branches and transaction offices nationwide. Detailed information on VietinBank's branches and transaction offices shall be published on VietinBank's official website at: https://www.vietinbank.vn/vn/lien-he/mang-luoi-chi-nhanh/

15. Subscription payment period: **From December 16, 2026 to January 12, 2027**

16. Escrow Account for Bond Subscription Payments:

- Account holder: Vietnam Joint Stock Commercial Bank for Industry and Trade
- Account number: 1236666123
- Opened at: Joint Stock Commercial Bank for Foreign Trade of Vietnam – Hoang Mai Branch.

17. Prospectus and Updated Prospectus disclosure location:

    The Prospectus for the public offering of Bonds of VietinBank, the Updated Prospectus and other relevant documents shall be disclosed on the official websites of VietinBank at: https://investor.vietinbank.vn and VietinBank Securities Joint Stock Company at:

https://www.vbse.vn

IV. Relevant Parties

1. Advisor Organization:

VietinBank Securities Joint Stock Company

Head Office: Floor 1 to Floor 4, N02-T2 Building, Ngoai Giao Doan Urban Area, Xuan Dinh Ward, Hanoi City

Tel: 024. 3974 1771 Fax: 024. 3974 1760 Website: www.vbse.vn

2. Bondholders' Representative:

VNDirect Securities Joint Stock Company

Head Office: No. 1 Nguyen Thuong Hien Street, Hai Ba Trung Ward, Hanoi City

Tel: 024. 3972 4568 Fax: 024. 3972 4600 Website: www.vndirect.com.vn

3. Independent Auditing Organizations of Financial Statements:

Deloitte Vietnam Company Limited – the auditing organization for the 2024 financial statements and semi-annual financial statements for the first six months of 2026

Head Office: 15th Floor, Vinaconex Building, No. 34 Lang Ha Street, Lang Ward, Hanoi City

Tel: 024. 7105 0000 Fax: 024. 6288 5678 Website: www.deloitte.com/vn

PwC Vietnam Company Limited – the auditing organization for the 2025 financial statements

Head Office: No. 29 Le Duan Street, Sai Gon Ward, Ho Chi Minh City

Tel: 028. 3823 0796 Website: www.pwc.com/vn

Hanoi, November 25, 2026

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE
AUTHORIZED BY THE LEGAL REPRESENTATIVE
GENERAL DIRECTOR

NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN CÔNG THƯƠNG VIỆT NAM TP. HÀ NỘI

Nguyen Tran Manh Trung

This translation is for reference purpose only

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, November 09, 2026

UPDATED PROSPECTUS INFORMATION DOCUMENT

(Pursuant to the Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK issued by the Chairman of the State Securities Commission on October 6, 2026)

I. INTRODUCTION TO THE ISSUER

1. Name of the issuer (full name): **VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE**
2. Head office address: No. 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam
3. Tel: 024. 3941 8868 Fax: 024. 3942 1032 Website: www.vietinbank.vn
4. Charter capital: **VND 77,669,446,370,000** *(Seventy-seven trillion, six hundred sixty-nine billion, four hundred forty-six million, three hundred seventy thousand Vietnamese dong).*
5. Stock code: CTG
6. Place where the payment account is opened: Head Office of Vietnam Joint Stock Commercial Bank for Industry and Trade. Account number: 224450200
7. Enterprise Registration Certificate (joint stock company) No. 0100111948, issued for the first time by the Hanoi Authority for Planning & Investmenton July 3, 2009, and amended for the 13th time on January 8, 2024.

- Principal business line: "*Other monetary intermediation*" – Code: 6419, with its principal business activities being banking and other business activities and operations permitted under the Establishment and Operation License and Decisions on adding activities to the Operation License issued by the State Bank of Vietnam; the Enterprise Registration Certificate and the Charter on Organization and Operation of VietinBank, in compliance with the provisions of law, including:
  + Accepting demand deposits, term deposits, savings deposits, and other types of deposits.
  + Granting credit in the following forms: loans; discounting and rediscounting negotiable instruments and other valuable papers; bank guarantees; issuing credit cards; domestic factoring.
  + Opening payment accounts for customers.
  + Providing domestic payment services: providing payment instruments; performing payment services for checks, payment orders, payment authorizations, collection orders, collection authorizations, letters of credit, bank cards, collection services, and disbursement services.
  + Opening accounts: opening accounts at the State Bank of Vietnam; opening accounts at other credit institutions and foreign bank branches.

+ Organizing internal payments and participating in the national interbank payment system.
+ Cash management services, banking and financial consultancy; asset management and safekeeping services, and rental of safety deposit boxes and safes.
+ Corporate financial consultancy; consultancy on the purchase, sale, consolidation, and merger of enterprises, and investment consultancy.
+ Participating in bidding for, and purchasing and selling, Treasury bills, negotiable instruments, Government bonds, State Bank of Vietnam bills, and other valuable papers on the money market.
+ Purchasing and selling Government bonds and corporate bonds.
+ Issuing certificates of deposit, promissory notes, and bonds to raise capital in accordance with the Law on Credit Institutions, the Law on Securities, Government regulations, and the guidance of the State Bank of Vietnam.
+ Borrowing funds from the State Bank of Vietnam in the form of refinancing in accordance with the Law on the State Bank of Vietnam and the guidance of the State Bank of Vietnam.
+ Borrowing, lending, depositing, and accepting deposits of funds from credit institutions, foreign bank branches, and domestic and foreign financial institutions in accordance with the law and the guidance of the State Bank of Vietnam.
+ Making capital contributions and purchasing shares in accordance with the law and the guidance of the State Bank of Vietnam.
+ Entrusting, accepting entrustments, and acting as an agent in fields related to banking activities, insurance business, and asset management in accordance with the law and the guidance of the State Bank of Vietnam.
+ Conducting foreign exchange business and providing foreign exchange services in the domestic and international markets within the scope prescribed by the State Bank of Vietnam.
+ Trading and providing interest rate derivative products.
+ Securities depository services.
+ Trading in gold bars.
+ E-wallet services.
+ Providing commodity price derivative products.
+ Investing in Government bond futures contracts.
+ Providing securities transaction clearing and settlement services in accordance with Point a, Clause 4, Article 56 of the Law on Securities.
+ Acting as a supervisory bank in accordance with the law on securities.
+ Appointing payment agents.
+ Treasury services for credit institutions and foreign bank branches.

+ Participating in the international payment systems of Network for Electronic Transfers (Singapore) PTE LTD and Liquid Group PTE. LTD.

+ Participating in the Society for Worldwide Interbank Financial Telecommunication – SWIFT.

+ Participating in the international card payment systems of international card organizations: Visa, MasterCard, JCB, Amex, UPI, DCI.

+ Participating in the bilateral retail payment system via QR codes between Vietnam and Laos through LAO NATIONAL PAYMENT NETWORK CO., LTD (LAPNET).

+ Participating in the bilateral retail payment system via QR codes between Vietnam and Thailand through NATIONAL ITMX COMPANY LIMITED (ITMX).

- Main products/services:

+ Products and services for individual customers: *deposits; loans; payments; card services; digital banking services; remittance services; foreign currency trading, insurance...;*

+ Products and services for corporate customers: *deposits; loans; payments and cash flow management; guarantees, discounting, supply chain financing and reverse factoring; international payments and trade finance; foreign exchange and capital market trading; electronic banking services; card services; insurance services...*

8. Establishment and Operation License: No. 13/GP-NHNN dated June 17, 2022, issued by the State Bank of Vietnam; Decision No. 2080/QĐ-NHNN dated November 3, 2023, of the State Bank of Vietnam on amending the operational contents of VietinBank's Operation License; Decision No. 86/QĐ-TTGSNH1 dated February 21, 2025, of the State Bank of Vietnam on supplementing the operational contents of VietinBank's Operation License; Decision No. 755/QĐ-QLGS2 dated April 28, 2025, of the State Bank of Vietnam on supplementing the operational contents of VietinBank's Establishment and Operation License; Decision No. 1889/QĐ-QLGS2 dated August 5, 2025, of the State Bank of Vietnam on amending the contents of VietinBank's Establishment and Operation License; Decision No. 47/QĐ-NHNN dated January 14, 2026, of the State Bank of Vietnam on amending the charter capital stated in VietinBank's Establishment and Operation License; Decision No. 37/QĐ-QLGS2 dated June 2, 2026, of the State Bank of Vietnam on supplementing the operational contents of VietinBank's Establishment and Operation License; Decision No. 80/QĐ-QLGS2 dated June 30, 2026, of the State Bank of Vietnam on supplementing the operational contents of VietinBank's Establishment and Operation License.

II. APPROVED OFFERING PLAN:

VietinBank was granted Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK dated October 6, 2026, by the State Securities Commission, with the following specific information:

1. Type of securities: Non-convertible bonds, without warrants, unsecured, and satisfying the conditions for inclusion in VietinBank's Tier 2 capital in accordance with current laws and regulations.

2. Bond par value: VND 100,000/bond (One hundred thousand Vietnamese dong per bond).

3. Total number of bonds offered to the public: 160,000,000 bonds (One hundred and sixty million bonds), divided into 02 tranches:

- Tranche 1: 120,000,000 Bonds (CTG2632T2/01);
- Tranche 2: 40,000,000 Bonds (CTG2632T2/02).

III. RESULTS OF THE FIRST OFFERING TRANCHE

- Number of securities issued: 120,000,000 Bonds.
- Closing date of the First Offering Tranche: **November 3, 2026**
- **Information on the use of proceeds from Tranche 1:** Upon completion of the First Offering Tranche, the Issuer successfully issued 120,000,000 Bonds. The proceeds from the First Public Offering of Bonds (equivalent to VND 12,000 billion), after deducting related fees and expenses, were used in full by the Issuer to increase the scale of its operating capital, increase Tier 2 capital, and ensure compliance with operational safety ratios as prescribed by the State Bank of Vietnam, while also providing loans to the economy in accordance with the contents and timeline stated in VietinBank's Prospectus for the Public Offering of Bonds.

[The remaining portion of this page is intentionally left blank to continue with the contents of the following page of the Prospectus Update Information Document]

IV. CHANGES TO THE INFORMATION IN THE PROSPECTUS *(issued under the Certificate of Registration for Public Offering of Bonds No. 471/GCN-UBCK dated October 6, 2026)*

A. Financial Information:

1. Update and supplement the information in Section 1. Business Performance Results, under Part V. Business Performance Results, Financial Position and Proposed Plans

1.1. Update and supplement Section 1.1. Summary of Certain Business Performance Indicators of the Issuer for the Most Recent 02 Years and Cumulatively up to the Most Recent Quarter

1.1.1. Update the information in Section 1.1.1. Business Performance Indicators

Consolidated Business Performance Results

Consolidated Indicators *(VND billion)*	**2024**	**2025**	**% Increase (Decrease) 2025/2024**	**First 6 Months of 2026**	**First 9 Months of 2026**
Total Assets	2,385,388	2,767,699	*16.03%*	2,962,004	2,951,845
Owners' Equity	148,505	179,655	*20.98%*	200,214	207,466
Net Interest Income	62,403	66,453	*6.49%*	40,116	61,931
Total Operating Income	81,910	87,295	*6.57%*	51,486	80,140
Net Profit from Business Operations before Credit Risk Provisioning Expenses	59,363	60,742	*2.32%*	38,869	60,338
Profit Before Tax	31,764	43,444	*36.77%*	25,868	39,557
Profit After Tax	25,483	34,871	*36.84%*	20,744	31,615
Profit Distribution or Dividend Payout Ratio (%) (*)	4.5%	4.5%	*0%*	-	-

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Parent Company's Business Performance Results

Consolidated Indicators *(VND billion)*	**2024**	**2025**	**% Increase (Decrease) 2025/2024**	**First 6 Months of 2026**	**First 9 Months of 2026**
Total Assets	2,360,566	2,735,389	*15.9%*	2,926,826	2,917,916
Owners' Equity	143,144	172,387	*20.4%*	192,396	199,498
Net Interest Income	61,102	65,126	*6.6%*	39,411	60,845
Total Operating Income	78,465	83,216	*6.1%*	49,722	77,286

Consolidated Indicators *(VND billion)*	**2024**	**2025**	**% Increase (Decrease) 2025/2024**	**First 6 Months of 2026**	**First 9 Months of 2026**
Net Profit from Business Operations before Credit Risk Provisioning Expenses	57,611	58,403	*1.4%*	37,933	59,029
Profit Before Tax	30,361	41,146	*35.5%*	25,004	38,321
Profit After Tax	24,259	32,906	*35.6%*	20,023	30,623

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

Note:

- n/a: Not applicable

- (*): In 2025, VietinBank obtained approval from the competent authorities to increase its charter capital through the issuance of shares to pay dividends from retained profits for 2021, 2022, and the period from 2009 to 2016, at a ratio of 100 : 44.63658403 (44.63658403%). The number of shares issued was 2,396,952,889 shares, equivalent to VND 23,969,528,890,000. The issuance was completed on December 18, 2025.

On September 30, 2025, the Board of Directors of VietinBank issued Resolution No. 384/NQ-HĐQT-NHCT-VPHĐQT1 approving the payment of the 2024 dividend to shareholders in cash, at a rate of 4.5% of par value (each share receiving VND 450), equivalent to a total amount of VND 2,416,496,286,600. The dividend payment date was November 17, 2025.

On July 9, 2026, the Board of Directors of VietinBank issued Resolution No. 282/NQ-HĐQT-NHCT-VPHĐQT1 approving the payment of the 2025 dividend to shareholders in cash, at a rate of 4.5% of par value (each share receiving VND 450), equivalent to a total amount of VND 3,495,125,086,650. The dividend payment date was August 27, 2026.

As of September 30, 2026, all of VietinBank's consolidated business performance indicators had increased compared to the same period in 2025. VietinBank's consolidated total assets reached more than VND 2,951.8 trillion, an increase of more than VND 184.1 trillion (6.65%) compared to the end of 2025; owners' equity reached nearly VND 207.5 trillion, an increase of VND 27.8 trillion compared to the end of 2025 (15.48%). The increase in owners' equity was mainly attributable to undistributed after-tax profits (an increase of VND 27.3 trillion, equivalent to an increase of 46.93% compared to the same period in 2025). Net profit from business operations before credit risk provisioning expenses reached VND 60.34 trillion. In addition, as of September 30, 2026, VietinBank's consolidated profit before tax reached nearly VND 39.56 trillion, and profit after tax reached VND 31.61 trillion, an increase of 33.04% compared to the same period in 2025, ranking second in the entire banking industry in terms of profit after tax.

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1.1.2. Update the information in Section 1.1.2. Other Indicators

a. Interest Income and Similar Income

Interest Income and Similar Income (Consolidated)

Consolidated Indicators *(VND billion)*	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value	Proportion	Value	Proportion	Value	Proportion	Value	Proportion
Interest Income from Deposits	5,898	*4.7%*	9,712	*6.8%*	6,542	*7.4%*	10,487	*7.5%*
Interest Income from Customer Loans	107,968	*86.8%*	120,451	*84.1%*	74,730	*84.3%*	118,309	*84.5%*
Interest Income from Trading and Investment in Debt Securities	7,116	*5.7%*	8,909	*6.2%*	4,764	*5.4%*	7,451	*5.3%*
Fees from Guarantee Operations	1,827	*1.5%*	1,813	*1.3%*	1,304	*1.5%*	1,826	*1.3%*
Interest Income from Financial Leasing	472	*0.4%*	434	*0.3%*	264	*0.3%*	422	*0.3%*
Other Income from Credit Activities	1,180	*0.9%*	1,823	*1.3%*	987	*1.1%*	1,508	*1.1%*
Total	**124,461**	***100%***	**143,142**	***100%***	**88,591**	***100%***	***140,003***	***100%***

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Interest Income and Similar Income (Parent Company)

Separate Indicators *(VND billion)*	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value	Proportion	Value	Proportion	Value	Proportion	Value	Proportion
Interest Income from Deposits	6,011	*4.9%*	9,459	*6.7%*	6,344	*7.2%*	10,184	*7.2%*
Interest Income from Customer Loans	106,897	*87.2%*	119,475	*84.6%*	74,144	*84.9%*	117,385	*84.9%*
Interest Income from Trading and Investment in Debt Securities	6,769	*5.5%*	8,638	*6.1%*	4,626	*5.3%*	7,277	*5.3%*
Fees from Guarantee Operations	1,825	*1.5%*	1,812	*1.3%*	1,303	*1.5%*	1,824	*1.5%*
Other Income from Credit Activities	1,147	*0.9%*	1,781	*1.3%*	963	*1.1%*	1,473	*1.1%*
Total	**122,649**	***100%***	**141,165**	***100%***	**87,380**	***100%***	**138,144**	***100%***

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

b. Total Operating Income

Total Operating Income (Consolidated)

Consolidated Indicators *(VND billion)*	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value	Proportion	Value	Proportion	Value	Proportion	Value	Proportion
Net Interest Income	62,403	*76.2%*	66,453	*76.1%*	40,116	*77.9%*	61,931	*77.3%*
Net Profit from Service Activities	6,696	*8.2%*	6,329	*7.3%*	4,116	*8.0%*	6,602	*8.2%*
Net Profit from Foreign Exchange Trading Activities	4,197	*5.1%*	3,120	*3.6%*	2,010	*3.9%*	3,180	*4.0%*
Net Profit from Trading in Trading Securities	92	*0.1%*	704	*0.8%*	59	*0.1%*	25	*0.0%*
Net Profit from Trading in Investment Securities	-288	*-0.4%*	152	*0.2%*	395	*0.8%*	445	*0.6%*
Net Profit from Other Activities	8,419	*10.3%*	10,095	*11.5%*	4,592	*8.9%*	7,705	*9.6%*
Income from Capital Contributions and Share Purchases	391	*0.5%*	440	*0.5%*	198	*0.4%*	252	*0.3%*
Total	**81,910**	***100%***	**87,293**	***100%***	**51,486**	***100%***	**80,140**	***100%***

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Total Operating Income (Parent Company)

Separate Indicators *(VND billion)*	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value	Proportion	Value	Proportion	Value	Proportion	Value	Proportion
Net Interest Income	61,102	*77.9%*	65,126	*78.2%*	39,411	*79.2%*	60,846	*78.7%*
Net Profit from Service Activities	5,043	*6.4%*	4,588	*5.5%*	3,175	*6.4%*	4,893	*6.3%*
Net Profit from Foreign Exchange Trading Activities	4,106	*5.2%*	3,063	*3.7%*	1,975	*4.0%*	3,149	*4.1%*
Net Profit from Trading in Trading Securities	3	*0.0%*	30	*0.0%*	6	*0.0%*	18	*0.0%*
Net Profit from Trading in Investment Securities	-288	*-0.4%*	60	*0.1%*	393	*0.8%*	434	*0.6%*

Separate Indicators *(VND billion)*	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value	Proportion	Value	Proportion	Value	Proportion	Value	Proportion
Net Profit from Other Activities	8,427	*10.8%*	10,224	*12.3%*	4,709	*9.5%*	7,878	*10.2%*
Income from Capital Contributions and Share Purchases	72	*0.1%*	125	*0.2%*	53	*0.1%*	68	*0.1%*
Total	**78,465**	***100%***	**83,216**	***100%***	**49,722**	***100%***	**77,286**	***100%***

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

c. *Operating Expenses*

Operating Expenses (Consolidated)

Consolidated Indicators	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion
Taxes, Fees and Charges Paid	33	*0.1%*	31	*0.1%*	14	*0.1%*	19	*0.1%*
Staff Expenses	12,987	*57.6%*	15,853	*59.7%*	7,724	*61.2%*	11,844	*59.8%*
Asset Expenses	2,862	*12.7%*	3,159	*11.9%*	1,446	*11.5%*	2,363	*11.9%*
Administrative and Official Expenses	5,115	*22.7%*	6,107	*23.0%*	2,853	*22.6%*	4,441	*22.4%*
Deposit Insurance and Deposit Protection Contributions	1,121	*5.0%*	1,241	*4.7%*	642	*5.1%*	969	*4.9%*
Provision Expenses	428	*1.9%*	161	*0.6%*	-63	*-0.5%*	166	*0.9%*
Total	**22,546**	**100%**	**26,552**	***100%***	**12,616**	***100%***	***19,802***	***100%***

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Operating Expenses (Parent Company)

Separate Indicators	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion
Taxes, Fees and Charges Paid	24	*0.1%*	22	*0.1%*	9	*0.1%*	12	*0.1%*
Staff Expenses	12,167	*58.3%*	14,843	*59.8%*	7,157	*60.7%*	10,936	*59.9%*
Asset Expenses	2,765	*13.3%*	3,032	*12.2%*	1,391	*11.8%*	2,279	*12.5%*
Administrative and Official Expenses	4,780	*22.9%*	5,679	*22.9%*	2,593	*22.0%*	4,066	*22.2%*
Deposit Insurance and Customer Deposit Protection Contributions	1,117	*5.4%*	1,237	*5.0%*	640	*5.4%*	965	*5.3%*
Provision Expenses	0	*0.0%*	0	*0.0%*	0	*0.0%*	0	*0.0%*
Total	**20,853**	**100%**	**24,813**	**100%**	**11,790**	**100%**	**18,258**	**100%**

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

d. Statement of Changes in Owners' Equity

Statement of Changes in Owners' Equity (Consolidated)

Consolidated Indicators	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion
Capital of Credit Institutions	63,584	*42.8%*	88,219	*49.1%*	88,814	*44.4%*	88,669	*42.7%*
+ Charter Capital	*53,700*	*36.2%*	*77,669*	*43.2%*	*77,669*	*38.8%*	*77,669*	*37.4%*
+ Share Premium	*8,975*	*6.0%*	*8,975*	*5.0%*	*8,975*	*4.5%*	*8,975*	*4.3%*
+ Other Capital	*909*	*0.6%*	*1,575*	*0.9%*	*2,170*	*1.1%*	*2,025*	*1.0%*
Funds of Credit Institutions	25,317	*17.0%*	31,654	*17.6%*	31,652	*15.8%*	31,689	*15.3%*
Foreign Exchange Differences	243	*0.2%*	363	*0.2%*	347	*0.2%*	283	*0.2%*
Undistributed Profit After Tax	58,390	*39.3%*	58,213	*32.4%*	78,144	*39.0%*	85,531	*41.2%*
Non-controlling Interests	971	*0.7%*	1,206	*0.7%*	1,258	*0.6%*	1,294	*0.6%*

Consolidated Indicators	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion
Total	**148,505**	***100%***	**179,655**	***100%***	**200,215**	***100%***	**207,466**	***100%***

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Statement of Changes in Owners' Equity (Parent Company)

Separate Indicators	2024		2025		First 6 Months of 2026		First 9 Months of 2026	
	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion	Value *(VND billion)*	Proportion
Capital of Credit Institutions	62,670	*43.8%*	86,639	*50.3%*	86,639	*45.0%*	86,639	*43.4%*
+ Charter Capital	*53,700*	*37.5%*	77,669	*45.1%*	77,669	*40.4%*	77,669	*38.9%*
+ Share Premium	*8,970*	*6.3%*	8,970	*5.2%*	8,970	*4.6%*	8,970	*4.5%*
Funds of Credit Institutions	24,831	*17.3%*	31,083	*18.0%*	31,083	*16.2%*	31,083	*15.6%*
Undistributed Profit After Tax	55,643	*38.9%*	54,665	*31.7%*	74,674	*38.8%*	81,776	*41.0%*
Total	**143,144**	***100%***	**172,387**	***100%***	**192,396**	***100%***	**199,498**	***100%***

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

1.2. Update and supplement Section 1.2. Factors Affecting the Issuer's Business Operations

✓ ***Key factors affecting the Issuer's business performance during the two consecutive years immediately preceding the year of registration for the offering:***

In 2024, despite facing numerous difficulties and challenges both domestically and internationally, as the global economic and political situation continued to be unstable (the Russia–Ukraine war showed no signs of easing, political tensions in South Korea, China's slow economic recovery, etc.). Domestically, the past year also suffered considerable damage from natural disasters, storms and floods, landslides, land subsidence, etc., causing losses of life and property. Nevertheless, Vietnam's GDP in 2024 was still estimated to reach 7.09% (exceeding the set target of 6–6.5% of GDP), placing Vietnam among the few countries with high growth rates in the region and the world. The macroeconomy remained stable, inflation was controlled below 4%, economic growth was promoted, and major economic balances were maintained.

In 2024, VietinBank continued to achieve many outstanding accomplishments, including: the Bank's consolidated total assets reached VND 2.385 trillion, an increase of 17.4% compared to the same period in 2023. Separate Profit Before Tax in 2024 reached VND 30.361 trillion, an increase of 25.5% compared to 2023, fulfilling 115.4% of the plan assigned by the General Meeting of Shareholders. Consolidated Profit Before Tax in 2024 reached VND 31.764 trillion, an increase of 27.1% compared to 2023.

Global economic growth in 2025 was slightly upgraded by the International Monetary Fund (IMF) to 3.0%, but remained below the pre-pandemic average. Recovery momentum came from demand for goods purchased in advance ahead of new U.S. tariff measures, easing financial conditions, and several additional fiscal stimulus packages. However, risks remained due to geopolitical tensions, the trend toward increasing tariffs, and budget deficits in many major economies. Global inflation was forecast to continue declining to 4.2% in 2025, but price pressures in the United States could remain more persistent than the Fed's target.

Domestically, Vietnam's economy maintained its recovery momentum, with GDP in the first nine months of 2025 increasing by 8.23% year-on-year and average inflation at only 3.27%, below the target ceiling, creating room for accommodative policy management. The State Bank of Vietnam maintained its credit growth orientation at approximately 16% for the full year and, following the Government's direction, was developing a roadmap to eliminate the credit growth ceiling ("credit room") and gradually transition to a market-based allocation mechanism.

Regarding fiscal policy, the National Assembly extended the reduction of VAT to 8% through the end of 2026, estimated to support aggregate demand by approximately VND 122 trillion during 2025–2026 and create room for businesses to adjust selling prices. Monetary policy continued to be supportive. The State Bank of Vietnam (SBV) maintained its credit growth orientation for 2025 at approximately 16%, encouraged credit institutions to reduce lending interest rates, and prioritized the manufacturing and export sectors.

In addition, the legal framework continued to be improved: Circular No. 17/2024/TT-NHNN standardized procedures for opening and using accounts, together with e-KYC requirements; Decision No. 21/2025/QD-TTg promulgated the National Green Taxonomy, expanding opportunities for sustainable capital mobilization; meanwhile, the SBV promoted the roadmap for implementing Basel III.

As of the end of 2025, VietinBank continued to achieve many outstanding accomplishments, including: the Bank's consolidated total assets reached VND 2.768 trillion, an increase of 16.03% compared to the same period in 2024. Separate Profit Before Tax in 2025 reached VND 41.147 trillion, an increase of 35.5% compared to 2024, fulfilling 126.6% of the plan assigned by the General Meeting of Shareholders. Consolidated Profit Before Tax in 2025 reached VND 43.444 trillion, an increase of 36.77% compared to 2024.

In the first nine months of 2026, VietinBank achieved many positive results: consolidated total assets reached nearly VND 2,952 trillion, an increase of 6.65% compared to the end of 2025, and consolidated Profit Before Tax reached VND 39.56 trillion, an increase of 33.93% compared to the same period in 2025. The non-performing loan ratio/loans outstanding ratio

in the first nine months of 2026 was controlled at 1.2%, and the non-performing loan coverage ratio was 160.4%.

2. Update and supplement information in Section 2. Financial Position under Part V. Business Performance Results, Financial Position and Expected Plan

2.1. Update and supplement Section 2.1. Basic indicators for the two consecutive years immediately preceding the year of registration for the offering and up to the current time

a. Debt position

VietinBank fully and punctually settles its receivables and payables and ensures compliance with applicable laws and regulations. Details of receivables and payables are as follows:

Receivables (Consolidated)

Indicators *Unit: VND billion*	**31/12/2024**	**31/12/2025**	***% Increase/ Decrease 2025 compared to 2024***	**30/06/2026**	**30/09/2026**
Receivables	27,767	33,306	*19.95%*	48,074	41,200
Interest and fee receivables	13,313	17,174	*29.00%*	19,434	20,970
Deferred corporate income tax assets	0	0	-	0	0
Other assets	3,715	5,262	*41.64%*	3,899	3,883
Other risk provisions	-106	-109	*2.83%*	-110	-110
Total	**44,689**	**55,633**	***24.49%***	**71,297**	**65,943**

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Accounts Receivable (Parent Company)

Indicators *Unit: VND billion*	**31/12/2024**	**31/12/2025**	***% Increase/ Decrease 2025 compared to 2024***	**30/06/2026**	**30/09/2026**
Receivables	25,433	30,702	*20.72%*	45,623	38,732
Interest and fee receivables	12,966	16,840	*29.88%*	19,034	20,546
Other assets	3,066	4,412	*43.90%*	2,776	2,832
Other risk provisions	-80	-79	*-1.25%*	-79	-79
Total	**41,385**	**51,875**	***25.35%***	**67,354**	**62,031**

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

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Payables (Consolidated)

Indicators *Unit: VND billion*	**31/12/2024**	**31/12/2025**	***% Increase/ Decrease 2025 compared to 2024***	**30/06/2026**	**30/09/2026**
Interest and fee payables	21,026	26,661	*26.80%*	31,125	36,873
Other payables and debts	22,102	26,346	*19.20%*	25,057	28,795
Other risk provisions	2,763	2,845	*2.97%*	2,576	2,471
Total	**45,891**	**55,852**	***21.71%***	**58,758**	**68,139**

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Payables (Parent Company)

Indicators *Unit: VND billion*	**31/12/2024**	**31/12/2025**	***% Increase/ Decrease 2025 compared to 2024***	**30/06/2026**	**30/09/2026**
Interest and fee payables	20,964	26,570	*26.74%*	31,004	36,765
Other payables and debts	16,983	18,486	*8.85%*	17,723	20,560
Total	**37,947**	**45,056**	***18.73%***	**48,727**	**57,325**

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

b. Outstanding Bonds

As of the signing date of this Prospectus Update Information Document, the total outstanding balance of bonds issued by VietinBank that have not yet matured is VND 63,221.065 billion at par value. All outstanding bonds of VietinBank are non-convertible bonds, without warrants, unsecured, and satisfy the conditions for inclusion in Tier 2 capital in accordance with the regulations of the SBV (capital-raising bonds), specifically as follows:

No.	Year of Issuance	Issue Date	Tenor	Par Value	Number of Bonds	Par Value Amount (VND billion)	Characteristics and Type of Bonds	Bond Interest Rate
I	**Publicly Offered Bonds**				**303,060,650**	**30,306.065**		
1	2021	18/11/2021	10 years	VND 100,000/ bond	34,922,000	3,492.200	Tier 2 Capital-Raising Bonds	LSTC+1%
2	2023	20/07/2023	10 years	VND 100,000/ bond	30,000,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.3%
3	2023	01/11/2023	10 years	VND 100,000/ bond	15,923,700	1,592.370	Tier 2 Capital-Raising Bonds	LSTC+1.3%

4	2025	15/01/2025	8 years	VND 100,000/ bond	30,000,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.05%
5	2025	15/01/2025	10 years	VND 100,000/ bond	10,000,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.15%
6	2025	16/04/2025	8 years	VND 100,000/ bond	30,000,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.05%
7	2025	16/04/2025	10 years	VND 100,000/ bond	10,000,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.15%
8	2026	20/01/2026	8 years	VND 100,000/ bond	22,214,950	2,221.495	Tier 2 Capital-Raising Bonds	LSTC+1.25%
9	2026	03/11/2026	6 years	VND 100,000/ bond	120,000,000	12,000.000	Tier 2 Capital-Raising Bonds	LSTC+2.25%
II	**Privately Placed Bonds**				**298,955**	**32,915.000**		
1	2018	21/06/2018	15 years	VND 1 billion/ bond	180	180.000	Tier 2 Capital-Raising Bonds	LSTC+0.8%
		01/11/2018	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSTC+1.1%
2	2019	30/07/2019	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 8.2%
3	2020	22/05/2020	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		08/07/2020	15 years	VND 1 billion/ bond	500	500.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.85%
		04/08/2020	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.85%
		04/08/2020	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.85%
3	2021	10/05/2021	15 years	VND 1 billion/ bond	85	85.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		28/07/2021	15 years	VND 1 billion/ bond	700	700.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.75%
			15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		29/07/2021	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		17/09/2021	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		14/10/2021	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%

		29/11/2021	15 years	VND 1 billion/ bond	140	140.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
5	2022	03/06/2022	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		24/06/2022	15 years	VND 1 billion/ bond	200	200.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.8%
		21/07/2022	15 years	VND 1 billion/ bond	185	185.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.8%
		28/07/2022	15 years	VND 1 billion/ bond	40	40.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.8%
		19/08/2022	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.9%
		30/08/2022	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSTC +1.2%
		08/09/2022	10 years	VND 1 billion/ bond	90	90.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.8%
6	2023	29/06/2023	10 years	VND 100 million/ bond	5,000	500.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.6%
		11/07/2023	10 years	VND 100 million/ bond	1,000	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.5%
		27/07/2023	15 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		31/07/2023	15 years	VND 100 million/ bond	10,150	1,015.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.7%
		21/08/2023	15 years	VND 1 billion/ bond	385	385.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.5%
		28/09/2023	10 years	VND 100 million/ bond	20,000	2,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.3%
		10/11/2023	10 years	VND 100 million/ bond	4,500	450.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.1%
		23/11/2023	8 years	VND 100 million/ bond	1,000	100.000	Tier 2 Capital-Raising Bonds	LSTC +1.3%
		30/11/2023	8 years	VND 100 million/ bond	3,000	300.000	Tier 2 Capital-Raising Bonds	LSTC + 1.2%
		06/12/2023	8 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
		29/12/2023	8 years	VND 100 million/ bond	8,000	800.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
		29/12/2023	8 years	VND 100 million/ bond	24,000	2,400.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%

		29/12/2023	10 years	VND 100 million/ bond	10,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
7	2024	05/07/2024	10 years	VND 100 million/ bond	30,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC + 1.4%
		09/07/2024	15 years	VND 100 million/ bond	10,000	1,000.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		11/07/2024	8 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSTC + 1.2%
		17/07/2024	15 years	VND 100 million/ bond	2,300	230.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		24/07/2024	10 years	VND 100 million/ bond	3,200	320.000	Tier 2 Capital-Raising Bonds	LSTC + 1.4%
		02/08/2024	8 years	VND 100 million/ bond	1,500	150.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		06/08/2024	15 years	VND 100 million/ bond	1,000	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		15/08/2024	8 years	VND 100 million/ bond	2,500	250.000	Tier 2 Capital-Raising Bonds	LSTC+1.1%
		20/08/2024	8 years	VND 100 million/ bond	10,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
		23/08/2024	15 years	VND 100 million/ bond	1,250	125.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		10/09/2024	15 years	VND 100 million/ bond	8,500	850.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		11/09/2024	10 years	VND 100 million/ bond	20,000	2,000.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.4%
		15/10/2024	15 years	VND 100 million/ bond	9,000	900.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		28/10/2024	15 years	VND 100 million/ bond	1,000	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		07/11/2024	15 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		03/12/2024	8 years	VND 100 million/ bond	9,200	920.000	Tier 2 Capital-Raising Bonds	LSTC+1.1%
8	2025	28/04/2025	15 years	VND 100 million/ bond	5,000	500.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.35%
		28/04/2025	8 years	VND 100 million/ bond	20,000	2,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		12/05/2025	8 years	VND 100 million/ bond	6,000	600.000	Tier 2 Capital-Raising Bonds	LSTC+1.1%

		02/06/2025	8 years	VND 100 million/ bond	8,500	850.000	Tier 2 Capital-Raising Bonds	LSTC+1.15%
		18/06/2025	8 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSTC+1.05%
		20/06/2025	8 years	VND 100 million/ bond	10,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.15%
		24/06/2025	8 years	VND 100 million/ bond	30,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
	Total (=I+II)				**303,359,605**	**63,221.065**		

(Source: VietinBank)

*Note: **"LSTC"** is the reference interest rate, being the average interest rate on personal savings deposits in Vietnamese Dong, payable at maturity, with a 12-month term (or an equivalent term interest rate) of 4 banks in Vietnam: VietinBank, Vietcombank, BIDV and AgriBank; **"LSCĐ"** is the fixed interest rate, applicable throughout the bond term.*

c. Statutory Payables

Taxes and obligations to the State Budget in accordance with current laws and regulations have been fully and timely declared and paid by VietinBank to the tax authorities, ensuring compliance with and conformity to the provisions of law, specifically as follows:

Implementation of Obligations to the State Budget (Consolidated)

Indicators *(Unit: VND billion)*	***Amount paid during the period***				
	2024	**2025**	**% Increase/ Decrease in 2025 Compared to 2024**	**First 6 Months of 2026**	**First 9 Months of 2026**
a) Receivables					
Corporate Income Tax	0	0	*0%*	0	0
Value Added Tax	3	6	*100%*	6	7
Other Taxes	0	0	*0%*	0	0
Total	**3**	**6**	***100%***	**6**	**7**
b) Payables					
Value Added Tax	1,550	111	*-92.84%*	102	572
Corporate Income Tax	6,006	4,360	*-27.41%*	2,959	3,690
Other Taxes	1,416	174	*-87.71%*	129	156
Total	**8,972**	**4,645**	***-48.23%***	**3,190**	**4,418**

(Source: VietinBank)

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Implementation of Obligations to the State Budget (Parent Company)

Indicators (Unit: VND billion)	Amount Paid During the Period				
	2024	**2025**	**% Increase/ Decrease in 2025 Compared to 2024**	**First 6 Months of 2026**	**First 9 Months of 2026**
Value Added Tax	1,402	88	*-93.72%*	87	560
Corporate Income Tax	5,822	4,237	*-27.22%*	2,875	3,590
Other Taxes	1,260	144	*-88.57%*	118	137
Total	**8,484**	**4,469**	*-47.32%*	**3,080**	**4,287**

(Source: VietinBank)

d. Major Changes That May Affect the Financial Position of the Issuer Since the End of the Most Recent Financial Year

Global economic growth in 2026 is affected by several unpredictable variables, such as: escalating geopolitical tensions in Russia–Ukraine, the Middle East, certain Asian countries and Latin America, disrupting trade activities; increasing trade protectionism, which may escalate into trade wars; concerns about fiscal sustainability, particularly high public debt levels in certain major economies; extreme climate change affecting many industries and business sectors of the economy,...

In Vietnam, due to the relatively high degree of openness of the economy, the country is affected by the aforementioned developments. Nevertheless, with a stable political and social situation and several growth drivers stemming from domestic factors, many international organizations assess that Vietnam's economy will achieve positive growth in 2026. The aforementioned developments may affect VietinBank's business operations. However, VietinBank has been actively implementing preventive and risk management measures, while always maintaining diversified and flexible plans to focus on business operations and fulfill the plan approved by the General Meeting of Shareholders.

In order to create breakthroughs in its operations, in addition to the foundations already established, VietinBank remains committed to its established strategic objectives and continues to maintain its development pace on a digital platform, while accelerating the implementation and completion of strategic initiatives to become one of the leading banks in Vietnam and the region.

2.2. Update and amend Section 2.2. Key Financial Indicators

Indicators	**Consolidated**				**Parent Company**			
	31/12/24	**31/12/25**	**30/06/26**	**30/09/26**	**31/12/24**	**31/12/25**	**30/06/26**	**30/09/26**
Capital Indicators								
+ Charter Capital (VND billion)	53,700	77,669	77,669	77,669	53,700	77,669	77,669	77,669

Indicators	Consolidated				Parent Company			
	31/12/24	31/12/25	30/06/26	30/09/26	31/12/24	31/12/25	30/06/26	30/09/26
+ Equity Capital (VND billion)	198,343	236,195	254,459	262,565	194,588	231,627	257,862	258,854
+ Capital Adequacy Ratio (CAR) (*)	9.54%	9.89%	10.10%	9.99%	9.49%	9.86%	10.13%	9.98%
Asset Quality								
+ Overdue Debt / Total Outstanding Loans Ratio	2.57%	1.97%	2.13%	2.28%	2.58%	1.98%	2.13%	2.29%
+ Non-performing Loans / Total Outstanding Loans Ratio	1.24%	1.10%	1.20%	1.20%	1.24%	1.10%	1.20%	1.21%
+ (Outstanding Balance of Loans and Advances to Customers + Loans to Other Credit Institutions) / Total Assets	72.52%	72.46%	71.34%	73.24%	72.54%	72.77%	71.61%	73.42%
+ Earning Assets / Total On-Balance-Sheet Assets	98.64%	98.26%	97.78%	98.27%	98.68%	98.32%	97.84%	98.34%
Liquidity ()**								
+ Liquidity Reserve Ratio	n/a	n/a	n/a	n/a	15.90%	17.60%	16.47%	15.76%
+ Average High-Liquidity Assets / Average Total Assets Ratio	n/a	n/a	n/a	n/a	15.08%	14.45%	14.95%	14.85%
+ Ratio of Short-term Funding Used for Medium- and Long-term Loans	n/a	n/a	n/a	n/a	22.15%	25.91%	24.71%	26.28%
+ Loans Outstanding / Total Deposits Ratio (LDR)	n/a	n/a	n/a	n/a	83.12%	82.91%	82.54%	82.93%
Business Performance ()*								
+ Profit Before Tax / Average Owners' Equity Ratio	23.15%	26.48%	13.62%	20.20%	22.92%	26.08%	13.71%	20.37%
+ Profit Before Tax / Average Total Assets Ratio	1.44%	1.69%	0.90%	1.37%	1.39%	1.61%	0.88%	1.34%
+ Net Interest Margin (NIM)	2.88%	2.62%	2.86%	2.91%	2.85%	2.60%	2.84%	2.89%
+ ROA	1.07%	1.26%	1.40%	1.43%	1.03%	1.20%	1.37%	1.40%
+ ROAA	1.15%	1.69%	1.81%	1.82%	1.11%	1.61%	1.77%	1.78%
+ ROE	18.60%	21.23%	20.72%	20.30%	16.95%	19.09%	20.81%	20.45%
+ ROAE	18.58%	21.25%	21.84%	21.51%	18.32%	20.86%	21.96%	21.69%
+ Earnings Per Share (EPS) (VND/share)	4.720	4.455	2.660	4.055	n/a	n/a	n/a	n/a

Indicators	Consolidated				Parent Company			
	31/12/24	31/12/25	30/06/26	30/09/26	31/12/24	31/12/25	30/06/26	30/09/26
+ Service Income / Total Income	14.93%	14.15%	15.06%	15.10%	11.21%	9.85%	9.58%	9.49%
+ Net Income from Service Activities / Profit Before Tax	21.08%	14.57%	15.91%	16.69%	16.61%	11.15%	12.70%	12.77%

(Source: VietinBank)

Notes:

(*) From January 1, 2021, VietinBank has applied the capital adequacy ratio in accordance with the Basel II standards under Circular No. 41/2016/TT-NHNN dated December 30, 2016 (minimum of 8%). Before 2021, VietinBank applied the capital adequacy ratio in accordance with Circular No. 19/2017/TT-NHNN dated December 28, 2017 and Circular No. 22/2019/TT-NHNN dated November 15, 2019 (minimum of 9%).

(**) VietinBank's liquidity ratios are implemented in accordance with the regulations and guidelines of the State Bank of Vietnam (SBV) under Circular No. 22/2019/TT-NHNN dated November 15, 2019, and are calculated based solely on the Parent Company's figures.

(***) The indicators Profit Before Tax / Average Owners' Equity, Profit Before Tax / Average Total Assets, ROA, ROAA, ROE, and ROAE are determined in accordance with the guidelines set out in Clause 3, Article 107 of Decree No. 155/2020/ND-CP, detailing the implementation of a number of articles of the Law on Securities.

n/a: Not applicable

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B. Other Information:

1. Update to Section 1. Economic Risks in Part II. Risk Factors

Changes in economic, political, legal and policy conditions in Vietnam may have a significant adverse impact on the business operations, financial position, business performance and prospects of the Issuer

According to data from the Statistics Office, GDP in the third quarter of 2026 was estimated to increase by 9.95% year-on-year, higher than the growth rates of 8.15% in the first quarter and 8.81% in the second quarter. Specifically, the agriculture, forestry and fishery sector grew by 4.21%, contributing 5.14% to the increase in the total added value of the entire economy; the industry and construction sector grew by 12.50%, contributing 51.57%; and the services sector grew by 9.54%, contributing 43.29%. GDP in the first nine months of 2026 was estimated to increase by 9.01% year-on-year. Specifically, the agriculture, forestry and fishery sector grew by 4.02%, contributing 5.35% to the increase in the total added value of the entire economy; the industry and construction sector grew by 11.21%, contributing 49.62%; and the services sector grew by 8.69%, contributing 45.03%.

High inflation in Vietnam may adversely affect the financial position and business performance of the Issuer

The average Consumer Price Index (CPI) for the first nine months increased by 4.52% compared with the same period in 2025; core inflation increased by 4.26% year-on-year, lower than the 4.52% increase in the overall average CPI. The main reasons were fluctuations in the prices of gasoline and oil, gas, food, fresh food products and healthcare services, which pushed up the overall CPI, while these items are excluded from the basket used to calculate core inflation.

2. Update to Section 3. Specific Risks in Part II. Risk Factors

Update to Point f. Concentration Risk

Concentration risk is the risk arising when a bank's business operations are concentrated in one customer (including related persons), counterparty, product, transaction, industry, economic sector or currency to a degree that significantly affects the Bank's income and risk position.

As at the end of the first nine months of 2026, VietinBank's total outstanding loans to customers (separate figures) amounted to nearly VND 2,124 trillion and were diversified across various industries and economic sectors, including: Wholesale and retail trade (accounting for 35.69% of total outstanding loans); Manufacturing and processing (accounting for 19.81%); Loans for the living and consumption needs of individuals and households, and outstanding credit card balances (accounting for 15.7%); Real estate business activities (accounting for 8.86%); Construction (accounting for 4.41%); Production and distribution of electricity, gas, hot water, steam and air conditioning (accounting for 4.18%); and other industries and sectors.

To prevent concentration risk, VietinBank has developed a concentration risk management strategy based on the principle of diversifying its credit portfolio to disperse risks and avoid concentrating the portfolio in a single customer, customers and their related persons, or a particular industry or economic sector. On an annual basis, VietinBank establishes credit concentration risk limits by

customer, customer and related persons, and industry or economic sector, in compliance with the regulations of competent State authorities and its internal regulations. VietinBank also regularly monitors the credit portfolio structure from multiple perspectives and the implementation of these limits in order to take timely remedial measures in cases where concentration risk limits are exceeded.

Update to Point g. Off-Balance-Sheet Activity Risk

In the course of its business operations, VietinBank conducts financial transactions relating to items that are not officially recognized on its balance sheet. Off-balance-sheet items in VietinBank's financial statements include commitments, contingent liabilities and derivative financial instruments. Although these items do not appear on the balance sheet, they may become actual assets or liabilities in the future, directly affecting VietinBank's risk exposure and operating results when VietinBank's customers become unable to pay or fail to perform, or inadequately perform, the terms of their contracts with their counterparties, thereby requiring VietinBank to make payments or disburse funds on behalf of such customers.

VietinBank's principal off-balance-sheet items include:

- Derivative financial instruments, which comprise derivative transactions/contracts (forward foreign currency purchases/sales or swap transactions).
- Commitment items, such as irrevocable and unconditional credit commitments; loan guarantees, payment guarantees and other types of guarantees;

As at September 30, 2026, VietinBank's total contingent liabilities and off-balance-sheet commitments, based on consolidated figures, amounted to VND 1,769,396 billion, of which contingent liabilities (including loan guarantees, commitments under L/C operations and other guarantees) amounted to VND 307,569 billion (accounting for 17.38%), and commitments issued (including foreign exchange transaction commitments and other commitments) amounted to VND 1,461,827 billion (accounting for 82.62%).

To prevent and mitigate risks, VietinBank has developed an internal credit rating system, established customer classifications, and issued regulations and procedures for granting credit in relation to off-balance-sheet items in compliance with SBV regulations, applicable laws and VietinBank's risk appetite. These include regulations on the issuance of guarantees, regulations relating to L/C operations, and regulations and procedures on accepting collateral, as well as guidelines for post-credit-granting inspection and supervision. In addition, based on the risk level of each transaction, the customer's creditworthiness and financial capacity, VietinBank will require an appropriate collateral/margin ratio, in accordance with the principle that the higher the risk level of a customer and/or transaction, the higher the required collateral/margin ratio, and vice versa.

3. Update to Point a, Section 3.2. Description of VietinBank's Organizational Structure in Part IV. Status and Characteristics of the Issuer

As at September 30, 2026, VietinBank's organizational structure comprised:

a. Parent Bank comprising:

- 01 Head Office located at No. 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi. In addition to the Bank's governance, supervisory and executive bodies (comprising the Board of

Directors, Board of Supervisors and Executive Management), VietinBank's Head Office comprises 14 equivalent business divisions, as well as departments and functional units;

- 01 domestic representative office in Ho Chi Minh City and 01 overseas representative office in Myanmar; 07 public service units; 157 branches, including 02 overseas branches in the Federal Republic of Germany; and 817 transaction offices spread across all 34 provinces and cities nationwide.

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4. Update to Section 7.2. Other Types of Securities under Section 7. Information on Securities Currently Outstanding of the Issuer in Part IV. Status and Characteristics of the Issuer

In addition to the outstanding ordinary shares mentioned above, as at the signing date of this Prospectus Update Information Document, VietinBank had issued and had outstanding bonds with a total par value of VND 63,221.065 billion, including privately placed and publicly offered bonds. All outstanding bonds of VietinBank are non-convertible bonds, without warrants and unsecured, and satisfy the conditions for inclusion in Tier 2 capital under SBV regulations (capital-raising bonds).

Detailed information on VietinBank's outstanding bonds as at the signing date of this Prospectus Update Information Document is as follows:

No.	Year of Issuance	Issue Date	Tenor	Par Value	Number of Bonds	Par Value Amount (VND billion)	Bond Characteristics and Type	Bond Interest Rate
I	**Publicly Offered Bonds**				**303,060,650**	**30,306,065**		
1	2021	18/11/2021	10 years	VND 100,000/ bond	34,922,000	3,492.200	Tier 2 Capital-Raising Bonds	LSTC+1%
2	2023	20/07/2023	10 years	VND 100,000/ bond	30,000,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.3%
3	2023	01/11/2023	10 years	VND 100,000/ bond	15,923,700	1,592.370	Tier 2 Capital-Raising Bonds	LSTC+1.3%
4	2025	15/01/2025	8 years	VND 100,000/ bond	30,000,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.05%
5	2025	15/01/2025	10 years	VND 100,000/ bond	10,000,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.15%
6	2025	16/04/2025	8 years	VND 100,000/ bond	30,000,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.05%
7	2025	16/04/2025	10 years	VND 100,000/ bond	10,000,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.15%
8	2026	20/01/2026	8 years	VND 100,000/ bond	22,214,950	2,221.495	Tier 2 Capital-Raising Bonds	LSTC+1.25%
9	2026	03/11/2026	6 years	VND 100,000/ bond	120,000,000	12,000.000	Tier 2 Capital-Raising Bonds	LSTC+2.25%
II	**Privately Placed Bonds**				**298,955**	**32,915.000**		
1	2018	21/06/2018	15 years	VND 1 billion/ bond	180	180.000	Tier 2 Capital-Raising Bonds	LSTC+0.8%
		01/11/2018	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSTC+1.1%

2	2019	30/07/2019	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 8.2%
3	2020	22/05/2020	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		08/07/2020	15 years	VND 1 billion/ bond	500	500.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.85%
		04/08/2020	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.85%
		04/08/2020	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.85%
3	2021	10/05/2021	15 years	VND 1 billion/ bond	85	85.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		28/07/2021	15 years	VND 1 billion/ bond	700	700.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.75%
			15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		29/07/2021	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		17/09/2021	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		14/10/2021	15 years	VND 1 billion/ bond	50	50.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.7%
		29/11/2021	15 years	VND 1 billion/ bond	140	140.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
5	2022	03/06/2022	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		24/06/2022	15 years	VND 1 billion/ bond	200	200.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.8%
		21/07/2022	15 years	VND 1 billion/ bond	185	185.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.8%
		28/07/2022	15 years	VND 1 billion/ bond	40	40.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.8%
		19/08/2022	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.9%
		30/08/2022	15 years	VND 1 billion/ bond	100	100.000	Tier 2 Capital-Raising Bonds	LSTC +1.2%
		08/09/2022	10 years	VND 1 billion/ bond	90	90.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.8%
6	2023	29/06/2023	10 years	VND 100 million/ bond	5,000	500.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.6%

		11/07/2023	10 years	VND 100 million/ bond	1,000	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.5%
		27/07/2023	15 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		31/07/2023	15 years	VND 100 million/ bond	10,150	1,015.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.7%
		21/08/2023	15 years	VND 1 billion/ bond	385	385.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.5%
		28/09/2023	10 years	VND 100 million/ bond	20,000	2,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.3%
		10/11/2023	10 years	VND 100 million/ bond	4,500	450.000	Tier 2 Capital-Raising Bonds	LSCĐ 7.1%
		23/11/2023	8 years	VND 100 million/ bond	1,000	100.000	Tier 2 Capital-Raising Bonds	LSTC +1.3%
		30/11/2023	8 years	VND 100 million/ bond	3,000	300.000	Tier 2 Capital-Raising Bonds	LSTC + 1.2%
		06/12/2023	8 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
		29/12/2023	8 years	VND 100 million/ bond	8,000	800.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
		29/12/2023	8 years	VND 100 million/ bond	24,000	2,400.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
		29/12/2023	10 years	VND 100 million/ bond	10,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
7	2024	05/07/2024	10 years	VND 100 million/ bond	30,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC + 1.4%
		09/07/2024	15 years	VND 100 million/ bond	10,000	1,000.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		11/07/2024	8 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSTC + 1.2%
		17/07/2024	15 years	VND 100 million/ bond	2,300	230.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		24/07/2024	10 years	VND 100 million/ bond	3,200	320.000	Tier 2 Capital-Raising Bonds	LSTC + 1.4%
		02/08/2024	8 years	VND 100 million/ bond	1,500	150.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		06/08/2024	15 years	VND 100 million/ bond	1,000	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		15/08/2024	8 years	VND 100 million/ bond	2,500	250.000	Tier 2 Capital-Raising Bonds	LSTC+1.1%

		20/08/2024	8 years	VND 100 million/ bond	10,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.2%
		23/08/2024	15 years	VND 100 million/ bond	1,250	125.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		10/09/2024	15 years	VND 100 million/ bond	8,500	850.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		11/09/2024	10 years	VND 100 million/ bond	20,000	2,000.000	Tier 2 Capital-Raising Bonds	LSTC+ 1.4%
		15/10/2024	15 years	VND 100 million/ bond	9,000	900.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		28/10/2024	15 years	VND 100 million/ bond	1,000	100.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		07/11/2024	15 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.5%
		03/12/2024	8 years	VND 100 million/ bond	9,200	920.000	Tier 2 Capital-Raising Bonds	LSTC+1.1%
8	2025	28/04/2025	15 years	VND 100 million/ bond	5,000	500.000	Tier 2 Capital-Raising Bonds	LSCĐ 6.35%
		28/04/2025	8 years	VND 100 million/ bond	20,000	2,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
		12/05/2025	8 years	VND 100 million/ bond	6,000	600.000	Tier 2 Capital-Raising Bonds	LSTC+1.1%
		02/06/2025	8 years	VND 100 million/ bond	8,500	850.000	Tier 2 Capital-Raising Bonds	LSTC+1.15%
		18/06/2025	8 years	VND 100 million/ bond	4,000	400.000	Tier 2 Capital-Raising Bonds	LSTC+1.05%
		20/06/2025	8 years	VND 100 million/ bond	10,000	1,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.15%
		24/06/2025	8 years	VND 100 million/ bond	30,000	3,000.000	Tier 2 Capital-Raising Bonds	LSTC+1.2%
	Total (= I + II)				**303,359,605**	**63,221.065**		

(Source: VietinBank)

*Note: **"LSTC"** refers to the reference interest rate, which is the average interest rate on 12-month (or equivalent tenor) VND savings deposits for individuals, payable at maturity, offered by four banks in Vietnam: VietinBank, Vietcombank, BIDV and Agribank; **"LSCĐ"** refers to the fixed interest rate applicable throughout the bond term.*

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5. Update, Supplement and Amendment of Information in Section 8. Business Operations in Part IV. Status and Characteristics of the Issuer

5.1. Update, Supplement and Amendment of Information in Section 8.1. Business Operations Characteristics

5.1.1 Update to the Content of Section 8.1.1. Types of Products and Services

PROPORTION OF EACH TYPE OF PRODUCT AND SERVICE IN REVENUE AND PROFIT FOR THE TWO CONSECUTIVE YEARS IMMEDIATELY PRECEDING THE YEAR OF REGISTRATION FOR THE OFFERING AND AS OF THE CURRENT DATE

Details of the proportion of each type of product and service in VietinBank's total revenue and total net income for the two consecutive years immediately preceding the year of registration for the offering and as of the current date are as follows:

Proportion of Products and Services in Total Revenue (Consolidated)

Items	2024		2025		First 6 months of 2026		First 9 months of 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Interest income and similar income	124,461	*76.32%*	143,142	*80.19%*	88,591	*86.83%*	140,003	*82.72%*
Income from service activities	12,233	*7.50%*	12,351	*6.92%*	7,754	*7.60%*	12,099	*7.15%*
Income from foreign exchange trading activities	15,129	*9.28%*	10,059	*5.64%*	0	*0.00%*	3,180	*1.88%*
Income from trading securities	126	*0.08%*	665	*0.37%*	74	*0.07%*	93	*0.05%*
Income from investment securities	51	*0.03%*	69	*0.04%*	21	*0.02%*	70	*0.04%*
Income from other activities	10,688	*6.55%*	11,773	*6.60%*	5,390	*5.28%*	13,560	*8.01%*
Income from capital contributions and share purchases	391	*0.24%*	440	*0.25%*	198	*0.19%*	252	*0.15%*
Total	**163,079**	***100%***	**178,499**	***100%***	**102,028**	***100%***	**169,257**	***100%***

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

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Proportion of Products and Services in Total Revenue (Parent Company)

Items	2024		2025		First 6 months of 2026		First 9 months of 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Interest income and similar income	122,648	*78.43%*	141,165	*55.50%*	87,380	*89.50%*	138,144	*85.08%*
Income from service activities	8,800	*5.63%*	8,194	*3.22%*	4,765	*4.88%*	7,334	*4.52%*
Income from foreign exchange trading activities	14,275	*9.13%*	9,347	*3.67%*	0	*0.00%*	3,148	*1.94%*
Income from trading securities	5	*0.00%*	30,521	*12.00%*	6	*0.01%*	18	*0.01%*
Income from investment securities	6	*0.00%*	53,245	*20.93%*	22	*0.02%*	63	*0.04%*
Income from other activities	10,569	*6.76%*	11,761	*4.62%*	5,404	*5.54%*	13,586	*8.37%*
Income from capital contributions and share purchases	72	*0.05%*	125	*0.05%*	53	*0.05%*	68	*0.04%*
Total	**156,375**	***100%***	**254,358**	***100%***	**97,630**	***100%***	**162,361**	***100%***

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

Proportion of Products and Services in Net Income (Consolidated)

Items	2024		2025		First 6 months of 2026		First 9 months of 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Net interest income	62,403	*76.2%*	66,453	*76.1%*	40,116	*77.9%*	61,931	*77.3%*
Net profit from service activities	6,696	*8.2%*	6,329	*7.3%*	4,116	*8.0%*	6,602	*8.2%*
Net profit from foreign exchange trading activities	4,197	*5.1%*	3,120	*3.6%*	2,010	*3.9%*	3,180	*4.0%*
Net profit from trading securities	92	*0.1%*	704	*0.8%*	59	*0.1%*	25	*0.0%*
Net profit/Loss from investment securities	-288	*-0.4%*	152	*0.2%*	395	*0.8%*	445	*0.6%*
Net profit from other activities	8,419	*10.3%*	10,095	*11.6%*	4,592	*8.9%*	7,705	*9.6%*

Items	2024		2025		First 6 months of 2026		First 9 months of 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Income from capital contributions and share purchases	391	*0.5%*	440	*0.5%*	198	*0.4%*	252	*0.3%*
Total	**81,910**	***100%***	**87,293**	***100%***	**51,486**	***100%***	***80,140***	***100%***

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Proportion of Products and Services in Net Income (Parent Company)

Items	2024		2025		First 6 months of 2026		First 9 months of 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Net interest income	61,102	*77.9%*	65,126	*78.3%*	39,411	*79.3%*	60,845	*78.7%*
Net profit from service activities	5,043	*6.4%*	4,588	*5.5%*	3,175	*6.4%*	4,893	*6.3%*
Net profit from foreign exchange trading activities	4,106	*5.2%*	3,063	*3.7%*	1,975	*4.0%*	3,149	*4.1%*
Net profit from trading securities	3	*0.0%*	30	*0.0%*	6	*0.0%*	18	*0.0%*
Net profit/Loss from investment securities	-288	*-0.4%*	60	*0.1%*	393	*0.8%*	434	*0.6%*
Net profit from other activities	8,427	*10.8%*	10,224	*12.3%*	4,709	*9.5%*	7,878	*10.2%*
Income from capital contributions and share purchases	72	*0.1%*	125	*0.2%*	53	*0.1%*	68	*0.1%*
Total	**78,465**	***100%***	**83,216**	***100%***	**49,722**	***100%***	**77,286**	***100%***

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

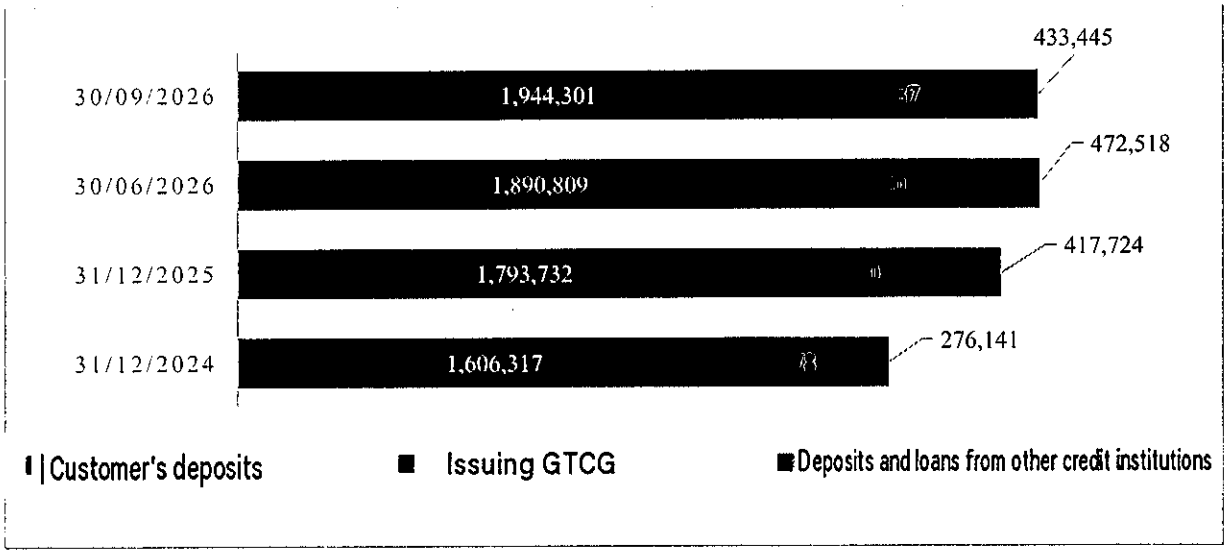
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5.1.2 Update to Section 8.1.2. Capital Mobilization

➢ ***Capital Mobilization Status:***

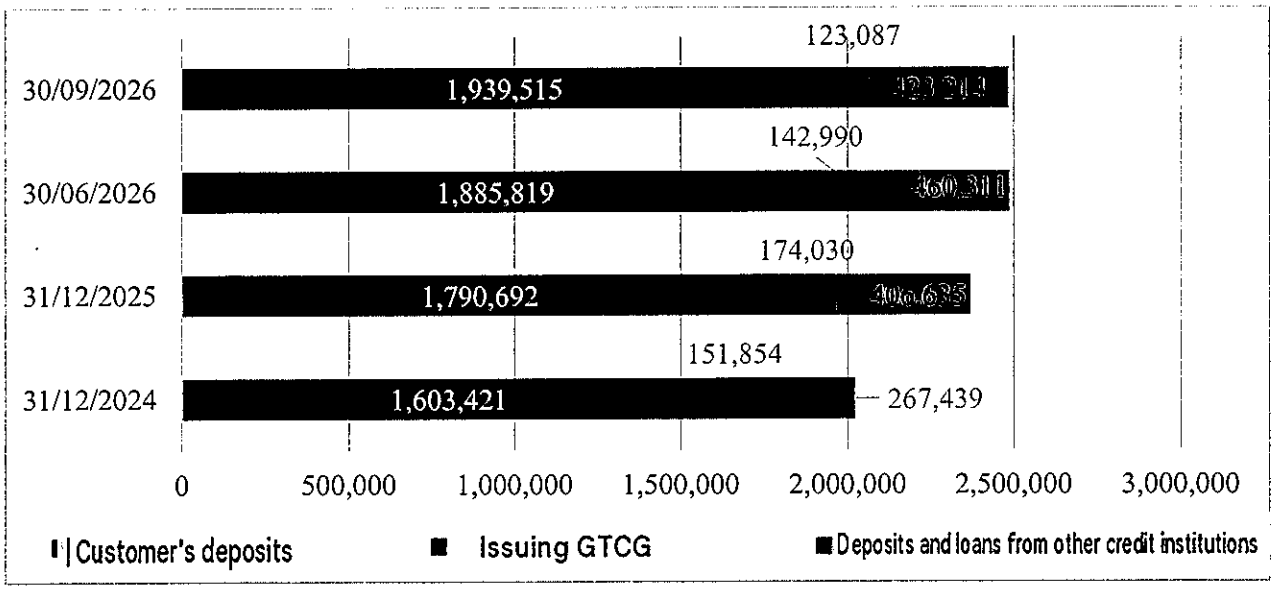
As of September 30, 2026, VietinBank's total capital mobilized (consolidated) reached VND 2,501 trillion, an increase of 5.53% compared to the same period in 2025.

VietinBank's Capital Mobilization Status (Consolidated) *(Unit: VND billion)*



(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

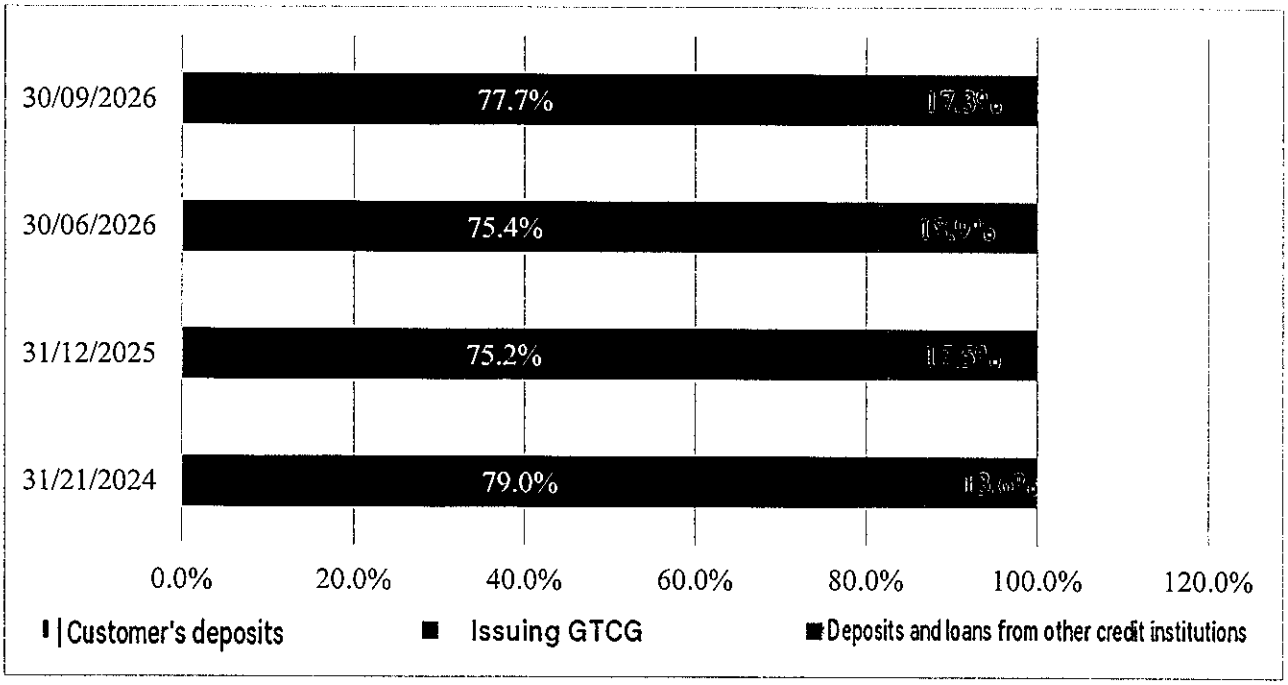
VietinBank's Capital Mobilization Status (Parent Company) *(Unit: VND billion)*



(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

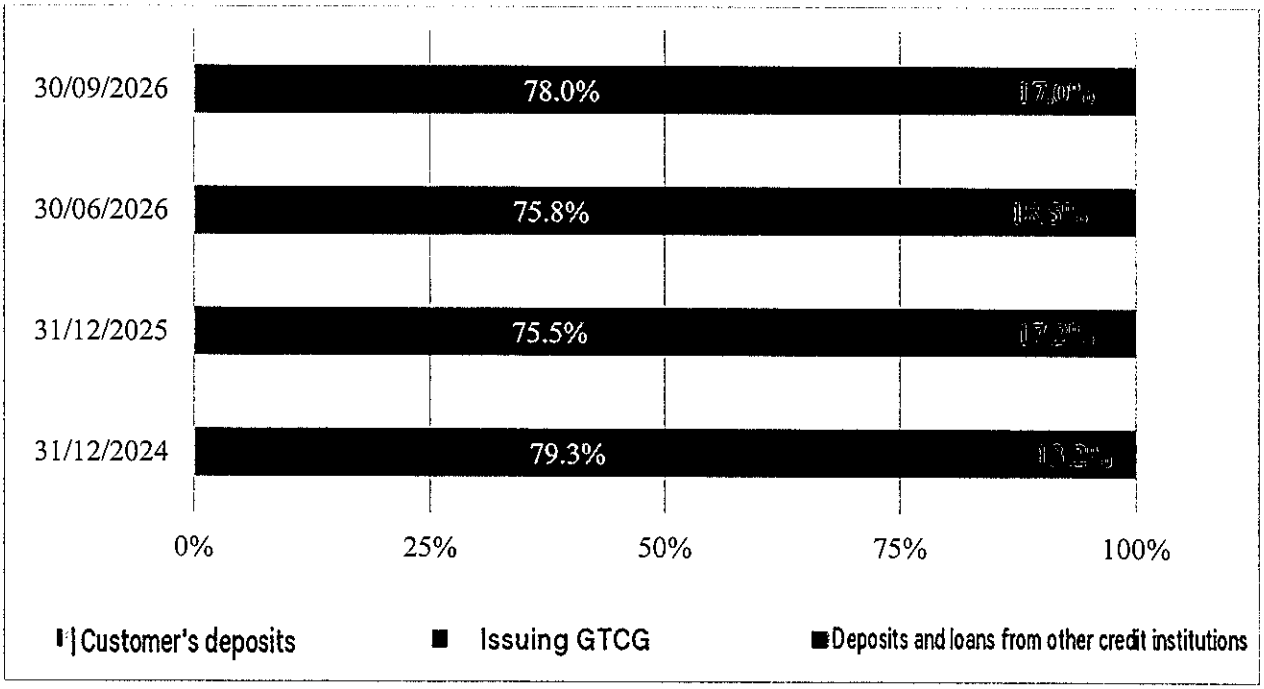
➢ ***Capital Mobilization Structure:***

VietinBank's Capital Mobilization Structure (Consolidated)



(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

VietinBank's Capital Mobilization Structure (Parent Company)

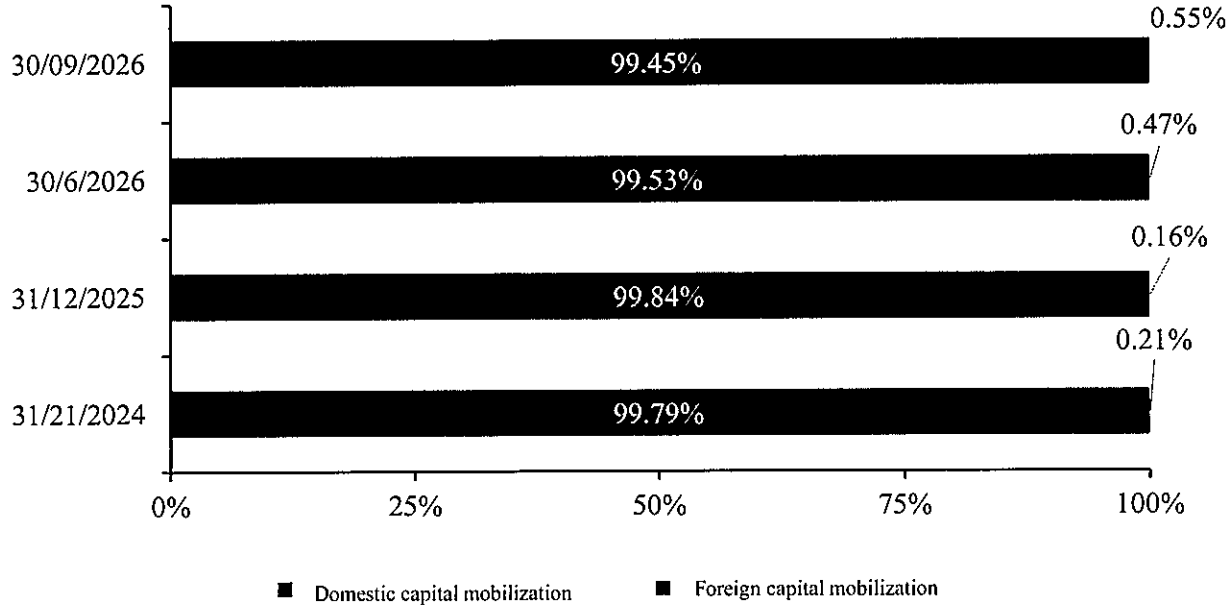


(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual

separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

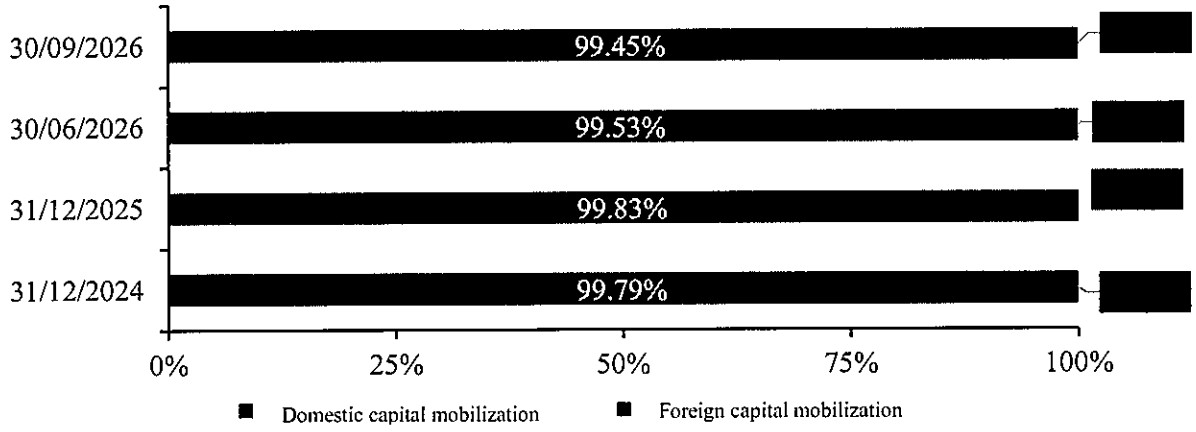
➢ ***Structure of Domestic and Foreign Capital Mobilization***

VietinBank's Domestic and Foreign Capital Mobilization Structure (Consolidated)



(Source: VietinBank)

VietinBank's Domestic and Foreign Capital Mobilization Structure (Parent Company)



(Source: VietinBank)

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5.1.3 Update to Section 8.1.3. Credit Activities

➢ ***Total Outstanding Loans***

As of September 30, 2026, total consolidated outstanding loans reached VND 2,141,458 billion, an increase of 7.58% compared to the same period in 2025. Short-term loans continued to account for the largest proportion of total loans, amounting to VND 1,314,701 billion, representing 61.4% of total outstanding loans.

VietinBank's Outstanding Loans by Loan Term (Consolidated)

By Loan Term	As of December 31, 2024		As of December 31, 2025		% Increase (Decrease) 2025/2024	As of June 30, 2026		As of September 30, 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion		Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Short-term Loans	1,137,145	*66.0%*	1,232,479	*61.9%*	*8.38%*	1,308,635	*62.5%*	1,314,701	*61.4%*
Medium-term Loans	99,037	*5.8%*	129,395	*6.5%*	*30.65%*	128,066	*6.1%*	132,883	*6.2%*
Long-term Loans	485,773	*28.2%*	630,398	*31.6%*	*29.77%*	656,007	*31.4%*	693,874	*32.4%*
Total Outstanding Loans	**1,721,955**	***100%***	**1,992,272**	***100%***	***15.70%***	**2,092,708**	***100%***	**2,141,458**	***100%***

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

VietinBank's Outstanding Loans by Loan Term (Parent Company)

By Loan Term	As of December 31, 2024		As of December 31, 2025		% Increase (Decrease) 2025/2024	As of June 30, 2026		As of September 30, 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion		Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Short-term Loans	1,131,645	*66.2%*	1,224,643	*62.0%*	*8.22%*	1,300,451	*62.7%*	1,306,677	*61.5%*
Medium-term Loans	94,589	*5.5%*	124,518	*6.3%*	*31.64%*	122,593	*5.9%*	127,197	*6.0%*
Long-term Loans	482,475	*28.3%*	626,608	*31.7%*	*29.87%*	651,967	*31.4%*	689,699	*32.5%*
Total Outstanding Loans	**1,708,709**	***100%***	**1,975,769**	***100%***	***15.63%***	**2,075,011**	***100%***	**2,123,573**	***100%***

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

➢ ***Credit Quality and Non-Performing Loan (NPL) Ratio***

By the end of Q3/2026, VietinBank continued to intensify measures to control credit quality. Its consolidated non-performing loan (NPL) ratio stood at 1.2%, while its NPL coverage ratio was 160.4%.

VietinBank's Credit Quality and Non-Performing Loan (NPL) Ratio (Consolidated)

Debt Classification	As of December 31, 2024		As of December 31, 2025		As of June 30, 2026		As of September 30, 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Standard Debt (*)	1,677,704	*97.4%*	1,953,011	*98.0%*	2,048,065	*97.9%*	2,092,614	*97.7%*
Special Mention Debt (*)	22,899	*1.3%*	17,346	*0.9%*	19,564	*0.9%*	23,063	*1.1%*
Substandard Debt	2,817	*0.2%*	1,491	*0.1%*	5,005	*0.2%*	7,523	*0.4%*
Doubtful Debt	4,824	*0.3%*	578	*0.0%*	4,464	*0.2%*	2,957	*0.1%*
Loss Debt (*)	13,711	*0.8%*	19,847	*1.0%*	15,610	*0.8%*	15,301	*0.7%*
Total Outstanding Loans	**1,721,955**	***100%***	**1,992,273**	***100%***	**2,092,708**	***100%***	**2,141,458**	***100%***
Non-Performing Loan (NPL) Ratio (**)	1.24%		1.10%		1.20%		1.20%	

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

VietinBank's Credit Quality and Non-Performing Loan (NPL) Ratio (Parent Company)

Phân loại nợ	As of December 31, 2024		As of December 31, 2025		As of June 30, 2026		As of September 30, 2026	
	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion	Value *(Billion VND)*	Proportion
Standard Debt (*)	1,664,669	*97.4%*	1,936,725	*98.0%*	2,030,824	*97.9%*	2,074,916	*97.7%*
Special Mention Debt (*)	22,826	*1.3%*	17,244	*0.9%*	19,257	*0.9%*	22,995	*1.1%*
Substandard Debt	2,808	*0.2%*	1,468	*0.1%*	4,968	*0.2%*	7,510	*0.4%*
Doubtful Debt	4,785	*0.3%*	573	*0.0%*	4,428	*0.2%*	2,909	*0.1%*
Loss Debt (*)	13,621	*0.8%*	19,760	*1.0%*	15,534	*0.8%*	15,243	*0.7%*
Total Outstanding Loans	**1,708,709**	***100%***	**1,975,770**	***100%***	**2,075,011**	***100%***	**2,123,573**	***100%***
Non-Performing Loan (NPL) Ratio (**)	1.24%		1.10%		1.20%		1.21%	

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

Notes:

- (*): The 2024 figures have been adjusted in the Appendix attached to Official Letter No. 1773/TGĐ-NHCT-QLRR1 dated March 7, 2025, and confirmed by Deloitte Vietnam Co., Ltd., the auditor of VietinBank's separate and consolidated 2024 financial statements, under Official Letter No. 363/VN1A-HN-CV dated March 31, 2025.

- (**): Calculated based on the 2024 figures adjusted in the Appendix attached to Official Letter No. 1773/TGĐ-NHCT-QLRR1 dated March 7, 2025, and confirmed by Deloitte Vietnam Co., Ltd., the auditor of VietinBank's separate and consolidated 2024 financial statements, under Official Letter No. 363/VN1A-HN-CV dated March 31, 2025.

➢ ***Capital Adequacy Ratio (CAR)***

VietinBank's Capital Adequacy Ratio (*)

Items	As of December 31, 2024	As of December 31, 2025	As of June 30, 2026	As of September 30, 2026
Capital Adequacy Ratio (CAR) – Consolidated	9.54%	9.91%	10.10%	9.99%
Capital Adequacy Ratio (CAR) – Parent Company	9.49%	9.87%	10.13%	9.98%

(Source: VietinBank)

Note: (*) Since January 1, 2021, VietinBank has applied the capital adequacy ratio in accordance with the Basel II standards under Circular No. 41/2016/TT-NHNN dated December 30, 2016 (minimum requirement: 8%).

➢ ***Interest Rate Risk and Classification and Provisioning for Credit Risk***

Balance of VietinBank's Loan Loss Provision Fund for Customer Loans

Items (Unit: VND billion)	Consolidated				Parent Company			
	31/12/24	*31/12/25*	*30/06/26*	*30/09/26*	*31/12/24*	*31/12/25*	*30/06/26*	*30/09/26*
General provisions	12,782	14,817	15,577	15,946	12,686	14,695	15,446	15,813
Specific provisions	23,882	19,993	18,017	25,407	23,646	19,908	17,943	25,356
Total	**36,664**	**34,810**	**33,594**	**41,353**	**36,332**	**34,603**	**33,389**	**41,169**

(Source: VietinBank's audited consolidated and separate financial statements for 2024 and 2025, reviewed interim consolidated and separate financial statements, and unaudited consolidated and separate financial statements for Q3/2026)

5.1.4 Update to Section 8.1.4. Foreign Currency Trading and Payment Activities

a. Foreign Currency Trading Activities

In the first nine months of 2026, net profit from foreign currency trading activities, based on consolidated results, reached VND 3,180 billion, an increase of 23.95% compared to the same period in 2025.

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Foreign Currency Trading Results

Items	2024 (VND billion)	2025 (VND billion)	% Increase/Decrease Compared to 2024	First 6 Months of 2026 (VND billion)	First 9 Months of 2026 (VND billion)
Net profit from foreign currency trading activities (Consolidated)	4,197	3,120	*-25.66%*	2,010	3,180
Net profit from foreign currency trading activities (Parent Company)	4,106	3,063	*-25.40%*	1,975	3,149

(Source: VietinBank's audited consolidated and separate financial statements for 2024 and 2025, reviewed interim consolidated and separate financial statements, and unaudited consolidated and separate financial statements for Q3/2026)

b. Payment Activities

(i) Domestic Payment Activities

In the first nine months of 2026, the number of payment transactions reached 3,983.80 million, an increase of 24.78% compared to the same period in 2025; payment turnover reached VND 64,107.72 trillion, an increase of 17.51% compared to the same period in 2025.

Domestic Payment Activity Results

Items	2024	2025	% Increase/ Decrease Compared to 2024	First 6 Months of 2026	First 9 Months of 2026
Number of Transactions (million transactions)	3,336.32	4,483.88	*34.40%*	2,559.99	3,983.80
Payment Turnover (VND trillion)	64,940	76,509	*17.81%*	43,584.17	64,107.72

(Source: VietinBank)

(ii) International Payment and Trade Finance Activities

❖ **Trade Finance Activities**

In the first nine months of 2026, trade finance payment turnover reached USD 19,376 million, an increase of 24.2% compared to the same period in 2025. The number of trade finance payment transactions reached 55,211, an increase of 6.3% compared to the same period in 2025.

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Trade Finance Activity Results

Items	2024	2025	% Increase/ Decrease Compared to 2024	First 6 Months of 2026	First 9 Months of 2026
Number of Shopping Mall Payment Transactions	73,546	69,963	*-4.9%*	37,147	55,211
Shopping Mall Payment Volume (Million USD)	20,743.76	20,691.52	*-0.3%*	12,267.65	19,376.47

(Source: VietinBank)

❖ **Regarding International Payment Activities:**

In the first nine months of 2026, the international payment volume reached USD 158,294.45 million, representing an increase of 43.95% compared to the same period in 2025; the number of payment transactions reached 719,397 transactions, representing an increase of 18.74% compared to the same period of the previous year.

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Items	2024	2025	% Increase/ Decrease Compared to 2024	First 6 Months of 2026	First 9 Months of 2026
Number of Transactions	666,338	824,419	*23,72%*	478,076	719,397
Payment Volume (Million USD)	147,015.16	158,175.16	*7,59%*	98,640.12	158,294.45

(Source: VietinBank)

5.1.5 Update to Section 8.1.5. Investment Activities

In the first nine months of 2026, the total value of the investment portfolio was nearly VND 749 trillion, accounting for 25.36% of total assets, an increase of 4.98% compared to the same period in 2025.

Structure of VietinBank's Investment Portfolio (Consolidated)

Investment Portfolio *(Unit: VND billion)*	As of December 31, 2024		As of December 31, 2025		As of June 30, 2026		As of September 30, 2026	
	Value	Proportion	Value	Proportion	Value	Proportion	Value	Proportion
1. Deposits with and Loans to Other Credit Institutions	**378,483**	***63.1%***	**476,487**	***68.5%***	**553,189**	***70.1%***	**531,607**	***71.0%***
Deposits with Other Credit Institutions	370,530		463,381		532,947		511,147	
Loans to Other Credit Institutions	7,953		13,106		20,242		20,460	
2. Trading Securities	**2,799**	***0.5%***	**2,942**	***0.4%***	**4,069**	***0.5%***	**5,247**	***0.7%***
Trading Securities	2,991		3,044		4,182		5,409	
Provision for Trading Securities	-192		-102		-113		-162	
3. Investment Securities	**214,607**	***35.8%***	**211,643**	***30.4%***	**227,488**	***28.8%***	**207,090**	***27.7%***
Available-for-Sale Investment Securities	188,557		203,605		176,831		167,514	
Held-to-Maturity Investment Securities	26,636		8,570		50,826		39,748	
Provision for Investment Securities	-586		-532		-169		-172	
4. Capital Contributions and Long-term Investments	**3,934**	***0.6%***	**4,428**	***0.6%***	**4,586**	***0.6%***	**4,576**	***0.6%***
Capital Contributions to Joint Ventures	3,707		4,194		4,352		4,340	
Other Long-term Investments	234		234		234		236	
Provision for Decline in Value of Long-term Investments	-7		0		0		0	
Total	**599,823**	***100%***	**695,500**	***100%***	**789,332**	***100%***	**748,520**	***100%***

(Source: VietinBank's audited consolidated financial statements for 2024 and 2025, reviewed semi-annual

consolidated financial statements for 2026, and self-prepared consolidated financial statements for the third quarter of 2026)

Structure of VietinBank's Investment Portfolio (Parent Bank)

Investment Portfolio *(Unit: VND billion)*	**As of December 31, 2024**		**As of December 31, 2025**		**As of June 30, 2026**		**As of September 30, 2026**	
	Value	**Proportion**	**Value**	**Proportion**	**Value**	**Proportion**	**Value**	**Proportion**
1. Cash, Gold Deposits with and Loans to Other Credit Institutions	**374,864**	***63.3%***	**469,353**	***68.6%***	**545,573**	***70.3%***	**524,694**	***71.2%***
Cash and Gold Deposits with Other Credit Institutions	371,252		454,547		524,732		506,034	
Loans to Other Credit Institutions	3,612		14,806		20,841		18,660	
2. Trading Securities	**0**	***0.0%***	**0**	***0.0%***	**1,029**	***0.1%***	**1,278**	***0.2%***
Trading Securities	0		0		1,029		1,278	
Provision for Trading Securities	0		0		0		0	
3. Investment Securities	**210,918**	***35.7%***	**208,696**	***30.5%***	**223,570**	***28.8%***	**204,840**	***27.8%***
Available-for-Sale Investment Securities	184,930		200,701		173,575		165,845	
Held-to-Maturity Investment Securities	26,387		8,387		50,000		39,000	
Provision for Investment Securities	-399		-392		-5		-5	
4. Capital Contributions and Long-term Investments	**5,836**	***1.0%***	**5,836**	***0.9%***	**5,836**	***0.8%***	**5,836**	***0.8%***
Investments in Subsidiaries	4,124		4,124		4,124		4,124	
Capital Contributions to Joint Ventures	1,689		1,689		1,689		1,689	
Other Long-term Investments	23		23		23		23	
Total	**591,618**	***100%***	**683,885**	***100%***	**776,008**	***100%***	**736,648**	***100%***

(Source: VietinBank's audited separate financial statements for 2024 and 2025, reviewed semi-annual separate financial statements for 2026, and self-prepared separate financial statements for the third quarter of 2026)

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5.2. Update to Section 8.2. Assets in Part IV. Status and Characteristics of the Issuer

Status of Major Assets Owned by VietinBank (Consolidated)

No.	Asset Name *(Unit: VND billion)*	As of December 31, 2024		As of December 31, 2025		As of June 30, 2026		As of September 30, 2026	
		Historical Cost	Net Book Value	Historical Cost	Net Book Value	Historical Cost	Net Book Value	Historical Cost	Net Book Value
I	**Tangible Fixed Assets**	**17,253**	**6,148**	**18,511**	**6,729**	**18,652**	**6,474**	**18,988**	**6,560**
1	Buildings and Structures	8,547	4,834	8,858	4,850	8,929	4,766	8,981	4,740
2	Machinery and Equipment	6,139	756	6,922	1,261	6,953	1,154	7,223	1,292
3	Vehicles	2,078	472	2,119	466	2,147	433	2,156	419
4	Other Tangible Fixed Assets	489	86	612	152	623	121	628	109
II	**Intangible Fixed Assets**	**6,927**	**3,853**	**7,364**	**4,098**	**7,623**	**4,235**	**7,814**	**4,361**
1	Land Use Rights	4,160	3,620	4,154	3,584	4,371	3,770	4,500	3,887
2	Other Intangible Fixed Assets	2,767	233	3,210	514	3,252	465	3,314	474
	Total	**24,180**	**10,001**	**25,875**	**10,827**	**26,275**	**10,709**	**26,802**	**10,921**

(Source: VietinBank)

Status of Major Assets Owned by VietinBank (Parent Bank)

No.	Asset Name *(Unit: VND billion)*	As of December 31, 2024		As of December 31, 2025		As of June 30, 2026		As of September 30, 2026	
		Historical Cost	Net Book Value	Historical Cost	Net Book Value	Historical Cost	Net Book Value	Historical Cost	Net Book Value
I	**Tangible Fixed Assets**	**16,900**	**5,995**	**18,148**	**6,581**	**18,287**	**6,335**	**18,621**	**6,424**
1	Buildings and Structures	8,440	4,754	8,751	4,772	8,823	4,693	8,877	4,669
2	Machinery and Equipment	6,036	735	6,802	1,234	6,847	1,133	7,116	1,270
3	Vehicles	1,949	427	1,987	425	2,013	392	2020	379
4	Other Tangible Fixed Assets	475	79	607	150	604	117	608	106
II	**Intangible Fixed Assets**	**6,753**	**3,751**	**7,176**	**3,990**	**7,432**	**4,128**	**7,622**	**4,254**
1	Land Use Rights	4,056	3,527	4,050	3,492	4,267	3,680	4,396	3,797
2	Other Intangible Fixed Assets	2,697	224	3,126	498	3,165	448	3,226	457
	Total	**23,653**	**9,746**	**25,324**	**10,571**	**25,719**	**10,463**	**26,243**	**10,678**

(Source: VietinBank)

5.3. Update to Section 8.3.2. Assessment of Implementation Status and Remedial Measures for Existing Shortcomings and Limitations in Part IV. Status and Characteristics of the Issuer

The completion of the charter capital increase at the end of 2025, from nearly VND 53.7 trillion to VND 77.7 trillion, through the issuance of shares to pay dividends from retained profits for 2021, 2022 and the 2009–2016 period, at a rate of 44.63658403% to existing shareholders, continued to help VietinBank strengthen its financial capacity, expand its business operations, enhance its ability to provide capital to the economy, ensure capital adequacy ratios, improve risk management capabilities, and create momentum for VietinBank's sustainable growth. At the same time, with capital flows unlocked, VietinBank can proactively maximize its position and potential, invest in physical facilities and modern technology infrastructure, develop services, and optimize its network, thereby contributing to increased benefits for customers, promoting the country's socio-economic development, and enhancing shareholder value. In 2025, the non-performing loan (NPL) ratio (consolidated) was 1.10%, meeting VietinBank's target for controlling NPLs in 2025, while its NPL coverage ratio reached 158.8%.

As of the end of the third quarter of 2026, VietinBank continued to intensify measures to control credit quality. The non-performing loan (NPL) ratio (consolidated) was 1.2%, meeting VietinBank's target for controlling NPLs in 2026, while its NPL coverage ratio reached 160.4%.

5.4. Update to Section 8.4. Operating Markets in Part IV. Status and Characteristics of the Issuer

5.4.1. Update to Section 8.4.1. Network of Branches, Transaction Offices and Representative Offices:

- ***Domestic Network:*** As of September 30, 2026, VietinBank had 155 domestic branches and 817 transaction offices across 34 provinces and cities. In addition, VietinBank had one representative office located in Ho Chi Minh City.

5.4.2. Update to Section 8.4.2. Customer Network and Types of Customer Services

- ***VietinBank's Customer Network:*** As of September 30, 2026, VietinBank's customer network was classified by customer segment as follows:
  - ✓ *Large Corporate Customers:* 15,642 customers, accounting for 2% of total corporate customers and representing an increase of 6% compared to the beginning of 2026.
  - ✓ *Small and Medium-sized Enterprise (SME) Customers:* 515,188 customers, accounting for 95% of total corporate customers and representing an increase of 15% compared to the beginning of 2026.
  - ✓ *Foreign Direct Investment (FDI) Corporate Customers:* 10,342 customers, accounting for 2% of total corporate customers and representing an increase of 14% compared to the beginning of 2026.
  - ✓ *Financial Institution Customers ("FIs"):* VietinBank established and expanded relationships with 289 FI customers, including:
    - 158 FI customers that were credit institutions, comprising 57 domestic credit institutions (including 47 commercial banks, 8 finance companies and 2 microfinance institutions), 96 foreign commercial banks and 5 foreign finance companies.
    - 124 non-credit institution FI customers, comprising 48 insurance companies (including 25 domestic companies and 23 foreign companies) and 76 securities companies (63 domestic

companies and 13 foreign companies);

- 7 FI customers that were multilateral institutions, including the Asian Development Bank (ADB), International Finance Corporation (IFC), European Investment Bank (EIB), KfW Development Bank, Japan Bank for International Cooperation (JBIC), Agence Française de Développement (AFD), and Asian Venture Philanthropy Network (AVPN).

✓ *KHCN:* VietinBank's individual customer base reached 16.2 million customers[1], tăng 6% so với đầu năm 2026.

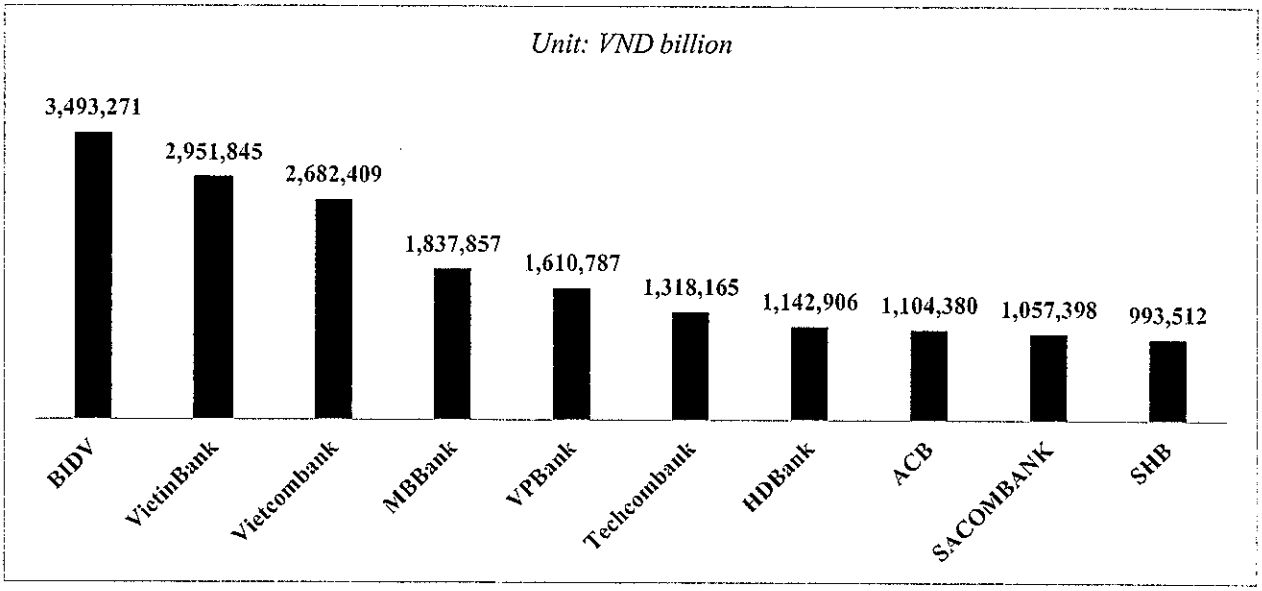
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[1] Customers with active status as of the reporting date.

5.4.3. Update to Section 8.4.3. Position of the Issuer in the Industry

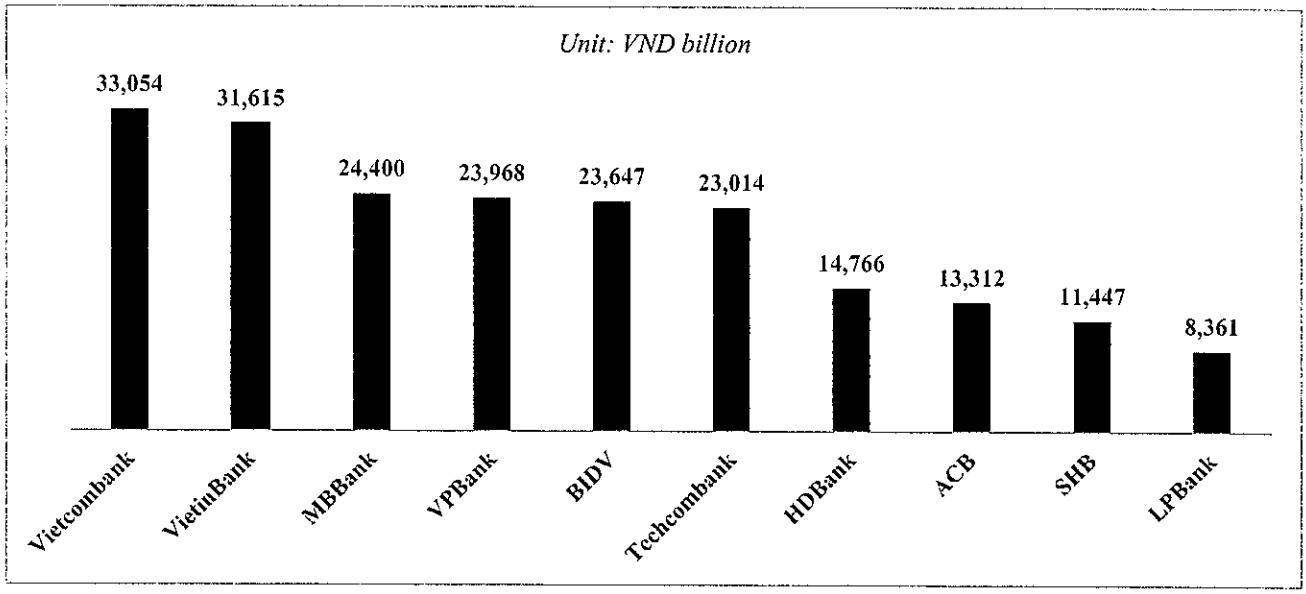
❖ **VietinBank's Position in the Industry:**

Top 10 listed commercial banks on the Vietnamese stock market with the largest total assets as of September 30, 2026



(Source: Compiled from the Q3/2026 Financial Statements/Consolidated Financial Statements of banks)

Top 10 commercial banks listed on the Vietnamese stock market with the highest net profit after tax (NPAT) in the first nine months of 2026



(Source: Compiled from the Q3/2026 Financial Statements/Consolidated Financial Statements of banks)

VietinBank is one of the leading banks in the industry in terms of total assets and profitability. As of September 30, 2026, VietinBank ranked second in terms of total assets among commercial banks listed and registered for trading on the stock market, with total assets of nearly VND 2,952 trillion.

In terms of profitability, VietinBank ranked second in the market, with cumulative consolidated profit after tax (NPAT) reaching VND 31,615 billion as of the end of the third quarter of 2026.

❖ **Comparison of Certain Financial Indicators of VietinBank with Other Banks in the Same Industry (as of September 30, 2026):**

Criteria *(Unit: VND billion)*	**CTG**	**BID**	**VCB**	**MBB**	**TCB**	**VPB**
Charter Capital	**77,669**	77,782	83,557	100,687	70,862	79,339
Owners' Equity	**207,466**	203,020	253,761	164,142	197,325	200,078
Customer Deposits	**1,944,301**	2,360,525	1,781,703	993,988	661,390	793,047
Loans to Customers (*)	**2,100,105**	2,526,924	1,784,925	1,269,947	856,641	1,191,737
Total Operating Income	**80,140**	67,541	72,983	58,956	45,204	65,475
Profit After Tax (PAT)	**31,615**	23,647	33,054	24,400	23,014	23,968

(Source: Unaudited Q3/2026 Consolidated Financial Statements of the banks)

Note: (*) Customer loan figures include provisions for credit losses on customer loans.

❖ **Market Share and Competitiveness**

As of September 30, 2026, VietinBank's market shares in terms of total assets, outstanding loans to customers and customer deposits, compared with other banks in the industry, were 12.41%, 13.25% and 13.52%, respectively.

Consolidated Indicators (as of September 30, 2026)	**Total Assets**	**Loans to Customers (*)**	**Customer Deposits**
VietinBank (VND billion)	**2,951,845**	**2,100,105**	**1,944,301**
VietinBank's Market Share (**)	12.41%	13.25%	13.52%

Notes:

(*) Customer loan figures include provisions for credit losses on customer loans.

(**) Market share figures are determined based on aggregated data from the unaudited Q3/2026 Consolidated Financial Statements of 28 commercial banks listed and registered for trading on the three stock exchanges in Vietnam, namely HOSE, HNX and UPCOM, as of September 30, 2026.

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6. Update to Section 13. Information on the Issuer's Outstanding Commitments in Part IV. Status and Characteristics of the Issuer

6.1. Update to Section 13.1. Issued Bonds Not Yet Matured

As of the signing date of this Prospectus Update Information, the total outstanding balance of bonds issued by VietinBank but not yet matured amounted to VND 63,221.065 billion (calculated at par value). Of which:

- Publicly offered bonds: VND 30,306.065 billion, accounting for 47.94% of the total outstanding balance of issued bonds not yet matured;
- Privately placed bonds: VND 32,915 billion, accounting for 52.06% of the total outstanding balance of issued bonds not yet matured.

With respect to these outstanding bonds, VietinBank has complied and continues to comply with all its commitments and obligations to investors regarding the bond issuance terms and conditions; ensuring full, accurate and timely payment of bond principal, interest and other amounts related to the bonds (if any) to investors in accordance with the terms and conditions of the bonds; safeguarding the lawful rights and interests of investors; and fulfilling other conditions in accordance with applicable laws and regulations.

6.2. Update to Section 13.2. Other Outstanding Commitments

VietinBank's other contingent liabilities and outstanding commitments are as follows:

Items *(Unit: VND billion)*	**Consolidated**				**Parent Bank**			
	31/12/2024	**31/12/2025**	**30/06/2026**	**30/09/2026**	**31/12/2024**	**31/12/2025**	**30/06/2026**	**30/09/2026**
Contingent Liabilities	***190,252***	***267,126***	***297,034***	***307,569***	***190,191***	***267,034***	***296,896***	***307,449***
Loan Guarantee Commitments	15,390	28,630	36,255	41,443	15,390	28,630	36,255	41,443
Commitments under Letters of Credit (L/C)	66,691	91,020	104,889	92,865	66,677	90,990	104,858	92,838
Other Guarantee Commitments (Payment, Contract Performance, Bidding and Others)	108,171	147,476	155,890	173,261	108,124	147,414	155,783	173,168
Commitments Given	***867,341***	***943,541***	***1,042,672***	***1,461,827***	***866,838***	***943,541***	***1,042,672***	***1,461,827***
Foreign Exchange Transaction Commitments	804,230	860,422	953,124	1,364,279	803,727	860,422	953,124	1,364,279
Other Commitments	63,111	83,119	89,548	97,548	63,111	83,119	89,548	97,548
Total	**1,057,593**	**1,210,667**	**1,339,706**	**1,769,396**	**1,057,029**	**1,210,575**	**1,339,568**	**1,769,276**

(Source: VietinBank's audited 2024 and 2025 Consolidated and Separate Financial Statements, reviewed Semi-annual Consolidated and Separate Financial Statements, and unaudited Q3/2026 Consolidated and Separate Financial Statements)

V. SIGNATURES

REPRESENTATIVES OF THE ISSUER

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

CHAIRMAN OF THE BOARD OF DIRECTORS

(Signed & sealed)

TRAN MINH BINH

GENERAL DIRECTOR

(Signed)

NGUYEN TRAN MANH TRUNG

CHIEF ACCOUNTANT

(Signed)

NGUYEN HAI HUNG

REPRESENTATIVE OF THE CONSULTANT

VIETINBANK SECURITIES JOINT STOCK COMPANY

DEPUTY GENERAL DIRECTOR

(Signed & sealed)

PHAM NGOC HIEP