

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE  
REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS  
AS AT 31 DECEMBER 2025



**VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE**

**REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025**

<b>CONTENT</b>	<b>PAGE</b>
The Bank's information	1
Statement of the Board of Management	3
Independent auditor's report	5
Report on outstanding balances of private bonds as at 31 December 2025	7
Report on the use of proceeds from outstanding private bonds for the year ended 31 December 2025	8
Notes to the Report on the use of proceeds from outstanding private bonds as at 31 December 2025	10

# VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

## THE BANK'S INFORMATION

### Establishment and Operation License

No. 142/GP-NHNN dated 3 July 2009

The Establishment and Operation Licence was issued by the State Bank of Vietnam ("the SBV") for a period of 99 years from the date of the licence.

Replaced by:

### Establishment and Operation Licence

No. 13/GP-NHNN dated 17 June 2022

The latest amending and supplementing decision related to the Establishment and Operation Licence was issued by the SBV on 14 January 2026.

### Enterprise Registration Certificate

No. 0100111948 dated 3 July 2009 was initially issued by the Department of Planning and Investment of Hanoi City (now as the Department of Finance of Hanoi City). The latest (13<sup>th</sup>) amendment to Enterprise Registration Certificate was issued on 8 January 2024.

### Board of Directors

Mr. Tran Minh Binh	Chairperson
Mr. Cat Quang Duong	Independent Member
Mr. Nguyen Duc Thanh	Member (until 18 April 2025)
Mr. Nguyen The Huan	Member
Ms. Pham Thi Thanh Hoai	Member
Mr. Tran Van Tan	Member
Mr. Le Thanh Tung	Member
Mr. Koji Iriguchi	Member
Mr. Takeo Shimotsu	Member
Mr. Nguyen Tran Manh Trung	Member
Mr. Nguyen Viet Dung	Member
Mr. Nguyen Van Anh	Member (from 18 April 2025)

### Board of Supervision

Ms. Le Anh Ha	Chief Supervisor
Ms. Nguyen Thi Anh Thu	Member
Ms. Pham Thi Thom	Member (until 31 October 2025)
Mr. Nguyen Hai Dang	Member (from 18 April 2025)
Ms. Pham Thi Thu Huyen	Member (from 18 April 2025)
Ms. Mai Huong Thao	Member (from 1 July 2025)

## VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

### THE BANK'S INFORMATION (CONTINUED)

#### Board of Management and Chief Accountant

Mr. Nguyen Tran Manh Trung	General Director
Mr. Do Thanh Son	Deputy General Director
Mr. Le Duy Hai	Deputy General Director
Mr. Tran Cong Quynh Lan	Deputy General Director
Ms. Le Nhu Hoa	Deputy General Director
Mr. Koji Iriguchi	Deputy General Director
Mr. Nguyen Duc Thanh	Deputy General Director (from 18 April 2025)
Mr. Duong Van Quan	Deputy General Director (from 28 May 2025)
Ms. Nguyen Bao Thanh Van	Deputy General Director (from 28 May 2025)
Ms. Dang Thi Viet Ha	Deputy General Director (from 1 June 2025)
Mr. Nguyen Hai Hung	Chief Accountant

#### Legal Representative

Mr. Tran Minh Binh                      Chairperson

#### Registered Office

No. 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi  
City, Vietnam

#### Auditor

PwC (Vietnam) Limited

## VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

### STATEMENT OF THE BOARD OF MANAGEMENT

#### **Statement of Responsibility of the Board of Management of the Bank in respect of the Report on the use of proceeds from outstanding private bonds as at 31 December 2025**

The Board of Management of Vietnam Joint Stock Commercial Bank for Industry and Trade (“the Bank”) is responsible for preparing the Report on the use of proceeds from outstanding private bonds as at 31 December 2025 (“the Report on the use of proceeds from outstanding private bonds”) comprising: (i) Report on outstanding balances of private bonds as at 31 December 2025, (ii) Report on the use of proceeds from outstanding private bonds for the year ended 31 December 2025 and (iii) Notes to the Report on use of proceeds from outstanding private bonds as at 31 December 2025 from pages 7 to 23 in accordance with the basis of preparation and accounting principles presented in Note 3 of the Report on the use of proceeds from outstanding private bonds.

In preparing this Report on the use of proceeds from outstanding private bonds, the Board of Management is required to:

- comply with the requirements of:
  - Decree 153/2020/ND-CP dated 31 December 2020 regulating the offering and trading of private corporate bonds in the domestic market and the offering of corporate bonds to the international market;
  - Decree 65/2022/ND-CP dated 16 September 2022 amending and supplementing a number of articles of Decree 153/2020/ND-CP dated 31 December 2020 regulating the offering and trading of private corporate bonds in the domestic market and the offering of corporate bonds to the international market;
  - Decree 08/2023/ND-CP dated 5 March 2023 amending, supplementing and suspending the validity of a number of articles of the decrees prescribing the offering and trading of private corporate bonds in the domestic market and the offering of corporate bonds to the international market; and
  - Circular 76/2024/TT-BTC dated 6 November 2024 providing guidelines on information disclosure and reporting on private placements and trading of privately placed corporate bonds in domestic market and offering of corporate bonds in international market.
- establish a set of appropriate principles as a basis to prepare the Report on the use of proceeds from outstanding private bonds, including assumptions used to determine the use of proceeds from private placement of bonds which the Bank considers appropriate to the actual operating practice of the Bank and apply consistently;
- be responsible for ensuring that proper internal procedures and accounting records have been initially established (or re-established for the purpose of complying with the requirements of this report) and for maintaining accounting records to present the Bank’s use of proceeds with reasonable accuracy at any time and in compliance with the basis of preparation in Note 3 of the Report on the use of proceeds from outstanding private bonds. The Board of Management is also responsible for taking reasonable steps for the prevention and detection of fraud or error; and
- be responsible for the preparation and presentation of financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and regulations on the preparation and presentation of financial statements applicable to credit institutions operating in Vietnam, for its use as a basis for the figures cited in the Report on the use of proceeds from outstanding private bonds.

**VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE**

**STATEMENT OF THE BOARD OF MANAGEMENT (CONTINUED)**

**Approval of the Report on the use of proceeds from outstanding private bonds**

We hereby approve the accompanying Report on the use of proceeds from outstanding private bonds including: (i) Report on outstanding balances of private bonds as at 31 December 2025, (ii) Report on the use of proceeds from outstanding private bonds for the year ended 31 December 2025, and (iii) Notes to the report on the use of proceeds from outstanding private bonds as at 31 December 2025 as set out on pages 7 to 23. This Report on the use of proceeds from outstanding private bonds is prepared in accordance with the basis of preparation and accounting principles presented in Note 3 of the Report on the use of proceeds from outstanding private bonds.

The Legal Representative of the Bank has authorised Mr. Nguyen Duy Hai, Deputy General Director of the Bank to approve and sign the report on the use of proceeds from outstanding private bonds as at 31 December 2025 in accordance with Power of Attorney No 1679/UQ-HĐQT-NHCT-PCTT1 dated 1 June 2025.

On behalf of the Board of Management



Le Duy Hai  
Deputy General Director  
Authorised signatory  
Hanoi, SR Vietnam  
16 March 2026



## INDEPENDENT AUDITOR'S REPORT ON THE REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

### TO THE BOARD OF DIRECTORS OF VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

We have audited the actual use of proceeds from private placements of bonds during the period from 1 January 2025 to 31 December 2025 in the report on the use of proceeds from outstanding private bonds as at 31 December 2025 ("the Report on the use of proceeds from outstanding private bonds") of Vietnam Joint Stock Commercial Bank for Industry and Trade ("the Bank"), which was approved by the Board of Management of the Bank on 16 March 2026 (hereinafter referred to as "the Report on the use of proceeds from outstanding private bonds"). The Report on the use of proceeds from outstanding private bonds comprises: (i) Report on outstanding balances of private bonds as 31 December 2025, (ii) Report on the use of proceeds from outstanding private bonds for the year ended 31 December 2025, and (iii) Notes to the Report on the use of proceeds from outstanding private bonds as 31 December 2025, as set out on pages 7 to 23.

#### The Board of Management's Responsibility

The Board of Management of the Bank is responsible for the preparation and presentation of the Report on the use of proceeds from outstanding private bonds of the Bank in accordance with the basis of preparation and accounting principles as presented in Note 3 to the Report on the use of proceeds from outstanding private bonds, and for such internal control which the Board of Management determines is necessary to enable the preparation and presentation of the Report on the use of proceeds from outstanding private bonds that is free from material misstatement, whether due to fraud or error.

#### Auditor's Responsibility

Our responsibility is to express an opinion on the Report on the use of proceeds from outstanding private bonds. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical standards and requirements and plan and perform the audit in order to obtain reasonable assurance as to whether the Report on the use of proceeds from outstanding private bonds of the Bank is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Report on the use of proceeds from placement of bonds. The procedures selected depend on the auditor's judgement, including an assessment of the risks of material misstatement of the Report on the use of proceeds from outstanding private bonds, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and presentation of the Report on the use of proceeds from outstanding private bonds in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Management, as well as evaluating the overall presentation of the Report on the use of proceeds from outstanding private bonds.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## Auditor's Opinion

In our opinion, the Report on the use of proceeds from outstanding private bonds of the Bank is prepared, in all material respects, in accordance with the basis of preparation and accounting principles as presented in Note 3 to the Report on the use of proceeds from outstanding private bonds.

## Basis of preparation and restriction on distribution and use of the auditor's report

Without modifying our opinion, we draw attention to Note 2 to the Report on the use of proceeds from outstanding private bonds which describes the basis of preparation and accounting principles applied for the preparation of the Report on the use of proceeds from outstanding private bonds. The Report on the use of proceeds from outstanding private bonds is to comply with requirements of Decree 153/2020/ND-CP, Decree 65/2022/ND-CP, Decree 08/2023/ND-CP and Circular 76/2024/TT-BTC to report to Hanoi Stock Exchange, the State Securities Commission and relevant State authorities. As a result, the Report on the use of proceeds from outstanding private bonds may not be suitable for another purpose.

## Other Matters

The outstanding balances of private bond placements as at 31 December 2024 and the actual use of proceeds from private placements of bonds accumulated to 31 December 2024 have been audited by another audit firm whose report dated 26 March 2025 expressed an unqualified audit opinion. We have audited the actual use of proceeds from private placements of bonds during the period from 1 January 2025 to 31 December 2025.

The independent auditor's report is prepared in Vietnamese and English. Should there be any conflict between the Vietnamese and English versions, the Vietnamese version shall take precedence.

## For and on behalf of PwC (Vietnam) Limited



Tran Hong Kien  
Audit Practising Licence:  
No. 0298-2023-006-1  
Authorised signatory



Nguyen Van Nam  
Audit Practising Licence:  
No. 5082-2024-006-1

Report reference number: HAN 4293  
Ho Chi Minh City, 16 March 2026

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

Purpose of issuance	Outstanding balances as at 31 December 2024 VND Column (a)	Additional proceeds during the year VND Column (b)	Repaid during the year VND Column (c)	Outstanding balances as at 31 December 2025 VND Column (d) = (a)+(b)-(c)
Tier 2 capital increase	<u>30,810,000,000,000</u>	<u>8,350,000,000,000</u>	<u>5,245,000,000,000</u>	<u>33,915,000,000,000</u>

Details of outstanding bonds issued under the private placement plans as at 31 December 2025 are presented in Note 2 and Note 4.



Nguyen Viet Cuong  
Head of Capital Management Department  
Preparer



Le Duy Hai  
Deputy General Director  
Authorised signatory  
16 March 2026

The notes on pages 10 to 23 are an integral part of this Report on the use of proceeds from outstanding private bonds,

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS FOR THE YEAR ENDED 31 DECEMBER 2025

No	Purpose of use of proceeds from placements of bonds	Bond code	Actual use of proceeds from private placements of bonds accumulated to 31 December 2024 (*)	Actual use of proceeds from private placements of bonds during the period from 1 January 2025 to 31 December 2025	Actual use of proceeds from private placements of bonds accumulated to 31 December 2025
			VND Column (a)	VND Column (b)	VND Column (c) = (a)+(b)
1.	Tier 2 capital increase				
<b>Part 1: Actual use of proceeds from private placements of bonds issued up to 31 December 2024</b>					
1	Lending activities	CTG1833T2/03	180,000,000,000	-	180,000,000,000
2	Lending activities	CTG1833T2/04	100,000,000,000	-	100,000,000,000
3	Lending activities	CTG1934T2/RL01	50,000,000,000	-	50,000,000,000
4	Lending activities	CTG2035T2/RL01	50,000,000,000	-	50,000,000,000
5	Lending activities	CTG2035T2/RL03	500,000,000,000	-	500,000,000,000
6	Lending activities	CTG2035T2/RL04	50,000,000,000	-	50,000,000,000
7	Lending activities	CTG2035T2/RL05	50,000,000,000	-	50,000,000,000
8	Lending activities	CTGH2136002	85,000,000,000	-	85,000,000,000
9	Lending activities	CTGL2136004	700,000,000,000	-	700,000,000,000
10	Lending activities	CTGL2136005	50,000,000,000	-	50,000,000,000
11	Lending activities	CTGL2136006	100,000,000,000	-	100,000,000,000
12	Lending activities	CTGH2131007	1,000,000,000,000	-	1,000,000,000,000
13	Lending activities	CTGL2136015	50,000,000,000	-	50,000,000,000
14	Lending activities	CTGL2136017	50,000,000,000	-	50,000,000,000
15	Lending activities	CTGL2136020	140,000,000,000	-	140,000,000,000
16	Lending activities	CTGL2237001	100,000,000,000	-	100,000,000,000
17	Lending activities	CTGL2237002	200,000,000,000	-	200,000,000,000
18	Lending activities	CTGL2237006	185,000,000,000	-	185,000,000,000
19	Lending activities	CTGL2237008	40,000,000,000	-	40,000,000,000
20	Lending activities	CTGL2237010	100,000,000,000	-	100,000,000,000
21	Lending activities	CTGL2237012	100,000,000,000	-	100,000,000,000
22	Lending activities	CTGL2232013	90,000,000,000	-	90,000,000,000
23	Lending activities	CTGL2333001	500,000,000,000	-	500,000,000,000
24	Lending activities	CTGL2333002	100,000,000,000	-	100,000,000,000
25	Lending activities	CTGL2338003	400,000,000,000	-	400,000,000,000
26	Lending activities	CTGL2338004	1,015,000,000,000	-	1,015,000,000,000
27	Lending activities	CTGL2338005	385,000,000,000	-	385,000,000,000
28	Lending activities	CTGL2333006	2,000,000,000,000	-	2,000,000,000,000
29	Lending activities	CTGL2333007	450,000,000,000	-	450,000,000,000
30	Lending activities	CTGL2331008	100,000,000,000	-	100,000,000,000
31	Lending activities	CTGL2331009	300,000,000,000	-	300,000,000,000
32	Lending activities	CTGL2331010	400,000,000,000	-	400,000,000,000
33	Lending activities	CTGL2331011	800,000,000,000	-	800,000,000,000
34	Lending activities	CTGL2331012	2,400,000,000,000	-	2,400,000,000,000
35	Lending activities	CTGL2333013	1,000,000,000,000	-	1,000,000,000,000
36	Lending activities	CTGL2434001	3,000,000,000,000	-	3,000,000,000,000
37	Lending activities	CTGL2439002	1,000,000,000,000	-	1,000,000,000,000
38	Lending activities	CTGL2432003	400,000,000,000	-	400,000,000,000
39	Lending activities	CTGL2439004	230,000,000,000	-	230,000,000,000
40	Lending activities	CTGL2434005	320,000,000,000	-	320,000,000,000
41	Lending activities	CTGL2432006	150,000,000,000	-	150,000,000,000
42	Lending activities	CTGL2439007	100,000,000,000	-	100,000,000,000
43	Lending activities	CTGL2432008	250,000,000,000	-	250,000,000,000
44	Lending activities	CTGL2432009	1,000,000,000,000	-	1,000,000,000,000

The notes on pages 10 to 23 are an integral part of this Report on the use of proceeds from outstanding private bonds,

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS FOR THE YEAR ENDED 31 DECEMBER 2025 (CONTINUED)

No	Purpose of use of proceeds from placements of bonds	Bond code	Actual use of proceeds from private placements of bonds accumulated to 31 December 2024 (*)	Actual use of proceeds from private placements of bonds during the period from 1 January 2025 to 31 December 2025	Actual use of proceeds from private placements of bonds accumulated to 31 December 2025
			VND Column (a)	VND Column (b)	VND Column (c) =(a)+(b)
45	Lending activities	CTGL2439010	125,000,000,000	-	125,000,000,000
46	Lending activities	CTGL2439011	850,000,000,000	-	850,000,000,000
47	Lending activities	CTGL2434012	2,000,000,000,000	-	2,000,000,000,000
48	Lending activities	CTGL2439013	900,000,000,000	-	900,000,000,000
49	Lending activities	CTGL2439014	100,000,000,000	-	100,000,000,000
50	Lending activities	CTGL2439015	400,000,000,000	-	400,000,000,000
51	Lending activities	CTGL2432016	920,000,000,000	-	920,000,000,000
<b>Total part 1</b>			<b>25,565,000,000,000</b>	<b>-</b>	<b>25,565,000,000,000</b>
<b>Part 2: Actual use of proceeds from private placements of bonds issued during the period from 1 January 2025 to 31 December 2025</b>					
52	Lending activities	CTG12501	-	500,000,000,000	500,000,000,000
53	Lending activities	CTG12502	-	2,000,000,000,000	2,000,000,000,000
64	Lending activities	CTG12503	-	600,000,000,000	600,000,000,000
55	Lending activities	CTG12504	-	850,000,000,000	850,000,000,000
56	Lending activities	CTG12505	-	400,000,000,000	400,000,000,000
57	Lending activities	CTG12506	-	1,000,000,000,000	1,000,000,000,000
58	Lending activities	CTG12507	-	3,000,000,000,000	3,000,000,000,000
<b>Total part 2</b>				<b>8,350,000,000,000</b>	<b>8,350,000,000,000</b>
<b>Total</b>			<b>25,565,000,000,000</b>	<b>8,350,000,000,000</b>	<b>33,915,000,000,000</b>

(\*) The actual use of proceeds from private placement of bonds accumulated to 31 December 2024 (column (a)) was audited with the auditors' report dated 26 March 2025 expressing an unqualified audit opinion.

  
 \_\_\_\_\_  
 Nguyen Viet Cuong  
 Head of Capital Management Department  
 Preparer

  
 \_\_\_\_\_  
 Le Duy Hai  
 Deputy General Director  
 Authorised signatory  
 16 March 2026

The notes on pages 10 to 23 are an integral part of this Report on the use of proceeds from outstanding private bonds.

## VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

### REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

#### 1 GENERAL INFORMATION

1. Name of the issuing organisation (full name): Vietnam Joint Stock Commercial Bank for Industry and Trade
2. Registered Office: No. 108 Tran Hung Dao Street, Cua Nam Ward, Hanoi City, Vietnam
3. Phone number: (+84 24) 3941 8868  
Website: <https://vietinbank.vn/>
4. Type of business: Joint Stock Commercial Bank
5. Charter capital: VND 77,669,446,370,000 (in accordance with the latest (13th) amendment to the Enterprise Registration Certificate dated 8 January 2024).
6. Stock trading code: CTG
7. Enterprise Registration Certificate: No. 0100111948 dated 3 July 2009 initially issued by the Department of Planning and Investment of Hanoi City (now as the Department of Finance of Hanoi City). The latest (13th) amendment to the Enterprise Registration Certificate was issued on 8 January 2024.
8. Principal activities: The principal activities of the Bank include receiving demand deposits, term deposits, savings deposits and other types of deposits; credit granting; opening current accounts for customers; providing domestic payment services, etc,
9. Establishment and Operation Licence: No. 13/GP-NHNN dated 17 June 2022 issued by the State Bank of Vietnam ("the SBV") (replacing Decision No. 142/GP-NHNN dated 3 July 2009). The latest decision amending and supplementing the Establishment and Operation Licence was issued by the SBV on 5 August 2025.
10. Tax code 0100111948

## VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

### REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

#### 2 PURPOSE OF USE OF PROCEEDS FROM PRIVATE PLACEMENTS OF BONDS

Pursuant to the plan for the private placements of bonds of the Bank as approved by the Board of Directors in the Resolutions with details as follows:

No	Bond code	Issuance date	Maturity date	Number of bonds issued	Par value (VND)	Amount of proceeds (VND)	Purpose of issuing	Resolution approving the plan for issuing private bonds
1	CTG1833T2/03	21/06/2018	21/06/2033	18,000	10,000,000	180,000,000,000	Tier 2 capital increase – Lending	Resolution No.202/NQ-HĐQT-NHCT44 dated 12 June 2018 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue private bonds to increase tier 2 capital, phase 3, 2018
2	CTG1833T2/04	01/11/2018	01/11/2033	10,000	10,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.349/NQ-HĐQT-NHCT44 dated 15 October 2018 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue private bonds of VietinBank in 2018
3	CTG1934T2/RL01	30/07/2019	30/07/2034	5,000	10,000,000	50,000,000,000	Tier 2 capital increase – Lending	Resolution No.229/NQ-HĐQT-NHCT2.1 dated 15 July 2019 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue private bonds of VietinBank, phase 1, 2019
4	CTG2035T2/RL01	22/05/2020	22/05/2035	50	1,000,000,000	50,000,000,000	Tier 2 capital increase – Lending	Resolution No.159/NQ-HĐQT-NHCT2.1 dated 27 April 2020 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue VietinBank bonds, phase 1, 2020
5	CTG2035T2/RL03	08/07/2020	08/07/2035	500	1,000,000,000	500,000,000,000	Tier 2 capital increase – Lending	Resolution No.229/NQ-HĐQT-NHCT2.1 dated 18 June 2020 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue VietinBank bonds, phase 1, 2020
6	CTG2035T2/RL04	04/08/2020	04/08/2035	50	1,000,000,000	50,000,000,000	Tier 2 capital increase – Lending	Resolution No.262/NQ-HĐQT-NHCT2.1 dated 14 July 2020 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue VietinBank bonds, phase 2, 2020
7	CTG2035T2/RL05	04/08/2020	04/08/2035	50	1,000,000,000	50,000,000,000	Tier 2 capital increase – Lending	Resolution No.263/NQ-HĐQT-NHCT2.1 dated 17 July 2020 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue VietinBank bonds, phase 5, 2020
8	CTGH2136002	10/05/2021	10/05/2036	85	1,000,000,000	85,000,000,000	Tier 2 capital increase – Lending	Resolution No.129/NQ-HĐQT-NHCT2.1 dated 5 May 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue VietinBank shares for the 5th time in 2021
9	CTGL2136004	28/07/2021	28/07/2036	700	1,000,000,000	700,000,000,000	Tier 2 capital increase – Lending	Resolution No.230/NQ-HĐQT-NHCT2.1 dated 12 July 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue VietinBank shares for the 4th time in 2021

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

2 PURPOSE OF USE OF PROCEEDS FROM PRIVATE PLACEMENTS OF BONDS (CONTINUED)

No	Bond code	Issuance date	Maturity date	Number of bonds issued	Par value (VND)	Amount of proceeds (VND)	Purpose of issuing	Resolution approving the plan for issuing private bonds
10	CTGL2136005	28/07/2021	28/07/2036	50	1,000,000,000	50,000,000,000	Tier 2 capital increase – Lending	Resolution No.242/NQ-HĐQT-NHCT2.1 dated 19 July 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue VietinBank shares for the 5th time in 2021
11	CTGL2136006	29/07/2021	29/07/2036	100	1,000,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.257/NQ-HĐQT-NHCT2.1 dated 23 July 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue private bonds of VietinBank, phase 6, 2021
12	CTGH2131007	29/07/2021	29/07/2031	1,000	1,000,000,000	1,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.262/NQ-HĐQT-NHCT2.1 dated 28 July 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue private bonds of VietinBank, phase 7, 2021
13	CTGL2136015	17/09/2021	17/09/2036	50	1,000,000,000	50,000,000,000	Tier 2 capital increase – Lending	Resolution No.353/NQ-HĐQT-NHCT2.1 dated 14 September 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue private bonds of VietinBank, phase 15, 2021
14	CTGL2136017	14/10/2021	14/10/2036	50	1,000,000,000	50,000,000,000	Tier 2 capital increase – Lending	Resolution No.379/NQ-HĐQT-NHCT2.1 dated 12 October 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue private bonds of VietinBank, phase 17, 2021
15	CTGL2136020	29/11/2021	29/11/2036	140	1,000,000,000	140,000,000,000	Tier 2 capital increase – Lending	Resolution No.445/NQ-HĐQT-NHCT2.1 dated 22 November 2021 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue private bonds of VietinBank, phase 20, 2021
16	CTGL2237001	03/06/2022	03/06/2037	100	1,000,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.121/NQ-HĐQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan for issuing all bonds to increase Tier 2 capital in a private manner in 2022
17	CTGL2237002	24/06/2022	24/06/2037	200	1,000,000,000	200,000,000,000	Tier 2 capital increase – Lending	Resolution No.121/NQ-HĐQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan for issuing all bonds to increase Tier 2 capital in a private manner in 2022

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

2 PURPOSE OF USE OF PROCEEDS FROM PRIVATE PLACEMENTS OF BONDS (CONTINUED)

No	Bond code	Issuance date	Maturity date	Number of bonds issued	Par value (VND)	Amount of proceeds (VND)	Purpose of issuing	Resolution approving the plan for issuing private bonds
18	CTGL2237006	21/07/2022	21/07/2037	185	1,000,000,000	185,000,000,000	Tier 2 capital increase – Lending	Resolution No.121/NQ-HĐQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan for issuing all bonds to increase Tier 2 capital in a private manner in 2022
19	CTGL2237008	28/07/2022	28/07/2037	40	1,000,000,000	40,000,000,000	Tier 2 capital increase – Lending	Resolution No.121/NQ-HĐQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan for issuing all bonds to increase Tier 2 capital in a private manner in 2022
20	CTGL2237010	19/08/2022	19/08/2037	100	1,000,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.121/NQ-HĐQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan for issuing all bonds to increase Tier 2 capital in a private manner in 2022
21	CTGL2237012	30/08/2022	30/08/2037	100	1,000,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.121/NQ-HĐQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan for issuing all bonds to increase Tier 2 capital in a private manner in 2022
22	CTGL2232013	08/09/2022	08/09/2032	90	1,000,000,000	90,000,000,000	Tier 2 capital increase – Lending	Resolution No.121/NQ-HĐQT-NHCT2.1 dated 13 April 2022 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan for issuing all bonds to increase Tier 2 capital in a private manner in 2022
23	CTGL2333001	29/06/2023	29/06/2033	5,000	100,000,000	500,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-VPHTĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue additional Tier 2 capital in a private manner in 2023

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

2 PURPOSE OF USE OF PROCEEDS FROM PRIVATE PLACEMENTS OF BONDS (CONTINUED)

No	Bond code	Issuance date	Maturity date	Number of bonds issued	Par value (VND)	Amount of proceeds (VND)	Purpose of issuing	Resolution approving the plan for issuing private bonds
24	CTGL2333002	11/07/2023	11/07/2033	1,000	100,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
25	CTGL2338003	27/07/2023	27/07/2038	4,000	100,000,000	400,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
26	CTGL2338004	31/07/2023	31/07/2038	10,150	100,000,000	1,015,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
27	CTGL2338005	21/08/2023	21/08/2038	385	1,000,000,000	385,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
28	CTGL2333006	28/09/2023	28/09/2033	20,000	100,000,000	2,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
29	CTGL2333007	10/11/2023	10/11/2033	4,500	100,000,000	450,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
30	CTGL2331008	23/11/2023	23/11/2031	1,000	100,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
31	CTGL2331009	30/11/2023	30/11/2031	3,000	100,000,000	300,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
32	CTGL2331010	06/12/2023	06/12/2031	4,000	100,000,000	400,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

2 PURPOSE OF USE OF PROCEEDS FROM PRIVATE PLACEMENTS OF BONDS (CONTINUED)

No	Bond code	Issuance date	Maturity date	Number of bonds issued	Par value (VND)	Amount of proceeds (VND)	Purpose of issuing	Resolution approving the plan for issuing private bonds
33	CTGL2331011	29/12/2023	29/12/2031	8,000	100,000,000	800,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
34	CTGL2331012	29/12/2023	29/12/2031	24,000	100,000,000	2,400,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
35	CTGL2333013	29/12/2023	29/12/2033	10,000	100,000,000	1,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.190/NQ-HĐQT-NHCT-VPHĐQT1 dated 31 May 2023 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue all bonds to increase Tier 2 capital in a private manner in 2023
36	CTGL2434001	05/07/2024	05/07/2034	30,000	100,000,000	3,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
37	CTGL2439002	09/07/2024	09/07/2039	10,000	100,000,000	1,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
38	CTGL2432003	11/07/2024	11/07/2032	4,000	100,000,000	400,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
39	CTGL2439004	17/07/2024	17/07/2039	2,300	100,000,000	230,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
40	CTGL2434005	24/07/2024	24/07/2034	3,200	100,000,000	320,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
41	CTGL2432006	02/08/2024	02/08/2032	1,500	100,000,000	150,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
42	CTGL2439007	06/08/2024	06/08/2039	1,000	100,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

2 PURPOSE OF USE OF PROCEEDS FROM PRIVATE PLACEMENTS OF BONDS (CONTINUED)

No	Bond code	Issuance date	Maturity date	Number of bonds issued	Par value (VND)	Amount of proceeds (VND)	Purpose of issuing	Resolution approving the plan for issuing private bonds
43	CTGL2432008	15/08/2024	15/08/2032	2,500	100,000,000	250,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
44	CTGL2432009	20/08/2024	20/08/2032	10,000	100,000,000	1,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
45	CTGL2439010	23/08/2024	23/08/2039	1,250	100,000,000	125,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
46	CTGL2439011	10/09/2024	10/09/2039	8,500	100,000,000	850,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024, and Resolution No.327/NQ-HĐQT-NHCT-VPHĐQT1 dated 29 August 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the adjustment of the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
47	CTGL2434012	11/09/2024	11/09/2034	20,000	100,000,000	2,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024, and Resolution No.327/NQ-HĐQT-NHCT-VPHĐQT1 dated 29 August 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the adjustment of the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
48	CTGL2439013	15/10/2024	15/10/2039	9,000	100,000,000	900,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024, and Resolution No.327/NQ-HĐQT-NHCT-VPHĐQT1 dated 29 August 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the adjustment of the plan to issue bonds to increase Tier 2 capital in a private manner in 2024

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

2 PURPOSE OF USE OF PROCEEDS FROM PRIVATE PLACEMENTS OF BONDS (CONTINUED)

No	Bond code	Issuance date	Maturity date	Number of bonds issued	Par value (VND)	Amount of proceeds (VND)	Purpose of issuing	Resolution approving the plan for issuing private bonds
49	CTGL2439014	28/10/2024	28/10/2039	1,000	100,000,000	100,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024, and Resolution No.327/NQ-HĐQT-NHCT-VPHĐQT1 dated 29 August 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the adjustment of the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
50	CTGL2439015	07/11/2024	07/11/2039	4,000	100,000,000	400,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024, and Resolution No.327/NQ-HĐQT-NHCT-VPHĐQT1 dated 29 August 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the adjustment of the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
51	CTGL2432016	03/12/2024	03/12/2032	9,200	100,000,000	920,000,000,000	Tier 2 capital increase – Lending	Resolution No.192/NQ-HĐQT-NHCT-VPHĐQT1 dated 5 June 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the plan to issue bonds to increase Tier 2 capital in a private manner in 2024, and Resolution No.327/NQ-HĐQT-NHCT-VPHĐQT1 dated 29 August 2024 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the adjustment of the plan to issue bonds to increase Tier 2 capital in a private manner in 2024
52	CTG12501	28/04/2025	28/04/2040	5,000	100,000,000	500,000,000,000	Tier 2 capital increase – Lending	Resolution No.122/NQ-HĐQT-NHCT-VPHĐQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the Plan to issue bonds to increase Tier 2 capital in a private manner in 2025 of Vietinbank

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

REPORT ON THE USE OF PROCEEDS FROM OUSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

2 PURPOSE OF USE OF PROCEEDS FROM PRIVATE PLACEMENTS OF BONDS (CONTINUED)

No	Bond code	Issuance date	Maturity date	Number of bonds issued	Par value (VND)	Amount of proceeds (VND)	Purpose of issuing	Resolution approving the plan for issuing private bonds
53	CTG12502	28/04/2025	28/04/2033	20,000	100,000,000	2,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.122/NQ-HĐQT-NHCT-VPHĐQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the Plan to issue bonds to increase Tier 2 capital in a private manner in 2025 of Vietinbank
54	CTG12503	12/05/2025	12/05/2033	6,000	100,000,000	600,000,000,000	Tier 2 capital increase – Lending	Resolution No.122/NQ-HĐQT-NHCT-VPHĐQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the Plan to issue bonds to increase Tier 2 capital in a private manner in 2025 of Vietinbank
55	CTG12504	02/06/2025	02/06/2033	8,500	100,000,000	850,000,000,000	Tier 2 capital increase – Lending	Resolution No.122/NQ-HĐQT-NHCT-VPHĐQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the Plan to issue bonds to increase Tier 2 capital in a private manner in 2025 of Vietinbank
56	CTG12505	18/06/2025	18/06/2033	4,000	100,000,000	400,000,000,000	Tier 2 capital increase – Lending	Resolution No.122/NQ-HĐQT-NHCT-VPHĐQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the Plan to issue bonds to increase Tier 2 capital in a private manner in 2025 of Vietinbank
57	CTG12506	20/06/2025	20/06/2033	10,000	100,000,000	1,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.122/NQ-HĐQT-NHCT-VPHĐQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the Plan to issue bonds to increase Tier 2 capital in a private manner in 2025 of Vietinbank
58	CTG12507	24/06/2025	24/06/2033	30,000	100,000,000	3,000,000,000,000	Tier 2 capital increase – Lending	Resolution No.122/NQ-HĐQT-NHCT-VPHĐQT1 dated 22 April 2025 of the Board of Directors of Vietnam Joint Stock Commercial Bank for Industry and Trade approving the Plan to issue bonds to increase Tier 2 capital in a private manner in 2025 of Vietinbank
	<b>Total</b>					<b>33,915,000,000,000</b>		

The information related to the use of proceeds from placements of bonds before 31 December 2024 was audited in the previous reporting period.

## VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

### NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

#### 3 BASIS FOR THE PREPARATION OF REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS

##### 3.1 Purpose of the Report on the use of proceeds from outstanding private bonds

The Report on the use of proceeds from outstanding private bonds includes: Report on outstanding balances of private bonds as at 31 December 2025, Report on the use of proceeds from outstanding private bonds for the year ended 31 December 2025, and Notes to the Report on the use of proceeds from outstanding private bonds as at 31 December 2025.

The purpose of the Report on the use of proceeds from outstanding private bonds is to comply with requirement of the following regulations:

- Decree 153/2020/ND-CP dated 31 December 2020 regulating the offering and trading of private corporate bonds in the domestic market and the offering of corporate bonds to the international market;
- Decree 65/2022/ND-CP dated 16 September 2022 amending and supplementing a number of articles of Decree 153/2020/ND-CP dated 31 December 2020 regulating the offering and trading of private corporate bonds in the domestic market and the offering of corporate bonds to the international market;
- Decree 08/2023/ND-CP dated 5 March 2023 amending, supplementing and suspending the validity of a number of articles of the decrees prescribing the offering and trading of private corporate bonds in the domestic market and the offering of corporate bonds to the international market; and
- Circular 76/2024/TT-BTC dated 6 November 2024 providing guidelines on information disclosure and reporting on private placements and trading of privately placed corporate bonds in domestic market and offering of corporate bonds in international market.

Therefore, this Report on the use of proceeds from outstanding private bonds is not suitable for any other purpose.

##### 3.2 Basis for the preparation and accounting policies

The Report on the use of proceeds from outstanding private bonds is prepared in accordance with the following accounting principles:

- (a) This Report on the use of proceeds from outstanding private bonds is prepared based on the accounting books and documents of the Bank, which have been prepared for the purpose of preparing and presenting financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and applicable regulations on the preparation and presentation of financial statements applicable to credit institutions operating in Vietnam, and which have been amended and supplemented for the purpose of reporting the use of proceeds from private placements of bonds.

## VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

### NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

#### 3 BASIS FOR THE PREPARATION OF REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS (CONTINUED)

##### 3.2 Basis for the preparation and accounting policies (continued)

- (b) Due to the characteristics of the Bank's business operations and capital management policy, the cash flow from private placements of bonds, along with the cash flows from other mobilised capital sources, are combined into the overall capital of the Bank. The Report on the use of proceeds from outstanding private bonds is prepared on the basis of actual cash inflows and outflows and is a part of the Bank's total cash flows, on the following bases:
- Proceeds of private placement of bonds: is the actual amount received from investors (exclusive of the transaction issuance costs of the private placement of bonds);
  - Amount used from the proceeds of private placement of bonds: is the actual amount disbursed for the purpose in accordance with the Board of Directors' Resolutions on private bond issuance plan, and the Bank ensures that the use of proceeds of the private placements of bonds is not duplicated with other funding sources.
- (c) The proceeds from the private placements of bonds, the use of proceeds, the repayments to the bondholders, and the outstanding bond principal balance are determined on the historical cost basis.
- (d) The Report on the use of proceeds from outstanding private bonds only presents the first time disbursement and does not take into account the effect of subsequent recollections and payments, if any.
- (e) The purpose of use of proceeds is determined according to the bond issuance plan as approved by the Board of Directors of the Bank for each private placement of bonds.

##### 3.3 Currency

The currency used in preparation and presentation of the Report on the use of proceeds from outstanding private bonds is Vietnamese Dong ("VND").

##### 3.4 Reporting period

The Report on the use of proceeds from placement of bonds is prepared for the period from 1 January 2025 to 31 December 2025.

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

4 DETAILS OF OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

Movements of outstanding private bonds during the year are as follows:

No	Bond code	Issuance date	Maturity date	Outstanding balances as at 31 December 2024 (VND)	Additional proceeds during the year (VND)	Repaid during the year (VND)	Outstanding balances as at 31 December 2025 (VND)
1	CTG152501T2	26/06/2015	27/06/2025	450,000,000,000	-	450,000,000,000	-
2	CTG1833T2/03	21/06/2018	21/06/2033	180,000,000,000	-	-	180,000,000,000
3	CTG1833T2/04	01/11/2018	01/11/2033	100,000,000,000	-	-	100,000,000,000
4	CTG1934T2/RL01	30/07/2019	30/07/2034	50,000,000,000	-	-	50,000,000,000
5	CTG2035T2/RL01	22/05/2020	22/05/2035	50,000,000,000	-	-	50,000,000,000
6	CTG2035T2/RL03	08/07/2020	08/07/2035	500,000,000,000	-	-	500,000,000,000
7	CTG2035T2/RL04	04/08/2020	04/08/2035	50,000,000,000	-	-	50,000,000,000
8	CTG2035T2/RL05	04/08/2020	04/08/2035	50,000,000,000	-	-	50,000,000,000
9	CTGH2136002	10/05/2021	10/05/2036	85,000,000,000	-	-	85,000,000,000
10	CTGH2131007	29/07/2021	29/07/2031	1,000,000,000,000	-	-	1,000,000,000,000
11	CTGL2136004	28/07/2021	28/07/2036	700,000,000,000	-	-	700,000,000,000
12	CTGL2136005	28/07/2021	28/07/2036	50,000,000,000	-	-	50,000,000,000
13	CTGL2136006	29/07/2021	29/07/2036	100,000,000,000	-	-	100,000,000,000
14	CTGL2136015	17/09/2021	17/09/2036	50,000,000,000	-	-	50,000,000,000
15	CTGL2136017	14/10/2021	14/10/2036	50,000,000,000	-	-	50,000,000,000
16	CTGL2136020	29/11/2021	29/11/2036	140,000,000,000	-	-	140,000,000,000
17	CTGL2230003	29/06/2022	29/06/2030	1,200,000,000,000	-	1,200,000,000,000	-
18	CTGL2230004	07/07/2022	07/07/2030	195,000,000,000	-	195,000,000,000	-
19	CTGL2230005	19/07/2022	19/07/2030	50,000,000,000	-	50,000,000,000	-
20	CTGL2237006	21/07/2022	21/07/2037	185,000,000,000	-	-	185,000,000,000
21	CTGL2230007	26/07/2022	26/07/2030	70,000,000,000	-	70,000,000,000	-
22	CTGL2237008	28/07/2022	28/07/2037	40,000,000,000	-	-	40,000,000,000
23	CTGL2230009	02/08/2022	02/08/2030	50,000,000,000	-	50,000,000,000	-
24	CTGL2237010	19/08/2022	19/08/2037	100,000,000,000	-	-	100,000,000,000
25	CTGL2230011	23/08/2022	23/08/2030	230,000,000,000	-	230,000,000,000	-
26	CTGL2237012	30/08/2022	30/08/2037	100,000,000,000	-	-	100,000,000,000
27	CTGL2232013	08/09/2022	08/09/2032	90,000,000,000	-	-	90,000,000,000
28	CTGL2230014	15/09/2022	15/09/2030	3,000,000,000,000	-	3,000,000,000,000	-
29	CTGL2237001	03/06/2022	03/06/2037	100,000,000,000	-	-	100,000,000,000
30	CTGL2237002	24/06/2022	24/06/2037	200,000,000,000	-	-	200,000,000,000
31	CTGL2333001	29/06/2023	29/06/2033	500,000,000,000	-	-	500,000,000,000

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025


4 DETAILS OF OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025 (CONTINUED)

No	Bond code	Issuance date	Maturity date	Outstanding balances as at 31 December 2024 (VND)	Additional proceeds during the year (VND)	Repaid during the year (VND)	Outstanding balances as at 31 December (VND)
32	CTGL2333002	11/07/2023	11/07/2033	100,000,000,000	-	-	100,000,000,000
33	CTGL2338003	27/07/2023	27/07/2038	400,000,000,000	-	-	400,000,000,000
34	CTGL2338004	31/07/2023	31/07/2038	1,015,000,000,000	-	-	1,015,000,000,000
35	CTGL2338005	21/08/2023	21/08/2038	385,000,000,000	-	-	385,000,000,000
36	CTGL2333006	28/09/2023	28/09/2033	2,000,000,000,000	-	-	2,000,000,000,000
37	CTGL2333007	10/11/2023	10/11/2033	450,000,000,000	-	-	450,000,000,000
38	CTGL2331008	23/11/2023	23/11/2031	100,000,000,000	-	-	100,000,000,000
39	CTGL2331009	30/11/2023	30/11/2031	300,000,000,000	-	-	300,000,000,000
40	CTGL2331010	06/12/2023	06/12/2031	400,000,000,000	-	-	400,000,000,000
41	CTGL2331011	29/12/2023	29/12/2031	800,000,000,000	-	-	800,000,000,000
42	CTGL2331012	29/12/2023	29/12/2031	2,400,000,000,000	-	-	2,400,000,000,000
43	CTGL2333013	29/12/2023	29/12/2033	1,000,000,000,000	-	-	1,000,000,000,000
44	CTGL2434001	05/07/2024	05/07/2034	3,000,000,000,000	-	-	3,000,000,000,000
45	CTGL2439002	09/07/2024	09/07/2039	1,000,000,000,000	-	-	1,000,000,000,000
46	CTGL2432003	11/07/2024	11/07/2032	400,000,000,000	-	-	400,000,000,000
47	CTGL2439004	17/07/2024	17/07/2039	230,000,000,000	-	-	230,000,000,000
48	CTGL2434005	24/07/2024	24/07/2034	320,000,000,000	-	-	320,000,000,000
49	CTGL2432006	02/08/2024	02/08/2032	150,000,000,000	-	-	150,000,000,000
50	CTGL2439007	06/08/2024	06/08/2039	100,000,000,000	-	-	100,000,000,000
51	CTGL2432008	15/08/2024	15/08/2032	250,000,000,000	-	-	250,000,000,000
52	CTGL2432009	20/08/2024	20/08/2032	1,000,000,000,000	-	-	1,000,000,000,000
53	CTGL2439010	23/08/2024	23/08/2039	125,000,000,000	-	-	125,000,000,000
54	CTGL2439011	10/09/2024	10/09/2039	850,000,000,000	-	-	850,000,000,000
55	CTGL2434012	11/09/2024	11/09/2034	2,000,000,000,000	-	-	2,000,000,000,000
56	CTGL2439013	15/10/2024	15/10/2039	900,000,000,000	-	-	900,000,000,000
57	CTGL2439014	28/10/2024	28/10/2039	100,000,000,000	-	-	100,000,000,000
58	CTGL2439015	07/11/2024	07/11/2039	400,000,000,000	-	-	400,000,000,000
59	CTGL2432016	03/12/2024	03/12/2032	920,000,000,000	-	-	920,000,000,000
60	CTG12501	28/04/2025	28/04/2040	-	500,000,000,000	-	500,000,000,000
61	CTG12502	28/04/2025	28/04/2033	-	2,000,000,000,000	-	2,000,000,000,000
62	CTG12503	12/05/2025	12/05/2033	-	600,000,000,000	-	600,000,000,000
63	CTG12504	02/06/2025	02/06/2033	-	850,000,000,000	-	850,000,000,000
64	CTG12505	18/06/2025	18/06/2033	-	400,000,000,000	-	400,000,000,000
65	CTG12506	20/06/2025	20/06/2033	-	1,000,000,000,000	-	1,000,000,000,000
66	CTG12507	24/06/2025	24/06/2033	-	3,000,000,000,000	-	3,000,000,000,000
	<b>Total</b>			<b>30,810,000,000,000</b>	<b>8,350,000,000,000</b>	<b>5,245,000,000,000</b>	<b>33,915,000,000,000</b>

VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE

NOTES TO THE REPORT ON THE USE OF PROCEEDS FROM OUTSTANDING PRIVATE BONDS AS AT 31 DECEMBER 2025

Report on the use of proceeds from outstanding private bonds was approved by the Board of Management on 16 March 2026.



Nguyen Viet Cuong  
Head of Capital Management Department  
Preparer



Le Duy Hai  
Deputy General Director  
Authorised signatory