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No. 244661.26



## NOTICE OF SHARE ISSUANCE FOR CHARTER CAPITAL INCREASE FROM OWNERS' EQUITY

### 1.0 INFORMATION ON THE ISSUER

- 1.1 Issuer: Vietnam International Commercial Joint Stock Bank (VIB)
  - 1.2 Abbreviated name: VIB
  - 1.3 Head Office Address: Ground Floor (Level 1) and Level 2, Sailing Tower Building, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City, Vietnam
  - 1.4 Telephone: 0283 6299 9039 Fax: 0283 6299 9040 Website: vib.com.vn
  - 1.5 Charter Capital: 34,040,057,100,000 (Thirty-four thousand and forty billion, fifty-seven million, one hundred thousand Vietnamese Dong).
  - 1.6 Stock code: VIB
  - 1.7 Settlement Account Bank: State Bank of Vietnam, Ho Chi Minh City Branch  
Account Number: 191477
  - 1.8 Enterprise Registration Certificate No.: 0100233488 first issued by the Hanoi Department of Planning and Investment on 14 February 1996 and amended for the 38th time on 23 August 2023.
- Principal Business Activities:
- Accepting demand deposits, term deposits, savings deposits and other forms of deposits;
  - Issuing certificates of deposit;
  - Providing credit facilities in the forms of loans, discounting and rediscounting, bank guarantees, credit card issuance, domestic factoring, international factoring (for banks authorized to conduct international payment activities), and letters of credit.
  - Opening payment accounts for customers.
  - Providing payment instruments.
  - Providing payment services through customer accounts, including domestic payment services such as cheques, payment orders, collection orders, money transfers, bank cards, collection and payment agency services, and international payment services in accordance with regulations of the State Bank of Vietnam.
  - Borrowing from the State Bank of Vietnam through refinancing facilities.
  - Trading valuable papers with the State Bank of Vietnam.





- Lending, borrowing, depositing, accepting deposits, and buying or selling valuable papers with credit institutions and foreign bank branches in accordance with regulations of the State Bank of Vietnam.
- Borrowing from overseas in accordance with applicable laws.
- Opening payment accounts with the State Bank of Vietnam and other authorized payment service providers.
- Opening overseas payment accounts in compliance with foreign exchange regulations.
- Organizing internal payments and participating in the national interbank payment system.
- Participating in international payment networks, including Visa, MasterCard, JCB, Amex, and SWIFT.
- Contributing capital and acquiring shares in accordance with applicable laws and State Bank of Vietnam regulations.
- Providing foreign exchange products and services to domestic and international customers within the scope authorized by the State Bank of Vietnam.
- Providing interest rate derivative products and services in accordance with applicable laws and regulations.
- Acting as principal, agent, trustee, or entrusted party in banking operations pursuant to regulations of the State Bank of Vietnam.
- Acting as an insurance agent in compliance with insurance business laws and regulations.
- Conducting other business activities as permitted under its license, including cash management services, treasury services, safe custody services, money transfer services, purchase and sale of debt securities and government bonds, money brokerage, gold trading, custody services, supervisory banking activities, issuance of bonds, and collateral management agency services.
- Investing in government bond futures contracts.
- Providing clearing and settlement services for securities transactions.
- Purchasing debts.

– Industry Code: 6419

1.9 Establishment License: No. 2300/GP-UB dated 08-02-1996 and Establishment and Operation License No. 09/GP-NHNN dated 13-02-2026, supplemented by Decision No. 90/QĐ-QLGS4 dated 30-06-2026 (replacing Operation License No. 23/GP-NHNN dated 19 September 2022), valid for 99 years from the date of the first license issuance, i.e. 25 January 1996.

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## 2.0 SHARE ISSUANCE PLAN FOR CHARTER CAPITAL INCREASE FROM OWNERS' EQUITY IN 2026

2.1 Share Name: Vietnam International Commercial Joint Stock Bank

2.2 Type of Shares: Ordinary Shares

2.3 Total Issued Shares: 3,404,005,710 shares

2.4 Total Outstanding Shares: 3,404,005,710 shares

2.5 Treasury Shares: 0 shares

2.6 Proposed Number of Bonus Shares to be Issued: 323,380,542 shares

2.7 Total Par Value of the Issuance: VND 3,233,805,420,000 (Three thousand and two hundred and thirty-three billion, eight hundred and five million, four hundred and twenty thousand Vietnamese Dong).

2.8 Share Entitlement Ratio (Bonus Share Ratio): 9.5%

2.9 Source of Capital: Supplementary Reserve Fund for Charter Capital and Undistributed After-tax Profits as of 31 December 2025 according to the audited consolidated financial statements for FY2025 of Vietnam International Commercial Joint Stock Bank.

2.10 Treatment of Fractional Shares and Odd-Lot Shares:

2.10.1 Principles for rounding and handling specific cases arising from the issuance of shares to increase share capital from owners' equity:

- Rounding Principle and Certain Special Cases: The number of shares allotted to existing shareholders shall be rounded down to the nearest whole share. Any resulting fraction of a share (fractional share) shall be handled in accordance with Section 2.10.2.

*Example: Shareholder Nguyen Van A owns 82 shares. The number of bonus shares receivable by Shareholder A shall be calculated as follows:  $82 \times 0.095 = 7.79$ . Accordingly, Shareholder Nguyen Van A will receive 7 new shares. The fractional portion of 0.79 share shall be handled in accordance with the provisions on the treatment of fractional shares and unallocated/unissued shares.*

- Principle of Compliance with Maximum Shareholding Ratios Prescribed by Law: VIB shall ensure that existing shareholders do not exceed the maximum ownership ratio prescribed by law following the implementation of the share issuance for charter capital increase from owners' equity. In case the number of bonus shares allocated to a shareholder would result in the shareholder exceeding the maximum ownership ratio stipulated by law, the excess number of shares shall be treated as fractional shares and handled in accordance with Section 2.10.2. The applicable ownership limits include.
- Principle for Handling Unallocated/Unissued Shares: Where the aggregate number of shares allocated to existing shareholders and the total number of fractional shares arising is less than the total number of shares to be issued under the charter capital increase plan, due to the application of the rounding principle when calculating bonus share allocations for each shareholder's

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securities account at each securities company or for any other reason, such difference shall be deemed unallocated/unissued shares and shall be handled in accordance with Section 2.10.2.

2.10.2 Treatment of Fractional Shares and Unallocated/Unissued Shares:

- Fractional shares and/or unallocated/unissued shares arising from: (i) the rounding principle, (ii) the principle of compliance with maximum ownership ratios prescribed by law; and (iii) the principle for handling unallocated/unissued shares set out above, shall be offered for sale by resolution of the Board of Directors at a selling price equal to the average market price of the ten (10) consecutive trading sessions immediately preceding the date of the Board meeting or the date on which written opinions of Board members are collected regarding the treatment of fractional shares and unallocated/unissued shares. The Chief Executive Officer shall be responsible for identifying purchasers of such shares and submitting recommendations (if any) to the Board of Directors for decision.

2.11 Record Date for Entitlement Allocation (determination of shareholders entitled to receive bonus shares): 11 September 2026.

Ho Chi Minh City, August 10<sup>th</sup> 2026

Vietnam International Commercial Joint Stock Bank

Legal Representative

Chief Executive Officer

*(Signed)*

Han Ngoc Vu

Recipients:

- Information Disclosure Department, SSC, VNX, HoSE;
- Board of Directors, Supervisory Board;
- Administration Archives.

