279134.26

VIB

BASEL III CAPITAL ADEQUACY RATIO DISCLOSURE PERSUANT TO THE CIRCULAR NO. 14/2025/TT/NHNN

For the period ending 30/06/2026

279134.26

Disclosure of information

This report is prepared in accordance with VIB's regulations on capital adequacy ratio disclosure and is published pursuant to Circular 14/2025/TT-NHNN.

The disclosure of information is published on our electronic website at the following link:

https://vib.com.vn/wps/portal/about/shareholder/shareholder-info

Leadership commitment

We hereby certify that the information provided herein is accurate and that we take full responsibility for the information disclosed.

279134.26

CONTENTS

OVERVIEW

Disclosure of information

Scope of CAR calculation

CAPITAL ADEQUACY RATIO

Capital Adequacy Ratio

Calculation and management methodology

CAPITAL

Capital structure

Calculation and management methodology

CREDIT RISK

Credit risk management policy

Credit risk-weighted assets

External credit rating agencies used for CAR calculation

Credit risk-weighted assets by industry

Credit risk mitigation

Counterparty credit risk-weighted assets

OPERATIONAL RISK

Operational risk management policy

Business Continuity Plan

Operational risk capital requirement

MARKET RISK

Market risk management policy

Market risk capital requirement

GENERAL

About VIB

Risk management strategy and Basel III roadmap

279134.26

OVERVIEW

1 Overview

Disclosure of information

Pursuant to Article 76 of Circular No. 14, VIB issues a detailed disclosure on CAR based on the requirements of Appendix V -Circular 14, as well as other non-regulatory information published by VIB.

Scope of CAR calculation

The consolidated capital adequacy ratio is calculated based on the consolidated financial statements of the Bank and its subsidiary. As of 30 June 2026, VIB has one directly owned subsidiary, namely Vietnam International Bank Asset Management Company Limited (VIB AMC), with an investment value of VND 3,500 billion. No investments have been made in subsidiaries engaged in the insurance business.

279134.26

CAPITAL ADEQUACY RATIO

2 Capital adequacy ratio

Capital Adequacy Ratio (**CAR**) calculated in percent (%) is determined according to the following formula:

$$CAR = \frac{C}{RWA + 12{,}5(K_{OR} + K_{MR})} \times 100\%$$

Where:

- **C**: Owners' capital;
- **RWA**: Credit risk weighted assets (including counterparty credit risk weighted assets);
- **K_{OR}**: Capital requirement for operational risk;
- **K_{MR}**: Capital requirement for market risk.

VIB has issued a regulation on CAR management in compliance with Circular 14, which provides detailed rules, CAR management model, system requirement and responsibility of related parties in measuring, monitoring and reporting CAR.

VIB has developed an automated program for CAR calculation using its core banking and other database sources. The auto-generated calculation will be reviewed and reconciled regularly to ensure data accuracy. CAR will be periodically monitored, forecasted, and reported to BOD and BOM to oversight the business activities and ensure compliance with the approved risk appetite and risk limits.

Capital adequacy ratio	30/06/2026 million VND, %	
	Consolidated	Single
Available capital	55,703,332	55,489,048
Tier-1 capital	47,355,262	47,140,978
CET1	47,355,262	47,140,978
CET 1 Capital before deductions	47,837,748	47,622,499
Deductions from CET 1 Capital	482,486	481,521
Additional Tier 1 Capital	-	-
Tier-2 capital	8,348,070	8,348,070
Tier 2 Capital before deductions	8,348,070	8,348,070
Deductions from Tier 2 Capital	-	-
Total risk-weighted assets	473,967,675	477,978,625
Credit risk weighted assets	449,155,059	452,898,135
Counterparty credit risk weighted assets	1,960,456	1,960,456
Capital requirement for market risk	105,545	105,545
Capital requirement for operational risk	1,722,628	1,722,628

279134.26

Capital adequacy ratio	30/06/2026 million VND, %	
	Consolidated	Single
Tier-1 ratio	10.0%	9.9%
CET1 ratio	10.0%	9.9%
CAR	11.8%	11.6%

Minimum Capital Adequacy Ratio - Single	30/06/2026 %	
	SBV requirement	VIB
CET 1 ratio (include CCB)	5.125%	9.9%
Tier1 ratio (include CCB)	6.625%	9.9%
CAR (include CCB)	8.625%	11.6%

Minimum Capital Adequacy Ratio - Consolidated	30/06/2026 %	
	SBV requirement	VIB
CET 1 ratio (include CCB)	5.125%	10.0%
Tier1 ratio (include CCB)	6.625%	10.0%
CAR (include CCB)	8.625%	11.8%

279134.26

CAPITAL

3 Capital structure

3.1. Capital structure

By 30 June 2026, VIB's equity comprised solely common shares. The Bank had not issued any Additional Tier 1 capital instruments meeting the eligibility criteria prescribed under Circular 14.

VIB's regulatory capital is maintained commensurate with the scale of its operations and its risk management orientation.

3.2. Calculation and management methodology

From 31/12/2025, VIB determines and calculates its own capital and CAR in accordance with Circular 14/2025/TT-NHNN. Capital comprises the sum of Tier 1 and Tier 2 capital, as defined in Appendix 1 of Circular 14. Capital is subject to ongoing monitoring and oversight by the Capital Management Committee, which develops capital augmentation plans aligned with asset growth capacity while ensuring continued compliance with the Bank's prudential ratios.

VIB adopts a prudent approach to capital management, ensuring an appropriate balance between capital efficiency and compliance with regulatory capital adequacy requirements. Capital management is conducted through ongoing monitoring and periodic assessments, under which capital augmentation plans are considered in alignment with business growth needs and prevailing market conditions.

To ensure effective and prudent capital management, VIB implements an Internal Capital Adequacy Assessment Process (ICAAP) with a forward-looking three-year horizon, in line with sound risk management practices and the requirements of Circular 13/2018/TT-NHNN. ICAAP is conducted and updated at least annually to ensure that capital levels remain aligned with the Bank's risk appetite under both normal operating conditions and adverse stress scenarios. The outcomes of ICAAP serve as a key input for the formulation and adjustment of the Bank's business plan, as well as for guiding capital management strategies over each planning period.

279134.26

CREDIT RISK

4 Credit risk management policy

4.1. Credit risk management policy

VIB has built up the comprehensive credit risk management policy and periodic reviewed on yearly basic. In which, Risk management framework and regulations are reviewed and approved by BOD. Risk Appetites for Business Units are approved by CEO which is aligned with Business direction and segments such as industry, product lines and client profile. CEO is also approver of internal procedures and process guidance. These above procedures, policies and regulations are prudent assessed and endorsed by related departments (legal, risk, business divisions.)

In term of approval authoriry, VIB has set up the credit approval policy, to instruct proper delegation to individual approver and credit committee, with details:

For the Retail Banking Division and the Cards & Unsecured Lending Division, approval authority is delegated to individuals with appropriate limits based on the credit approval authority scoring criteria. Such authority levels are subject to regular monitoring at least once every three months. At the same time, the credit approval authority scoring criteria are reviewed and adjusted in line with the risk appetite of each period. For approval authorities with higher limits, VIB delegates approval authority to Approval Panel 2/3/4 level.

For the Corporate Banking Division, VIB mainly assigns centralized approval limits to Approval Panel 1/Credit Committee level. For individual approvers, VIB primarily grants approval authority to a limited number of individuals for facilities fully secured by 100% cash or valuable papers issued by VIB.

VIB continues to complies with SBV regulation and direction to support clients who got impacts from Covid-19 by publishing and processing debt restructuring, reduce/waive interest/fee for qualified clients.

Regarding collateral:

To control the quality of assets used as collateral at VIB, the Bank implements:

• Regulations on the conditions for accepting and types of assets that are not accepted as collateral at VIB; regulations on the maximum loan-to-value ratio (LTV) for each type of collateral.

• Restrictions on accepting collateral with low liquidity, low utility value, as well as assets located in rural or remote areas without a VIB branch presence, limiting the acceptance of commodities, property rights, and shares.

Valuation authority:

For RB: The Bank adopts a direction to centralize valuation authority with VIB AMC in accordance with internal regulations.

For WB: VIB AMC is priority; 3rd are engaged only if they possess strong professional expertise and established market reputation.

Credit risk monitoring and loan management:

Credit risk monitoring is carried out through early risk identification process and supervising based on data analytics. The identified risks will be followed up by responsible departments to measure, evaluate, and take early actions to mitigate and prevent risks arising from the systems, procedures and policies.

In addition, VIB is reviewing and completing credit risk models for the retail lending segment according to the Basel Advance Internal Rating Model in the spirit of closely following the requirements of Basel III and the draft of the State Bank. It is expected that VIB will complete all capital calculation models according to Basel

279134.26

III AIRB in 2025, completing the goal of pioneering compliance with Basel III in accordance with the instructions of the State Bank. In addition, VIB also applies analysis techniques, model building and portfolio management reporting to risk analysis and periodic policy adjustments at VIB.

VIB will select good customer segments with low risk to better serve the growing and expanding needs of the Banking Sector. The extensive application of models in VIB's credit activities is also part of the roadmap for implementing Basel according to the advanced method that has been agreed upon and announced by the bank since 2020 in accordance with the spirit and requirements for banks. The bank has implemented Basel III compliance with the advanced approach. VIB is still consistently and resolutely implementing this roadmap with the goal of applying international practices, especially risk management practices, to business operations.

4.2. Credit risk-weighted assets (RWA)

Credit risk-weighted assets are classified corresponding to risk weights as stipulated in Article 12 and Appendix VI - Circular 14.

Credit risk weighted asset - Consolidated

Asset class	30/06/2026 Average RW %	RWA Million VND
Total		452,898,135
Claims on Governments, Public Sector Entities (PSEs), VAMC, DATC , MDBs	0%	-
Claims on financial institutions	66%	73,198,696
Claims on security trading	150%	50,753,598
Loans secured by qualified real estate	44%	43,727,158
Loans secured by unqualified real estate	126%	93,728,762
Specialized lending	0%	-
SME	85%	4,840,466
Claims on other corporate	113%	89,227,534
Retail Claims	75%	69,257,522
Bad debts	130%	12,889,154
Other assets	113%	15,275,245

Credit risk weighted asset - Single

Asset class	30/06/2026 Average RW %	RWA Million VND
Total		449,155,059
Claims on Governments, Public Sector Entities (PSEs), VAMC, DATC , MDBs	0%	-
Claims on financial institutions	66%	73,198,696
Claims on security trading	150%	50,753,598

279134.26

Asset class	30/06/2026 Average RW %	 RWA Million VND
Loans secured by qualified real estate	44%	43,727,158
Loans secured by unqualified real estate	126%	93,728,762
Specialized lending	0%	-
SME	85%	4,840,466
Claims on other corporate	113%	89,227,534
Retail Claims	75%	69,257,522
Bad debts	130%	12,889,154
Other assets	100%	11,532,169

279134.26

4.3. List of external credit rating agencies used for CAR calculation

The list of external credit rating agencies used for CAR calculation includes Moody's, Standard & Poor, and Fitch Rating as stipulated in Article 24 Circular No.14.

Standard & Poor's	Moody's	Fitch Rating
AAA, AA+, AA, AA-	Aaa, Aa1, Aa2, Aa3	AAA, AA+, AA, AA-
A+, A, A-	A1, A2, A3	A+, A, A-
BBB+, BBB, BBB-	Baa1, Baa2, Baa3	BBB+, BBB, BBB-
BB+, BB, BB-	Ba1, Ba2, Ba3	BB+, BB, BB-
B+, B, B-	B1, B2, B3	B+, B, B-
CCC+ and below	Caa1 and below	CCC+ and below

As at 30/06/2026, claims, risk weights corresponding to credit ratings and RWA by each selected credit rating agency as followed:

Credit rating	CRW	30/06/2026 Million VND	
		Consolidated	Single
Claims on governments and central banks, PSE, municipal governments			
AAA, AA+, AA, AA-	0%	-	-
A+, A, A-	20%	-	-
BBB+, BBB, BBB-	50%	-	-
BB+, BB, BB-, B+, B, B-	100%	-	-
Under B- or un-rated	150%	-	-
Claims on foreign financial institutions, foreign bank branches in Vietnam			
AAA, AA+, AA, AA-	20%	63,586	63,586
A+, A, A-	50%	135,300	135,300
BBB+, BBB, BBB-	50%	-	-
BB+, BB,BB-, B+, B, B-	100%	-	-
Under B- or un-rated	150%	-	-
Claims on local credit institution (original tenor of 3 months or more)			
AAA, AA+, AA, AA-	20%	-	-
A+, A, A-	50%	-	-
BBB+, BBB, BBB-	50%	-	-
BB+, BB,BB-	80%	20,899,486	20,899,486
B+, B, B-	100%	19,173,705	19,173,705
Under B- or un-rated	150%	3,796,010	3,796,010
Claims on local credit institutions (original tenor of under 3 months)			
AAA, AA+, AA, AA-	10%	-	-
A+, A, A-	20%	-	-
BBB+, BBB, BBB-	20%	-	-
BB+, BB,BB-	40%	12,350,357	12,350,357
B+, B, B-	50%	14,782,172	14,782,172
Under B- or un-rated	70%	1,998,080	1,998,080

279134.26

4.4. Credit risk-weighted assets by industry

Credit risk-weighted assets by Industry	30/06/2026 Million VND	
	Consolidated	Single
Total	268,035,469	268,035,469
Employment activities in households, production of material products and services for household self-consumption	-	-
Real estate business	50,272,226	50,272,226
Administrative activities and support services	469,939	469,939
Financial, banking and insurance activities	127,410,727	127,410,727
Other service activities	32,661	32,661
Agriculture, forestry and fisheries	639,503	639,503
Wholesale and retail; repair of cars, motorcycles, motorbikes and other motor vehicles	19,650,243	19,650,243
Manufacturing and processing industry	23,736,608	23,736,608
Construction	15,125,229	15,125,229
Accommodation and food services	5,849,978	5,849,978
Water supply; waste management and treatment activities.	108,906	108,906
Activities of the Communist Party, socio-political organizations, state management, security and defense; compulsory social security	-	-
Art, play and entertainment	1,728,631	1,728,631
Professional, scientific and technological activities	3,786,954	3,786,954
Production and distribution of electricity, gas, hot water, steam and air conditioning	5,553,467	5,553,467
Health and social assistance activities	604,739	604,739
Mining industry	1,109,703	1,109,703
Warehousing transportation	8,467,638	8,467,638
Education and training	2,013,296	2,013,296
Information and communication	1,475,019	1,475,019

4.5. Credit risk mitigation

Credit risk-weighted assets (on-balance sheet & off-balance sheet) are eligible for credit risk mitigation as stipulated in Article 26 Circular No.14.

Credit risk-weighted assets by CRM	30/06/2026 Consolidated	
	Pre - CRM billion VND	Post - CRM billion VND
Total, in which:	482,502,737	449,155,059
By collateral mitigation	222,106,273	195,884,992
By On-balance sheet netting	47,689,580	40,563,183
By Third-party guarantee	-	-
By credit derivatives	-	-
Ineligible for credit risk mitigation	212,706,884	212,706,884

279134.26

4.6. Counterparty credit risk-weighted assets

Counterparty risk-weighted assets	30/06/2026 Million VND	
	Consolidated	Single
Total	1,960,456	1,960,456
Propriety trading transactions	1,108,296	1,108,296
Repo and reverse repo transactions	106,846	106,846
Derivatives transactions for risk hedging	736,177	736,177
Derivatives and other financial instruments for serving customer	9,136	9,136

279134.26

OPERATIONAL RISK

5 Operational risk management policy

5.1. Operational risk management policy

Operational risks must be fully identified and effectively controlled across all products, business activities, operational processes, information technology systems, and other related systems. This includes a zero-tolerance approach to internal fraud. Strengthen the culture and awareness of operational risk management by: (i) organizing training programs; (ii) internal communication efforts; (iii) timely management and reporting of operational risks; and (iv) implementing a fair Compensation & Benefits mechanism along with strict disciplinary measures.

Establish and monitor operational risk limits, including at a minimum, financial loss limits for six business activity groups: (i) interest income-generating activities and similar income; (ii) interest expense and similar cost-generating activities; (iii) service activities; (iv) foreign exchange trading activities; (v) trading and investment securities activities; and (vi) other activities. Additionally, set limits for non-financial losses as stipulated in Circular No. 13/2018/TT-NHNN and its amendments or supplements (if any).

Develop operational risk management for outsourcing activities, covering at a minimum the following key aspects: (i) Define the scope of outsourcing activities; (ii) Delegate approval authority; (iii) Assess the capabilities of the outsourcing service providers; (iv) Establish principles for outsourcing contracts to ensure rigor, completeness, and protection of ownership rights, data security, customer information, termination rights, the level and scope of outsourced activities, and clearly define the responsibilities of the bank and the outsourcing service provider; (v) Develop a business continuity plan for outsourced activities.

Implement insurance purchases to mitigate losses arising from operational risks, ensuring that insurance is not used as a substitute for operational risk management. The effectiveness of insurance in reducing losses from operational risks must be evaluated, along with the capacity of the insurance provider to fulfill the terms of the insurance contract and any related operational risks that may arise.

Operational risk management in technology applications is conducted by identifying potential operational risk factors in internal network systems, external network connections, hardware, software, applications, transaction interfaces, operations, and human factors in technology-related activities. Technology application activities must be monitored and evaluated to ensure stable operations in the face of potential operational risks.

The business continuity plan for departments within the bank must be regularly updated, improved and must include at a minimum the following elements: (i) Loss of important documents and databases; (ii) IT system failures; (iii) Force majeure events (e.g., pandemics, wars, natural disasters, fires, explosions, etc.).

Business Continuity Plan

Annually, VIB develops, tests, reviews, and updates its Business Continuity Plan (BCP) across the Bank to ensure the continuity of business operations in the event of disruptions and compliance with the requirements of Circular 13/2018/TT-NHNN.

VIB also continues to deploy technology solutions to enhance its capabilities to respond to, maintain, and recover operations in the event of disruptions.

To meet the requirements of Circular 83/2025/TT-NHNN, in 2026, VIB reviewed and updated its regulations on business continuity management and maintenance, while continuing to enhance the BCP in line with changes in the Bank's operating model, the functions of its Divisions, and risk management requirements.

279134.26

5.2. Capital requirement for operational risk

The capital requirement for operational risk is determined based on the average Business Indicator (BI) over the most recent three years multiplied by the Internal Loss Multiplier (ILM). The Business Indicator and the Internal Loss Multiplier are calculated in accordance with the guidance set out in Chapter IV and Appendix 3 issued together with Circular 14.

	30/06/2026	
Capital requirement for operational risk	Million VND	
Consolidated	Consolidated	Single
Capital requirement for operational risk	1,722,628	1,744,058
Internal Loss Multiplier (ILM)	0.56	0.56
Loss Component (LC)	39,775	39,775
Business Indicator (BI)	20,217,131	20,435,586
Business Indicator Component (BIC)	3,081,084	3,120,405
Interest, Lease and Dividend Component (ILDC)	10,833,442	10,859,198
Services Component (SC)	7,706,057	7,456,548
Financial Component (FC)	1,677,632	2,119,840

279134.26

MARKET RISK

6 Market risk management policy

6.1. Market risk management policy

The market risk management policy is regularly reviewed and updated to meet the requirements of the State Bank of Vietnam and to balance business needs with internal risk management demands. To effectively implement market risk management, the CEO issues market risk management regulations and sets market risk limits based on the recommendations and consultation of the Risk Cousil.

Market risk positions in VIB's trading book are revalued daily based on market prices to determine potential profit or loss and the level of market risk, serving as a basis for timely warning, reporting, and implementation of appropriate risk mitigation and prevention measures. Market data is collected from reliable sources and is regularly reviewed and assessed to support timely and effective analysis and recommendations. Market risk limits are closely monitored, with timely alerts provided to business units to minimize potential financial losses arising from adverse market movements.

VIB has applied the Value-at-Risk (VaR) method to measure potential losses caused by market movements. The VaR model is based on historical simulation using data from the previous 500 working days. VIB also conducts backtesting in line with Basel recommendations, comparing the portfolio's actual daily profit/loss with the calculated VaR value over a one-year backtesting period at a 99% confidence level.

To monitor VIB's vulnerability to unexpected but plausible extreme market risk-related events, we conduct periodic market risk stress tests on a quarterly basis and/or in response to adverse market movements. VIB applies the Stress-VaR method in accordance with Basel recommendations. The scenario is based on a one-year time horizon using stressed market data, with adjustments to risk factors where necessary. Conducting stress tests helps VIB proactively monitor and take measures to avoid or minimize risks arising from significant market fluctuations.

VIB has applied internal models' approach (IMA) of Basel II on daily market risk management activities in order to improve the bank's risk management capacity and effectively support business decisions.

VIB is currently implementing a treasury system in collaboration with partners to optimize the transaction operations of the Treasury Divisions. The system supports centralized and automated management of risk limits down to the individual transaction level and/or the entire portfolio in a timely and accurate manner, minimizing operational risks caused by human error. Additionally, the system enhances flexibility of risk management and saves time through a comprehensive and timely reporting system that will be distributed to the appropriate levels.

Trading strategy

The Treasury Department develops and implements trading strategy based on BOD's risk appetite and market movements in order to make profit from the fluctuations in exchange rates, interest rates or prices in different markets and target segments. Implementing the trading strategy also plays a role in improving VIB's market share, reputation and cross-selling activities.

Trading book

The trading portfolio as at 30/06/2026 only includes FX portfolio of FX spot, FX forward, and FX swap transactions.

279134.26

6.2. Capital requirement for market risk

The capital requirement for market risk includes capital requirements for interest rate risk and exchange rate risk. VIB does not engage in equity, commodity, or options trading, and therefore does not incur any capital requirements for these types of market risks.

The capital requirement for interest rate risk is determined based on specific capital requirement arising from interest rate movements caused by individual issuers, and general capital requirement arising from market-wide interest rate movements. The capital requirement for interest rate risk shall be calculated in accordance with the instructions provided in Appendix 4 of Circular 14.

Regulatory capital for foreign exchange risk shall apply in the event that total value of net foreign exchange exposure (including gold) of banks and/or foreign bank branches is greater than 2% of the owners' equity thereof. As at 30/06/2026, the total value of net forein exchage exposure at VIB is approximate 0.02% of the bank's capital. Capital requirement for foreign exchange risk shall be calculated in accordance with the instructions provided in Appendix 4 of Circular 14.

	30/06/2026	
Capital requirement for market risk	Million VND	
	Consolidated	Single
Total, in which:	105,545	105,545
Capital requirement for interest rate risk	105,545	105,545
Capital requirement for equity risk	-	-
Capital requirement for foreign exchange risk	-	-
Capital requirement for commodities risk	-	-
Capital requirement for options	-	-

279134.26

7 About VIB and risk management strategy

7.1. About VIB

Vietnam International Commercial Joint Stock Bank, abbreviated as Vietnam International Bank (VIB), was founded on 18 September 1996; currently headquartered at No. 111A Pasteur, Sai Gon Ward, HCMC.

As of 30 June 2026, after 30 years of operation, VIB has established itself as one of the leading joint-stock commercial banks in Vietnam, with shareholders' equity of VND 47,838 billion. The Bank employs more than 9,554 staff serving customers through its Head Office and a network of 202 business units, including branches and transaction offices across key provinces and cities nationwide.

VIB continues to maintain a sound governance structure and effectively manage risks, ensuring compliance with prudential ratios in accordance with applicable regulations.

Building on its lean operating model, continued investment in digital transformation across products and services, and effective risk management, VIB continues to strengthen its position as one of the leading banks in Vietnam in terms of operational efficiency and sound risk management.

7.2. Risk management strategy and Basel III roadmap

Risk strategy and appetite

VIB issues a Risk Management Policy for 3 consecutive years, reviews periodically once a year or if necessary. Accordingly, BOD approves general risk management policy for all VIB, and CEO approves specific limits for Business Divisions on industries, products, customers... These limits will be strictly controlled by relevant departments.

VIB develops a Risk Management Policy for all material risks including credit risk, market risk, liquidity risk, operational risk, concentration risk, interest rate risk on bank books, Cultural risks and corporate governance, and compliance risk. In particular, the Policy focuses on giving principles of risk management and principles of applying measures to prevent and reduce risks. The risk management policy has an appetite for the target capital adequacy ratio, income targets, and management strategies for all material risks. Regarding credit risk, the most important risk of the bank, VIB prescribes strategies for all VIB and for each Business Division, detailing Target NPL Tolerances level, orientation of priority/restricted activities/sectors/credit products/customers or related groups/types of collateral.

Basel III compliance roadmap

In line with its consistent commitment to adopting international best practices in risk management, VIB has proactively researched Basel III standards and, since 2021, has developed and deployed internal credit rating models to support its business operations. In 2023, VIB was entrusted by the State Bank of Vietnam (SBV) as one of ten pilot banks for Basel III implementation, achieving a series of significant milestones:

- In December 2025, VIB officially completed the implementation of Basel III under the Standardized Approach — five years ahead of the timeline set out by the SBV under Circular No. 14/2025/TT-NHNN.
- The Bank completed the deployment of its capital calculation system based on the Internal Ratings-Based (IRB) approach and updated the relevant internal policies and procedures in accordance with the requirements of Circular 14.
- VIB proactively implemented a model risk management framework in compliance with Circular No. 83/2025/TT-NHNN, applicable to banks registered to apply capital calculation under the IRB approach.
- In April 2026, VIB successfully completed its first-year compliance review under the IRB approach, conducted by a reputable independent auditing firm.

279134.26

These achievements were the result of the Bank's coordinated efforts across several key areas:

- Governance: The Board of Directors and the Board of Management aligned on strategic direction, committed substantial investment to the system, and maintained close oversight and guidance throughout the implementation process.
- Technology: VIB invested in a fully integrated technology infrastructure — from upstream data systems to calculation and management platforms, including the capital adequacy ratio (CAR) calculation system.
- Data: The Bank undertook comprehensive data cleansing, standardization, and synchronization with national databases, establishing a solid foundation for the development of risk models.
- Human capital: VIB placed strong emphasis on training and capability building for risk modelling human resources

Chief Executive Officer

Han Ngoc Vu

M.S.D.N: 0100233488 C.T.C.P
NGÂN HÀNG THƯƠNG MẠI CỔ PHẦN QUỐC TẾ VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

TỔNG GIÁM ĐỐC
HÀN NGỌC VŨ

T.C.P