



264493.26

NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM
VIETNAM INTERNATIONAL BANK

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

Độc lập – Tự do – Hạnh phúc

THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

Số: 264493.26

No.: 264493.26

TP. Hồ Chí Minh, ngày 28 tháng 8 năm 2026

Ho Chi Minh City, 28 August 2026

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE

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

1. Tên tổ chức/*Name of organization*: NGÂN HÀNG TMCP QUỐC TẾ VIỆT NAM (VIB)
VIETNAM INTERNATIONAL BANK (VIB)

Mã chứng khoán/*Stock code*: VIB

Địa chỉ trụ sở chính/*Address*: Tầng 1 (tầng trệt) và tầng 2 tòa nhà Sailing Tower, số 111A
Pasteur, phường Sài Gòn, thành phố Hồ Chí Minh
*1st floor (ground floor) and 2nd floor of Sailing Tower building,
111A Pasteur, Saigon ward, Ho Chi Minh city*

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

Ngày 28.08.2026, Hội đồng Quản trị VIB đã ban hành Nghị quyết số 048.26.BOD phê duyệt kế hoạch phát hành trái phiếu tăng vốn cấp 2 năm 2026.

On 28 August 2026, VIB's Board of Directors issued Resolution No. 048.26.BOD on the approval of the Tier 2 capital bond issuance plan for 2026.

3. Thông tin trên được công bố trên trang thông tin điện tử của VIB vào ngày 28.08.2026 tại đường dẫn
<https://www.vib.com.vn/vn/nha-dau-tu/cong-bo-thong-tin>

*This information was published on VIB's website on 28 August 2026, at the link
<https://www.vib.com.vn/vn/nha-dau-tu/cong-bo-thong-tin>*

VIB cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*



264493.26

Đại diện tổ chức/Organization representative

Người được ủy quyền CBTT

Person authorized to disclose information



Nguyễn Minh Huệ

Nguyen Minh Hue

Tài liệu đính kèm/Attached documents

- Nghị quyết số 048.26.BOD ngày 28.08.2026 /

Resolution 048.26.BOD dated 28 August 2026



Ho Chi Minh, August 28th, 2026

RESOLUTION OF THE BOARD OF DIRECTORS TERM IX

Approval of the Tier 2 capital bond issuance plan for 2026

BOARD OF DIRECTORS

Pursuant to the Charter of Vietnam International Commercial Joint Stock Bank (VIB);

Pursuant to the Regulation on Organization and Operation of the Board of Directors No. 1003.BOD – 2024(1) dated July 1, 2024;

Pursuant to the Meeting minutes of the Board of Directors No. 048.26.BOD dated August 28th, 2026,

RESOLVES

1.0 Approval of the Tier 2 capital bond issuance plan:

- Issuance of bonds in 2026 as follows:
 - Total expected issuance value: Up to VND 4,000 billion.
 - The CEO shall approve the actual issuance value of each tranche on the basis of VIB's capital needs and market conditions.
 - The bonds constitute subordinated debt of the Issuer and are eligible for inclusion in Tier 2 capital (as details in the bond issuance plan).
- Issuance purpose: The proceeds raised from each bond issuance tranche shall be used to supplement Tier 2 capital for the purpose of lending to individual and corporate customers.
- Bond issuance plan: as detailed in the Tier 2 capital bond issuance plan for 2026 No. 245885.26 dated 20 August 2026 as attached.

2.0 Implementation of the issuance of bonds in 2026 as follows:

- The BOD authorises the CEO, and permits the CEO to sub-delegate, the works relating to the Tier 2 capital bond issuance process in 2026, including but not limited to the following, provided that they remain consistent with the provisions of law and with VIB's internal regulations:
 - Organising and carrying out the implementation of the bond issuance.
 - Deciding on the specific terms and conditions and on other contents relating to the bond issuance tranches. In particular, with respect to the material contents of the Issuance Plan as prescribed by law, such as the bond tenor, the issuance value (including the total issuance value and the issuance value of each tranche), the currency of issuance and of payment of the bonds, the par value of the bonds, the form of the bonds, the nominal interest rate, the type of bonds, the method of payment of bond principal and interest, and the purpose of the bond issuance, such decisions may only be made within the scope and limits approved by the BOD in the Issuance Plan.
 - Deciding on and signing the bond offering dossiers.

- Deciding on and signing the contracts and documents relating to the bond issuance; the early redemption of the bonds; the registration, depository, payment of bond interest and principal, and exercise of bond rights submitted to the Vietnam Securities Depository and Clearing Corporation ("VSDC"); and the registration of bond trading on the corporate bond trading system at the Stock Exchange in accordance with the law.
 - Deciding on the selection of the advisory organisation, the bidding organisation, the underwriter, the issuing agent and the bondholders' representative for the issuance tranches (if any); the selection of a credit rating agency (if any); and other organisations related to the bond offering (if any).
 - Performing reporting and information disclosure in accordance with prevailing regulations.
 - Deciding on the costs relating to the bond issuance.
 - Deciding on other matters arising during the bond issuance
- 3.0 Approving that VIB fully satisfies the conditions for the bond offering, and concurrently authorising the CEO, and permitting the CEO to sub-delegate, the decision on and the confirmation that the offering dossier has fully satisfied the issuance conditions prescribed by law and that the information and documents contained in the offering dossier are complete, valid, accurate and truthful.
- 4.0 This Resolution shall take effect from the date of signing. The Chief Executive Officer shall be responsible for directing relevant units and individuals to implement this Resolution.

For and on behalf of the Board of Directors
By Authorization of Chairman of the Board
Vice Chairman of the Board

(Signed)

Dang Van Son

Recipients:

- Members of BOD, Members of BOS;
- CEO, TRS, FS;
- BOD Secretariat.